

	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	350	300	297	296
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.39	3.39	3.46	3.37
+ Non-interest Income	0.99	0.90	0.93	0.92
- Overhead Expense	3.10	3.02	3.12	3.01
- Provision for Losses	0.32	0.52	0.57	0.96
+ Securities Gains (Losses)	0.06	0.02	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.10	0.84	0.88	0.43
Net Operating Income	0.77	0.57	0.59	0.20
Net Income	0.77	0.57	0.59	-0.33
Net Income (Sub S Adjusted)	0.91	0.69	0.73	0.34
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.56	4.79	4.76	5.03
Interest Expense	0.82	1.08	0.96	1.33
Net Interest Income (TE)	3.71	3.70	3.77	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.52	0.77	0.93	1.28
Earnings Coverage of Net Losses (X)	8.18	6.51	4.55	3.90
Ln&Ls Allowance/Total Loans & Leases	1.98	2.10	2.01	2.09
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.13	4.56	4.03	4.63
30-89 Days Past Due Loans and Leases	0.85	1.09	0.90	1.06
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.90	18.70	15.73	20.36
Net ST Noncore Funding Dependence	4.50	7.26	5.48	9.58
Net Loans and Leases/Total Assets	61.37	63.55	62.30	64.88
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.63	9.19	9.56	8.97
Equity Capital/Total Assets	9.72	9.03	9.53	8.81
Equity Capital+Minority Int/Total Assets	9.81	9.05	9.56	8.84
Tier 1 Common Eq Cap / T RWA	11.68	10.60	11.39	10.12
Net Loans&Ls/Equity Capital (X)	6.58	7.35	6.83	7.76
Cash Dividends/Net Income	21.98	21.68	23.96	31.41
Cash Dividends/Net Income (Sub S Adjusted)	9.51	5.86	7.55	9.60
Retained Earnings/Avg Equity Cap	5.74	4.54	4.13	-1.06
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.16	0.14	0.14	0.25
Long-Term Debt/Equity Capital	1.58	1.73	1.49	1.59
Equity Investment in Subs/Equity Cap	109.66	112.45	110.86	113.82
Cash FR Oper+Noncash+Op Exp+Div	78.72	73.08	98.13	87.79

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.16	4.40	4.36	4.60	4.93
Less: Interest Expense	0.74	0.99	0.88	1.21	1.70
Equals: Net Interest Income (TE)	3.39	3.39	3.46	3.37	3.22
Plus: Non-Interest Income	0.99	0.90	0.93	0.92	0.93
Equals: Adj Operating Income (TE)	4.45	4.35	4.43	4.33	4.20
Less: Overhead Expense	3.10	3.02	3.12	3.01	3.19
Less: Provision for Loan and Lease Losses	0.32	0.52	0.57	0.96	1.33
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	0.03	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.10	0.84	0.88	0.43	-0.20
Less: Applicable Income Taxes (TE)	0.30	0.27	0.28	0.25	0.09
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.77	0.57	0.59	0.20	-0.33
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.77	0.57	0.59	0.20	-0.33
Memo: Net Income (Last Four Qtrs)	0.68	0.31	0.59	0.20	-0.34
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.69	92.01	91.87	91.65	92.47
Avg Int-Bearing Funds / Avg Assets	75.75	78.36	77.18	79.10	80.34
Int Income (TE) / Avg Earning Assets	4.56	4.79	4.76	5.03	5.35
Int Expense / Avg Earning Assets	0.82	1.08	0.96	1.33	1.84
Net Int Inc (TE) / Avg Earn Assets	3.71	3.70	3.77	3.69	3.50
YIELD OR COST:					
Total Loans and Leases (TE)	5.50	5.62	5.66	5.79	5.79
Interest-Bearing Bank Balances	0.25	0.27	0.29	0.33	0.49
Fed Funds Sold & Reverse Repos	0.17	0.16	0.20	0.20	0.21
Trading Assets	0.91	0.87	0.95	1.26	2.04
Total Earning Assets	4.47	4.69	4.67	4.94	5.27
Investment Securities (TE)	2.91	3.30	3.14	3.66	4.54
U.S. Treasury & Agency Sec (excl MBS)	1.78	1.96	2.02	2.38	3.29
Mortgage-Backed Securities	2.67	3.24	3.03	3.71	4.62
All Other Securities	4.60	5.15	5.00	5.39	5.88
Interest-Bearing Deposits	0.76	1.03	0.91	1.27	1.87
Time Deposits of \$100K or More	1.30	1.58	1.45	1.85	2.71
Time Deposits < \$100K	1.38	1.75	1.62	2.08	2.88
Other Domestic Deposits	0.35	0.52	0.46	0.66	0.90
Foreign Deposits	2.01	1.32	1.42	1.07	1.04
Fed Funds Purchased and Repos	0.80	0.89	0.81	0.85	1.08
Other Borrowed Funds & Trading Liab	3.02	3.16	3.07	3.25	3.28
All Interest-Bearing Funds	0.94	1.26	1.13	1.52	2.11

