

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Number of BHCs in Peer Group	460	452	439	438	414
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.48	3.43	3.43	3.33	3.38
+ Non-interest Income	0.80	0.78	0.84	0.85	0.84
- Overhead Expense	3.09	3.02	3.09	3.17	3.07
- Provision for Losses	0.52	0.70	0.85	1.17	0.61
+ Securities Gains (Losses)	0.04	0.05	0.05	0.04	-0.08
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	0.76	0.58	0.41	-0.04	0.46
Net Operating Income	0.53	0.37	0.21	-0.13	0.28
Net Income	0.53	0.37	0.22	-0.13	0.28
Net Income (Sub S Adjusted)	0.60	0.36	0.25	0.08	0.42
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.92	5.27	5.18	5.54	6.30
Interest Expense	1.13	1.52	1.43	1.95	2.65
Net Interest Income (TE)	3.79	3.76	3.76	3.61	3.65
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.80	0.92	1.12	1.18	0.52
Earnings Coverage of Net Losses (X)	5.91	4.81	3.89	3.42	6.38
Ln&Ls Allowance/Total Loans & Leases	1.96	1.86	1.95	1.84	1.40
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.61	4.44	4.69	4.22	2.42
30-89 Days Past Due Loans and Leases	1.10	1.13	1.16	1.38	1.35
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	19.56	22.89	20.93	26.30	30.85
Net ST Noncore Funding Dependence	6.98	11.53	9.45	14.86	19.79
Net Loans and Leases/Total Assets	64.48	67.11	65.63	68.67	71.80
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.14	8.80	8.84	8.51	8.65
Equity Capital/Total Assets	8.95	8.51	8.43	8.04	8.15
Equity Capital+Minority Int/Total Assets	9.03	8.59	8.52	8.11	8.22
Tier 1 Common Eq Cap / T RWA	11.02	10.05	10.36	9.42	N/A
Net Loans&Ls/Equity Capital (X)	7.66	8.48	8.33	9.19	9.42
Cash Dividends/Net Income	24.23	30.16	28.99	44.83	42.09
Cash Dividends/Net Income (Sub S Adjusted)	13.26	16.03	6.62	9.64	18.00
Retained Earnings/Avg Equity Cap	3.41	1.87	-0.35	-5.53	-0.35
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.45	0.42	0.53	0.68	0.73
Long-Term Debt/Equity Capital	2.13	2.40	2.17	2.19	0.91
Equity Investment in Subs/Equity Cap	114.01	114.69	115.32	115.38	115.32
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.37	89.37	95.60	94.71	103.03

PEER GROUP 04

PERCENT OF AVERAGE ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.51	4.81	4.74	5.11	5.84
Less: Interest Expense	1.04	1.39	1.30	1.80	2.46
Equals: Net Interest Income (TE)	3.48	3.43	3.43	3.33	3.38
Plus: Non-Interest Income	0.80	0.78	0.84	0.85	0.84
Equals: Adj Operating Income (TE)	4.32	4.26	4.31	4.23	4.25
Less: Overhead Expense	3.09	3.02	3.09	3.17	3.07
Less: Provision for Loan and Lease Losses	0.52	0.70	0.85	1.17	0.61
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.05	0.06	0.05	-0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.76	0.58	0.41	-0.04	0.46
Less: Applicable Income Taxes (TE)	0.22	0.21	0.20	0.10	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.53	0.37	0.21	-0.13	0.28
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.53	0.37	0.22	-0.13	0.28
Memo: Net Income (Last Four Qtrs)	0.32	0.01	0.22	-0.15	0.29
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.13	91.79	91.71	92.46	92.87
Avg Int-Bearing Funds / Avg Assets	79.01	80.54	80.10	81.07	81.10
Int Income (TE) / Avg Earning Assets	4.92	5.27	5.18	5.54	6.30
Int Expense / Avg Earning Assets	1.13	1.52	1.43	1.95	2.65
Net Int Inc (TE) / Avg Earn Assets	3.79	3.76	3.76	3.61	3.65
YIELD OR COST:					
Total Loans and Leases (TE)	5.78	5.90	5.90	6.03	6.69
Interest-Bearing Bank Balances	0.32	0.32	0.37	0.58	2.53
Fed Funds Sold & Reverse Repos	0.18	0.21	0.20	0.20	2.10
Trading Assets	1.77	2.80	1.64	2.23	2.44
Total Earning Assets	4.81	5.16	5.08	5.45	6.20
Investment Securities (TE)	3.34	3.90	3.69	4.48	5.07
U. S. Treasury & Agency Sec (excl MBS)	2.05	2.56	2.40	3.35	4.84
Mortgage-Backed Securities	3.25	4.13	3.74	4.64	4.77
All Other Securities	5.22	5.68	5.59	5.91	6.32
Interest-Bearing Deposits	1.10	1.49	1.40	2.02	2.88
Time Deposits of \$100K or More	1.62	2.07	1.97	2.76	3.86
Time Deposits < \$100K	1.73	2.23	2.12	2.95	3.96
Other Domestic Deposits	0.56	0.77	0.71	0.93	1.50
Foreign Deposits	0.30	0.54	0.30	0.78	2.51
Fed Funds Purchased and Repos	0.81	0.99	0.89	1.16	2.35
Other Borrowed Funds & Trading Liab	3.16	3.36	3.36	3.44	3.82
All Interest-Bearing Funds	1.31	1.72	1.63	2.22	3.03

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	32	31	63	63	62
Avg Assets per Employee (\$000)	4,226	4,236	4,213	4,187	3,949
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.03	2.16
Overhead Exp / NII + Non-Int Income	74.00	73.12	74.14	77.67	72.85
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.09	3.02	3.09	3.17	3.07
Personnel Expense	1.59	1.55	1.56	1.56	1.63
Net Occupancy Expense	0.39	0.40	0.39	0.41	0.42
Other Operating Expenses	1.10	1.05	1.11	1.17	0.97
Overhead Less Non-Interest Income	2.26	2.19	2.21	2.26	2.16
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.54	71.66	72.71	76.19	71.44
Personnel Expense	37.37	36.82	36.67	37.43	38.40
Net Occupancy Expense	9.14	9.43	9.25	9.83	9.96
Other Operating Expenses	25.46	24.97	26.38	28.49	22.69
Total Non-Interest Income	17.99	17.74	18.62	19.34	19.28
Fiduciary Activities Income	0.91	0.90	0.98	0.88	1.03
Serv Charges on Deposit Accts - Domestic	5.70	6.29	6.18	7.06	7.43
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.53	0.50	0.49	0.48	0.63
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.31	0.29	0.31	0.34	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.26	0.32	0.35	0.41	0.47
Net Gain (Loss) - Sales Loans, OREO, Oth	0.29	0.46	0.71	1.03	0.91
Other Non-Interest Income	6.96	6.26	6.76	6.61	6.16
Overhead Less Non-Interest Income	53.69	53.08	53.16	56.31	51.68
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	16.54	15.51	13.65	13.21	15.96
Appl Inc Tax+TE/Pretax NOI+TE	26.36	27.57	26.12	26.70	26.77

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	51.81	53.89	52.81	55.16	57.05
Commercial and Industrial Loans	8.22	8.57	8.30	8.77	9.55
Loans to Individuals	1.93	2.02	1.99	2.16	2.34
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.92	0.99	0.90	0.93	0.94
Other Loans and Leases	0.83	0.85	0.86	0.80	0.81
Net Loans and Leases	64.48	67.11	65.63	68.67	71.80
Debt Securities Over 1 Year	18.22	15.63	16.86	14.92	14.74
Mutual Funds and Equity Securities	0.07	0.08	0.07	0.10	0.11
Subtotal	83.44	83.50	83.36	84.34	87.18
Interest-Bearing Bank Balances	4.60	4.00	4.33	3.08	0.76
Federal Funds Sold & Reverse Repos	0.46	0.64	0.52	0.67	0.78
Debt Securities 1 Year or Less	1.50	1.76	1.75	1.65	1.71
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.17	91.04	91.20	90.92	91.30
Non-Int Cash and Due From Dep Inst	1.68	1.74	1.49	1.87	2.09
Other Real Estate Owned	0.95	0.86	0.93	0.75	0.35
All Other Assets	7.06	7.08	7.19	7.06	6.43

MEMORANDA:

