

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	303	297	296	292	274
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.46	3.37	3.22	3.32	3.48
+ Non-interest Income	0.93	0.92	0.93	0.90	0.96
- Overhead Expense	3.11	3.01	3.19	3.05	2.88
- Provision for Losses	0.56	0.97	1.33	0.83	0.27
+ Securities Gains (Losses)	0.05	0.06	0.03	-0.05	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	0.88	0.43	-0.19	0.33	1.32
Net Operating Income	0.61	0.20	-0.33	0.13	0.89
Net Income	0.62	0.20	-0.33	0.13	0.89
Net Income (Sub S Adjusted)	0.74	0.54	0.34	0.31	1.02
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	4.76	5.03	5.35	6.25	7.26
Interest Expense	0.96	1.33	1.84	2.64	3.49
Net Interest Income (TE)	3.78	3.70	3.50	3.60	3.78
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.93	1.28	1.36	0.70	0.24
Earnings Coverage of Net Losses (X)	4.56	3.90	2.91	5.21	16.05
Ln&Ls Allowance/Total Loans & Leases	2.00	2.09	1.95	1.52	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.02	4.65	4.37	2.74	1.16
30-89 Days Past Due Loans and Leases	0.90	1.06	1.26	1.28	0.93
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	15.74	20.34	25.56	33.04	28.10
Net ST Noncore Funding Dependence	5.49	9.57	14.78	21.76	19.25
Net Loans and Leases/Total Assets	62.30	64.88	68.28	72.63	72.03
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	9.57	8.99	8.57	8.56	8.87
Equity Capital/Total Assets	9.56	8.81	8.34	8.16	8.66
Equity Capital+Minority Int/Total Assets	9.59	8.85	8.37	8.20	8.71
Tier 1 Common Eq Cap / T RWA	11.43	10.12	8.92	N/A	N/A
Net Loans&Ls/Equity Capital (X)	6.80	7.75	8.84	9.38	8.68
Cash Dividends/Net Income	24.42	31.23	42.35	54.37	32.28
Cash Dividends/Net Income (Sub S Adjusted)	7.46	9.60	11.78	11.06	27.39
Retained Earnings/Avg Equity Cap	4.36	-1.04	-7.89	-1.78	6.41
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.14	0.25	0.68	1.14	0.65
Long-Term Debt/Equity Capital	1.47	1.59	1.54	1.29	1.39
Equity Investment in Subs/Equity Cap	110.75	113.82	116.03	117.20	117.38
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.14	87.79	91.46	99.40	121.27

PERCENT OF AVERAGE ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.36	4.60	4.93	5.78	6.70
Less: Interest Expense	0.88	1.21	1.70	2.44	3.22
Equals: Net Interest Income (TE)	3.46	3.37	3.22	3.32	3.48
Plus: Non-Interest Income	0.93	0.92	0.93	0.90	0.96
Equals: Adj Operating Income (TE)	4.43	4.33	4.20	4.28	4.51
Less: Overhead Expense	3.11	3.01	3.19	3.05	2.88
Less: Provision for Loan and Lease Losses	0.56	0.97	1.33	0.83	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.06	0.03	-0.05	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	0.88	0.43	-0.19	0.33	1.32
Less: Applicable Income Taxes (TE)	0.27	0.25	0.09	0.18	0.40
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.61	0.20	-0.33	0.13	0.89
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.62	0.20	-0.33	0.13	0.89
Memo: Net Income (Last Four Qtrs)	0.62	0.20	-0.33	0.12	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.81	91.65	92.47	92.63	92.61
Avg Int-Bearing Funds / Avg Assets	77.14	79.10	80.34	81.06	80.14
Int Income (TE) / Avg Earning Assets	4.76	5.03	5.35	6.25	7.26
Int Expense / Avg Earning Assets	0.96	1.33	1.84	2.64	3.49
Net Int Inc (TE) / Avg Earn Assets	3.78	3.70	3.50	3.60	3.78
YIELD OR COST:					
Total Loans and Leases (TE)	5.66	5.79	5.79	6.58	7.82
Interest-Bearing Bank Balances	0.29	0.34	0.49	2.61	5.27
Fed Funds Sold & Reverse Repos	0.19	0.20	0.21	2.07	5.04
Trading Assets	0.95	1.20	2.04	3.49	4.17
Total Earning Assets	4.67	4.94	5.27	6.17	7.17
Investment Securities (TE)	3.15	3.66	4.54	5.10	5.14
U. S. Treasury & Agency Sec (excl MBS)	2.02	2.38	3.29	5.08	4.83
Mortgage-Backed Securities	3.03	3.71	4.62	4.85	4.80
All Other Securities	5.02	5.39	5.88	6.55	7.01
Interest-Bearing Deposits	0.91	1.27	1.87	2.82	3.78
Time Deposits of \$100K or More	1.45	1.85	2.71	3.90	4.82
Time Deposits < \$100K	1.62	2.08	2.88	3.87	4.79
Other Domestic Deposits	0.46	0.66	0.90	1.58	2.69
Foreign Deposits	1.42	1.07	1.04	2.47	2.43
Fed Funds Purchased and Repos	0.81	0.85	1.08	2.31	4.27
Other Borrowed Funds & Trading Liab	3.07	3.25	3.28	3.67	4.75
All Interest-Bearing Funds	1.13	1.52	2.11	3.01	4.04

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	69	67	66	65	64
Avg Assets per Employee (\$000)	4,528	4,658	4,708	4,461	4,156
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.16	1.72	1.56	1.97	1.93
Overhead Exp / NII + Non-Int Income	71.23	71.55	78.32	72.10	65.93
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.11	3.01	3.19	3.05	2.88
Personnel Expense	1.58	1.48	1.47	1.54	1.60
Net Occupancy Expense	0.39	0.39	0.40	0.42	0.41
Other Operating Expenses	1.11	1.12	1.26	1.03	0.85
Overhead Less Non-Interest Income	2.12	2.04	2.18	2.04	1.89
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.03	70.28	76.97	70.93	64.73
Personnel Expense	35.92	34.59	35.50	36.28	35.74
Net Occupancy Expense	8.91	9.09	9.71	9.84	9.21
Other Operating Expenses	25.05	26.43	31.14	23.88	19.05
Total Non-Interest Income	20.28	20.29	21.30	20.42	20.83
Fiduciary Activities Income	1.59	1.39	1.38	1.43	1.45
Serv Charges on Deposit Accts - Domestic	6.08	7.03	7.47	7.86	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.69	0.62	0.54	0.65	0.66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.25	0.30	0.28	0.19	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.57	0.56	0.58	0.61	0.66
Net Gain (Loss) - Sales Loans, OREO, Oth	0.27	-0.02	0.98	0.76	1.45
Other Non-Interest Income	8.07	8.00	7.28	6.47	6.08
Overhead Less Non-Interest Income	49.32	49.30	55.46	50.02	42.89
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.72	18.75	13.98	16.14	24.35
Appl Inc Tax+TE/Pretax NOI+TE	27.45	28.82	31.09	31.39	31.58

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	48.22	50.80	53.67	56.71	55.86
Commercial and Industrial Loans	8.80	8.97	9.38	10.26	10.09
Loans to Individuals	1.96	2.13	2.41	2.69	2.83
Loans to Depository Institutions	0.00	0.01	0.01	0.00	0.00
Agricultural Loans	0.68	0.71	0.70	0.70	0.64
Other Loans and Leases	1.06	1.07	1.11	1.08	1.13
Net Loans and Leases	62.30	64.88	68.28	72.63	72.03
Debt Securities Over 1 Year	19.66	17.55	15.18	13.64	13.48
Mutual Funds and Equity Securities	0.08	0.08	0.07	0.11	0.18
Subtotal	82.92	83.35	84.27	86.95	86.47
Interest-Bearing Bank Balances	4.65	4.66	3.79	0.86	0.23
Federal Funds Sold & Reverse Repos	0.20	0.26	0.34	0.49	0.82
Debt Securities 1 Year or Less	1.75	1.57	1.48	1.73	2.55
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.72	90.97	90.71	91.04	90.92
Non-Int Cash and Due From Dep Inst	1.81	1.38	1.68	2.00	2.27
Other Real Estate Owned	0.84	0.87	0.74	0.43	0.15
All Other Assets	7.30	7.53	7.49	6.79	6.69