	PEER GROUP 03 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	19	17	69	67	66
Avg Assets per Employee (\$000)	4,633	4,688	4,527	4,658	4,708
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.80	2.15	2.15	1.72	1.56
Overhead Exp / NII + Non-Int Income	70.73	70.83	71.56	71.62	78.38
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.10	3.02	3.12	3.01	3.19
Personnel Expense	1.66	1.54	1.58	1.48	1.47
Net Occupancy Expense	0.39	0.40	0.39	0.39	0.40
Other Operating Expenses	1.02	1.06	1.12	1.12	1.26
Overhead Less Non-Interest Income	2.03	2.07	2.13	2.04	2.18
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.53	69.51	70.35	70.36	77.02
Personnel Expense	37.56	35.82	36.03	34.59	35.50
Net Occupancy Expense	8.83	9.17	8.95	9.09	9.71
Other Operating Expenses	22.77	24.45	25.24	26.49	31.20
Total Non-Interest Income	21.45	20.28	20.20	20.34	21.30
Fiduciary Activities Income	1.39	1.59	1.62	1.39	1.38
Serv Charges on Deposit Accts - Domestic	5.47	6.21	6.13	7.03	7.47
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.66	0.69	0.69	0.61	0.54
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.33	0.33	0.25	0.30	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.49	0.55	0.57	0.56	0.58
Net Gain (Loss) - Sales Loans, OREO, Oth	1.98	0.57	0.23	0.03	0.98
Other Non-Interest Income	7.76	7.48	8.08	8.00	7.28
Overhead Less Non-Interest Income	47.25	48.74	49.72	49.30	55.51
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	20.60	19.51	18.81	18.71	13.98
Appl Inc Tax+TE/Pretax NOI+TE	28.30	29.36	28.46	28.82	31.09

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	48.64	49.79	48.22	50.80	53.67
Commercial and Industrial Loans	8.03	8.82	8.80	8.97	9.38
Loans to Individuals	1.79	2.04	1.96	2.13	2.41
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Agricultural Loans	0.53	0.64	0.69	0.71	0.70
Other Loans and Leases	1.00	1.02	1.06	1.07	1.11
Net Loans and Leases	61.37	63.55	62.30	64.88	68.28
Debt Securities Over 1 Year	20.21	18.25	19.67	17.53	15.18
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.08	0.07
Subtotal	82.44	82.78	82.92	83.32	84.27
Interest-Bearing Bank Balances	5.30	5.04	4.66	4.66	3.79
Federal Funds Sold & Reverse Repos	0.18	0.28	0.20	0.26	0.34
Debt Securities 1 Year or Less	1.77	1.59	1.75	1.57	1.47
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.09	90.83	90.74	90.97	90.71
Non-Int Cash and Due From Dep Inst	1.56	1.54	1.81	1.38	1.68
Other Real Estate Owned	0.82	0.88	0.84	0.87	0.74
All Other Assets	7.25	7.52	7.29	7.53	7.49
MEMORANDA:					
Short-Term Investments	8.00	7.57	7.29	7.21	6.12
U.S. Treasury Securities	0.10	0.20	0.13	0.22	0.08
U.S. Agency Securities (excl MBS)	3.14	4.05	3.41	3.89	3.28
Municipal Securities	3.66	3.39	3.73	3.23	2.88
Mortgage-Backed Securities	12.85	10.13	11.70	9.90	8.96
Asset-Backed Securities	0.06	0.04	0.05	0.04	0.04
Other Debt Securities	0.49	0.28	0.40	0.30	0.21
RE Loans Secured by 1-4 Family	17.01	15.57	15.63	15.89	16.17
Revolving	2.98	3.14	3.12	3.23	3.16
Closed-End, Sec by First Liens	12.68	11.02	11.29	11.29	11.39
Closed-End, Sec by Junior Liens	0.89	0.99	0.89	1.02	1.16
Commercial Real Estate Loans	28.59	31.03	29.52	31.77	34.50
Construction and Land Dev	4.27	5.63	4.63	6.23	8.83
Multi family	2.47	2.25	2.25	2.22	2.16
Nonfarm Nonresidential	20.87	22.31	21.89	22.46	22.58
RE Loans Secured by Farmland	1.14	1.31	1.29	1.29	1.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.62	77.45	76.66	77.36	77.43
RE Loans Secured by 1-4 Family	27.58	24.43	25.05	24.45	23.61
Revolving	4.82	4.89	4.97	4.93	4.58
Closed-End	22.21	19.08	19.69	19.14	18.62
Commercial Real Estate Loans	46.12	48.23	46.84	48.30	49.56
Construction and Land Dev	6.84	8.72	7.31	9.47	12.54
Multi family	3.94	3.44	3.52	3.34	3.07
Nonfarm Nonresidential	33.84	34.73	34.80	34.15	32.54
RE Loans Secured by Farmland	1.91	2.10	2.11	2.04	1.81
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.01
Commercial and Industrial Loans	13.01	13.72	13.96	13.66	13.63
Loans to Individuals	3.00	3.28	3.22	3.38	3.57
Credit Card Loans	0.04	0.04	0.05	0.05	0.05
Agricultural Loans	0.90	1.04	1.13	1.12	1.04
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.64	1.62	1.71	1.67	1.64

