

	TIER I (CORE) LEVERAGE (5%)*	COMMON EQUITY TIER I RISK-BASED (6.5%)*	TIER I RISK- BASED (8%)*	TOTAL RISK- BASED (10%)*
09/30/14	11.46	22.85	22.85	24.11
12/31/14	11.33	21.90	21.90	23.16
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	19.70
03/31/16	11.61	17.97	17.97	19.19
06/30/16	11.57	17.9	17.90	19.13
09/30/16	11.45	17.32	17.32	18.54
12/31/16	11.43	17.50	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	16.35	16.35	17.60
12/31/17	11.07	15.87	15.87	17.12
03/31/18	<b>10.82</b>	<b>15.62</b>	<b>15.62</b>	<b>16.87</b>
Well Capitalized Requirement	5.00	6.50	8.00	10.00
Excess (Shortfall)	5.82	9.12	7.62	6.87

Current capital levels exceed the regulatory capital requirements as of 03/31/2018
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#### 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