## MEMORANDA:

Short-Term Investments	7.28	7.21	6.13	3.72	4.03
U. S. Treasury Securities	0.13	0.22	0.08	0.04	0.08
U. S. Agency Securities (excl MBS)	3.41	3.89	3.28	2.82	4.66
Municipal Securities	3.72	3.23	2.88	2.33	2.41
Mortgage-Backed Securities	11.70	9.90	8.95	8.50	7.17
Asset-Backed Securities	0.05	0.04	0.04	0.01	0.02
Other Debt Securities	0.40	0.30	0.21	0.29	0.41
RE Loans Secured by 1-4 Family	15.62	15.90	16.17	15.88	15.23
Revolving	3.12	3.23	3.16	2.95	2.64
Closed-End, Sec by First Liens	11.28	11.29	11.39	11.16	10.73
Closed-End, Sec by Junior Liens	0.89	1.02	1.16	1.29	1.31
Commercial Real Estate Loans	29.52	31.77	34.50	37.61	37.69
Construction and Land Dev	4.64	6.22	8.83	12.37	13.97
Multifamily	2.26	2.23	2.16	2.04	1.77
Nonfarm Nonresidential	21.88	22.47	22.58	21.78	20.23
RE Loans Secured by Farmland	1.29	1.29	1.22	1.18	1.09
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.67	77.36	77.43	77.20	77.06
RE Loans Secured by 1-4 Family	25.05	24.46	23.60	22.01	21.57
Revolving	4.97	4.93	4.58	4.04	3.70
Closed-End	19.68	19.14	18.62	17.58	17.52
Commercial Real Estate Loans	46.85	48.29	49.56	50.86	51.53
Construction and Land Dev	7.32	9.45	12.55	16.60	18.97
Multifamily	3.53	3.34	3.07	2.74	2.42
Nonfarm Nonresidential	34.79	34.16	32.54	29.63	28.13
RE Loans Secured by Farmland	2.11	2.04	1.81	1.63	1.52
Loans to Depository Institutions	0.00	0.01	0.01	0.00	0.00
Commercial and Industrial Loans	13.96	13.66	13.63	13.98	14.06
Loans to Individuals	3.22	3.38	3.57	3.78	3.99
Credit Card Loans	0.05	0.05	0.05	0.05	0.06
Agricultural Loans	1.13	1.12	1.04	0.95	0.89
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.71	1.67	1.64	1.54	1.62

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.28	7.21	6.13	3.72	4.03
Liquid Assets	24.18	22.12	19.34	15.86	16.03
Investment Securities	22.22	19.94	17.28	16.01	16.90
Net Loans and Leases	62.30	64.88	68.28	72.63	72.03
Net Lns, Ls & Stdby Ltrs of Credit	62.92	65.56	69.02	73.47	72.93
Core Deposits	66.95	63.98	60.95	56.17	59.38
Noncore Funding	20.86	24.67	28.12	32.89	28.80
Time Deposits of \$100K or More	13.00	14.57	15.13	14.45	14.44
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.64	1.87	2.13	2.66	3.23
Net Fed Funds Purchased (Sold)	1.50	1.65	1.88	2.25	2.47
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.77	1.03	1.81	3.20	2.80
Earning Assets Repr in 1 Year	31.57	33.20	34.31	38.24	41.95
Int-Bearing Liab Repr in 1 Year	25.27	28.38	31.74	34.72	34.34
Long-Term Debt Repr in 1 Year	0.22	0.30	0.44	0.51	0.53
Net Assets Repriceable in 1 Year	5.80	4.31	1.85	2.54	6.24
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.74	20.34	25.56	33.04	28.10
Net ST Noncore Funding Dependence	5.49	9.57	14.78	21.76	19.25
Short-Term Inv/ST Noncore Funding	75.60	51.74	35.64	18.63	23.49
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.69	9.15	1.07	-8.05	-5.17
Net Loans and Leases/Total Deposits	76.18	79.78	85.63	94.73	94.73
Net Loans and Leases/Core Deposits	94.42	103.06	114.36	134.13	123.95
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.00	0.21	0.32	0.03	0.10
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.34	0.84	1.50	-0.07	0.36
Struct Notes Appr(Depr)/T1 Cap	0.05	-0.10	-0.05	0.04	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.62	5.61	5.21	6.44	7.42
Available-For-Sale Securities	94.38	94.39	94.79	93.56	92.58
U. S. Treasury Securities	0.80	1.42	0.67	0.29	0.58
U. S. Agency Securities (excl MBS)	17.74	21.14	20.71	20.32	29.54
Municipal Securities	17.38	17.29	17.84	14.91	15.05
Mortgage-Backed Securities	52.94	49.22	50.74	52.76	42.33
Asset-Backed Securities	0.22	0.19	0.24	0.08	0.11
Other Debt Securities	1.91	1.51	1.33	1.87	2.40
Mutual Funds and Equity Securities	0.42	0.44	0.47	0.76	1.16
Debt Securities 1 Year or Less	8.97	9.43	9.59	11.51	16.43
Debt Securities 1 To 5 Years	29.28	28.31	28.74	27.08	28.48
Debt Securities Over 5 Years	57.45	58.28	57.61	57.00	50.12
Pledged Securities	48.03	52.99	58.56	66.81	63.76
Structured Notes, Fair Value	2.52	3.71	2.75	0.72	1.32

## ANALYSIS RATIOS

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.56	0.97	1.33	0.83	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.88	1.45	1.86	1.12	0.37
Provision for Ln&Ls Losses/Net Losses	109.75	133.58	153.10	196.55	182.16
Ln&Ls Allowance/Total Loans & Leases	2.00	2.09	1.95	1.52	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.49	2.79	2.52	4.41	10.11
ALL/Nonaccrual Assets	110.21	95.44	88.54	113.55	251.05
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	100.52	85.95	80.04	99.32	202.56
Gross Ln&Ls Losses/Avg Loans & Leases	1.06	1.39	1.44	0.76	0.29
Recoveries/Avg Loans and Leases	0.12	0.10	0.07	0.05	0.05
Net Losses/Avg Loans and Leases	0.93	1.28	1.36	0.70	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	11.42	10.11	14.92	25.43	35.20
Earnings Coverage of Net Losses (X)	4.56	3.90	2.91	5.21	16.05

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.93	1.28	1.28	0.56	0.13
RE Loans Secured By 1-4 Family	0.73	0.80	0.81	0.32	0.12
Revolving	0.53	0.58	0.55	0.28	0.09
Closed-End	0.76	0.88	0.86	0.31	0.11
Commercial Real Estate Loans	1.05	1.54	1.53	0.62	0.13
Construction and Land Dev	2.97	4.33	3.81	1.41	0.17
Multifamily	0.55	0.62	0.51	0.15	0.01
Nonfarm Nonresidential	0.64	0.67	0.46	0.15	0.06
RE Loans Secured by Farmland	0.14	0.23	0.15	0.03	0.00
Commercial and Industrial Loans	1.04	1.57	1.80	0.92	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.10	1.57	1.77	1.48	0.95
Credit Card Loans	2.49	2.50	3.14	2.40	1.28
Agricultural Loans	0.03	0.12	0.10	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.90	1.30	2.12	1.05	0.55

## PERCENT OF LOANS AND LEASES

12/31/2011

12/31/2010

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

0.90

1.06

1.26

1.28

0.93

90+ Days PD Loans and Leases

0.09

0.08

0.13

0.13

0.09

Nonaccrual Loans and Leases

2.66

3.35

3.31

2.22

0.96

90+ Days PD and Nonaccrual Loans and Leases

2.95

3.60

3.50

2.41

1.09

30-89 Days PD Restructured

0.03

0.02

0.02

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.58

0.45

0.25

0.04

0.00

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.90

1.06

1.26

1.28

0.93

90+ Days Past Due Assets

0.09

0.08

0.13

0.13

0.09

Nonaccrual Assets

2.68

3.37

3.33

2.23

0.96

30+ Days PD &amp; Nonaccrual Assets

3.93

4.75

4.84

3.77

2.07

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.89

2.38

2.45

1.80

0.80

90+ PD &amp; Nonaccrual Assets + OREO

2.79

3.30

3.24

2.26

0.98

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.28

3.87

3.62

2.21

0.88

Allowance for Loan &amp; Lease Losses

257.71

256.25

247.06

179.38

97.77

Equity Cap + ALLL

30.95

38.00

39.73

24.51

9.55

Tier 1 Cap + ALLL

30.40

37.94

38.62

23.91

9.48

Loans &amp; Leases + RE Acquired

5.13

5.70

5.11

2.95

1.20

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	0.92	1.09	1.28	1.30	0.93
- 90+ Days Past Due	0.09	0.08	0.13	0.13	0.09
- Nonaccrual	3.04	3.83	3.78	2.48	1.04
Coml & Indl - 30-89 Days PD	0.63	0.74	0.92	0.94	0.75
- 90+ Days Past Due	0.05	0.05	0.07	0.07	0.06
- Nonaccrual	1.67	2.02	1.84	1.24	0.63
Individuals - 30-89 Days PD	1.11	1.21	1.36	1.46	1.17
- 90+ Days Past Due	0.05	0.06	0.07	0.08	0.08
- Nonaccrual	0.37	0.43	0.37	0.33	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	7.14	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.15	0.23	0.18	0.16
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.16	0.23	0.32	0.07	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.19	0.32	0.51	0.66	0.33
- 90+ Days Past Due	0.00	0.01	0.02	0.02	0.02
- Nonaccrual	0.19	0.38	0.30	0.14	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.15	1.35	1.39	1.37	1.12
- 90+ Days Past Due	0.10	0.09	0.12	0.10	0.10
- Nonaccrual	2.23	2.45	2.16	1.28	0.58
Revolving - 30-89 Days PD	0.53	0.53	0.60	0.49	0.52
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.04
- Nonaccrual	0.96	0.91	0.59	0.38	0.23
Closed-End - 30-89 Days PD	1.31	1.53	1.55	1.59	1.24
- 90+ Days Past Due	0.11	0.11	0.13	0.11	0.11
- Nonaccrual	2.57	2.91	2.67	1.51	0.64
- Jr Lien 30-89 Days PD	0.09	0.12	0.12	0.12	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.00
- Jr Lien Nonaccrual	0.20	0.22	0.21	0.11	0.05
Commercial RE - 30-89 Days PD	0.74	0.95	1.19	1.26	0.85
- 90+ Days Past Due	0.09	0.06	0.11	0.12	0.07
- Nonaccrual	3.56	4.53	4.52	2.98	1.25
Const & Dev - 30-89 Days PD	0.85	1.12	1.54	1.75	1.13
- 90+ Days Past Due	0.11	0.07	0.12	0.13	0.06
- Nonaccrual	8.97	11.40	10.88	5.71	1.80
Multi family - 30-89 Days PD	0.48	0.45	0.70	0.48	0.25
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.01
- Nonaccrual	1.79	2.15	1.77	1.20	0.36
Nonfarm Nres- 30-89 Days PD	0.66	0.85	0.97	0.86	0.53
- 90+ Days Past Due	0.07	0.04	0.08	0.08	0.04
- Nonaccrual	2.51	2.80	2.36	1.23	0.57
Farmland - 30-89 Days PD	0.41	0.34	0.39	0.35	0.22
- 90+ Days Past Due	0.01	0.01	0.03	0.01	0.01
- Nonaccrual	1.67	1.98	1.54	0.45	0.16
Credit Card - 30-89 Days PD	1.04	0.93	1.14	1.33	0.98
- 90+ Days Past Due	0.30	0.23	0.37	0.35	0.31
- Nonaccrual	0.04	0.02	0.06	0.04	0.02



