

Median Summary Statistics for Virginia Commercial Banks

(as of 3/10/2011)

	Virginia Commercial Banks		
	2010Q4	2010Q3	2009Q4
Capital			
Total Equity Capital / Total Assets	9.83	10.03	9.81
Tier One leverage Ratio	9.37	9.34	9.57
Total Risk Based Capital Ratio	14.20	14.11	13.59
Earnings			
Return on Average Assets	0.44	0.53	0.25
Net Interest Margin	3.89	3.90	3.64
Provision for Loan Losses / Average Assets	0.61	0.60	0.64
Balance Sheet Structure			
Total Loans / Total Deposits	85.94	85.63	87.85
Federal Home Loan Bank Advances / Total Liabilities	3.23	2.84	4.50
CDs Greater than \$100,000 / Total Deposits	21.92	22.77	22.11
Total Commercial Real Estate Loans / Total Equity	224.15	220.57	229.51
Total Construction and Land Development / Total Equity	68.17	72.27	82.45
Residential First Mortgages / Total Loans	23.16	24.21	22.98
Credit Quality			
Past Due Loans 30-89 Days / Total Loans	1.53	1.35	1.45
Past Due Loans 90+ Days / Total Loans	0.06	0.05	0.05
Nonaccrual Loans / Total Loans	1.86	1.82	1.38
Other Real Estate Owned / Total Loans	0.48	0.41	0.33
Loan Loss Reserve / Total Loans	1.72	1.63	1.48

** Virginia banks include all commercial banks headquartered in Virginia (nationally chartered, state chartered that are members of the Federal Reserve, and state chartered that are not members of the Federal Reserve).*

Median Summary Statistics for West Virginia Commercial Banks
(as of 3/10/2011)

	West Virginia Commercial Banks		
	2010Q4	2010Q3	2009Q4
Capital			
Total Equity Capital / Total Assets	10.20	10.44	10.16
Tier One leverage Ratio	9.93	9.95	9.39
Total Risk Based Capital Ratio	16.33	16.28	15.91
Earnings			
Return on Average Assets	0.69	0.80	0.75
Net Interest Margin	4.20	4.14	4.06
Provision for Loan Losses / Average Assets	0.29	0.25	0.27
Balance Sheet Structure			
Total Loans / Total Deposits	76.86	76.75	80.05
Federal Home Loan Bank Advances / Total Liabilities	0.02	0.00	0.14
CDs Greater than \$100,000 / Total Deposits	19.54	19.81	18.06
Total Commercial Real Estate Loans / Total Equity	122.80	115.99	120.06
Total Construction and Land Development / Total Equity	35.24	35.41	32.03
Residential First Mortgages / Total Loans	41.09	40.06	41.12
Credit Quality			
Past Due Loans 30-89 Days / Total Loans	2.18	1.72	2.19
Past Due Loans 90+ Days / Total Loans	0.14	0.23	0.21
Nonaccrual Loans / Total Loans	0.99	0.99	0.76
Other Real Estate Owned / Total Loans	0.34	0.34	0.29
Loan Loss Reserve / Total Loans	1.33	1.33	1.23

** West Virginia banks include all commercial banks headquartered in West Virginia (nationally chartered, state chartered that are members of the Federal Reserve, and state chartered that are not members of the Federal Reserve).*

Median Summary Statistics for North Carolina Commercial Banks
(as of 3/10/2011)

	North Carolina Commercial Banks		
	2010Q4	2010Q3	2009Q4
Capital			
Total Equity Capital / Total Assets	9.16	9.47	9.73
Tier One leverage Ratio	8.87	8.92	8.89
Total Risk Based Capital Ratio	13.40	13.24	13.03
Earnings			
Return on Average Assets	0.05	0.11	-0.08
Net Interest Margin	3.51	3.49	3.31
Provision for Loan Losses / Average Assets	1.23	0.96	1.04
Balance Sheet Structure			
Total Loans / Total Deposits	86.49	86.61	90.76
Federal Home Loan Bank Advances / Total Liabilities	5.82	5.92	6.29
CDs Greater than \$100,000 / Total Deposits	21.67	22.44	23.93
Total Commercial Real Estate Loans / Total Equity	250.87	252.06	269.65
Total Construction and Land Development / Total Equity	109.90	108.55	119.57
Residential First Mortgages / Total Loans	16.44	16.71	15.39
Credit Quality			
Past Due Loans 30-89 Days / Total Loans	1.10	1.24	0.94
Past Due Loans 90+ Days / Total Loans	0.00	0.00	0.00
Nonaccrual Loans / Total Loans	3.79	3.17	2.36
Other Real Estate Owned / Total Loans	0.81	0.87	0.58
Loan Loss Reserve / Total Loans	2.14	2.00	1.72

** North Carolina banks include all commercial banks headquartered in North Carolina (nationally chartered, state chartered that are members of the Federal Reserve, and state chartered that are not members of the Federal Reserve).*