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	8.00	7.57	7.29	7.21	6.12
Liquid Assets	25.19	23.19	24.19	22.12	19.34
Investment Securities	23.03	20.60	22.23	19.94	17.28
Net Loans and Leases	61.37	63.55	62.30	64.88	68.28
Net Lns, Ls & Stbby Ltrs of Credit	61.93	64.20	62.93	65.56	69.03
Core Deposits	67.09	65.05	66.99	63.97	60.95
Noncore Funding	20.59	23.35	20.86	24.68	28.13
Time Deposits of \$100K or More	12.76	14.02	13.01	14.57	15.13
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.64	1.87	1.64	1.87	2.13
Net Fed Funds Purchased (Sold)	1.48	1.63	1.50	1.65	1.88
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.92	0.76	0.76	1.03	1.81
Earning Assets Repr in 1 Year	30.50	32.64	31.57	33.24	34.31
Int-Bearing Liab Repr in 1 Year	24.41	27.99	25.70	28.41	31.74
Long-Term Debt Repr in 1 Year	0.20	0.24	0.22	0.30	0.44
Net Assets Repriceable in 1 Year	5.55	4.21	5.46	4.32	1.84
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.90	18.70	15.73	20.36	25.57
Net ST Noncore Funding Dependence	4.50	7.26	5.48	9.58	14.78
Short-Term Inv/ST Noncore Funding	82.87	66.83	75.75	51.74	35.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.01	12.67	16.70	9.15	1.07
Net Loans and Leases/Total Deposits	75.41	77.95	76.15	79.78	85.63
Net Loans and Leases/Core Deposits	92.72	99.26	94.38	103.06	114.36
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.93	0.25	1.01	0.21	0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.34	1.10	4.36	0.84	1.50
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.13	0.05	-0.10	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.06	5.13	5.62	5.61	5.21
Available-For-Sale Securities	93.94	94.87	94.38	94.39	94.79
U.S. Treasury Securities	0.61	1.29	0.80	1.42	0.67
U.S. Agency Securities (excl MBS)	15.82	21.54	17.74	21.14	20.71
Municipal Securities	16.60	17.16	17.38	17.29	17.85
Mortgage-Backed Securities	56.30	48.79	52.94	49.22	50.75
Asset-Backed Securities	0.28	0.17	0.21	0.19	0.24
Other Debt Securities	2.31	1.41	1.91	1.51	1.32
Mutual Funds and Equity Securities	0.43	0.43	0.42	0.44	0.47
Debt Securities 1 Year or Less	9.26	8.92	8.97	9.44	9.58
Debt Securities 1 To 5 Years	26.93	29.16	29.13	28.31	28.74
Debt Securities Over 5 Years	58.92	57.76	57.62	58.17	57.62
Pledged Securities	45.83	52.60	48.03	53.00	58.56
Structured Notes, Fair Value	1.98	3.95	2.52	3.71	2.75

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.32	0.52	0.57	0.96	1.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.50	0.80	0.89	1.45	1.86
Provision for Ln&Ls Losses/Net Losses	133.46	156.63	109.81	133.58	152.98
Ln&Ls Allowance/Total Loans & Leases	1.98	2.10	2.01	2.09	1.95
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.85	5.86	3.48	2.79	2.52
ALLL/Nonaccrual Assets	104.60	96.21	109.74	96.30	88.63
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	96.34	87.40	100.38	85.89	80.14
Gross Ln&Ls Losses/Avg Loans & Leases	0.67	0.89	1.07	1.39	1.44
Recoveries/Avg Loans and Leases	0.12	0.10	0.12	0.10	0.07
Net Losses/Avg Loans and Leases	0.52	0.77	0.93	1.28	1.37
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	4.06	2.37	11.44	10.11	14.92
Earnings Coverage of Net Losses (X)	8.18	6.51	4.55	3.90	2.91
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.46	0.77	0.94	1.27	1.28
RE Loans Secured By 1-4 Family	0.48	0.64	0.74	0.81	0.81
Revolving	0.44	0.47	0.54	0.58	0.55
Closed-End	0.46	0.62	0.73	0.88	0.86
Commercial Real Estate Loans	0.48	0.83	1.07	1.53	1.53
Construction and Land Dev	1.19	2.09	3.01	4.30	3.85
Multi family	0.18	0.23	0.56	0.62	0.51
Nonfarm Nonresidential	0.31	0.43	0.65	0.67	0.46
RE Loans Secured by Farmland	0.01	0.01	0.16	0.23	0.15
Commercial and Industrial Loans	0.62	0.67	1.04	1.57	1.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.23	1.24	1.11	1.57	1.77
Credit Card Loans	2.19	3.51	2.49	2.50	3.14
Agricultural Loans	0.00	0.00	0.03	0.12	0.10
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.28	0.55	0.91	1.31	2.12

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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PERCENT OF LOANS AND LEASES

03/31/2012

03/31/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases
90+ Days PD Loans and Leases
Nonaccrual Loans and Leases

0.85
0.09
2.77

1.09
0.09
3.16

0.90
0.09
2.67

1.06
0.09
3.31

1.26
0.13
3.31

90+ Days PD and Nonaccrual Loans and Leases

3.05

3.48

2.95

3.60

3.50

30-89 Days PD Restructured
90+ Days PD Restructured
Nonaccrual Restructured

0.03
0.00
0.67

0.04
0.00
0.47

0.03
0.00
0.59

0.02
0.00
0.45

0.02
0.00
0.25

PERCENT OF LNS&LS + OTHER ASSETS
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets
90+ Days Past Due Assets
Nonaccrual Assets
30+ Days PD & Nonaccrual Assets

0.85
0.09
2.80
3.98

1.09
0.09
3.18
4.68

0.90
0.09
2.70
3.94

1.06
0.09
3.32
4.76

1.26
0.13
3.32
4.83

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets
90+ PD & Nonaccrual Assets + OREO

1.93
2.81

2.28
3.21

1.89
2.79

2.38
3.30

2.45
3.24

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets
Allowance for Loan & Lease Losses
Equity Cap + ALLL
Tier 1 Cap + ALLL
Loans & Leases + RE Acquired