CAPITAL RATIOS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	9.57	8.99	8.57	8.56	8.87
Tier 1 RBC Ratio	13.89	12.81	11.51	10.67	10.91
Total Risk-Based Capital Ratio	15.43	14.41	13.13	12.20	12.35
Tangible Tier 1 Leverage Ratio	9.51	8.91	8.52	8.50	8.80
Tangible Common Eq Cap/Tan Assets	8.03	7.11	6.64	6.61	7.19
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.99	11.53	12.07	14.26	17.52
Standby Letters of Credit	0.52	0.57	0.65	0.75	0.80
Commercial & Similar Letters of Credit	0.01	0.01	0.02	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.51	1.43	1.08	1.01	0.80
Interest Rate Contracts	1.46	1.39	1.04	0.96	0.77
Interest Rate Futures & Forward Contr	0.22	0.19	0.11	0.15	0.07
Written Options Contr (Int Rate)	0.23	0.19	0.13	0.18	0.09
Purchased Options Contr (Int Rate)	0.01	0.01	0.01	0.00	0.05
Interest Rate Swaps	0.45	0.43	0.37	0.28	0.23
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	19.47	17.78	17.50	20.29	25.56

PERCENT OF NOTIONAL AMOUNT	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.98	99.97	99.73	98.29	96.85
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.01	1.68	0.86
Futures and Forwards	29.99	23.02	19.27	26.20	18.47
Written Options	27.33	26.25	30.88	29.93	27.61
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.32	26.25	30.56	21.93	27.61
Purchased Options	2.11	3.91	3.36	3.79	5.65
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.11	3.91	3.36	3.35	5.65
Swaps	36.64	35.84	35.42	35.59	33.09
Held for Trading	3.07	4.17	3.05	2.39	1.42
Interest Rate Contracts	3.07	4.74	3.64	2.39	1.42
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.36	95.83	96.95	97.61	98.58
Interest Rate Contracts	95.22	94.60	95.52	82.96	86.29
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.01	1.68	0.86
Deriv Contr (Excl Fut & FX LE 14 Days)	68.17	69.60	64.47	64.23	67.66
One Year or Less	31.83	33.61	20.86	30.15	30.22
Over 1 Year to 5 Years	15.37	14.12	15.19	21.86	26.96
Over 5 Years	12.33	9.94	10.76	7.56	5.84
Gross Negative Fair Value (Abs Val)	1.49	0.98	0.87	1.29	0.43
Gross Positive Fair Value	0.94	0.98	0.80	1.17	0.85
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.00

INSURANCE ACTIVITIES	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	53.95	44.70	26.81	35.94	42.47
Ins Under Assets(L/H)/Tot Ins Und Ast	46.05	55.30	73.19	64.06	57.53
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.57	0.56	0.58	0.61	0.66
Premium Inc/Ins Activities Revenue	0.00	0.01	0.16	0.02	0.07
Credit Rel Prem Inc/Tot Prem Inc	77.78	80.00	61.08	66.19	57.14
Other Prem Inc/Total Prem Inc	22.22	20.00	38.92	33.81	42.86
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	15.48	35.22	19.14	15.50	23.71
Ins Net Inc (L/H)/Equity (L/H)	-200.43	19.83	18.05	20.67	30.04
Insur Ben, Losses, Exp/Insur Premiums	245.33	27.98	182.53	168.57	2434.79
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.87	20.11	33.48	25.23	17.33
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.67	14.29	11.15	13.26	11.88
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.10	10.01	10.01	10.21	10.24
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.42	1.07	1.04	2.47	2.43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	2.16	0.75	0.07	0.31	0.36
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-35.45	-10.88	-47.32	-51.32	-22.53
Total Selected Assets	24.01	-18.62	-28.05	-35.75	-15.11
Deposits	-28.41	-54.53	5.44	-19.36	36.83

PROFITABILITY:	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	6.18	1.07	-5.78	1.11	9.71
Bank Net Inc/Avg Eq Inv in Banks	6.93	2.41	-4.22	2.48	10.42
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.36	0.39	-0.19	2.98	6.02
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.94	2.24	3.11	4.68	7.59
Bank Net Income/Parent Net Income	110.73	114.74	107.48	124.27	112.61
Nonbank Net Income/Parent Net Income	0.67	0.68	1.56	1.61	1.14
Sub BHCs Net Inc/Parent Net Income	91.85	93.03	105.97	95.47	82.89
LEVERAGE:					
Total Liabilities/Equity	16.98	20.63	24.05	25.61	25.55
Total Debt/Equity Capital	2.03	2.46	3.24	3.23	2.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.84	17.33	20.36	21.77	21.82
Tot Debt+Lns Guaranteed for Affl/Equity	2.19	2.77	3.72	3.99	3.12
Total Debt/Eq Cap - Exc Over Fair Value	2.05	2.50	3.27	3.28	2.83
Long-Term Debt/Equity Capital	1.47	1.59	1.54	1.29	1.39
Short-Term Debt/Equity Capital	0.14	0.25	0.68	1.14	0.65
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.06	0.11	0.09	0.16	0.25
Long-Term Debt/Consolidated LT Debt	3.56	3.02	2.23	1.68	2.03
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.75	113.82	116.03	117.20	117.38
Total Investment in Subs/Equity	111.25	114.50	117.00	118.02	118.66
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.16	99.68	100.74	100.35	99.98
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.55	100.25	101.60	101.22	101.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.34	1.45	2.19	3.05	1.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.46	4.87	9.76	5.89	3.59
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	89.89	74.03	82.61	98.10	115.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	98.14	87.79	91.46	99.40	121.27
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.34	98.60	98.60	111.59	99.53
Pretax Oper Inc + Int Exp/Int Expense	3057.65	3038.00	1568.57	3325.90	2596.69
Div + Int From Subs/Int Exp + Div	118.55	102.13	146.73	171.88	202.33
Fees+Other Inc From Subs/Sal + Oth Exp	7.92	8.07	8.07	8.33	8.31
Net Inc/Curr Port of LT Debt+Pfd Div(X)	27.00	12.94	16.00	66.41	57.26
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.77	0.46	-0.10	-0.71	-0.16
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	17.91	18.20	13.10	5.18	0.66
Total	17.91	18.20	13.23	5.18	0.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.25	0.34	0.42	0.54	0.52
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	74.51	89.28	119.84	96.98	74.81
Dividends Paid/Net Income	24.64	31.24	42.32	54.32	32.39
Net Income - Dividends/Avg Equity	4.36	-0.95	-7.88	-1.83	6.41

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	106.52	79.52	103.58	133.86	155.79
Dividends From Nonbank Subs	1.00	0.96	1.91	2.43	1.29
Dividends From Subsidiary BHCs	0.00	1.12	0.50	3.40	3.40
Dividends From All Subsidiaries	121.38	93.78	119.35	169.59	185.67

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	28.32	29.38	54.07	61.49	48.31
Interest Income From Bank Subs	0.05	0.16	0.26	0.37	0.33
Mgt & Service Fees From Bank Subs	2.16	3.46	6.26	7.18	2.90
Other Income From Bank Subs	0.02	0.03	0.02	0.06	0.02
Operating Income From Bank Subs	34.24	39.05	71.33	84.25	57.01

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	60.70	62.52	71.95	78.02	67.88
Interest Income From Nonbank Subs	0.00	0.00	0.49	0.01	0.65
Mgt & Serv Fees From Nonbank Subs	0.43	0.67	3.59	1.27	2.43
Other Income From Nonbank Subs	0.00	0.05	0.00	0.00	0.09
Operating Inc From Nonbank Subs	65.76	76.71	106.04	99.61	94.80