Median Summary Statistics for South Carolina Commercial Banks
(as of 3/10/2011)

	South Carolina Commercial Banks		
	2010Q4	2010Q3	2009Q4
Capital			
Total Equity Capital / Total Assets	9.08	9.56	9.20
Tier One leverage Ratio	8.66	8.75	8.80
Total Risk Based Capital Ratio	13.71	13.62	12.82
Earnings			
Return on Average Assets	0.10	0.16	-0.14
Net Interest Margin	3.59	3.52	3.45
Provision for Loan Losses / Average Assets	0.88	0.80	0.95
Balance Sheet Structure			
Total Loans / Total Deposits	78.20	81.08	83.47
Federal Home Loan Bank Advances / Total Liabilities	4.46	4.85	6.77
CDs Greater than \$100,000 / Total Deposits	21.23	21.25	21.68
Total Commercial Real Estate Loans / Total Equity	186.42	181.72	222.58
Total Construction and Land Development / Total Equity	87.91	88.24	129.11
Residential First Mortgages / Total Loans	20.35	20.73	19.49
Credit Quality			
Past Due Loans 30-89 Days / Total Loans	1.48	1.65	1.40
Past Due Loans 90+ Days / Total Loans	0.00	0.00	0.01
Nonaccrual Loans / Total Loans	3.58	4.08	3.12
Other Real Estate Owned / Total Loans	1.47	1.26	0.85
Loan Loss Reserve / Total Loans	1.83	1.82	1.69

** South Carolina banks include all commercial banks headquartered in South Carolina (nationally chartered, state chartered that are members of the Federal Reserve, and state chartered that are not members of the Federal Reserve).*

Median Summary Statistics for Maryland Commercial Banks
(as of 3/10/2011)

	Maryland Commercial Banks		
	2010Q4	2010Q3	2009Q4
Capital			
Total Equity Capital / Total Assets	9.15	9.27	9.04
Tier One leverage Ratio	9.00	9.14	8.84
Total Risk Based Capital Ratio	12.95	13.07	12.71
Earnings			
Return on Average Assets	0.39	0.42	0.12
Net Interest Margin	3.93	3.92	3.75
Provision for Loan Losses / Average Assets	0.72	0.74	0.86
Balance Sheet Structure			
Total Loans / Total Deposits	87.45	87.35	93.15
Federal Home Loan Bank Advances / Total Liabilities	4.78	5.07	5.44
CDs Greater than \$100,000 / Total Deposits	22.20	22.80	24.42
Total Commercial Real Estate Loans / Total Equity	243.62	235.69	272.14
Total Construction and Land Development / Total Equity	81.46	86.98	105.47
Residential First Mortgages / Total Loans	22.20	22.16	21.10
Credit Quality			
Past Due Loans 30-89 Days / Total Loans	1.89	1.58	1.92
Past Due Loans 90+ Days / Total Loans	0.00	0.03	0.12
Nonaccrual Loans / Total Loans	2.50	2.38	2.01
Other Real Estate Owned / Total Loans	0.54	0.48	0.37
Loan Loss Reserve / Total Loans	1.59	1.55	1.42

** Maryland banks include all commercial banks headquartered in Maryland (nationally chartered, state chartered that are members of the Federal Reserve, and state chartered that are not members of the Federal Reserve).*

Median Summary Statistics for Fifth District Commercial Banks
(as of 3/10/2011)

	Fifth District Commercial Banks		
	2010Q4	2010Q3	2009Q4
Capital			
Total Equity Capital / Total Assets	9.52	9.69	9.58
Tier One leverage Ratio	9.09	9.13	9.09
Total Risk Based Capital Ratio	14.09	14.06	13.53
Earnings			
Return on Average Assets	0.37	0.42	0.23
Net Interest Margin	3.81	3.81	3.62
Provision for Loan Losses / Average Assets	0.69	0.65	0.75
Balance Sheet Structure			
Total Loans / Total Deposits	84.70	84.70	87.22
Federal Home Loan Bank Advances / Total Liabilities	3.65	3.63	4.58
CDs Greater than \$100,000 / Total Deposits	21.13	21.65	21.76
Total Commercial Real Estate Loans / Total Equity	206.80	203.15	216.77
Total Construction and Land Development / Total Equity	73.75	77.24	90.98
Residential First Mortgages / Total Loans	22.50	22.53	21.96
Credit Quality			
Past Due Loans 30-89 Days / Total Loans	1.54	1.51	1.37
Past Due Loans 90+ Days / Total Loans	0.02	0.02	0.03
Nonaccrual Loans / Total Loans	2.28	2.36	1.91
Other Real Estate Owned / Total Loans	0.61	0.59	0.42
Loan Loss Reserve / Total Loans	1.74	1.65	1.50

** Fifth District banks include all commercial banks headquartered in the Fifth District (nationally chartered, state chartered that are members of the Federal Reserve, and state chartered that are not members of the Federal Reserve).*