3.35
269.57
30.78
29.54
5.30

3.69
255.58
35.40
35.38
5.56

3.28
257.22
31.10
30.46
5.13

3.84
255.17
37.81
37.71
5.68

3.62
246.89
39.73
38.62
5.11

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.88	1.11	0.93	1.09	1.28
- 90+ Days Past Due	0.09	0.09	0.09	0.08	0.12
- Nonaccrual	3.08	3.64	3.06	3.78	3.77
Coml & Indl - 30-89 Days PD	0.57	0.91	0.63	0.74	0.92
- 90+ Days Past Due	0.05	0.08	0.05	0.05	0.07
- Nonaccrual	1.79	1.90	1.68	2.00	1.84
Individuals - 30-89 Days PD	0.87	0.98	1.11	1.21	1.36
- 90+ Days Past Due	0.05	0.05	0.05	0.06	0.07
- Nonaccrual	0.36	0.40	0.36	0.43	0.37
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	0.00	0.00	7.14	0.00
Agricultural - 30-89 Days PD	0.09	0.24	0.07	0.15	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.18	0.30	0.16	0.22	0.32
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	0.17	0.30	0.18	0.32	0.51
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.02
- Nonaccrual	0.23	0.24	0.21	0.34	0.30
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.07	1.32	1.15	1.35	1.39
- 90+ Days Past Due	0.09	0.09	0.10	0.10	0.11
- Nonaccrual	2.25	2.53	2.24	2.43	2.16
Revolving - 30-89 Days PD	0.51	0.50	0.54	0.53	0.60
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.02
- Nonaccrual	0.95	0.95	0.96	0.91	0.59
Closed-End - 30-89 Days PD	1.20	1.52	1.32	1.53	1.55
- 90+ Days Past Due	0.11	0.10	0.11	0.11	0.13
- Nonaccrual	2.59	2.98	2.59	2.86	2.67
- Jr Lien 30-89 Days PD	0.08	0.11	0.09	0.12	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.20	0.20	0.20	0.21	0.21
Commercial RE - 30-89 Days PD	0.79	1.02	0.74	0.95	1.19
- 90+ Days Past Due	0.07	0.08	0.09	0.06	0.11
- Nonaccrual	3.63	4.31	3.58	4.48	4.51
Const & Dev - 30-89 Days PD	0.87	1.20	0.86	1.13	1.54
- 90+ Days Past Due	0.07	0.15	0.11	0.07	0.12
- Nonaccrual	9.41	11.34	8.97	11.28	10.85
Multi family - 30-89 Days PD	0.26	0.53	0.50	0.45	0.70
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.00
- Nonaccrual	1.84	2.07	1.81	2.06	1.77
Nonfarm Nres- 30-89 Days PD	0.63	0.90	0.65	0.85	0.97
- 90+ Days Past Due	0.07	0.05	0.07	0.04	0.08
- Nonaccrual	2.75	2.73	2.53	2.77	2.36
Farmland - 30-89 Days PD	0.35	0.44	0.41	0.34	0.39
- 90+ Days Past Due	0.04	0.02	0.01	0.01	0.03
- Nonaccrual	1.61	1.87	1.69	1.88	1.54
Credit Card - 30-89 Days PD	0.89	0.90	1.04	0.93	1.14
- 90+ Days Past Due	0.27	0.22	0.30	0.23	0.37
- Nonaccrual	0.07	0.04	0.04	0.02	0.06

CAPITAL RATIOS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	8.02	9.19	9.56	8.97	8.57
Tier 1 RBC Ratio	14.17	13.19	13.86	12.81	11.50
Total Risk-Based Capital Ratio	15.75	14.79	15.40	14.41	13.12
Tangible Tier 1 Leverage Ratio	9.57	9.13	9.50	8.91	8.51
Tangible Common Eq Cap/Tan Assets	8.07	7.39	8.01	7.11	6.63
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.04	11.63	12.00	11.53	12.07
Standby Letters of Credit	0.47	0.55	0.52	0.57	0.65
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	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	1.89	1.18	1.51	1.45	1.08
Interest Rate Contracts	1.84	1.15	1.46	1.41	1.04
Interest Rate Futures & Forward Contr	0.36	0.10	0.22	0.19	0.11
Written Options Contr (Int Rate)	0.33	0.13	0.23	0.19	0.13
Purchased Options Contr (Int Rate)	0.00	0.01	0.01	0.02	0.01
Interest Rate Swaps	0.44	0.43	0.45	0.43	0.37
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	19.60	18.17	19.47	17.78	17.50

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	99.95	99.98	99.97	99.73
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.01	0.01
Futures and Forwards	23.84	18.15	29.98	22.83	19.27
Written Options	20.13	19.42	27.34	25.92	30.88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	20.12	19.42	27.34	25.92	30.56
Purchased Options	1.62	3.98	2.11	4.39	3.36
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.62	3.98	2.11	4.39	3.36
Swaps	36.02	39.21	36.64	35.84	35.42
Held for Trading	2.47	3.26	3.07	4.17	3.05
Interest Rate Contracts	2.47	3.26	3.07	4.74	3.64
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	97.53	96.21	96.36	95.83	96.95
Interest Rate Contracts	95.53	95.17	95.22	94.60	95.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.01	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	66.32	67.89	68.16	69.93	64.47
One Year or Less	23.19	21.28	31.81	33.44	20.86
Over 1 Year to 5 Years	15.37	13.99	15.37	14.65	15.19
Over 5 Years	11.78	12.01	12.33	9.94	10.76
Gross Negative Fair Value (Abs Val)	1.20	0.82	1.49	0.98	0.87
Gross Positive Fair Value	0.79	0.89	0.94	0.98	0.80
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	0.01

INSURANCE ACTIVITIES	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
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	54.02	44.83	53.95	44.70	26.81
Ins Under Assets(L/H)/Tot Ins Und Ast	45.98	55.17	46.05	55.30	73.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.49	0.55	0.57	0.56	0.58
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.01	0.16
Credit Rel Prem Inc/Tot Prem Inc	90.00	70.00	77.78	80.00	61.08
Other Prem Inc/Total Prem Inc	10.00	30.00	22.22	20.00	38.92
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)	23.80	87.30	15.48	35.22	19.14
Ins Net Inc (L/H)/Equity (L/H)	64.15	59.60	-200.43	19.83	18.05
Insur Ben, Losses, Exp/Insur Premiums	110.30	114.24	245.33	27.98	182.53
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.96	20.15	16.87	20.11	33.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.67	14.29	16.67	14.29	11.15
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.04	10.07	10.12	10.01	10.03
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	2.01	1.32	1.42	1.07	1.04
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	N/A	1.35	2.16	0.75	0.07
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-65.53	39.64	-35.46	-10.88	-47.32
Total Selected Assets	-40.09	56.32	24.00	-18.62	-28.05
Deposits	-36.61	-52.04	-28.41	-54.53	5.44

