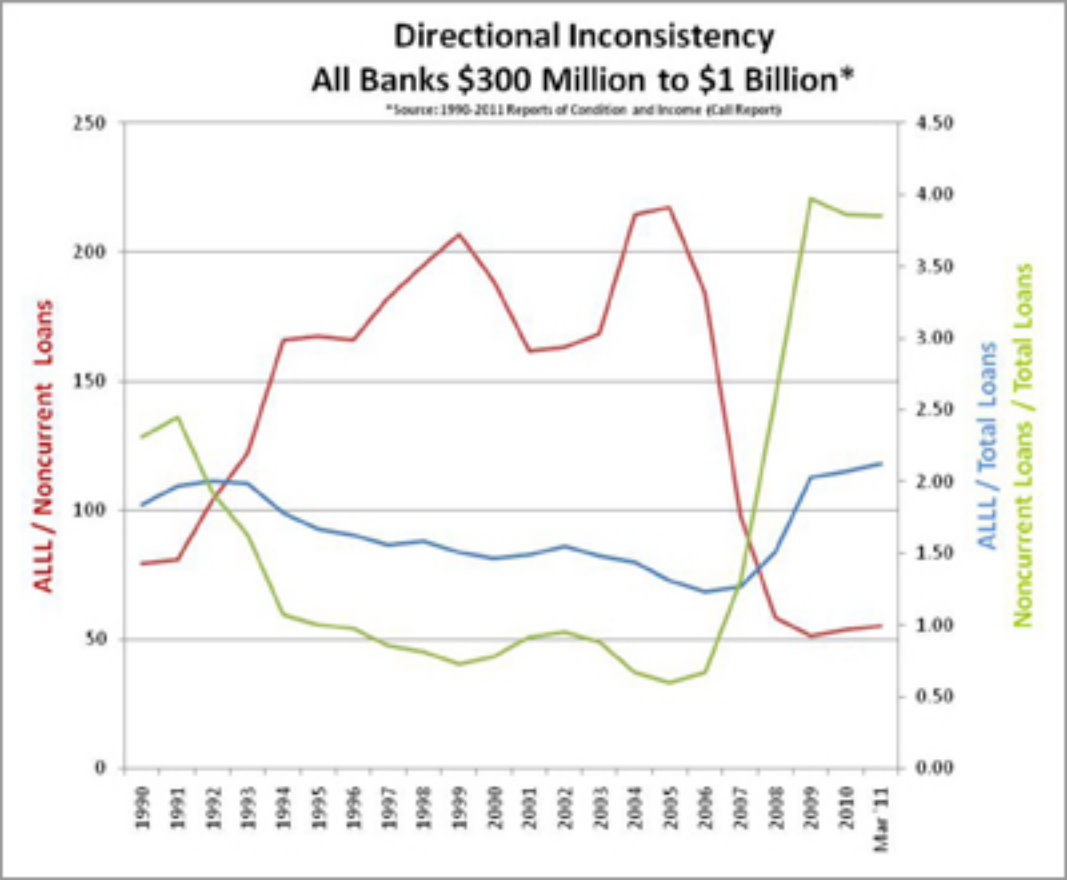
Directional Inconsistency
All Banks $300 Million to $1 Billion*
*Source: 1990-2011 Reports of Condition and Income (Call Report)
ALLL / Noncurrent Loans
ALLL / Total Loans
Noncurrent Loans / Total Loans
250
200
150
100
50
0
4.50
4.00
3.50
3.00
2.50
2.00
1.50
1.00
0.50
0.00
1990
1991
1992
1993
1994
1995
1996
1997
1998
1999
2000
2001
2002
2003
2004
2005
2006
2007
2008
2009
2010
Mar '11