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	16.75	38.83	21.46	31.54	37.32
Interest Inc From Subsidiary BHCs	0.00	0.00	0.27	0.14	0.98
Mgt & Serv Fees From Sub BHCs	0.76	0.01	0.24	0.05	10.82
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	20.25	38.91	22.91	32.70	70.41

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	46.68	43.45	52.12	61.17	66.61
Interest Income From Bank Subs	4.24	5.85	3.32	1.65	0.85
Mgt & Serv Fees From Bank Subs	4.31	5.93	4.42	3.81	3.32
Other Income From Bank Subs	0.09	0.14	0.09	0.09	0.03
Operating Income From Bank Subs	70.52	66.17	72.13	77.03	78.65

Dividends From Nonbank Subs	0.67	2.57	2.75	1.65	1.12
Interest Income From Nonbank Subs	0.01	0.13	0.03	0.05	0.04
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.02	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.11	6.49	5.28	3.54	2.39

Dividends From Subsidiary BHCs	0.00	0.76	0.36	1.62	1.46
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	1.22	0.74	2.08	2.85

Loans and Adv From Subs/ST Debt	515.27	798.08	684.65	552.32	944.15
Loans and Adv From Subs/Total Debt	251.20	356.65	297.82	322.06	414.45

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									303
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.45	2.40	2.75	3.12	3.44	3.77	4.12	4.35	303
+ Non-interest Income	0.93	0.10	0.25	0.54	0.86	1.21	1.86	2.63	303
- Overhead Expense	3.11	1.91	2.12	2.60	3.02	3.57	4.23	4.90	303
- Provision for Losses	0.55	0.03	0.11	0.22	0.44	0.81	1.46	2.09	303
+ Securities Gains (Losses)	0.05	-0.02	-0.00	0.00	0.02	0.08	0.20	0.28	303
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.05	303
= Pretax Net Oper Income (TE)	0.87	-1.87	-0.51	0.37	0.98	1.46	1.89	2.27	303
Net Operating Income	0.61	-1.89	-0.61	0.28	0.69	1.08	1.45	1.75	303
Net Income	0.61	-1.89	-0.61	0.28	0.69	1.08	1.45	1.75	303
Net Income (Sub S Adjusted)	0.73	-0.51	-0.16	0.47	0.81	1.05	1.20	1.49	55
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.75	3.64	4.12	4.42	4.74	5.07	5.44	5.71	303
Interest Expense	0.95	0.39	0.53	0.70	0.95	1.21	1.40	1.58	303
Net Interest Income (TE)	3.77	2.72	3.05	3.41	3.75	4.16	4.55	4.82	303
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.92	0.04	0.11	0.31	0.66	1.37	2.43	3.23	303
Earnings Coverage of Net Losses (X)	4.56	-0.51	-0.03	1.04	2.74	7.05	13.83	27.62	301
Ln&Ls Allowance/Total Loans & Leases	1.99	0.96	1.08	1.40	1.76	2.46	3.40	4.34	303
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.02	0.55	0.89	1.63	3.14	6.01	9.55	12.37	303
30-89 Days Past Due Loans and Leases	0.89	0.06	0.14	0.38	0.75	1.26	2.29	3.08	303
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	15.74	-9.99	-2.66	8.47	15.41	24.51	33.00	40.28	303
Net ST Noncore Funding Dependence	5.48	-17.82	-9.91	-0.42	5.65	12.35	18.88	23.90	303
Net Loans and Leases/Total Assets	62.29	42.00	48.83	55.20	62.91	69.71	75.01	78.14	303
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.57	5.92	7.13	8.21	9.33	10.65	13.14	15.25	303
Equity Capital/Total Assets	9.55	5.81	6.35	7.92	9.37	10.92	13.63	15.35	303
Equity Capital+Minority Int/Total Assets	9.58	5.84	6.53	7.92	9.38	10.95	14.00	15.49	303
Tier 1 Common Eq Cap / T RWA	11.42	3.84	6.01	8.47	11.32	13.85	18.35	21.09	303
Net Loans&Ls/Equity Capital (X)	6.79	2.91	4.08	5.32	6.72	8.13	10.14	11.41	301
Cash Dividends/Net Income	24.42	0.00	0.00	0.97	24.05	43.22	62.74	80.00	254
Cash Dividends/Net Income (Sub S Adjusted)	7.46	-38.30	-23.87	-9.78	0.00	20.28	45.40	83.38	55
Retained Earnings/Avg Equity Cap	4.36	-20.67	-5.53	1.80	5.53	7.93	11.02	13.33	300
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.13	0.00	0.00	0.00	0.00	0.00	1.02	2.99	301
Long-Term Debt/Equity Capital	1.47	0.00	0.00	0.00	0.00	0.44	9.30	20.57	301
Equity Investment in Subs/Equity Cap	110.75	86.67	94.97	99.11	107.27	121.83	136.16	144.37	301
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.14	-45.61	0.44	49.01	97.13	131.99	236.02	391.90	299

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.35	3.41	3.76	4.09	4.35	4.66	4.88	5.13	303
Less: Interest Expense	0.87	0.37	0.48	0.63	0.87	1.10	1.29	1.42	303
Equals: Net Interest Income (TE)	3.45	2.40	2.75	3.12	3.44	3.77	4.12	4.35	303
Plus: Non-Interest Income	0.93	0.10	0.25	0.54	0.86	1.21	1.86	2.63	303
Equals: Adj Operating Income (TE)	4.43	2.94	3.37	3.81	4.35	4.97	5.68	6.29	303
Less: Overhead Expense	3.11	1.91	2.12	2.60	3.02	3.57	4.23	4.90	303
Less: Provision for Loan and Lease Losses	0.55	0.03	0.11	0.22	0.44	0.81	1.46	2.09	303
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Plus: Realized G/L on AFS Sec	0.05	-0.02	-0.00	0.00	0.02	0.08	0.20	0.28	303
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.05	303
Equals: Pretax Net Oper Inc (TE)	0.87	-1.87	-0.51	0.37	0.98	1.46	1.89	2.27	303
Less: Applicable Income Taxes (TE)	0.26	-0.18	-0.01	0.05	0.26	0.45	0.62	0.80	303
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Equals: Net Operating Income	0.61	-1.89	-0.61	0.28	0.69	1.08	1.45	1.75	303
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Equals: Net Income	0.61	-1.89	-0.61	0.28	0.69	1.08	1.45	1.75	303
Memo: Net Income (Last Four Qtrs)	0.61	-1.93	-0.60	0.28	0.69	1.08	1.43	1.73	297
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	91.81	83.74	86.98	89.86	92.18	94.06	95.44	96.16	303
Avg Int-Bearing Funds / Avg Assets	77.14	60.05	65.63	71.60	78.12	82.55	86.50	88.18	303
Int Income (TE) / Avg Earning Assets	4.75	3.64	4.12	4.42	4.74	5.07	5.44	5.71	303
Int Expense / Avg Earning Assets	0.95	0.39	0.53	0.70	0.95	1.21	1.40	1.58	303
Net Int Inc (TE) / Avg Earn Assets	3.77	2.72	3.05	3.41	3.75	4.16	4.55	4.82	303
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.65	4.71	4.97	5.27	5.60	5.96	6.49	6.96	303
Interest-Bearing Bank Balances	0.29	0.00	0.10	0.22	0.26	0.33	0.58	0.82	301
Fed Funds Sold & Reverse Repos	0.19	0.00	0.00	0.04	0.14	0.25	0.66	1.42	204
Trading Assets	0.94	0.00	0.00	0.00	0.00	1.63	3.94	4.33	25
Total Earning Assets	4.66	3.60	4.04	4.35	4.65	4.96	5.34	5.70	303
Investment Securities (TE)	3.15	1.65	2.00	2.59	3.19	3.71	4.31	4.62	303
U. S. Treasury & Agency Sec (excl MBS)	2.01	0.49	0.85	1.38	1.92	2.57	3.39	4.25	288
Mortgage-Backed Securities	3.02	1.60	1.84	2.38	2.91	3.49	4.68	5.29	296
All Other Securities	5.01	2.04	2.81	3.94	5.00	5.96	7.04	8.25	298
Interest-Bearing Deposits	0.91	0.36	0.48	0.68	0.91	1.12	1.36	1.51	303
Time Deposits of \$100K or More	1.45	0.70	0.83	1.15	1.44	1.74	2.03	2.27	302
Time Deposits < \$100K	1.62	0.80	0.96	1.29	1.62	1.94	2.33	2.55	302
Other Domestic Deposits	0.45	0.16	0.20	0.28	0.41	0.61	0.83	0.93	303
Foreign Deposits	1.41	0.00	0.00	0.00	0.39	0.71	3.10	4.89	6
Fed Funds Purchased and Repos	0.81	0.00	0.06	0.22	0.49	0.98	3.05	3.73	267
Other Borrowed Funds & Trading Liab	3.07	0.46	1.33	2.23	3.10	4.01	4.59	5.25	289
All Interest-Bearing Funds	1.13	0.53	0.64	0.87	1.14	1.37	1.60	1.71	303

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	69.23	47.86	51.23	57.50	66.69	79.44	95.45	108.58	303
Avg Assets per Employee (\$000)	4528.14	2658.54	3034.86	3545.02	4261.58	5412.84	6846.19	7996.11	303