PROFITABILITY:	PEER GROUP 03 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.48	6.18	5.96	1.05	-5.90
Bank Net Inc/Avg Eq Inv in Banks	8.24	6.53	6.68	2.39	-4.34
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.32	2.17	1.39	0.39	-0.21
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.64	5.08	4.03	2.24	3.11
Bank Net Income/Parent Net Income	109.05	113.31	110.33	114.92	107.48
Nonbank Net Income/Parent Net Income	0.56	0.72	0.67	0.68	1.56
Sub BHCs Net Inc/Parent Net Income	91.71	89.05	92.15	93.03	105.97
LEVERAGE:					
Total Liabilities/Equity	16.18	18.98	17.06	20.64	24.11
Total Debt/Equity Capital	2.14	2.31	2.07	2.46	3.28
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.01	15.90	13.92	17.34	20.42
Tot Debt+Lns Guaranteed for Affl/Equity	2.29	2.47	2.25	2.77	3.76
Total Debt/Eq Cap - Exc Over Fair Value	2.15	2.35	2.10	2.50	3.31
Long-Term Debt/Equity Capital	1.58	1.73	1.49	1.59	1.54
Short-Term Debt/Equity Capital	0.16	0.14	0.14	0.25	0.68
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.09	0.05	0.11	0.09
Long-Term Debt/Consolidated LT Debt	3.70	3.28	3.56	3.02	2.23
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.66	112.45	110.86	113.82	116.08
Total Investment in Subs/Equity	110.25	113.12	111.36	114.51	117.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.09	99.17	99.14	99.68	100.77
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.48	99.72	99.54	100.25	101.63
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.95	1.54	1.28	1.46	2.19
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.97	4.27	3.47	5.13	9.76
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	75.91	68.87	89.97	74.03	82.61
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	78.72	73.08	98.13	87.79	91.46
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	70.69	73.84	97.55	98.60	98.60
Pretax Oper Inc + Int Exp/Int Expense	1342.25	709.83	3071.14	3038.00	1568.57
Div + Int From Subs/Int Exp + Div	108.84	84.21	118.60	102.13	146.73
Fees+Other Inc From Subs/Sal + Oth Exp	6.93	7.99	7.92	8.07	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.83	10.86	27.62	12.90	16.00
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.63	0.49	0.77	0.46	-0.10
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	15.77	19.37	17.91	18.20	13.10
Total	15.77	20.16	17.91	18.20	13.23
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	0.30	0.25	0.34	0.42
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	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	61.62	62.06	73.13	89.28	119.84
Dividends Paid/Net Income	22.03	21.67	24.11	31.42	42.32
Net Income - Dividends/Avg Equity	5.75	4.54	4.13	-0.97	-8.01
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	80.29	60.40	106.64	79.52	103.58
Dividends From Nonbank Subs	0.32	0.40	1.00	0.96	1.91
Dividends From Subsidiary BHCs	0.00	0.00	0.00	1.12	0.50
Dividends From All Subsidiaries	84.19	68.94	121.49	93.78	119.35
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	20.58	18.48	28.47	29.39	54.07
Interest Income From Bank Subs	0.08	0.09	0.05	0.16	0.26
Mgt & Service Fees From Bank Subs	1.42	3.10	2.18	3.46	6.26
Other Income From Bank Subs	0.01	0.02	0.02	0.03	0.02
Operating Income From Bank Subs	25.83	26.29	34.59	39.06	71.33
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	47.22	47.21	60.42	62.52	72.59
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.50
Mgt & Serv Fees From Nonbank Subs	0.71	0.41	0.43	0.67	3.62
Other Income From Nonbank Subs	0.00	0.12	0.00	0.05	0.00
Operating Inc From Nonbank Subs	53.52	54.93	65.49	76.71	107.00
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	11.52	6.29	16.75	38.86	21.46
Interest Inc From Subsidiary BHCs	0.00	0.02	0.00	0.00	0.27
Mgt & Serv Fees From Sub BHCs	0.69	0.73	0.76	0.01	0.24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	14.29	9.57	20.25	38.94	22.91
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	38.20	32.17	46.67	43.45	52.12
Interest Income From Bank Subs	4.75	5.70	4.24	5.85	3.32
Mgt & Serv Fees From Bank Subs	5.40	7.33	4.31	5.93	4.42
Other Income From Bank Subs	0.08	0.16	0.09	0.14	0.09
Operating Income From Bank Subs	63.30	61.24	70.51	66.17	72.13
Dividends From Nonbank Subs	2.00	2.77	0.67	2.57	2.75
Interest Income From Nonbank Subs	0.06	0.16	0.01	0.13	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.19	5.87	4.10	6.49	5.28
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.76	0.36
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	1.22	0.74
Loans and Adv From Subs/ST Debt	457.42	941.64	515.27	798.08	684.65
Loans and Adv From Subs/Total Debt	264.49	362.39	251.20	356.65	297.82