Short-Term Investments	7.18	7.10	7.28	6.07	3.79
U. S. Treasury Securities	0.22	0.19	0.28	0.15	0.05
U. S. Agency Securities (excl MBS)	4.37	4.47	4.27	3.85	3.58
Municipal Securities	4.18	3.52	3.90	3.43	3.20
Mortgage-Backed Securities	8.46	7.12	7.75	7.17	7.54
Asset-Backed Securities	0.02	0.01	0.02	0.02	0.00
Other Debt Securities	0.20	0.18	0.18	0.22	0.29
RE Loans Secured by 1-4 Family	16.93	17.48	17.30	17.42	17.60
Revolving	2.89	2.94	2.88	2.99	2.93
Closed-End, Sec by First Liens	12.68	13.00	12.94	12.91	12.90
Closed-End, Sec by Junior Liens	1.02	1.16	1.07	1.19	1.39
Commercial Real Estate Loans	31.24	32.75	31.82	33.96	35.88
Construction and Land Dev	5.64	6.79	6.17	7.99	10.63
Multifamily	2.04	2.06	2.04	1.98	1.92
Nonfarm Nonresidential	22.68	22.89	22.69	22.79	21.93
RE Loans Secured by Farmland	1.75	1.80	1.75	1.72	1.70
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.61	79.79	79.70	79.59	78.90
RE Loans Secured by 1-4 Family	26.13	25.98	26.17	25.38	24.61
Revolving	4.40	4.35	4.33	4.31	4.01
Closed-End	21.32	21.27	21.41	20.77	20.32
Commercial Real Estate Loans	48.06	48.25	47.94	48.80	49.35
Construction and Land Dev	8.65	9.97	9.25	11.43	14.52
Multifamily	3.16	3.07	3.09	2.88	2.67
Nonfarm Nonresidential	35.02	33.85	34.33	32.84	30.37
RE Loans Secured by Farmland	2.73	2.68	2.68	2.50	2.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.56	12.60	12.47	12.60	13.26
Loans to Individuals	3.08	3.06	3.10	3.20	3.35
Credit Card Loans	0.07	0.07	0.08	0.08	0.07
Agricultural Loans	1.45	1.48	1.40	1.38	1.33
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	1.26	1.30	1.17	1.14

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.18	7.10	7.28	6.07	3.79
Liquid Assets	22.09	20.18	20.92	18.62	16.16
Investment Securities	20.47	18.12	19.38	17.36	16.97
Net Loans and Leases	64.48	67.11	65.63	68.67	71.80
Net Lns, Ls & Stdby Ltrs of Credit	65.00	67.67	66.15	69.24	72.50
Core Deposits	64.82	62.47	63.79	60.98	58.36
Noncore Funding	23.90	26.60	25.21	28.73	31.08
Time Deposits of \$100K or More	15.30	16.23	15.83	16.22	15.29
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.39	1.52	1.55	1.71	1.97
Net Fed Funds Purchased (Sold)	0.97	0.92	1.07	1.09	1.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.89	1.43	1.06	1.87	2.83
Earning Assets Repr in 1 Year	31.28	33.86	33.05	33.79	36.20
Int-Bearing Liab Repr in 1 Year	29.13	31.81	30.83	33.89	35.34
Long-Term Debt Repr in 1 Year	0.33	0.44	0.33	0.50	0.65
Net Assets Repriceable in 1 Year	1.39	1.33	1.43	-1.13	-0.59
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.56	22.89	20.93	26.30	30.85
Net ST Noncore Funding Dependence	6.98	11.53	9.45	14.86	19.79
Short-Term Inv/ST Noncore Funding	69.42	46.65	52.65	36.19	20.66
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.25	4.68	7.19	-0.06	-5.35
Net Loans and Leases/Total Deposits	78.65	82.64	80.08	85.09	92.11
Net Loans and Leases/Core Deposits	101.26	109.79	104.84	115.51	126.48
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.55	0.74	0.28	0.47	0.18
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.08	3.21	0.38	1.42	0.32
Struct Notes Appr(Depr)/T1 Cap	0.05	0.15	-0.24	-0.17	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.00	4.47	3.63	4.97	5.88
Available-For-Sale Securities	96.00	95.53	96.23	95.03	94.12
U. S. Treasury Securities	1.09	1.26	1.51	1.02	0.28
U. S. Agency Securities (excl MBS)	23.05	26.93	23.84	24.98	23.89
Municipal Securities	19.69	19.00	19.64	19.33	19.16
Mortgage-Backed Securities	43.47	40.36	42.00	42.25	44.05
Asset-Backed Securities	0.09	0.08	0.08	0.09	0.01
Other Debt Securities	1.16	1.13	1.11	1.28	1.85
Mutual Funds and Equity Securities	0.39	0.51	0.42	0.67	0.74
Debt Securities 1 Year or Less	8.38	11.17	10.46	10.61	11.49
Debt Securities 1 To 5 Years	27.45	29.38	28.24	29.02	26.56
Debt Securities Over 5 Years	59.40	53.74	55.62	54.45	57.49
Pledged Securities	48.12	54.48	50.92	55.53	59.80
Structured Notes, Fair Value	3.75	4.03	3.66	2.44	0.61

ANALYSIS RATIOS

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.52	0.70	0.85	1.17	0.61
Provision for Ln&Ls Losses/Avg Lns&Ls	0.79	1.03	1.25	1.63	0.83
Provision for Ln&Ls Losses/Net Losses	127.86	147.40	129.30	166.28	193.62
Ln&Ls Allowance/Total Loans & Leases	1.96	1.86	1.95	1.84	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.96	4.10	3.12	3.10	5.80
ALL/Nonaccrual Assets	94.91	85.03	87.59	90.40	128.23
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	87.11	78.58	80.05	79.48	108.51
Gross Ln&Ls Losses/Avg Loans & Leases	0.92	1.02	1.22	1.25	0.57
Recoveries/Avg Loans and Leases	0.10	0.08	0.08	0.06	0.05
Net Losses/Avg Loans and Leases	0.80	0.92	1.12	1.18	0.52
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.08	4.47	10.11	15.40	27.84
Earnings Coverage of Net Losses (X)	5.91	4.81	3.89	3.42	6.38

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.73	0.85	1.04	1.00	0.38
RE Loans Secured By 1-4 Family	0.60	0.57	0.73	0.69	0.25
Revolving	0.40	0.33	0.44	0.45	0.15
Closed-End	0.61	0.59	0.80	0.66	0.26
Commercial Real Estate Loans	0.85	0.98	1.26	1.14	0.43
Construction and Land Dev	2.04	2.38	3.42	3.15	0.93
Multifamily	0.29	0.27	0.49	0.34	0.08
Nonfarm Nonresidential	0.45	0.45	0.56	0.35	0.12
RE Loans Secured by Farmland	0.03	0.04	0.08	0.02	0.01
Commercial and Industrial Loans	0.87	1.17	1.44	1.70	0.70
Loans to Depository Institutions	0.00	0.00	0.05	3.03	0.51
Loans to Individuals	1.14	1.41	1.40	1.50	1.11
Credit Card Loans	2.04	2.92	3.07	2.75	2.12
Agricultural Loans	0.02	0.03	0.09	0.05	0.03
Loans to Foreign Governments & Inst	0.00	N/A	N/A	N/A	0.00
Other Loans and Leases	0.81	0.83	1.22	1.94	1.23