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.15	0.00	0.00	0.00	0.89	4.57	8.08	10.05	291
Overhead Exp / NII + Non-Int Income	71.23	49.14	53.20	61.17	70.12	78.88	96.27	113.57	303

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.11	1.91	2.12	2.60	3.02	3.57	4.23	4.90	303
Personnel Expense	1.58	0.95	1.09	1.32	1.55	1.80	2.14	2.51	303
Net Occupancy Expense	0.39	0.19	0.23	0.29	0.37	0.48	0.58	0.63	303
Other Operating Expenses	1.10	0.62	0.70	0.82	1.05	1.30	1.74	2.11	303
Overhead Less Non-Interest Income	2.11	1.01	1.33	1.66	2.06	2.49	3.14	3.63	303

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	70.03	48.07	51.78	60.16	69.15	78.08	96.09	112.90	303
Personnel Expense	35.91	23.45	25.91	31.40	36.00	39.86	46.38	52.02	303
Net Occupancy Expense	8.91	4.65	5.57	6.80	8.72	10.58	13.13	15.29	303
Other Operating Expenses	25.04	14.98	16.13	18.54	23.04	28.97	41.81	51.24	303
Total Non-Interest Income	20.27	2.87	7.24	14.15	19.58	25.70	35.22	45.24	303
Fiduciary Activities Income	1.59	0.00	0.00	0.00	0.38	2.89	5.93	10.75	303
Serv Charges on Deposit Accts - Domestic	6.08	1.37	1.99	3.54	5.60	8.22	11.62	13.64	303
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Investment Banking Fees & Commissions	0.68	0.00	0.00	0.00	0.40	1.35	2.22	3.31	303
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Net Servicing Fees	0.24	0.00	0.00	0.00	0.00	0.31	1.29	1.94	303
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Insurance Activities Revenue	0.57	0.00	0.00	0.00	0.03	0.35	4.18	6.41	303
Net Gain (Loss) - Sales Loans, OREO, Oth	0.26	-14.74	-6.28	-1.39	0.28	2.32	5.64	10.52	303
Other Non-Interest Income	8.07	2.09	3.09	5.07	7.17	10.10	15.65	25.21	303
Overhead Less Non-Interest Income	49.32	18.95	28.79	38.52	46.68	58.26	76.58	103.76	303

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.72	-14.81	0.00	3.10	21.65	30.83	35.20	38.47	255
Appl Inc Tax+TE/Pretax NOI+TE	27.44	0.00	1.91	18.81	32.71	36.18	39.69	41.43	255



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.21	24.94	32.12	38.35	48.67	56.93	63.55	66.87	303
Commercial and Industrial Loans	8.79	2.17	2.96	4.98	7.72	11.77	17.97	23.37	303
Loans to Individuals	1.95	0.08	0.20	0.55	1.33	2.67	5.92	10.92	303
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	303
Agricultural Loans	0.68	0.00	0.00	0.00	0.11	1.16	3.39	7.52	303
Other Loans and Leases	1.05	0.00	0.01	0.19	0.67	1.54	3.43	5.98	303
Net Loans and Leases	62.29	42.00	48.83	55.20	62.91	69.71	75.01	78.14	303
Debt Securities Over 1 Year	19.66	2.52	6.02	12.16	19.65	26.65	34.10	41.02	303
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.10	0.41	0.75	303
Subtotal	82.92	64.89	72.52	78.78	84.08	87.53	90.09	91.59	303
Interest-Bearing Bank Balances	4.64	0.08	0.27	1.22	3.48	7.50	12.54	15.96	303
Federal Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.00	0.18	1.03	3.14	303
Debt Securities 1 Year or Less	1.75	0.02	0.07	0.37	1.10	2.69	5.62	8.79	303
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	303
Total Earning Assets	90.72	84.40	86.59	88.54	90.97	92.75	94.10	95.26	303
Non-Int Cash and Due From Dep Inst	1.81	0.43	0.68	1.16	1.76	2.37	3.19	3.71	303
Other Real Estate Owned	0.83	0.01	0.04	0.16	0.53	1.27	2.68	3.51	303
All Other Assets	7.30	3.40	4.09	5.30	6.85	9.16	11.48	13.35	303
<b>MEMORANDA:</b>									
Short-Term Investments	7.28	1.04	1.51	3.31	5.92	10.83	16.05	20.46	303
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.01	0.96	2.44	303
U.S. Agency Securities (excl MBS)	3.41	0.00	0.00	0.71	2.46	5.94	10.38	14.28	303
Municipal Securities	3.72	0.00	0.04	0.78	2.72	5.81	10.17	12.51	303
Mortgage-Backed Securities	11.69	0.03	0.38	4.58	11.25	17.59	24.98	30.51	303
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.01	0.35	0.67	303
Other Debt Securities	0.39	0.00	0.00	0.00	0.06	0.61	1.98	3.93	303
RE Loans Secured by 1-4 Family	15.62	3.71	5.56	9.31	13.98	21.21	28.90	34.79	303
Revolving	3.11	0.00	0.16	1.20	2.87	4.79	6.85	8.56	303
Closed-End, Sec by First Liens	11.27	2.18	3.48	5.87	9.82	15.99	23.21	27.74	303
Closed-End, Sec by Junior Liens	0.89	0.07	0.16	0.46	0.78	1.27	1.96	2.32	303
Commercial Real Estate Loans	29.52	12.42	16.61	21.96	29.07	36.90	44.24	49.08	303
Construction and Land Dev	4.64	0.82	1.27	2.55	4.21	6.60	9.46	10.69	303
Multifamily	2.25	0.27	0.47	1.05	1.92	3.15	4.96	7.58	303
Nonfarm Nonresidential	21.87	8.58	11.88	16.13	21.44	27.22	33.47	38.20	303
RE Loans Secured by Farmland	1.28	0.00	0.00	0.05	0.54	2.26	4.93	7.09	303
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	76.66	50.48	56.16	66.23	78.37	87.06	91.52	94.91	303
RE Loans Secured by 1-4 Family	25.04	5.39	9.37	15.40	24.31	34.47	43.78	49.91	303
Revolving	4.96	0.00	0.22	1.99	4.51	7.68	11.34	13.17	303
Closed-End	19.67	3.65	5.57	11.17	19.04	27.22	36.75	41.15	303
Commercial Real Estate Loans	46.84	22.26	27.79	37.29	46.65	56.79	66.43	71.72	303
Construction and Land Dev	7.32	1.21	2.29	4.03	6.84	10.05	13.97	16.39	303
Multifamily	3.53	0.43	0.87	1.79	3.09	4.75	7.53	10.87	303
Nonfarm Nonresidential	34.78	17.05	20.47	26.86	34.88	42.07	48.99	55.66	303
RE Loans Secured by Farmland	2.10	0.00	0.00	0.08	1.02	3.66	8.17	11.28	303
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	303
Commercial and Industrial Loans	13.96	3.21	4.60	8.07	12.54	18.82	27.46	33.42	303
Loans to Individuals	3.22	0.12	0.27	0.90	2.16	4.39	9.39	18.91	303
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.03	0.30	0.63	303
Agricultural Loans	1.12	0.00	0.00	0.00	0.20	1.67	5.16	10.30	303
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Other Loans and Leases	1.71	0.00	0.02	0.27	1.14	2.49	5.40	10.64	303

