

CAPITAL RATIOS

SEPTEMBER 2009

	TIER I (CORE) LEVERAGE (5%)*	RISK-BASED (6%)*	TOTAL RISK- BASED (10%)*
12/31/04	14.20%	26.49%	26.86%
03/31/05	14.42	26.82	27.19
06/30/05	14.09	26.25	26.64
09/30/05	13.75	25.75	26.15
12/31/05	13.86	25.65	26.06
03/31/06	13.65	25.21	25.60
06/30/06	13.51	24.87	25.25
09/30/06	13.40	24.39	24.81
12/31/06	13.46	24.34	24.75
03/31/07	12.22	21.99	22.42
06/30/07	12.23	21.71	22.10
09/30/07	12.06	21.44	21.81
12/31/07	11.89	21.25	21.62
03/31/08	10.08	17.33	17.89
06/30/08	10.12	17.34	17.95
09/30/08	9.66	16.44	17.18
12/31/08	10.92	18.94	19.70
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

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