PERCENT OF LOANS AND LEASES

06/30/2011

06/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

1.10

1.13

1.16

1.38

1.35

90+ Days PD Loans and Leases

0.12

0.13

0.12

0.14

0.11

Nonaccrual Loans and Leases

3.16

3.17

3.30

3.17

1.93

90+ Days PD and Nonaccrual Loans and Leases

3.33

3.37

3.48

3.38

2.09

30-89 Days PD Restructured

0.03

0.01

0.01

0.01

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.62

0.31

0.52

0.22

0.03

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.10

1.13

1.16

1.38

1.35

90+ Days Past Due Assets

0.12

0.13

0.12

0.14

0.11

Nonaccrual Assets

3.20

3.20

3.33

3.20

1.93

30+ Days PD & Nonaccrual Assets

4.54

4.61

4.76

4.95

3.52

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.21

2.32

2.36

2.39

1.54

90+ PD & Nonaccrual Assets + OREO

3.23

3.24

3.37

3.17

1.96

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.87

3.66

3.96

3.58

1.95

Allowance for Loan & Lease Losses

290.92

271.91

288.21

264.24

175.83

Equity Cap + ALLL

39.61

39.30

42.53

39.73

22.62

Tier 1 Cap + ALLL

38.56

37.31

40.73

39.26

21.01

Loans & Leases + RE Acquired

5.78

5.25

5.78

5.03

2.61

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.12	1.10	1.18	1.38	1.35
- 90+ Days Past Due	0.11	0.12	0.12	0.14	0.11
- Nonaccrual	3.51	3.53	3.69	3.55	2.21
Coml & Indl - 30-89 Days PD	0.79	1.01	0.81	1.13	1.09
- 90+ Days Past Due	0.08	0.08	0.08	0.07	0.08
- Nonaccrual	2.01	1.98	2.03	1.74	0.93
Individuals - 30-89 Days PD	0.99	1.10	1.17	1.36	1.61
- 90+ Days Past Due	0.07	0.08	0.08	0.09	0.10
- Nonaccrual	0.39	0.40	0.39	0.46	0.31
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.22	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.64	0.00
Agricultural - 30-89 Days PD	0.11	0.13	0.09	0.11	0.10
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.16	0.15	0.20	0.16	0.03
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	N/A	0.00
- 90+ Days Past Due	0.00	N/A	N/A	N/A	0.00
- Nonaccrual	0.00	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.20	0.33	0.33	0.43	0.49
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.03
- Nonaccrual	0.06	0.11	0.14	0.22	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.23	1.22	1.42	1.55	1.41
- 90+ Days Past Due	0.10	0.11	0.10	0.13	0.10
- Nonaccrual	2.41	2.09	2.44	2.03	1.26
Revolving - 30-89 Days PD	0.51	0.46	0.53	0.56	0.58
- 90+ Days Past Due	0.02	0.01	0.03	0.02	0.02
- Nonaccrual	0.65	0.54	0.66	0.53	0.34
Closed-End - 30-89 Days PD	1.39	1.37	1.60	1.72	1.59
- 90+ Days Past Due	0.11	0.11	0.11	0.14	0.11
- Nonaccrual	2.86	2.50	2.91	2.46	1.33
- Jr Lien 30-89 Days PD	0.09	0.09	0.09	0.11	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.18	0.18	0.20	0.17	0.09
Commercial RE - 30-89 Days PD	1.09	1.04	1.05	1.30	1.32
- 90+ Days Past Due	0.09	0.09	0.10	0.12	0.09
- Nonaccrual	4.15	4.29	4.33	4.33	2.67
Const & Dev - 30-89 Days PD	1.04	1.10	1.01	1.38	1.68
- 90+ Days Past Due	0.06	0.07	0.12	0.12	0.10
- Nonaccrual	9.09	9.04	9.37	9.25	5.16
Multi family - 30-89 Days PD	0.30	0.28	0.30	0.44	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.38	1.74	1.60	1.76	0.59
Nonfarm Nres- 30-89 Days PD	0.84	0.80	0.88	0.99	0.87
- 90+ Days Past Due	0.07	0.06	0.06	0.08	0.05
- Nonaccrual	2.71	2.64	2.79	2.48	1.11
Farmland - 30-89 Days PD	0.34	0.33	0.43	0.44	0.37
- 90+ Days Past Due	0.01	0.02	0.01	0.03	0.00
- Nonaccrual	1.60	1.05	1.27	1.08	0.38
Credit Card - 30-89 Days PD	1.10	1.34	1.12	1.60	1.52
- 90+ Days Past Due	0.35	0.63	0.49	0.49	0.49
- Nonaccrual	0.00	0.01	0.01	0.02	0.02

CAPITAL RATIOS

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.14	8.80	8.84	8.51	8.65
Tier 1 RBC Ratio	13.14	12.21	12.60	11.54	11.17
Total Risk-Based Capital Ratio	14.69	13.76	14.14	13.11	12.57
Tangible Tier 1 Leverage Ratio	9.08	8.74	8.78	8.45	8.61
Tangible Common Eq Cap/Tan Assets	7.80	7.40	7.30	6.94	7.20

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.10	10.08	9.98	10.48	12.58
Standby Letters of Credit	0.43	0.47	0.45	0.49	0.62
Commercial & Similar Letters of Credit	0.01	0.01	0.01	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	0.57	0.60	0.63	0.56	0.73
Interest Rate Contracts	0.56	0.59	0.62	0.56	0.71
Interest Rate Futures & Forward Contr	0.07	0.08	0.09	0.06	0.08
Written Options Contr (Int Rate)	0.11	0.16	0.15	0.13	0.16
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.13	0.13	0.14	0.12	0.12
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	15.57	15.11	15.01	15.16	18.19
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	100.00	99.83	99.93	99.94	99.08
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.09	0.02	0.04	0.25
Futures and Forwards	27.20	16.26	25.18	17.26	16.79
Written Options	36.56	38.73	36.34	38.46	37.78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	35.38	38.09	35.69	37.78	36.16
Purchased Options	0.83	0.77	0.86	1.04	3.10
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.60	0.35	0.60	0.48	3.10
Swaps	32.08	32.44	33.68	31.40	30.90
Held for Trading	2.72	1.42	2.57	2.56	2.44
Interest Rate Contracts	2.71	1.41	2.56	2.55	2.44
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	97.28	98.58	97.43	97.44	97.56
Interest Rate Contracts	86.32	86.80	87.27	86.85	85.09
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.01	0.02	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	61.11	58.81	62.38	58.35	60.50
One Year or Less	29.61	26.53	28.34	27.88	29.52
Over 1 Year to 5 Years	18.58	18.19	20.84	17.33	10.19
Over 5 Years	6.80	6.41	6.48	6.46	5.40
Gross Negative Fair Value (Abs Val)	1.20	1.24	1.23	0.73	1.38
Gross Positive Fair Value	0.51	0.51	0.49	0.67	0.45
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	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
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	18.50	13.35	19.54	29.47	24.85
Ins Under Assets(L/H)/Tot Ins Und Ast	81.50	86.65	80.46	70.53	75.15
Sep Acct Assets(L/H)/Total Life Ast	7.77	8.08	8.46	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.26	0.32	0.35	0.41	0.47
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	76.47	78.23	78.57	69.23	64.06
Other Prem Inc/Total Prem Inc	23.53	21.77	21.43	30.77	35.94
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)	75.90	-3.41	-207.28	54.76	43.25
Ins Net Inc (L/H)/Equity (L/H)	1.76	1.51	2.17	4.94	12.90
Insur Ben, Losses, Exp/Insur Premiums	87.51	93.20	74.72	51.02	81.84
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.61	1.00	0.73	0.69	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.34	9.92	10.11	9.78	10.07
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	0.02	0.08
Cost: Interest-Bearing Deposits	0.30	0.54	0.30	0.78	2.51
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	150.84	N/A
Commercial and Industrial Loans	0.07	31.04	N/A	21.93	0.14
Foreign Governments and Inst	0.00	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	12.01	36.47	1.77	-35.81	-9.92
Total Selected Assets	-20.88	18.99	-1.60	-28.99	-12.15
Deposits	-2.96	-6.77	-13.60	-22.65	-19.78

PROFITABILITY:	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	5.23	3.71	1.36	-3.33	2.77
Bank Net Inc/Avg Eq Inv in Banks	5.97	4.56	2.78	-1.58	4.43
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.29	3.42	3.35	1.82	4.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.54	3.22	0.70	2.26	0.47
Bank Net Income/Parent Net Income	111.13	117.41	113.98	117.00	112.54
Nonbank Net Income/Parent Net Income	0.36	0.33	0.51	0.30	0.36
Sub BHCs Net Inc/Parent Net Income	84.66	91.77	88.39	81.87	88.34
LEVERAGE:					
Total Liabilities/Equity	17.80	19.38	19.88	21.05	20.69
Total Debt/Equity Capital	3.29	3.75	3.52	3.88	2.48
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.87	17.26	17.76	18.99	18.94
Tot Debt+Lns Guaranteed for Affl/Equity	3.38	4.07	3.72	4.16	2.74
Total Debt/Eq Cap - Exc Over Fair Value	3.31	3.78	3.57	3.91	2.52
Long-Term Debt/Equity Capital	2.13	2.40	2.17	2.19	0.91
Short-Term Debt/Equity Capital	0.45	0.42	0.53	0.68	0.73
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.08	0.09	0.11	0.09	0.08
Long-Term Debt/Consolidated LT Debt	4.55	3.70	4.11	2.95	1.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.01	114.69	115.32	115.38	115.32
Total Investment in Subs/Equity	114.41	115.35	115.85	116.09	115.93
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.96	101.77	102.00	101.29	100.74
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.31	102.35	102.38	101.84	101.21
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.62	2.02	1.72	1.89	1.78
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.47	5.72	4.85	5.91	5.40
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	73.37	76.71	83.60	84.08	101.98
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	89.37	89.37	95.60	94.71	103.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	94.31	87.59	100.42	102.97	93.76
Pretax Oper Inc + Int Exp/Int Expense	593.41	599.70	914.75	1883.98	4896.69
Div + Int From Subs/Int Exp + Div	82.47	82.00	97.53	111.22	154.75
Fees+Other Inc From Subs/Sal + Oth Exp	4.43	3.89	3.74	4.35	4.02
Net Inc/Curr Port of LT Debt+Pfd Div(X)	6.40	5.01	9.47	6.86	60.01
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.66	-0.62	-0.87	-0.75	-0.92
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	22.57	31.17	23.83	24.63	3.75
Total	22.57	31.17	23.83	24.68	3.75
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	0.23	0.24	0.22	0.26	0.21
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

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	89.11	83.51	81.38	84.81	86.15
Dividends Paid/Net Income	24.29	30.24	28.86	45.00	42.23
Net Income - Dividends/Avg Equity	3.43	1.91	-0.32	-5.44	-0.10

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	87.62	82.33	99.69	112.73	130.85
Dividends From Nonbank Subs	0.42	0.30	0.53	0.63	0.53
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.14
Dividends From All Subsidiaries	94.16	88.46	107.87	118.17	141.10

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	23.93	27.00	33.83	52.04	59.88
Interest Income From Bank Subs	0.05	0.09	0.05	0.11	0.17
Mgt & Service Fees From Bank Subs	0.62	0.42	0.72	0.88	0.71
Other Income From Bank Subs	0.02	0.03	0.02	0.04	0.04
Operating Income From Bank Subs	29.01	31.38	39.36	57.50	65.48