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.28	1.04	1.51	3.31	5.92	10.83	16.05	20.46	303
Liquid Assets	24.17	11.17	13.54	17.94	22.98	30.71	37.64	40.88	303
Investment Securities	22.21	5.23	8.17	14.64	21.59	29.78	37.43	42.96	303
Net Loans and Leases	62.29	42.00	48.83	55.20	62.91	69.71	75.01	78.14	303
Net Lns, Ls & Stdby Ltrs of Credit	62.92	42.24	48.96	55.84	63.36	70.06	75.86	79.43	303
Core Deposits	66.94	45.20	54.63	61.11	67.90	73.52	77.74	79.59	303
Noncore Funding	20.86	7.87	10.53	14.39	20.61	25.66	33.96	42.10	303
Time Deposits of \$100K or More	12.99	4.55	6.00	8.63	12.12	17.43	21.66	26.00	303
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Fed Funds Purchased and Repos	1.63	0.00	0.00	0.00	1.03	2.96	5.94	7.70	303
Net Fed Funds Purchased (Sold)	1.50	-2.02	-0.35	0.00	0.93	2.53	5.93	7.43	303
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Oth Borrowings W/Rem Mat 1 Yr or Less	0.76	0.00	0.00	0.00	0.27	1.47	3.15	4.05	303
Earning Assets Repr in 1 Year	31.56	14.21	17.78	21.69	30.03	39.78	50.65	58.64	303
Int-Bearing Liab Repr in 1 Year	25.27	5.58	9.01	14.35	20.15	33.45	57.62	64.34	303
Long-Term Debt Repr in 1 Year	0.21	0.00	0.00	0.00	0.00	0.10	1.35	3.17	303
Net Assets Repriceable in 1 Year	5.79	-31.87	-21.75	-2.47	7.95	16.77	24.12	30.18	303
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.74	-9.99	-2.66	8.47	15.41	24.51	33.00	40.28	303
Net ST Noncore Funding Dependence	5.48	-17.82	-9.91	-0.42	5.65	12.35	18.88	23.90	303
Short-Term Inv/ST Noncore Funding	75.60	5.89	11.14	27.36	56.00	99.73	210.98	378.62	298
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.68	-8.09	-1.37	5.50	14.62	27.84	40.97	53.36	303
Net Loans and Leases/Total Deposits	76.17	50.80	56.40	67.58	76.67	85.18	92.33	97.60	303
Net Loans and Leases/Core Deposits	94.42	58.69	68.39	79.44	92.96	108.90	124.84	137.03	303
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.00	-0.24	-0.00	0.00	0.22	1.82	4.50	6.37	156
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.33	-1.19	-0.00	1.27	3.47	7.22	10.98	14.11	299
Struct Notes Appr(Depr)/T1 Cap	0.05	-0.23	-0.03	0.00	0.02	0.09	0.23	0.33	158
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.61	0.00	0.00	0.00	0.02	6.60	30.88	49.54	303
Available-For-Sale Securities	94.38	49.74	66.94	93.07	99.96	100.00	100.00	100.00	303
U.S. Treasury Securities	0.80	0.00	0.00	0.00	0.00	0.10	4.75	15.96	303
U.S. Agency Securities (excl MBS)	17.74	0.00	0.00	3.04	14.93	30.48	52.49	69.68	303
Municipal Securities	17.37	0.00	0.32	4.40	14.18	27.81	41.85	51.16	303
Mortgage-Backed Securities	52.94	0.41	7.15	29.99	57.31	75.81	87.75	93.25	303
Asset-Backed Securities	0.21	0.00	0.00	0.00	0.00	0.05	1.59	3.49	303
Other Debt Securities	1.91	0.00	0.00	0.00	0.29	3.06	9.58	19.25	303
Mutual Funds and Equity Securities	0.41	0.00	0.00	0.00	0.00	0.53	2.24	4.21	303
Debt Securities 1 Year or Less	8.97	0.13	0.39	2.09	5.65	14.19	27.13	44.48	303
Debt Securities 1 To 5 Years	29.28	1.10	3.87	12.14	27.26	44.67	60.05	70.78	303
Debt Securities Over 5 Years	57.45	5.15	18.24	39.87	57.24	78.37	90.59	94.97	303
Pledged Securities	48.02	6.68	13.17	27.44	49.99	66.56	82.21	91.29	303
Structured Notes, Fair Value	2.51	0.00	0.00	0.00	0.10	3.57	12.36	20.84	303

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.55	0.03	0.11	0.22	0.44	0.81	1.46	2.09	303
Provision for Ln&Ls Losses/Avg Lns&Ls	0.87	0.06	0.17	0.36	0.65	1.27	2.17	3.28	303
Provision for Ln&Ls Losses/Net Losses	109.74	2.58	41.86	76.49	98.85	136.32	200.85	304.70	301
Ln&Ls Allowance/Total Loans & Leases	1.99	0.96	1.08	1.40	1.76	2.46	3.40	4.34	303
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.49	0.76	1.04	1.51	2.63	4.86	8.49	15.82	293
ALLL/Nonaccrual Assets	110.20	29.76	35.21	51.69	88.41	153.78	251.50	374.99	302
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	100.52	23.10	30.49	48.19	82.66	141.34	223.90	326.55	302
Gross Ln&Ls Losses/Avg Loans & Leases	1.06	0.11	0.19	0.38	0.83	1.53	2.78	3.61	303
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.03	0.08	0.16	0.35	0.53	303
Net Losses/Avg Loans and Leases	0.92	0.04	0.11	0.31	0.66	1.37	2.43	3.23	303
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Recoveries/Prior Year-End Losses	11.42	1.95	2.72	5.34	9.27	15.78	27.46	35.07	292
Earnings Coverage of Net Losses (X)	4.56	-0.51	-0.03	1.04	2.74	7.05	13.83	27.62	301
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.92	0.01	0.05	0.24	0.67	1.41	2.66	3.65	302
RE Loans Secured By 1-4 Family	0.72	0.00	0.03	0.17	0.49	1.11	2.26	3.51	302
Revolving	0.53	0.00	0.00	0.00	0.27	0.86	1.84	2.74	288
Closed-End	0.75	0.00	0.01	0.14	0.45	1.15	2.45	3.88	302
Commercial Real Estate Loans	1.05	-0.00	0.00	0.22	0.73	1.84	2.82	4.16	302
Construction and Land Dev	2.96	-0.11	0.00	0.06	1.50	5.08	10.38	15.06	301
Multifamily	0.54	-0.01	0.00	0.00	0.00	0.73	3.07	4.62	302
Nonfarm Nonresidential	0.63	-0.00	0.00	0.07	0.34	1.09	2.20	3.08	302
RE Loans Secured by Farmland	0.13	-0.01	0.00	0.00	0.00	0.02	0.80	2.60	254
Commercial and Industrial Loans	1.04	-0.20	-0.03	0.15	0.51	1.56	4.06	6.15	303
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	1.09	0.05	0.12	0.28	0.68	1.58	3.64	5.40	269
Credit Card Loans	2.49	-0.26	0.00	0.39	1.60	3.17	7.12	18.01	94
Agricultural Loans	0.02	-0.17	-0.01	0.00	0.00	0.00	0.21	0.65	214
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.89	-0.12	0.00	0.00	0.01	0.91	4.54	14.58	290

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.89	0.06	0.14	0.38	0.75	1.26	2.29	3.08	303
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.01	0.13	0.44	1.00	303
Nonaccrual Loans and Leases	2.65	0.37	0.54	0.98	1.90	4.14	6.43	8.59	303
90+ Days PD and Nonaccrual Loans and Leases	2.94	0.43	0.65	1.12	2.13	4.56	7.32	10.33	303
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.04	0.15	0.26	303
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	303
Nonaccrual Restructured	0.58	0.00	0.00	0.09	0.40	0.96	1.79	3.21	303
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.89	0.06	0.14	0.38	0.75	1.26	2.28	3.08	303
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.01	0.13	0.44	1.00	303
Nonaccrual Assets	2.68	0.37	0.58	1.00	1.90	4.21	6.43	8.59	303
30+ Days PD & Nonaccrual Assets	3.92	0.77	1.02	1.86	3.03	5.85	9.32	13.39	303
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	1.88	0.26	0.39	0.77	1.38	2.91	4.62	6.76	303
90+ PD & Nonaccrual Assets + OREO	2.78	0.36	0.59	1.09	2.13	4.22	6.73	10.96	303
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	3.28	0.42	0.72	1.36	2.58	4.95	7.98	10.45	303
Allowance for Loan & Lease Losses	257.71	51.36	87.65	127.75	224.75	367.49	521.45	658.53	302
Equity Cap + ALLL	30.94	4.47	6.39	11.89	22.86	45.59	79.08	115.69	301
Tier 1 Cap + ALLL	30.39	4.12	6.33	12.32	22.91	44.66	77.10	105.07	303
Loans & Leases + RE Acquired	5.12	0.73	1.19	2.06	3.84	7.90	12.58	15.68	303

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.92	0.04	0.13	0.39	0.81	1.30	2.31	3.11	302
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.46	1.02	302
	- Nonaccrual	3.04	0.34	0.63	1.20	2.30	4.55	7.71	10.48	302
Coml & Indl	- 30-89 Days PD	0.62	0.00	0.01	0.11	0.38	0.93	2.04	2.96	303
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.25	1.10	303
	- Nonaccrual	1.66	0.00	0.07	0.42	1.11	2.44	4.76	7.44	303
Individuals	- 30-89 Days PD	1.10	0.00	0.01	0.32	0.81	1.59	2.65	3.78	302
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.24	0.50	302
	- Nonaccrual	0.36	0.00	0.00	0.00	0.19	0.62	1.45	2.03	302
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.01	0.48	0.87	214
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	214
	- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.01	1.04	2.60	214
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls	- 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.09	1.16	3.14	290
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	290
	- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	1.23	5.05	290
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.14	0.06	0.16	0.46	1.05	1.67	2.49	3.16	302
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.49	0.89	302
	- Nonaccrual	2.23	0.14	0.30	0.82	1.66	3.45	5.88	7.32	302
Revolving	- 30-89 Days PD	0.53	0.00	0.00	0.07	0.42	0.89	1.61	2.31	288
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.31	288
	- Nonaccrual	0.96	0.00	0.00	0.01	0.58	1.64	3.49	4.85	288
Closed-End	- 30-89 Days PD	1.31	0.00	0.12	0.48	1.22	1.93	2.89	3.65	302
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.18	0.55	1.19	302
	- Nonaccrual	2.57	0.18	0.32	0.88	1.82	4.00	7.11	9.21	302
	- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.05	0.15	0.37	0.49	302
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.11	302
	- Jr Lien Nonaccrual	0.19	0.00	0.00	0.01	0.09	0.33	0.73	1.53	302
Commercial RE	- 30-89 Days PD	0.73	0.00	0.00	0.13	0.54	1.23	2.28	3.25	302
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.08	0.54	1.45	302
	- Nonaccrual	3.56	0.22	0.46	1.15	2.74	5.45	9.60	11.61	302
Const & Dev	- 30-89 Days PD	0.85	0.00	0.00	0.00	0.37	1.37	3.71	6.39	301
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.00	0.68	2.48	301
	- Nonaccrual	8.97	0.00	0.01	1.22	5.71	14.08	24.30	35.16	301
Multifamily	- 30-89 Days PD	0.48	0.00	0.00	0.00	0.00	0.54	2.68	6.63	302
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.90	302
	- Nonaccrual	1.79	0.00	0.00	0.00	0.21	2.66	9.22	17.67	302
Nonfarm Nres-	- 30-89 Days PD	0.65	0.00	0.00	0.10	0.48	1.20	1.95	2.95	302
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.03	0.45	1.17	302
	- Nonaccrual	2.50	0.08	0.21	0.67	1.94	3.93	6.84	8.95	302
Farmland	- 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.45	2.31	4.97	254
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	254
	- Nonaccrual	1.67	0.00	0.00	0.00	0.02	2.06	9.85	15.18	254
Credit Card	- 30-89 Days PD	1.03	0.00	0.00	0.00	0.69	1.69	3.30	5.72	94
	- 90+ Days Past Due	0.30	0.00	0.00	0.00	0.00	0.41	1.43	2.25	94
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.69	94

