

	TIER I (CORE) LEVERAGE (5%)*	COMMON EQUITY TIER I RISK-BASED (6.5%)*	TIER I RISK- BASED (8%)*	TOTAL RISK- BASED (10%)*
03/31/15	11.52	19.97	19.97	21.23
06/30/15	11.49	19.35	19.35	20.61
09/30/15	11.66	18.73	18.73	19.98
12/31/15	11.69	18.48	18.48	19.7
03/31/16	11.61	17.97	17.97	19.19
06/30/16	11.57	17.90	17.90	19.13
09/30/16	11.45	17.32	17.32	18.54
12/31/16	11.43	17.5	17.50	18.75
03/31/17	11.46	16.95	16.95	18.20
06/30/17	11.48	17.00	17.00	18.25
09/30/17	11.27	15.68	15.68	16.91
12/31/17	11.07	15.21	15.21	16.44
03/31/18	10.82	14.92	14.92	16.13
06/30/18	10.75	14.74	14.74	15.94
09/30/18	<b>10.74</b>	<b>14.55</b>	<b>14.55</b>	<b>15.75</b>
Well Capitalized Requirement	5.00	6.50	8.00	10.00
Excess (Shortfall)	5.74	8.05	6.55	5.75

Current capital levels exceed the regulatory capital requirements as of 09/30/2018
--

#### TIER I (CORE) LEVERAGE

Capital is reduced by goodwill and investments in "nonincludable subsidiaries"; assets are reduced by goodwill and "nonincludable subsidiary" assets.

#### COMMON EQUITY TIER I 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%). New ratio was effective as of 1/1/2015.

#### TIER I 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 under prompt corrective action standards