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	67.77	68.41	73.75	74.88	74.42
Interest Income From Nonbank Subs	0.04	0.09	0.21	0.03	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.29	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.02	0.03	0.07
Operating Inc From Nonbank Subs	71.11	73.89	81.72	83.59	82.73

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	7.60	11.71	16.26	15.99	35.82
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	7.61	12.33	16.26	16.41	35.83

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	52.50	53.32	56.48	58.15	68.16
Interest Income From Bank Subs	2.68	2.57	1.19	1.06	0.85
Mgt & Serv Fees From Bank Subs	2.29	1.69	1.48	1.39	0.91
Other Income From Bank Subs	0.10	0.09	0.05	0.14	0.13
Operating Income From Bank Subs	69.62	69.06	70.30	70.68	78.64

Dividends From Nonbank Subs	3.35	3.77	3.07	2.43	0.69
Interest Income From Nonbank Subs	0.03	0.01	0.01	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.80	5.66	6.14	5.65	1.47

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.30
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	0.00	0.00	0.00	0.82

Loans and Adv From Subs/ST Debt	549.89	698.54	799.10	573.34	557.92
Loans and Adv From Subs/Total Debt	181.94	189.60	213.58	191.67	365.63

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									460
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.47	2.44	2.70	3.13	3.48	3.84	4.21	4.37	460
+ Non-interest Income	0.79	0.08	0.17	0.45	0.73	1.09	1.58	2.20	460
- Overhead Expense	3.08	2.08	2.25	2.63	3.02	3.50	4.07	4.52	460
- Provision for Losses	0.52	0.00	0.08	0.20	0.40	0.73	1.31	2.03	460
+ Securities Gains (Losses)	0.03	-0.03	-0.00	0.00	0.00	0.05	0.19	0.28	460
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.01	0.05	460
= Pretax Net Oper Income (TE)	0.76	-1.43	-0.65	0.26	0.83	1.31	1.82	2.13	460
Net Operating Income	0.52	-1.37	-0.63	0.18	0.58	0.92	1.34	1.63	460
Net Income	0.52	-1.37	-0.63	0.18	0.58	0.92	1.34	1.63	460
Net Income (Sub S Adjusted)	0.59	-1.81	-0.68	0.30	0.60	1.08	1.32	1.40	102
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.91	3.85	4.11	4.53	4.91	5.29	5.69	5.96	460
Interest Expense	1.13	0.49	0.63	0.88	1.12	1.35	1.63	1.84	460
Net Interest Income (TE)	3.78	2.62	2.91	3.40	3.78	4.18	4.60	4.82	460
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.79	0.00	0.05	0.21	0.56	1.23	2.36	2.96	460
Earnings Coverage of Net Losses (X)	5.91	-0.48	-0.02	0.94	2.73	7.55	22.27	46.24	455
Ln&Ls Allowance/Total Loans & Leases	1.95	0.95	1.10	1.37	1.78	2.45	3.25	4.10	460
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.61	0.62	0.97	1.98	3.71	6.95	10.71	13.56	460
30-89 Days Past Due Loans and Leases	1.10	0.06	0.17	0.44	0.94	1.59	2.62	3.41	460
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.55	-5.20	3.28	11.63	19.70	27.20	35.13	42.20	460
Net ST Noncore Funding Dependence	6.98	-14.54	-6.78	0.38	7.36	13.50	19.39	24.49	460
Net Loans and Leases/Total Assets	64.47	45.30	48.66	57.12	65.29	71.61	78.01	81.45	460
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.13	4.29	6.07	7.89	9.14	10.46	12.04	14.04	460
Equity Capital/Total Assets	8.95	3.26	5.35	7.33	8.82	10.66	12.44	14.10	460
Equity Capital+Minority Int/Total Assets	9.03	3.26	5.38	7.42	8.90	10.68	12.53	14.10	460
Tier 1 Common Eq Cap / T RWA	11.01	2.93	5.19	8.16	10.75	13.76	17.91	21.08	460
Net Loans&Ls/Equity Capital (X)	7.66	3.61	4.33	5.66	7.26	9.13	12.55	16.58	455
Cash Dividends/Net Income	24.22	0.00	0.00	0.00	21.86	44.59	72.20	96.24	380
Cash Dividends/Net Income (Sub S Adjusted)	13.25	-16.18	-10.57	0.00	0.00	28.91	62.62	83.32	102
Retained Earnings/Avg Equity Cap	3.41	-29.44	-8.76	0.95	4.37	7.21	11.10	13.31	456
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.44	0.00	0.00	0.00	0.00	0.00	3.20	11.45	455
Long-Term Debt/Equity Capital	2.12	0.00	0.00	0.00	0.00	0.19	13.97	25.40	455
Equity Investment in Subs/Equity Cap	114.01	92.01	96.27	99.70	107.89	125.99	149.63	172.10	455
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.36	-36.03	0.00	47.64	94.80	115.98	181.01	263.74	435

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.51	3.57	3.80	4.17	4.51	4.84	5.23	5.49	460
Less: Interest Expense	1.03	0.44	0.58	0.81	1.03	1.25	1.50	1.66	460
Equals: Net Interest Income (TE)	3.47	2.44	2.70	3.13	3.48	3.84	4.21	4.37	460
Plus: Non-Interest Income	0.79	0.08	0.17	0.45	0.73	1.09	1.58	2.20	460
Equals: Adj Operating Income (TE)	4.32	2.83	3.28	3.78	4.30	4.84	5.36	6.05	460
Less: Overhead Expense	3.08	2.08	2.25	2.63	3.02	3.50	4.07	4.52	460
Less: Provision for Loan and Lease Losses	0.52	0.00	0.08	0.20	0.40	0.73	1.31	2.03	460
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Plus: Realized G/L on AFS Sec	0.03	-0.02	-0.00	0.00	0.00	0.05	0.19	0.28	460
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.01	0.05	460
Equals: Pretax Net Oper Inc (TE)	0.76	-1.43	-0.65	0.26	0.83	1.31	1.82	2.13	460
Less: Applicable Income Taxes (TE)	0.22	-0.09	0.00	0.03	0.19	0.40	0.57	0.67	460
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	460
Equals: Net Operating Income	0.52	-1.37	-0.63	0.18	0.58	0.92	1.34	1.63	460
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Equals: Net Income	0.52	-1.37	-0.63	0.18	0.58	0.92	1.34	1.63	460
Memo: Net Income (Last Four Qtrs)	0.31	-2.55	-1.37	0.01	0.51	0.90	1.27	1.63	417
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.13	84.20	87.65	90.35	92.45	94.26	95.81	96.62	460
Avg Int-Bearing Funds / Avg Assets	79.00	65.07	69.41	74.78	79.42	83.56	87.26	89.52	460
Int Income (TE) / Avg Earning Assets	4.91	3.85	4.11	4.53	4.91	5.29	5.69	5.96	460
Int Expense / Avg Earning Assets	1.13	0.49	0.63	0.88	1.12	1.35	1.63	1.84	460
Net Int Inc (TE) / Avg Earn Assets	3.78	2.62	2.91	3.40	3.78	4.18	4.60	4.82	460
YIELD OR COST:									
Total Loans and Leases (TE)	5.77	4.96	5.12	5.43	5.76	6.12	6.43	6.74	460
Interest-Bearing Bank Balances	0.32	0.00	0.02	0.17	0.25	0.37	0.86	1.27	456
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.06	0.17	0.24	0.45	1.11	305
Trading Assets	1.76	0.00	0.00	0.00	0.00	3.18	7.25	8.15	19
Total Earning Assets	4.81	3.78	4.05	4.45	4.81	5.16	5.54	5.80	460
Investment Securities (TE)	3.34	1.71	2.10	2.69	3.28	4.01	4.56	5.11	460
U.S. Treasury & Agency Sec (excl MBS)	2.04	0.27	0.79	1.39	1.98	2.69	3.55	4.18	417
Mortgage-Backed Securities	3.24	1.73	2.15	2.59	3.19	3.81	4.59	5.27	435
All Other Securities	5.21	2.18	3.12	4.17	5.19	6.04	7.42	10.37	437
Interest-Bearing Deposits	1.09	0.52	0.65	0.85	1.09	1.30	1.60	1.74	460
Time Deposits of \$100K or More	1.62	0.87	1.02	1.30	1.59	1.93	2.29	2.61	460
Time Deposits < \$100K	1.73	0.99	1.17	1.42	1.69	2.05	2.36	2.59	460
Other Domestic Deposits	0.55	0.19	0.24	0.36	0.54	0.72	0.92	1.01	460
Foreign Deposits	0.29	0.08	0.08	0.08	0.08	0.29	0.42	0.46	2
Fed Funds Purchased and Repos	0.80	0.00	0.00	0.24	0.57	1.05	2.90	3.82	347
Other Borrowed Funds & Trading Liab	3.16	0.48	1.24	2.45	3.26	3.95	4.72	5.42	422
All Interest-Bearing Funds	1.31	0.66	0.80	1.06	1.30	1.55	1.81	1.98	460