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.57	5.92	7.13	8.21	9.33	10.65	13.14	15.25	303
Tier 1 RBC Ratio	13.88	8.41	10.05	11.48	13.43	15.59	19.57	24.22	303
Total Risk-Based Capital Ratio	15.42	11.04	11.65	13.12	14.89	17.07	20.93	25.40	303
Tangible Tier 1 Leverage Ratio	9.51	5.85	7.11	8.14	9.27	10.58	13.12	15.21	303
Tangible Common Eq Cap/Tan Assets	8.02	3.34	4.45	6.10	7.97	9.69	11.95	13.85	303
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.99	3.56	4.96	7.74	11.55	15.81	20.81	23.16	303
Standby Letters of Credit	0.52	0.03	0.07	0.18	0.37	0.81	1.35	2.01	303
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.15	303
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.50	0.00	0.00	0.00	0.43	2.16	7.41	12.26	303
Interest Rate Contracts	1.46	0.00	0.00	0.00	0.36	2.07	7.41	12.26	303
Interest Rate Futures & Forward Contr	0.22	0.00	0.00	0.00	0.00	0.25	1.35	2.79	303
Written Options Contr (Int Rate)	0.23	0.00	0.00	0.00	0.00	0.33	1.40	2.63	303
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75	303
Interest Rate Swaps	0.44	0.00	0.00	0.00	0.00	0.43	2.54	6.03	303
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.46	5.66	8.33	12.81	18.95	25.57	33.46	37.13	303

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.98	98.29	100.00	100.00	100.00	100.00	100.00	100.00	179
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	179
Futures and Forwards	29.99	0.00	0.00	0.00	10.69	57.90	97.20	100.00	179
Written Options	27.32	0.00	0.00	0.00	12.17	50.00	99.87	100.00	179
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Over-The-Counter	27.32	0.00	0.00	0.00	12.17	50.00	99.87	100.00	179
Purchased Options	2.11	0.00	0.00	0.00	0.00	0.00	8.75	50.00	179
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Over-The-Counter	2.10	0.00	0.00	0.00	0.00	0.00	8.75	50.00	179
Swaps	36.64	0.00	0.00	0.00	0.00	87.51	100.00	100.00	179
Held for Trading	3.06	0.00	0.00	0.00	0.00	0.00	0.28	89.10	179
Interest Rate Contracts	3.06	0.00	0.00	0.00	0.00	0.00	0.28	89.05	179
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Non-Traded	96.36	0.13	94.88	100.00	100.00	100.00	100.00	100.00	179
Interest Rate Contracts	95.21	0.00	19.47	100.00	100.00	100.00	100.00	100.00	179
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	179
Deriv Contr (Excl Fut & FX LE 14 Days)	68.17	0.00	0.00	44.46	77.82	100.00	100.00	100.00	179
One Year or Less	31.82	0.00	0.00	0.00	13.18	59.55	100.00	100.00	179
Over 1 Year to 5 Years	15.37	0.00	0.00	0.00	0.00	29.28	81.99	93.44	179
Over 5 Years	12.33	0.00	0.00	0.00	0.00	23.75	68.56	95.54	179
Gross Negative Fair Value (Abs Val)	1.49	0.00	0.00	0.00	0.31	2.72	6.88	8.78	179
Gross Positive Fair Value	0.94	0.00	0.00	0.00	0.43	1.81	3.65	5.82	179
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	303
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	303
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	303
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	303
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.19	303

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Ins Under Assets(P/C)/Tot Ins Und Ast	53.95	0.00	0.00	0.00	46.72	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	46.04	0.00	0.00	0.00	3.27	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Ins Activities Revenue/Adj Oper Inc	0.57	0.00	0.00	0.00	0.03	0.35	4.18	6.41	303
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	195
Credit Rel Prem Inc/Tot Prem Inc	77.77	0.00	0.00	25.00	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	22.22	0.00	0.00	0.00	0.00	0.00	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Ins Net Inc (P/C)/Equity (P/C)	15.48	-34.96	-34.96	-20.36	3.36	15.13	52.04	76.02	6
Ins Net Inc (L/H)/Equity (L/H)	-200.43	-300.00	-300.00	-653.69	0.65	2.07	41.91	70.95	6
Insur Ben, Losses, Exp/Insur Premiums	245.32	0.00	0.00	0.00	53.70	216.40	443.52	921.76	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.87	0.00	0.00	0.00	0.00	0.61	40.74	70.37	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.66	0.00	0.00	0.00	0.00	0.00	40.00	70.00	6
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
CSV Life Insurance/Tier 1 Cap + ALLL	10.09	0.00	0.00	2.64	10.96	17.91	21.94	24.71	301
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Cost: Interest-Bearing Deposits	1.41	0.00	0.00	0.00	0.39	0.71	3.10	4.89	6
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	2.15	0.01	0.01	0.01	0.01	0.35	5.08	6.65	4
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>GROWTH RATES:</b>									
Net Loans and Leases	-35.45	-100.00	-100.00	-99.87	-23.33	-1.59	54.74	71.96	29
Total Selected Assets	24.00	-100.00	-100.00	-51.55	-6.55	10.32	177.47	891.03	50
Deposits	-28.40	-100.00	-100.00	-100.00	-17.47	-7.60	3.82	7.64	4





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.51	0.00	0.00	30.86	78.59	103.96	174.44	298.89	180
Dividends Paid/Net Income	24.63	0.00	0.00	0.97	24.05	43.27	64.90	86.14	254
Net Income - Dividends/Avg Equity	4.35	-20.67	-5.53	1.72	5.53	7.93	11.06	13.33	300
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	106.51	0.00	0.00	0.00	101.87	175.47	317.18	490.44	216
Dividends From Nonbank Subs	1.00	0.00	0.00	0.00	0.00	0.76	4.85	19.37	216
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	216
Dividends From All Subsidiaries	121.37	0.00	0.00	3.30	106.66	179.85	354.94	527.08	216
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	28.32	0.00	0.00	0.00	27.89	53.15	81.97	107.74	248
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.06	0.27	0.62	248
Mgt & Service Fees From Bank Subs	2.15	0.00	0.00	0.00	0.00	0.00	15.01	44.29	248
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.82	248
Operating Income From Bank Subs	34.24	0.00	0.00	0.27	33.00	58.09	101.08	135.46	248
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.69	0.00	0.00	0.00	99.79	100.00	103.49	173.47	115
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Mgt & Serv Fees From Nonbank Subs	0.42	0.00	0.00	0.00	0.00	0.00	0.48	9.21	115
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115
Operating Inc From Nonbank Subs	65.75	0.00	0.00	0.32	100.00	100.00	133.98	223.74	115
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	16.74	0.00	0.00	0.00	0.00	35.44	54.25	90.92	22
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Mgt & Serv Fees From Sub BHCs	0.75	0.00	0.00	0.00	0.00	0.00	2.45	11.84	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	20.25	0.00	0.00	0.00	3.06	41.71	54.98	90.92	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	46.68	0.00	0.00	0.00	61.33	99.00	99.91	100.00	283
Interest Income From Bank Subs	4.24	0.00	0.00	0.00	0.00	0.21	29.26	100.00	283
Mgt & Serv Fees From Bank Subs	4.31	0.00	0.00	0.00	0.00	0.00	37.26	69.49	283
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.45	283
Operating Income From Bank Subs	70.52	0.00	0.00	24.02	98.20	99.90	100.00	100.00	283
Dividends From Nonbank Subs	0.67	0.00	0.00	0.00	0.00	0.35	3.62	16.01	283
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.92	283
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	283
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	283
Operating Inc From Nonbank Subs	4.10	0.00	0.00	0.00	0.00	1.15	17.52	88.12	283
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	283
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	283
Loans and Adv From Subs/ST Debt	515.27	0.00	0.00	0.00	335.36	803.06	1752.24	2513.22	41
Loans and Adv From Subs/Total Debt	251.20	0.00	0.00	0.00	149.96	350.09	878.38	1743.96	106

