

## National Republic Bank of Chicago operating ratios since 2006

	2006	2007	2008	2009	2010	2011	2012	2013	Q3'14
<b>Return on average assets (%)</b>	3.60	3.04	1.98	3.11	2.46	2.44	-3.10	-4.01	-1.70
<b>Tier 1 leverage ratio (%)</b>	10.91	9.32	8.06	8.55	9.58	10.57	6.68	2.85	0.38
<b>Texas ratio<sup>1</sup> (%)</b>	14.98	16.34	40.42	32.95	57.69	46.44	155.34	427.00	587.41
<b>Efficiency ratio (%)</b>	27.26	27.71	29.07	24.06	26.11	31.06	34.97	71.36	349.29
<b>Tangible equity/tangible assets (%)</b>	10.92	8.98	8.63	8.05	9.42	10.64	7.34	2.92	0.61
<b>Deposit growth rate (%)</b>	25.23	41.72	14.41	27.36	3.19	0.76	-10.30	-4.14	-46.18
<b>Loan growth rate (%)</b>	16.98	41.20	13.18	21.91	5.18	1.86	-9.16	-23.55	-17.53
<b>Loans/deposits (%)</b>	99.18	98.82	97.75	93.57	95.37	96.40	97.63	77.87	79.34

Data as of Oct. 24, 2014.

Data is based on regulatory filings.

All data is for the 12-month period except 2014, which is for the 3-month period ended Sept. 30, 2014.

<sup>1</sup> Texas ratio is nonperforming assets + loans more than 90 days past due/tangible equity + loan loss reserve.

Source: SNL Financial