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	32.47	24.21	25.23	28.26	31.47	36.07	42.63	49.05	460
Avg Assets per Employee (\$000)	4226.36	2636.76	2910.52	3431.75	3953.63	4860.71	6359.24	7593.42	460

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	447
Overhead Exp / NII + Non-Int Income	74.00	50.88	56.76	64.86	72.29	82.30	96.25	106.65	460

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.08	2.08	2.25	2.63	3.02	3.50	4.07	4.52	460
Personnel Expense	1.58	1.02	1.13	1.32	1.54	1.83	2.14	2.34	460
Net Occupancy Expense	0.39	0.20	0.24	0.30	0.37	0.48	0.57	0.67	460
Other Operating Expenses	1.09	0.65	0.75	0.87	1.03	1.29	1.63	1.85	460
Overhead Less Non-Interest Income	2.26	1.40	1.58	1.87	2.24	2.63	3.01	3.32	460

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.53	50.16	54.98	62.81	70.98	81.29	95.68	105.23	460
Personnel Expense	37.36	25.12	27.91	32.95	37.03	41.78	46.88	50.73	460
Net Occupancy Expense	9.13	4.97	5.85	6.99	8.75	10.90	13.69	15.54	460
Other Operating Expenses	25.46	15.80	17.29	20.35	24.33	29.47	38.31	47.91	460
Total Non-Interest Income	17.98	2.34	4.94	11.79	17.47	23.81	33.17	39.35	460
Fiduciary Activities Income	0.90	0.00	0.00	0.00	0.00	1.62	4.52	8.13	460
Serv Charges on Deposit Accts - Domestic	5.70	1.27	1.80	3.27	5.11	7.72	10.95	13.71	460
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Investment Banking Fees & Commissions	0.53	0.00	0.00	0.00	0.16	1.10	2.06	3.01	460
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Net Servicing Fees	0.30	0.00	0.00	0.00	0.00	0.42	1.75	2.75	460
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Insurance Activities Revenue	0.26	0.00	0.00	0.00	0.00	0.23	1.46	4.86	460
Net Gain (Loss) - Sales Loans, OREO, Oth	0.29	-9.45	-6.15	-1.22	0.12	1.94	5.79	11.12	460
Other Non-Interest Income	6.95	1.63	2.52	4.48	6.56	8.81	13.08	19.40	460
Overhead Less Non-Interest Income	53.69	28.25	34.96	42.42	51.77	64.19	77.85	91.36	460

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	16.53	-14.22	0.00	0.34	18.86	29.57	34.73	38.70	385
Appl Inc Tax+TE/Pretax NOI+TE	26.36	0.00	0.45	14.11	31.72	36.99	41.10	47.72	385

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.81	30.09	36.17	43.38	52.24	60.66	66.72	71.23	460
Commercial and Industrial Loans	8.21	2.28	3.02	4.98	7.37	11.03	15.48	19.45	460
Loans to Individuals	1.92	0.12	0.27	0.58	1.40	2.88	5.13	8.27	460
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Agricultural Loans	0.92	0.00	0.00	0.00	0.08	1.21	5.29	9.08	460
Other Loans and Leases	0.82	0.00	0.00	0.07	0.45	1.27	2.77	3.86	460
Net Loans and Leases	64.47	45.30	48.66	57.12	65.29	71.61	78.01	81.45	460
Debt Securities Over 1 Year	18.21	2.34	4.61	10.19	17.88	25.81	33.12	37.60	460
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.08	0.44	0.79	460
Subtotal	83.44	70.36	73.60	79.85	84.28	87.53	89.92	91.15	460
Interest-Bearing Bank Balances	4.60	0.03	0.12	1.13	3.65	7.87	11.93	14.74	460
Federal Funds Sold & Reverse Repos	0.46	0.00	0.00	0.00	0.00	0.71	2.62	3.66	460
Debt Securities 1 Year or Less	1.50	0.00	0.02	0.27	0.90	2.27	4.94	6.83	460
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Total Earning Assets	91.16	85.63	87.30	89.58	91.33	92.88	94.22	94.97	460
Non-Int Cash and Due From Dep Inst	1.68	0.48	0.79	1.17	1.55	2.11	3.06	3.86	460
Other Real Estate Owned	0.94	0.01	0.03	0.21	0.71	1.51	2.68	3.66	460
All Other Assets	7.06	3.50	4.28	5.50	6.80	8.50	10.60	11.45	460
MEMORANDA:									
Short-Term Investments	7.17	1.12	1.77	3.68	6.31	10.07	15.14	19.80	460
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.00	0.04	1.49	3.85	460
U.S. Agency Securities (excl MBS)	4.36	0.00	0.00	0.76	3.42	7.60	13.43	17.19	460
Municipal Securities	4.17	0.00	0.00	0.60	3.36	7.40	12.28	15.18	460
Mortgage-Backed Securities	8.45	0.00	0.13	2.84	7.74	13.63	19.80	23.07	460
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.48	460
Other Debt Securities	0.20	0.00	0.00	0.00	0.00	0.18	1.15	2.66	460
RE Loans Secured by 1-4 Family	16.92	4.45	6.52	10.58	16.58	22.83	29.88	35.44	460
Revolving	2.88	0.03	0.24	0.99	2.66	4.40	6.41	8.00	460
Closed-End, Sec by First Liens	12.68	2.99	3.94	6.97	11.67	17.65	24.21	29.00	460
Closed-End, Sec by Junior Liens	1.01	0.11	0.19	0.43	0.85	1.46	2.33	2.87	460
Commercial Real Estate Loans	31.24	13.84	16.92	22.68	30.83	39.26	47.44	52.32	460
Construction and Land Dev	5.64	0.99	1.45	2.57	4.88	8.14	12.36	14.58	460
Multifamily	2.04	0.17	0.36	0.83	1.67	2.98	5.07	7.06	460
Nonfarm Nonresidential	22.67	9.86	11.74	16.40	22.24	27.99	35.16	40.04	460
RE Loans Secured by Farmland	1.74	0.00	0.00	0.05	0.60	3.20	7.15	10.73	460
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.60	56.71	62.20	72.28	81.39	87.18	92.07	94.35	460
RE Loans Secured by 1-4 Family	26.12	7.47	10.53	16.39	25.41	34.41	45.95	51.73	460
Revolving	4.40	0.04	0.41	1.63	4.00	6.77	9.78	11.99	460
Closed-End	21.31	5.26	7.40	12.53	19.91	28.72	39.45	45.08	460
Commercial Real Estate Loans	48.05	24.38	28.47	37.30	47.22	58.62	67.64	72.26	460
Construction and Land Dev	8.64	1.49	2.45	4.22	7.49	12.22	18.60	21.37	460
Multifamily	3.15	0.32	0.57	1.31	2.55	4.55	7.55	10.12	460
Nonfarm Nonresidential	35.02	15.69	20.34	27.00	34.88	42.65	51.89	55.89	460
RE Loans Secured by Farmland	2.73	0.00	0.00	0.08	1.01	4.89	11.24	16.80	460
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Commercial and Industrial Loans	12.55	3.69	4.79	7.73	11.70	16.81	22.91	26.63	460
Loans to Individuals	3.08	0.17	0.38	0.90	2.22	4.43	8.77	13.19	460
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.11	0.41	0.63	460
Agricultural Loans	1.45	0.00	0.00	0.00	0.13	1.90	7.91	13.91	460
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Other Loans and Leases	1.28	0.00	0.01	0.12	0.69	2.06	4.61	5.80	460