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									350
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.39	2.37	2.68	3.04	3.38	3.75	4.06	4.39	350
+ Non-interest Income	0.99	0.19	0.30	0.58	0.88	1.30	1.99	3.14	350
- Overhead Expense	3.09	1.83	2.09	2.53	2.99	3.59	4.38	5.04	350
- Provision for Losses	0.31	-0.00	0.00	0.09	0.23	0.51	0.84	1.28	350
+ Securities Gains (Losses)	0.05	-0.02	-0.00	0.00	0.00	0.08	0.25	0.51	350
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	350
= Pretax Net Oper Income (TE)	1.09	-0.83	0.17	0.66	1.11	1.55	1.98	2.34	350
Net Operating Income	0.76	-0.80	0.14	0.45	0.75	1.08	1.46	1.83	350
Net Income	0.76	-0.80	0.14	0.45	0.75	1.08	1.46	1.83	350
Net Income (Sub S Adjusted)	0.91	0.18	0.38	0.64	0.86	1.14	1.51	1.65	60
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.55	3.72	3.92	4.23	4.53	4.84	5.29	5.55	350
Interest Expense	0.81	0.29	0.40	0.57	0.80	1.05	1.27	1.51	350
Net Interest Income (TE)	3.71	2.67	2.96	3.33	3.67	4.08	4.50	4.86	350
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.51	-0.05	-0.00	0.10	0.31	0.84	1.67	2.45	350
Earnings Coverage of Net Losses (X)	8.17	-51.28	-4.69	1.18	4.27	12.27	38.89	68.80	349
Ln&Ls Allowance/Total Loans & Leases	1.98	0.93	1.08	1.38	1.75	2.46	3.36	4.48	350
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	4.13	0.59	0.85	1.68	3.23	6.23	9.64	12.20	350
30-89 Days Past Due Loans and Leases	0.85	0.09	0.15	0.39	0.69	1.20	2.01	2.55	350
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.90	-9.41	-2.44	6.95	14.51	23.12	32.71	36.95	350
Net ST Noncore Funding Dependence	4.50	-17.48	-9.67	-1.99	4.28	11.26	18.41	21.68	350
Net Loans and Leases/Total Assets	61.36	40.60	45.61	53.46	61.84	69.04	74.82	78.77	350
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.63	0.00	0.00	7.45	9.03	10.38	12.49	14.46	350
Equity Capital/Total Assets	9.71	5.30	6.30	8.09	9.50	11.14	13.94	16.29	350
Equity Capital+Minority Int/Total Assets	9.80	5.28	6.42	8.10	9.50	11.22	14.28	16.68	350
Tier 1 Common Eq Cap / T RWA	11.68	3.77	5.60	8.67	11.42	13.85	17.88	20.76	304
Net Loans&Ls/Equity Capital (X)	6.58	2.79	3.73	5.02	6.47	7.87	9.69	11.01	346
Cash Dividends/Net Income	21.98	0.00	0.00	0.00	17.98	42.21	65.42	81.19	321
Cash Dividends/Net Income (Sub S Adjusted)	9.50	-41.60	-14.86	0.00	0.00	14.25	57.97	66.94	60
Retained Earnings/Avg Equity Cap	5.74	-10.10	-0.24	2.95	5.72	8.36	12.33	18.23	347
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.15	0.00	0.00	0.00	0.00	0.00	1.15	3.91	346
Long-Term Debt/Equity Capital	1.58	0.00	0.00	0.00	0.00	0.32	11.28	22.54	346
Equity Investment in Subs/Equity Cap	109.65	85.14	93.36	98.56	105.63	119.51	135.39	150.56	346
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	78.71	-63.50	-15.31	14.17	90.29	112.00	195.29	350.87	338

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.16	3.32	3.57	3.90	4.15	4.45	4.77	5.03	350
Less: Interest Expense	0.74	0.27	0.36	0.51	0.72	0.95	1.17	1.38	350
Equals: Net Interest Income (TE)	3.39	2.37	2.68	3.04	3.38	3.75	4.06	4.39	350
Plus: Non-Interest Income	0.99	0.19	0.30	0.58	0.88	1.30	1.99	3.14	350
Equals: Adj Operating Income (TE)	4.44	2.98	3.39	3.83	4.40	5.02	5.76	6.68	350
Less: Overhead Expense	3.09	1.83	2.09	2.53	2.99	3.59	4.38	5.04	350
Less: Provision for Loan and Lease Losses	0.31	-0.00	0.00	0.09	0.23	0.51	0.84	1.28	350
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Plus: Realized G/L on AFS Sec	0.05	-0.00	0.00	0.00	0.00	0.07	0.25	0.49	350
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.04	350
Equals: Pretax Net Oper Inc (TE)	1.09	-0.83	0.17	0.66	1.11	1.55	1.98	2.34	350
Less: Applicable Income Taxes (TE)	0.30	-0.02	0.00	0.08	0.30	0.48	0.65	0.72	350
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	350
Equals: Net Operating Income	0.76	-0.80	0.14	0.45	0.75	1.08	1.46	1.83	350
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Equals: Net Income	0.76	-0.80	0.14	0.45	0.75	1.08	1.46	1.83	350
Memo: Net Income (Last Four Qtrs)	0.67	-2.06	-0.49	0.38	0.74	1.12	1.43	1.82	300
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.69	81.51	86.37	89.38	92.14	94.02	95.76	96.45	350
Avg Int-Bearing Funds / Avg Assets	75.75	41.98	65.58	75.86	79.17	82.71	86.80	89.55	47
Int Income (TE) / Avg Earning Assets	4.55	3.72	3.92	4.23	4.53	4.84	5.29	5.55	350
Int Expense / Avg Earning Assets	0.81	0.29	0.40	0.57	0.80	1.05	1.27	1.51	350
Net Int Inc (TE) / Avg Earn Assets	3.71	2.67	2.96	3.33	3.67	4.08	4.50	4.86	350
YIELD OR COST:									
Total Loans and Leases (TE)	5.50	4.58	4.78	5.05	5.46	5.88	6.42	7.07	350
Interest-Bearing Bank Balances	0.24	0.00	0.04	0.17	0.23	0.29	0.47	0.66	349
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.00	0.11	0.25	0.59	1.20	176
Trading Assets	0.91	-0.28	0.00	0.00	0.00	1.48	4.09	4.62	29
Total Earning Assets	4.46	3.64	3.83	4.14	4.45	4.72	5.16	5.54	350
Investment Securities (TE)	2.90	1.52	1.88	2.32	2.82	3.39	4.03	4.86	350
U.S. Treasury & Agency Sec (excl MBS)	1.77	0.40	0.71	1.09	1.63	2.29	3.24	4.32	310
Mortgage-Backed Securities	2.67	1.37	1.53	1.99	2.53	3.09	4.33	5.43	342
All Other Securities	4.59	2.04	2.37	3.55	4.53	5.65	6.81	7.76	340
Interest-Bearing Deposits	0.75	0.27	0.37	0.55	0.74	0.92	1.21	1.42	350
Time Deposits of \$100K or More	1.30	0.54	0.70	1.00	1.30	1.59	1.85	2.11	349
Time Deposits < \$100K	1.37	0.60	0.76	1.06	1.34	1.65	2.03	2.30	349
Other Domestic Deposits	0.34	0.11	0.15	0.21	0.32	0.46	0.62	0.81	350
Foreign Deposits	2.01	0.00	0.00	0.00	0.32	0.59	4.51	5.82	4
Fed Funds Purchased and Repos	0.80	0.00	0.00	0.17	0.36	0.97	3.65	4.17	272
Other Borrowed Funds & Trading Liab	3.01	0.27	1.04	2.04	3.16	3.90	4.62	5.43	322
All Interest-Bearing Funds	0.94	0.64	0.73	0.91	1.23	1.64	1.88	2.03	47