BHCPR Reporters for Quarter Ending 12/31/2011  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
1117464	1,004,823	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,156,263	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1,409,305	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1,039,732	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,264,014	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,339,490	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1109964	1,059,077	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,331,262	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,304,706	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	1,930,276	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1202258	1,035,564	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,336,720	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,291,584	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,962,684	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,027,229	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,267,515	ATBANCORP	DUBUQUE, IA	Moved from Peer 4
3555686	1,021,311	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	Moved from Peer 4
1108350	1,329,488	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,561,514	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,044,210	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
2896458	1,582,640	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	2,230,246	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2,080,840	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,557,226	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,100,302	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1205398	1,086,628	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,744,724	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,393,263	BANK OF MARIN BANCORP	NOVATO, CA	
4272869	1,139,186	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	2,100,904	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,108,064	BANTERRA CORP	ELDORADO, IL	
1115385	1,167,466	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,087,973	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1,216,978	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,347,053	BEACON BANCORP	TAUNTON, MA	
1246159	2,937,506	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	
1823345	1,019,310	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	Moved from Peer 4
3141650	2,454,931	BNC BANCORP	THOMASVILLE, NC	
2835514	1,369,886	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,211,676	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,333,577	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,162,406	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,295,778	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,477,466	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1,774,907	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1,275,861	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,322,511	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2,302,720	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,761,470	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
1085509	2,624,426	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
1247334	2,204,429	CAPITOL BANCORP LTD.	LANSING, MI	

BHCPR Reporters for Quarter Ending 12/31/2011  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
2682996	2,602,716	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,314,128	CASCADE BANCORP	BEND, OR	
3327025	1,176,287	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,516,027	CBFH, INC.	ORANGE, TX	
1493654	1,277,731	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,013,923	CBX CORPORATION	CARROLLTON, IL	Moved from Peer 4
1053496	1,053,652	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,432,738	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,284,459	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	2,350,910	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,121,431	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	Moved from Peer 4
2158156	2,145,012	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,151,409	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1111088	2,743,225	CENTURY BANCORP, INC.	MEDFORD, MA	
4228875	1,818,533	CERTUSHOLDINGS, INC.	ATLANTA, GA	Name change from BLUE RIDGE HOLDINGS, INC.
1133594	1,216,621	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,509,921	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,323,735	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,116,341	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,776,332	CITY HOLDING COMPANY	CROSS LANES, WV	
1118340	1,602,359	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,393,143	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,423,504	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,012,132	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,195,376	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,410,752	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,156,533	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3967430	2,188,504	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,263,799	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,092,494	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,655,250	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	2,484,746	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,263,036	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,130,329	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,171,937	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4284536	2,077,532	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1121229	1,905,762	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,269,082	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,103,202	DURANT BANCORP, INC.	DURANT, OK	
2652104	2,833,494	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 2
2626691	1,063,453	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1,469,832	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1,466,866	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,522,583	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,489,163	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1104923	1,193,993	EXTRACO CORPORATION	WACO, TX	
1055315	2,020,236	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,920,606	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,542,145	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,883,590	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,067,871	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	

BHCPR Reporters for Quarter Ending 12/31/2011  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
1249002	1,438,371	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	2,234,437	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,336,353	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,721,964	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,250,478	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,372,867	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,123,880	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,568,295	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,177,165	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,812,664	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1,112,976	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,053,549	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,171,387	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,024,020	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,165,864	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,164,788	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,617,856	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1083783	1,017,449	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	Moved from Peer 4
1064728	1,142,912	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,943,420	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,228,927	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,353,866	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,568,651	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,179,346	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,500,956	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,105,574	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	2,220,044	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	2,022,407	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,115,867	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,077,359	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,162,444	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,307,271	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,390,865	FIRST UNITED CORPORATION	OAKLAND, MD	
1050646	1,118,705	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,488,011	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,666,810	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,087,990	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,421,397	FNB UNITED CORP.	ASHEBORO, NC	
1128358	1,489,787	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,378,857	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,006,383	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,912,777	FVNB CORP.	VICTORIA, TX	
1098620	1,875,059	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	1,158,696	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,336,020	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,689,668	GUARANTY BANCORP	DENVER, CO	
1862036	1,090,803	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3392331	1,015,309	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,166,860	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
2900261	2,744,816	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1,842,050	HAPPY BANCSHARES, INC.	CANYON, TX	

BHCPR Reporters for Quarter Ending 12/31/2011  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
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2038409	1, 171, 509	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1, 953, 830	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1, 306, 194	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1, 368, 985	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	2, 018, 297	HILLS BANCORPORATION	HILLS, IA	
3843057	1, 115, 842	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
2592714	2, 674, 486	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 547, 162	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2, 797, 670	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1, 154, 534	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1, 143, 820	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2, 307, 406	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1, 254, 134	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	1, 881, 701	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1, 318, 642	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1, 969, 540	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 431, 686	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1, 337, 925	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1, 504, 754	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1, 023, 477	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
1404799	2, 826, 006	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2, 890, 820	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1, 126, 692	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1, 677, 722	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 592, 575	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 587, 553	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1, 094, 161	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2, 811, 229	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1, 168, 422	LNB BANCORP INC.	LORAIN, OH	
2325350	2, 185, 854	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1, 431, 328	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1, 107, 995	LSB FINANCIAL	LACONIA, NH	
2634696	1, 507, 667	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2, 754, 180	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1, 367, 456	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1, 716, 753	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 238, 027	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1, 433, 230	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1, 611, 890	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1, 249, 170	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2, 108, 251	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2, 421, 266	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1, 498, 557	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 898, 254	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1, 192, 860	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1, 511, 001	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1, 396, 756	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1, 071, 297	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1, 695, 244	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1, 059, 823	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1, 614, 181	MINNWEST CORPORATION	MINNETONKA, MN	

BHCPR Reporters for Quarter Ending 12/31/2011  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
1138919	1, 019, 114	MONTECITO BANCORP	SANTA BARBARA, CA	
2947882	1, 096, 123	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 459, 670	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1, 067, 102	NATIONAL BANCSHARES, INC.	BLACKSBURG, VA	
1202052	1, 512, 143	NEB CORPORATION	FOND DU LAC, WI	
1076002	1, 734, 564	NEWBRI DGE BANCORP	GREENSBORO, NC	
1109991	1, 918, 188	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 085, 258	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1, 337, 527	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1, 298, 746	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1, 098, 411	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	1, 941, 418	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 850, 440	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1, 444, 096	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1, 271, 215	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1, 025, 374	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 204, 421	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
4210478	1, 112, 398	PARK STERLING CORPORATION	CHARLOTTE, NC	Moved from Peer 4
1200692	2, 238, 991	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1, 228, 089	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1, 600, 335	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1, 224, 918	PEOPLES BANCORP	LYNDEN, WA	
1070578	1, 794, 536	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1, 067, 063	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1, 653, 694	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	1, 099, 677	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	New Y-9C/BHCPR reporter
1108163	1, 082, 319	PLAINS BANCORP, INC.	DIMMITT, TX	Moved from Peer 4
1249712	1, 464, 724	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1, 124, 087	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1, 266, 540	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 032, 019	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1, 966, 610	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 997, 799	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 046, 826	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1, 365, 353	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1, 048, 029	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 4
2509413	1, 749, 872	ROCKVILLE FINANCIAL, INC.	ROCKVILLE, CT	
2066886	1, 050, 652	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1249730	2, 053, 427	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 876, 630	SALEM FIVE BANCORP	SALEM, MA	
1085013	2, 137, 375	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1, 108, 490	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2, 461, 047	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1, 158, 193	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1, 335, 405	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1, 397, 571	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	2, 299, 081	SKBHC HOLDINGS LLC	SCOTTSDALE, AZ	
2033226	2, 131, 561	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 615, 393	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1, 148, 886	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2, 056, 601	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	

BHCPR Reporters for Quarter Ending 12/31/2011  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
2981831	1,502,356	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2,382,873	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,260,413	SPIRIT BANCORP, INC.	BRISTOW, OK	
3345430	1,648,242	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,148,489	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,628,752	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,373,700	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,603,185	STATE BANCORP, INC.	NEW HYDE PARK, NY	
4036324	2,747,317	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,265,782	STATE BANCSHARES, INC.	FARGO, ND	
1427275	1,323,370	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,917,965	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,492,807	STERLING BANCORP	NEW YORK, NY	
1126046	2,141,531	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1,919,408	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,484,227	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,131,397	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,450,121	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,733,783	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3609682	2,125,863	TALMER BANCORP INC.	TROY, MI	
1246467	1,027,760	TAMPA BAY BANKING COMPANY	TAMPA, FL	Name change from TAMPA BANKING COMPANY, THE
1118292	2,516,553	TOWER BANCORP INC.	HARRISBURG, PA	
1070420	1,079,810	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,217,641	TRI CITY BANCSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,555,597	TRICO BANCSHARES	CHICO, CA	
1056161	1,523,469	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,833,450	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,265,493	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,048,756	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,280,593	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	2,206,839	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,127,321	USAMERIBANCORP, INC.	CLEARWATER, FL	
2012315	1,365,240	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,938,518	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
3211012	1,061,591	VISION BANCSHARES, INC.	LAREDO, TX	
1136139	1,434,004	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,670,605	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	1,089,768	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,269,524	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,429,887	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,928,687	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,928,882	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,696,849	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,567,557	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,198,490	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,993,188	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,420,563	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,062,883	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 303 bank holding companies.