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.17	1.12	1.77	3.68	6.31	10.07	15.14	19.80	460
Liquid Assets	22.08	8.77	10.69	15.56	21.35	27.76	36.03	41.21	460
Investment Securities	20.47	3.86	6.91	11.80	19.87	27.90	36.13	40.21	460
Net Loans and Leases	64.47	45.30	48.66	57.12	65.29	71.61	78.01	81.45	460
Net Lns, Ls & Stdby Ltrs of Credit	64.99	45.66	49.00	57.55	65.56	72.46	78.90	82.15	460
Core Deposits	64.82	47.33	52.64	58.93	65.45	70.89	75.26	77.90	460
Noncore Funding	23.89	9.88	13.16	17.63	23.40	29.93	36.28	40.82	460
Time Deposits of \$100K or More	15.29	5.95	7.60	10.58	14.53	20.06	24.04	28.37	460
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Fed Funds Purchased and Repos	1.39	0.00	0.00	0.00	0.60	2.69	5.31	7.32	460
Net Fed Funds Purchased (Sold)	0.96	-2.94	-1.56	-0.00	0.22	2.10	4.71	6.93	460
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Oth Borrowings W/Rem Mat 1 Yr or Less	0.89	0.00	0.00	0.00	0.56	1.58	3.24	4.68	460
Earning Assets Repr in 1 Year	31.28	13.70	16.83	23.46	30.82	38.61	46.29	53.00	460
Int-Bearing Liab Repr in 1 Year	29.13	9.15	12.64	18.21	24.25	37.58	58.88	64.63	460
Long-Term Debt Repr in 1 Year	0.32	0.00	0.00	0.00	0.00	0.34	2.02	4.03	460
Net Assets Repriceable in 1 Year	1.38	-37.49	-27.96	-7.49	2.62	12.05	21.05	30.12	460
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.55	-5.20	3.28	11.63	19.70	27.20	35.13	42.20	460
Net ST Noncore Funding Dependence	6.98	-14.54	-6.78	0.38	7.36	13.50	19.39	24.49	460
Short-Term Inv/ST Noncore Funding	69.42	7.50	12.56	25.56	47.97	95.31	203.04	396.73	456
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.25	-11.80	-7.64	1.39	11.20	21.99	36.59	50.62	460
Net Loans and Leases/Total Deposits	78.64	55.14	59.98	69.16	79.28	87.50	96.59	102.04	460
Net Loans and Leases/Core Deposits	101.25	64.75	72.45	84.31	99.23	116.03	136.31	148.86	460
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.55	-0.10	0.00	0.00	0.08	0.78	2.75	4.47	190
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.08	-4.22	-0.71	0.74	2.65	5.21	7.82	9.77	451
Struct Notes Appr(Depr)/T1 Cap	0.05	-0.53	-0.19	-0.00	0.03	0.14	0.32	0.46	231
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	3.99	0.00	0.00	0.00	0.00	2.91	25.19	56.15	460
Available-For-Sale Securities	96.00	42.37	74.43	97.00	100.00	100.00	100.00	100.00	460
U.S. Treasury Securities	1.08	0.00	0.00	0.00	0.00	0.25	8.24	17.36	460
U.S. Agency Securities (excl MBS)	23.05	0.00	0.00	4.46	20.65	38.55	65.64	79.49	460
Municipal Securities	19.69	0.00	0.00	4.27	18.31	35.38	48.98	58.20	460
Mortgage-Backed Securities	43.46	0.00	1.92	19.20	45.03	64.15	85.48	94.84	460
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.62	1.98	460
Other Debt Securities	1.15	0.00	0.00	0.00	0.00	1.15	7.36	14.03	460
Mutual Funds and Equity Securities	0.38	0.00	0.00	0.00	0.00	0.43	2.05	5.78	460
Debt Securities 1 Year or Less	8.37	0.00	0.12	1.54	5.25	12.94	27.90	43.68	460
Debt Securities 1 To 5 Years	27.44	0.07	2.00	8.97	23.89	44.84	62.02	73.27	460
Debt Securities Over 5 Years	59.39	4.84	16.31	38.34	62.53	81.47	93.14	96.77	460
Pledged Securities	48.11	3.23	14.30	28.08	47.35	66.82	83.11	90.37	460
Structured Notes, Fair Value	3.74	0.00	0.00	0.00	0.20	6.48	18.40	29.83	460

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.52	0.00	0.08	0.20	0.40	0.73	1.31	2.03	460
Provision for Ln&Ls Losses/Avg Lns&Ls	0.78	0.01	0.14	0.32	0.61	1.16	2.02	3.03	460
Provision for Ln&Ls Losses/Net Losses	127.85	-19.94	15.35	65.02	104.27	165.17	325.32	481.61	455
Ln&Ls Allowance/Total Loans & Leases	1.95	0.95	1.10	1.37	1.78	2.45	3.25	4.10	460
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.95	0.76	1.01	1.55	3.06	6.43	15.51	28.63	438
ALLL/Nonaccrual Assets	94.90	23.66	30.96	44.70	72.75	116.77	252.42	459.77	460
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	87.11	22.58	29.71	43.60	69.51	107.32	224.58	352.68	460
Gross Ln&Ls Losses/Avg Loans & Leases	0.91	0.05	0.13	0.28	0.66	1.43	2.55	3.32	460
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.06	0.14	0.30	0.42	460
Net Losses/Avg Loans and Leases	0.79	0.00	0.05	0.21	0.56	1.23	2.36	2.96	460
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Recoveries/Prior Year-End Losses	5.07	0.35	0.60	1.68	3.61	7.12	14.84	21.44	419
Earnings Coverage of Net Losses (X)	5.91	-0.48	-0.02	0.94	2.73	7.55	22.27	46.24	455
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.73	0.00	0.01	0.13	0.48	1.20	2.24	3.17	460
RE Loans Secured By 1-4 Family	0.60	-0.00	0.00	0.06	0.35	0.94	1.95	3.12	460
Revolving	0.40	-0.02	0.00	0.00	0.00	0.63	1.74	3.55	442
Closed-End	0.60	-0.00	0.00	0.03	0.29	1.03	2.15	3.40	460
Commercial Real Estate Loans	0.85	-0.02	0.00	0.05	0.49	1.43	2.90	3.77	460
Construction and Land Dev	2.03	-0.08	0.00	0.00	0.57	3.65	8.14	12.91	459
Multifamily	0.29	-0.00	0.00	0.00	0.00	0.00	1.94	7.08	452
Nonfarm Nonresidential	0.44	-0.04	-0.00	0.00	0.19	0.70	1.70	2.66	460
RE Loans Secured by Farmland	0.03	0.00	0.00	0.00	0.00	0.00	0.18	1.09	379
Commercial and Industrial Loans	0.87	-0.27	-0.05	0.00	0.43	1.44	3.05	5.53	460
Loans to Depository Institutions	0.00	-44.05	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	1.13	0.09	0.15	0.33	0.73	1.54	3.49	7.07	351
Credit Card Loans	2.03	-0.39	0.00	0.00	1.06	3.08	7.02	10.42	147
Agricultural Loans	0.01	-0.06	-0.00	0.00	0.00	0.00	0.08	0.43	303
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.81	-0.24	-0.00	0.00	0.00	0.35	4.80	17.95	430

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	1.10	0.06	0.17	0.44	0.94	1.59	2.62	3.41	460
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.02	0.20	0.48	0.98	460
Nonaccrual Loans and Leases	3.16	0.37	0.63	1.19	2.43	5.04	7.35	9.98	460
90+ Days PD and Nonaccrual Loans and Leases	3.33	0.45	0.69	1.34	2.56	5.19	7.78	10.50	460
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.20	0.56	460
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	460
Nonaccrual Restructured	0.61	0.00	0.00	0.00	0.32	1.10	2.44	3.25	460
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.10	0.06	0.17	0.44	0.94	1.59	2.62	3.41	460
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.02	0.20	0.48	0.98	460
Nonaccrual Assets	3.20	0.37	0.63	1.23	2.52	5.08	7.35	9.98	460
30+ Days PD & Nonaccrual Assets	4.54	0.84	1.25	2.26	3.72	6.83	10.08	13.04	460
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.21	0.29	0.46	0.90	1.76	3.28	5.32	7.05	460
90+ PD & Nonaccrual Assets + OREO	3.23	0.43	0.69	1.36	2.54	4.75	8.02	9.88	460
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.87	0.52	0.71	1.68	3.12	6.00	9.03	12.20	460
Allowance for Loan & Lease Losses	290.91	50.23	81.32	161.13	280.37	406.05	552.63	739.79	460
Equity Cap + ALLL	39.61	4.45	6.57	15.27	29.44	54.85	100.50	173.48	455
Tier 1 Cap + ALLL	38.55	4.51	6.67	16.08	29.52	53.58	99.14	159.11	460
Loans & Leases + RE Acquired	5.78	0.86	1.21	2.52	4.60	8.57	12.99	17.45	460

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.13	4.29	6.07	7.89	9.14	10.46	12.04	14.04	460
Tier 1 RBC Ratio	13.13	5.26	8.37	10.93	12.84	15.20	18.85	22.12	460
Total Risk-Based Capital Ratio	14.69	8.26	10.66	12.52	14.37	16.60	19.98	23.38	460
Tangible Tier 1 Leverage Ratio	9.07	4.26	6.01	7.86	9.11	10.33	12.00	14.04	460
Tangible Common Eq Cap/Tan Assets	7.80	2.39	3.98	6.06	7.79	9.55	11.73	13.48	460
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.09	2.96	4.13	6.80	9.76	13.24	16.69	19.30	460
Standby Letters of Credit	0.43	0.00	0.03	0.12	0.30	0.66	1.20	1.58	460
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.31	460
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.56	0.00	0.00	0.00	0.00	0.81	2.84	6.43	460
Interest Rate Contracts	0.56	0.00	0.00	0.00	0.00	0.80	2.84	6.43	460
Interest Rate Futures & Forward Contr	0.07	0.00	0.00	0.00	0.00	0.00	0.47	1.46	460
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.82	1.80	460
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Interest Rate Swaps	0.13	0.00	0.00	0.00	0.00	0.00	1.20	2.36	460
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.57	4.97	7.06	10.26	14.67	20.16	25.44	31.55	460

