CAPITAL PER FIRREA

SEPTEMBER 2011

	TIER I (CORE) LEVERAGE (5%)*	RISK-BASED (6%)*	TOTAL RISK-BASED (10%)*
03/31/09	11.22%	19.26%	19.98%
06/30/09	9.21	15.80	16.49
09/30/09	11.56	20.77	21.57
12/31/09	11.53	21.15	22.36
03/31/10	11.17	20.88	22.03
06/30/10	11.36	21.49	22.71
09/30/10	11.67	22.17	23.39
12/31/10	11.66	22.61	23.83
03/31/11	11.68	23.00	24.24
06/30/11	11.82	23.03	24.26
09/30/11	11.82	23.44	24.68
Well Capitalized Requirement	5.00	6.00	10.00
Excess (Shortfall)	6.82	17.44	14.68

Current capital levels exceed the regulatory capital requirements as of 9/30/11.

TIER I (CORE) LEVERAGE	Capital is reduced by goodwill and investments in "nonincludable subsidiaries"; assets are reduced by goodwill and "nonincludable subsidiary" assets.
TIER I (CORE) RISK-BASED	Capital is reduced by goodwill and investments in "nonincludable subsidiaries"; assets are reduced by goodwill and "nonincludable subsidiary" assets; assets are determined according to risk-weight (0%-100%).
TOTAL RISK-BASED	Capital is reduced by goodwill, investments in "nonincludable subsidiaries", investments in real property (REHI) not deducted elsewhere and that portion of land loans in excess of 80% LTV; it is increased by general reserves; assets are determined according to risk weight (0%-100%).

* Ratio at which considered well capitalized