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	18.54	12.61	13.69	15.27	17.77	21.53	25.43	29.59	350
Avg Assets per Employee (\$000)	4633.45	2745.48	3050.68	3612.37	4262.31	5517.69	7097.25	8545.50	350

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.79	0.00	0.00	0.00	0.46	3.66	7.34	9.61	344
Overhead Exp / NOI + Non-Int Income	70.72	48.64	53.04	61.70	70.30	79.24	90.55	97.36	350

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.09	1.83	2.09	2.53	2.99	3.59	4.38	5.04	350
Personnel Expense	1.65	0.97	1.13	1.35	1.62	1.91	2.33	2.76	350
Net Occupancy Expense	0.39	0.17	0.23	0.29	0.38	0.47	0.58	0.68	350
Other Operating Expenses	1.02	0.50	0.60	0.78	0.97	1.20	1.61	2.08	350
Overhead Less Non-Interest Income	2.03	1.00	1.27	1.63	2.00	2.37	2.91	3.34	350

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.53	47.91	50.93	60.71	69.07	77.96	89.39	96.06	350
Personnel Expense	37.56	24.42	27.85	32.78	37.37	42.17	48.21	50.95	350
Net Occupancy Expense	8.83	4.61	5.47	6.84	8.65	10.54	13.30	14.59	350
Other Operating Expenses	22.77	13.30	15.16	17.69	21.88	26.86	33.86	41.93	350
Total Non-Interest Income	21.45	5.53	7.98	14.53	20.80	27.30	37.60	47.70	350
Fiduciary Activities Income	1.38	0.00	0.00	0.00	0.01	2.64	5.56	9.76	350
Serv Charges on Deposit Accts - Domestic	5.46	0.70	1.52	3.07	5.05	7.49	10.55	12.81	350
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	350
Investment Banking Fees & Commissions	0.66	0.00	0.00	0.00	0.39	1.26	2.32	3.16	350
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Net Servicing Fees	0.33	0.00	0.00	0.00	0.01	0.37	1.84	3.28	350
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Insurance Activities Revenue	0.49	0.00	0.00	0.00	0.01	0.28	3.50	7.19	350
Net Gain (Loss) - Sales Loans, OREO, Oth	1.98	-6.04	-3.63	-0.28	1.22	3.81	8.11	23.02	350
Other Non-Interest Income	7.76	2.00	2.96	4.90	7.22	9.86	14.48	18.67	350
Overhead Less Non-Interest Income	47.24	17.33	27.73	36.85	47.10	55.98	69.24	82.69	350

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	20.59	0.00	0.00	3.85	25.38	32.56	37.00	38.62	325
Appl Inc Tax+TE/Pretax NOI+TE	28.29	0.00	1.88	19.26	33.01	37.00	39.79	41.48	325