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Ins Under Assets(P/C)/Tot Ins Und Ast	18.50	0.00	0.00	0.00	0.00	1.58	82.34	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	81.49	0.00	0.00	70.49	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	7.76	0.00	0.00	0.00	0.00	0.00	0.00	37.28	12
Ins Activities Revenue/Adj Oper Inc	0.26	0.00	0.00	0.00	0.00	0.23	1.46	4.86	460
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	254
Credit Rel Prem Inc/Tot Prem Inc	76.47	0.00	0.00	35.29	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	23.52	0.00	0.00	0.00	0.00	14.70	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Ins Net Inc (P/C)/Equity (P/C)	75.90	6.73	6.73	6.73	13.85	65.73	146.29	173.14	3
Ins Net Inc (L/H)/Equity (L/H)	1.75	-5.17	-4.66	0.10	1.20	3.19	4.20	5.71	11
Insur Ben, Losses, Exp/Insur Premiums	87.51	0.00	0.00	10.62	86.78	102.94	172.79	189.00	14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.60	0.00	0.00	0.00	0.00	0.00	0.72	3.08	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
CSV Life Insurance/Tier 1 Cap + ALLL	10.33	0.00	0.00	0.50	11.94	19.09	23.56	27.81	459
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Cost: Interest-Bearing Deposits	0.29	0.08	0.08	0.08	0.08	0.29	0.42	0.46	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	12.01	-100.00	-100.00	-100.00	-19.26	-1.92	70.84	296.42	38
Total Selected Assets	-20.87	-100.00	-100.00	-73.97	-10.23	2.89	86.65	118.92	53
Deposits	-2.96	-4.79	-4.79	-4.79	-4.79	-2.96	-1.85	-1.48	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	89.11	0.00	0.00	62.84	99.18	112.05	181.83	282.47	231
Dividends Paid/Net Income	24.29	0.00	0.00	0.00	21.97	44.67	72.25	96.43	379
Net Income - Dividends/Avg Equity	3.43	-29.44	-8.76	0.94	4.45	7.26	11.10	13.33	456
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	87.61	0.00	0.00	0.00	100.24	134.07	200.00	300.72	270
Dividends From Nonbank Subs	0.42	0.00	0.00	0.00	0.00	0.28	2.00	8.91	270
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	270
Dividends From All Subsidiaries	94.16	0.00	0.00	8.91	100.86	136.81	208.22	333.86	270
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	23.92	0.00	0.00	0.00	19.90	46.19	78.32	102.44	366
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.90	366
Mgt & Service Fees From Bank Subs	0.61	0.00	0.00	0.00	0.00	0.00	2.85	22.59	366
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.15	366
Operating Income From Bank Subs	29.00	0.00	0.00	0.00	24.84	53.04	93.03	128.88	366
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	67.76	0.00	0.00	2.61	100.00	100.00	100.00	100.00	147
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.77	147
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	147
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Operating Inc From Nonbank Subs	71.10	0.00	0.00	16.39	100.00	100.00	100.00	140.58	147
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	7.59	0.00	0.00	0.00	0.00	0.00	51.39	67.20	31
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating Income From Sub BHCs	7.60	0.00	0.00	0.00	0.00	0.07	51.39	67.20	31
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	52.50	0.00	0.00	0.00	83.63	99.40	100.00	100.00	381
Interest Income From Bank Subs	2.68	0.00	0.00	0.00	0.00	0.01	6.64	97.25	381
Mgt & Serv Fees From Bank Subs	2.28	0.00	0.00	0.00	0.00	0.00	10.66	79.14	381
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	6.93	381
Operating Income From Bank Subs	69.62	0.00	0.00	8.40	98.09	100.00	100.00	100.00	381
Dividends From Nonbank Subs	3.34	0.00	0.00	0.00	0.00	0.44	17.27	91.35	381
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.81	381
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Operating Inc From Nonbank Subs	5.79	0.00	0.00	0.00	0.00	1.44	52.21	100.00	381
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Loans and Adv From Subs/ST Debt	549.88	0.00	0.00	0.00	196.04	681.66	1349.45	5503.17	76
Loans and Adv From Subs/Total Debt	181.94	0.00	0.00	0.00	101.62	301.98	696.44	1358.49	162

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
3109904	713, 016	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	998, 337	ACNB CORPORATION	GETTYSBURG, PA	
3447567	652, 024	ADAM BANK GROUP, INC.	TAMPA, FL	
1055623	519, 054	ADBANC, INC.	OGALLALA, NE	
2467474	557, 950	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	707, 973	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	516, 229	ALBANK CORPORATION	CHICAGO, IL	
3123638	535, 988	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	626, 789	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	572, 940	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	781, 760	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	756, 967	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	509, 033	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	725, 879	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	775, 784	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1136269	550, 095	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	729, 964	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	629, 792	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
3035049	551, 264	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1076691	846, 016	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	569, 725	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	643, 315	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	954, 893	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2710796	699, 619	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	711, 062	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	554, 373	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	638, 297	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1134694	941, 251	ATBANCORP	DUBUQUE, IA	
3555686	828, 455	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1129533	780, 965	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	572, 466	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	633, 566	B. P. C. CORPORATION	COOKEVILLE, TN	
1895397	544, 381	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	657, 665	BANCTENN CORP.	KINGSPORT, TN	
3229473	956, 989	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	Moved from Peer 3
1030040	868, 522	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1143481	807, 060	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1076105	564, 910	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3447398	521, 042	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1247455	680, 171	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	739, 229	BANKFIVE, MHC	FALL RIVER, MA	
1201363	784, 483	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	617, 696	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	665, 768	BANKVEST, INC.	CASTLE ROCK, CO	
1209248	763, 152	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
3274996	635, 758	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2728157	890, 977	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	538, 988	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	875, 187	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	691, 580	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	633, 033	BNCCORP, INC.	BISMARCK, ND	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
3807974	634, 155	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	716, 833	BOU BANCORP, INC.	OGDEN, UT	
1471960	512, 711	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	Moved from Peer 5
3929791	549, 751	BSB BANCORP MHC	BELMONT, MA	
3189728	515, 108	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
3488850	637, 249	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	904, 069	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	768, 512	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	671, 939	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	684, 071	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	660, 272	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	860, 010	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
2254508	577, 521	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3819267	760, 335	CBM FLORIDA HOLDING COMPANY	BRADENTON, FL	New Y-9C/BHCPR reporter
1860863	975, 799	CBX CORPORATION	CARROLLTON, IL	
1118283	599, 546	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1106132	592, 471	CENTRABANC CORPORATION	WACO, TX	
1025662	642, 586	CENTRAL BANCORPORATION	PROVO, UT	
1203899	629, 041	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1250295	769, 952	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1064429	840, 515	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	514, 256	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	792, 929	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	820, 703	CENTRE 1 BANCORP, INC.	BELOIT, WI	
3632756	538, 524	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	725, 473	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	726, 851	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	619, 646	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
3434633	580, 028	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	585, 947	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	557, 596	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
2244545	609, 332	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	570, 684	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	974, 081	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	519, 013	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	565, 112	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	614, 002	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	606, 102	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	852, 982	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	845, 253	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	543, 788	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	624, 913	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	New Y-9C/BHCPR reporter
1071623	580, 208	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	801, 081	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	990, 331	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	956, 307	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	841, 826	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	913, 913	CNB CORPORATION	CONWAY, SC	
3444801	619, 102	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	648, 304	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	977, 245	CODORUS VALLEY BANCORP, INC.	YORK, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
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2146359	856, 597	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1838974	705, 000	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	634, 906	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	938, 007	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	985, 874	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 3
1125843	574, 043	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	513, 288	COMMUNITY BANCORP	DERBY, VT	
1247398	733, 964	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	719, 671	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	560, 266	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	778, 683	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	637, 067	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
3101010	512, 487	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
1097986	545, 850	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2754585	542, 730	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	642, 351	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	676, 843	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	643, 831	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	597, 013	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	681, 306	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
2524788	677, 702	COUNTY BANCORP, INC.	MANITOWOC, WI	
3027709	946, 916	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1102581	761, 618	CU BANK SHARES, INC.	DALLAS, TX	
2242523	928, 214	D. L. EVANS BANCORP	BURLEY, ID	
2497462	616, 413	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	867, 274	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	615, 600	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	778, 702	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	777, 273	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	560, 496	DIMECO, INC	HONESDALE, PA	
1117455	631, 337	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	602, 780	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	582, 372	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	730, 856	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1135909	512, 630	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	516, 918	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	941, 463	ECB BANCORP, INC.	ENGELHARD, NC	
3695957	754, 574	ENB FINANCIAL CORP	EPHRATA, PA	
3728930	926, 129	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	573, 453	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	702, 832	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	555, 516	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	604, 178	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	521, 756	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	784, 018	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	841, 769	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	903, 432	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	521, 942	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	599, 483	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	645, 457	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	555, 247	FARMERS STATE CORPORATION	MANKATO, MN	

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1076600	599,169	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3031902	562,366	FCB FINANCIAL CORP.	SAVANNAH, GA	
2121552	667,254	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	668,511	FIDELITY COMPANY	DUBUQUE, IA	
2858773	588,800	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	519,430	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
1138188	596,757	FIRST AMERICAN BANCORP	ATHENS, GA	New Y-9C/BHCPR reporter
3266302	587,175	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	682,159	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	853,428	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1838590	531,972	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2385493	541,180	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1404632	718,280	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	530,669	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1119404	667,435	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	525,766	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1098796	998,400	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	Moved from Peer 3
1105470	527,038	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	647,238	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	715,783	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	606,012	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	935,475	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	708,893	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	787,867	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	629,367	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	967,715	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1086122	533,456	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	864,124	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	763,158	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	550,497	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1134078	818,968	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
3393178	538,488	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	534,007	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	805,036	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	847,566	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1076123	555,249	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	984,148	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
2880626	746,996	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	670,852	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	624,629	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	512,818	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	793,809	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	675,882	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	764,930	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	575,360	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	835,432	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	878,122	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
2127657	832,276	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	664,988	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	656,831	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1050646	989,553	FIRST YORK BAN CORP.	YORK, NE	

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1109834	688,569	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	751,450	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	782,982	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	592,810	FLORIDA BUSINESS BANGROUP, IN	TAMPA, FL	
3223828	819,634	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	559,298	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	609,221	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	718,448	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	773,609	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	993,746	FORCHT BANCORP, INC.	CORBIN, KY	Moved from Peer 3
1137453	860,356	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	528,371	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
2557405	949,658	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3367094	564,352	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
1064915	518,607	GN BANKSHARES, INC.	GIRARD, KS	
1203714	664,189	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	919,983	GORHAM BANCORP, MHC	GORHAM, ME	
3811832	870,747	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
1206733	642,879	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3474835	968,673	GREEN BANCORP, INC.	HOUSTON, TX	
3309889	624,882	GSB, MHC	GREENFIELD, MA	
1096952	520,320	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	689,642	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	564,770	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	573,836	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	863,161	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	698,322	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	577,882	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	574,190	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	551,548	HEARTLAND BANCORP	GAHANNA, OH	
1917600	869,063	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	564,368	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1055089	556,497	HERITAGE GROUP, INC.	AURORA, NE	
2253529	973,518	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1109496	578,360	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	775,230	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	637,758	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
3234105	580,519	HOME STATE BANCORP	LOVELAND, CO	
1209181	592,810	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	812,445	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	528,483	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	660,227	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	911,389	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1208054	632,566	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	937,287	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	819,980	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	583,249	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	548,068	INTER-MOUNTAIN BANCORP, INC.	BOZEMAN, MT	
2634490	962,623	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
3488485	911,054	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
2737766	616,140	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	

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1833997	538, 925	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1109290	863, 244	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	562, 023	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	825, 132	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	534, 269	JJR HOLDING COMPANY, INC.	BRICK, NJ	
4208961	626, 275	JRMB II, INC	LAWTON, OK	
1140127	521, 187	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	648, 643	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	555, 268	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	577, 498	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	792, 950	LCNB CORP.	LEBANON, OH	
2856014	561, 282	LEADERS GROUP, INC., THE	OAK BROOK, IL	
1416578	564, 912	LEGEND BANCORP, INC.	BOWIE, TX	
1086748	927, 182	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	747, 469	LINCO BANCSHARES, INC.	CLAYTON, MO	
1210169	562, 069	LINCOLN BANCORP	REINBECK, IA	
1097173	649, 670	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2052777	741, 826	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	941, 343	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	925, 693	MACON BANCORP	FRANKLIN, NC	
1135413	697, 653	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	526, 473	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
1139363	732, 718	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	818, 059	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	576, 675	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	901, 238	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	501, 387	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	888, 991	MERCANTILE BANCORP, INC.	QUINCY, IL	
3696093	536, 179	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	584, 582	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	636, 826	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	740, 863	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	599, 583	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	667, 013	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	687, 367	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1398740	643, 531	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	704, 742	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	538, 995	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
3719992	578, 469	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	832, 740	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	984, 707	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	903, 494	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	603, 379	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	952, 193	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	850, 501	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	522, 989	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	673, 756	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	841, 658	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	810, 220	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	560, 650	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	892, 896	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	

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2665739	513, 824	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	537, 544	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1070756	675, 105	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	586, 863	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	629, 135	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	709, 154	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	723, 056	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	821, 107	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	516, 954	NEXTIER INCORPORATED	BUTLER, PA	
1827893	605, 245	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	625, 928	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	714, 589	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3778542	656, 175	NORTH JERSEY COMMUNITY BANCORP	ENGLEWOOD CLIFFS, NJ	
3109070	638, 337	NORTH STATE BANCORP	RALEIGH, NC	
2962737	678, 035	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	894, 577	NORTH VALLEY BANCORP	REDDING, CA	
2324111	596, 510	NORTHEAST BANCORP	LEWISTON, ME	
1246935	693, 320	NORTHERN BANCORP, INC.	WOBURN, MA	
1210589	506, 224	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	675, 537	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	902, 029	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	783, 194	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	641, 284	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	943, 287	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	703, 795	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	548, 992	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	672, 725	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	572, 262	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	661, 605	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	838, 290	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	856, 262	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	751, 928	OLD LINE BANCSHARES, INC.	BOWIE, MD	New Y-9C/BHCPR reporter
1076673	832, 426	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	905, 389	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	708, 630	ONE AMERICAN CORP.	VACHERIE, LA	
3596009	611, 263	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	577, 979	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	527, 106	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3595084	513, 892	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	615, 687	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	643, 656	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
2869733	988, 725	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	948, 111	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1099908	526, 180	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	683, 192	PALM BANCORP	PALMERTON, PA	
1209716	795, 168	PARK BANCORPORATION, INC.	MADISON, WI	
4210478	610, 668	PARK STERLING CORPORATION	CHARLOTTE, NC	
3347292	745, 525	PARKE BANCORP, INC	SEWELL, NJ	
2337081	551, 777	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	744, 986	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	933, 269	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	

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2748995	840, 968	PEOPLE' S UTAH BANCORP	AMERICAN FORK, UT	
1974443	546, 859	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	821, 214	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
1139541	586, 580	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1866155	528, 119	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
3145966	581, 744	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3013225	607, 795	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	647, 670	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	628, 873	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	657, 431	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	639, 370	PONKAPOAG BANCORP, MHC	CANTON, MA	
1084575	524, 223	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
2293329	816, 760	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	500, 212	PROVIDENT BANCORP	AMESBURY, MA	Moved from Peer 5
2321419	601, 637	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	563, 569	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	505, 181	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1118434	839, 280	QNB CORP.	QUAKERTOWN, PA	
1130904	881, 978	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
2743235	954, 834	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2891006	514, 138	REGENT BANCORP, INC.	DAVIE, FL	
1416439	853, 542	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	901, 568	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	550, 090	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	831, 966	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	958, 916	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	828, 336	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2324429	909, 684	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	619, 681	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	787, 689	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	702, 700	SABINE BANCSHARES, INC.	MANY, LA	
2603928	546, 738	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	817, 578	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	588, 315	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204814	787, 330	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	605, 003	SBT BANCSHARES, INC.	DALLAS, TX	
1098509	536, 685	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1107308	633, 109	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	607, 805	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	630, 738	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	525, 044	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3438097	707, 248	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	601, 912	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	672, 072	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	860, 547	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	738, 208	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	955, 571	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	863, 879	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	595, 980	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	529, 789	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	758, 270	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	

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3266227	688,200	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	601,407	SOUTHERN NATIONAL BANCORP OF	MCLEAN, VA	
2169871	659,003	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	619,798	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	817,821	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1247361	746,402	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	793,642	STARION BANCORPORATION	BISMARCK, ND	
1097771	916,930	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	700,438	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	767,967	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	591,713	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	603,550	SUNWEST BANCORP, INC.	TUSTIN, CA	
1202883	506,697	SWORD FINANCIAL CORPORATION	HORICON, WI	
3841772	789,502	TECHE HOLDING COMPANY	NEW IBERIA, LA	New Y-9C/BHCPR reporter
1140341	612,917	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	741,181	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	747,648	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3934562	724,662	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	535,850	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	735,018	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	661,015	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
2523389	905,775	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	688,276	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	859,343	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	700,467	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1135516	862,099	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	644,652	UNITED BANCORPORATION	OSSEO, WI	
1136009	582,329	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	658,963	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	632,687	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	806,169	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	674,628	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
2082532	521,362	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	797,838	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	809,146	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3251027	612,661	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3211012	990,858	VISION BANCSHARES, INC.	LAREDO, TX	
3292253	590,638	VISION BANCSHARES, INC.	ADA, OK	
3004689	588,486	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
1054813	533,011	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1204104	763,863	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	553,842	WEBFIVE MHC	WEBSTER, MA	
1085255	586,290	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	672,080	WESTBRAND, INC.	MINOT, ND	
3122051	924,935	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1051979	614,742	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	616,523	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
2784920	729,431	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	723,918	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	711,083	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	585,856	215 HOLDING CO.	MINNEAPOLIS, MN	

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1035157	898,321	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 460 bank holding companies.