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.63	25.31	31.61	39.19	48.82	58.21	65.60	69.37	350
Commercial and Industrial Loans	8.03	0.77	2.05	4.09	7.04	11.36	17.00	21.59	350
Loans to Individuals	1.78	0.05	0.13	0.43	1.17	2.51	5.58	10.29	350
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	350
Agricultural Loans	0.52	0.00	0.00	0.00	0.05	0.72	2.45	5.04	350
Other Loans and Leases	1.00	0.00	0.00	0.08	0.58	1.48	3.27	5.41	350
Net Loans and Leases	61.36	40.60	45.61	53.46	61.84	69.04	74.82	78.77	350
Debt Securities Over 1 Year	20.20	2.48	5.58	11.77	19.77	28.36	36.26	43.65	350
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.11	0.42	0.79	350
Subtotal	82.44	66.49	70.96	77.95	83.75	87.17	89.94	91.42	350
Interest-Bearing Bank Balances	5.29	0.14	0.40	1.76	4.28	8.37	13.77	16.52	350
Federal Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.00	0.13	1.12	2.62	350
Debt Securities 1 Year or Less	1.76	0.01	0.10	0.33	1.09	2.65	5.34	9.47	350
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	350
Total Earning Assets	91.09	84.44	87.03	89.17	91.43	93.07	94.25	95.29	350
Non-Int Cash and Due From Dep Inst	1.56	0.40	0.62	1.05	1.52	1.97	2.57	3.05	350
Other Real Estate Owned	0.81	0.02	0.04	0.16	0.51	1.28	2.57	3.34	350
All Other Assets	7.24	3.55	4.21	5.32	6.86	9.00	11.25	13.71	350
MEMORANDA:									
Short-Term Investments	8.00	1.03	2.02	4.08	6.76	11.78	17.19	21.04	350
U.S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.00	0.75	1.71	350
U.S. Agency Securities (excl MBS)	3.14	0.00	0.00	0.43	2.15	5.25	10.19	14.53	350
Municipal Securities	3.65	0.00	0.02	0.60	2.46	5.60	10.05	12.49	350
Mortgage-Backed Securities	12.85	0.06	0.93	5.39	12.25	18.94	28.10	34.20	350
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.01	0.41	0.83	350
Other Debt Securities	0.48	0.00	0.00	0.00	0.09	0.73	2.33	4.44	350
RE Loans Secured by 1-4 Family	17.01	3.81	6.22	9.48	15.38	22.98	33.76	40.21	350
Revolving	2.97	0.00	0.13	1.10	2.65	4.54	6.72	8.61	350
Closed-End, Sec by First Liens	12.68	2.58	3.41	6.53	10.79	17.76	27.07	33.20	350
Closed-End, Sec by Junior Liens	0.88	0.09	0.17	0.40	0.71	1.30	2.00	2.55	350
Commercial Real Estate Loans	28.59	9.42	15.14	21.47	28.46	35.85	42.45	48.13	350
Construction and Land Dev	4.26	0.53	0.95	2.28	3.87	6.09	8.64	10.13	350
Multi family	2.46	0.23	0.47	1.15	1.97	3.29	6.21	10.60	350
Nonfarm Nonresidential	20.86	6.57	10.47	15.05	20.67	26.26	32.43	36.78	350
RE Loans Secured by Farml and	1.13	0.00	0.00	0.01	0.39	2.02	4.59	6.38	350
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.62	52.31	59.05	69.05	80.12	88.56	94.74	96.76	350
RE Loans Secured by 1-4 Family	27.58	6.69	9.71	16.87	25.43	37.53	49.86	59.11	350
Revolving	4.81	0.00	0.19	1.95	4.36	7.29	11.12	13.26	350
Closed-End	22.21	4.48	6.37	12.17	20.65	31.11	42.60	53.24	350
Commercial Real Estate Loans	46.11	19.06	26.87	36.40	45.98	55.32	65.85	70.47	350
Construction and Land Dev	6.83	0.90	1.63	3.63	6.44	9.68	13.57	15.23	350
Multi family	3.93	0.39	0.88	1.87	3.26	4.93	9.09	16.93	350
Nonfarm Nonresidential	33.83	11.06	18.59	25.83	33.92	41.59	49.15	54.68	350
RE Loans Secured by Farml and	1.91	0.00	0.00	0.02	0.65	3.45	7.88	11.08	350
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	350
Commercial and Industrial Loans	13.01	1.40	3.38	6.79	11.85	18.65	25.67	31.50	350
Loans to Individuals	3.00	0.10	0.18	0.73	1.90	4.21	9.37	17.28	350
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.26	0.59	350
Agricultural Loans	0.90	0.00	0.00	0.00	0.08	1.24	4.38	9.05	350
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Other Loans and Leases	1.63	0.00	0.00	0.15	0.99	2.33	5.23	8.73	350

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.00	1.03	2.02	4.08	6.76	11.78	17.19	21.04	350
Liquid Assets	25.19	11.00	14.24	18.04	24.02	32.31	39.45	43.96	350
Investment Securities	23.03	4.78	7.85	14.93	22.29	31.02	40.24	47.16	350
Net Loans and Leases	61.36	40.60	45.61	53.46	61.84	69.04	74.82	78.77	350
Net Lns, Ls & Stdbly Ltrs of Credit	61.93	40.92	46.15	54.27	62.15	69.82	75.24	79.78	350
Core Deposits	67.08	45.88	52.30	61.20	67.98	73.51	78.10	79.95	350
Noncore Funding	20.58	7.82	10.60	14.38	19.73	25.59	32.91	40.45	350
Time Deposits of \$100K or More	12.75	4.42	5.95	8.23	11.56	17.10	21.63	26.47	350
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Fed Funds Purchased and Repos	1.64	0.00	0.00	0.00	1.03	3.09	5.80	7.41	350
Net Fed Funds Purchased (Sold)	1.48	-1.33	-0.34	0.00	0.71	2.73	5.64	7.23	350
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Oth Borrowings W/Rem Mat 1 Yr or Less	0.92	0.00	0.00	0.00	0.47	1.66	3.61	4.81	350
Earning Assets Repr in 1 Year	30.49	10.87	15.29	20.62	30.01	38.72	49.24	56.58	350
Int-Bearing Liab Repr in 1 Year	24.41	6.45	8.83	13.86	20.20	32.18	55.38	61.74	350
Long-Term Debt Repr in 1 Year	0.20	0.00	0.00	0.00	0.00	0.00	1.51	2.44	350
Net Assets Repriceable in 1 Year	5.54	-31.58	-21.41	-5.52	8.11	17.52	26.08	30.31	350
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.90	-9.41	-2.44	6.95	14.51	23.12	32.71	36.95	350
Net ST Noncore Funding Dependence	4.50	-17.48	-9.67	-1.99	4.28	11.26	18.41	21.68	350
Short-Term Inv/ST Noncore Funding	82.86	6.20	13.79	31.86	61.97	117.90	228.05	347.97	346
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.01	-7.97	-1.05	6.39	16.14	30.20	46.06	61.05	350
Net Loans and Leases/Total Deposits	75.40	49.16	55.68	66.37	75.23	85.09	93.50	97.60	350
Net Loans and Leases/Core Deposits	92.72	58.77	66.26	76.36	91.62	107.81	121.20	144.25	350
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.93	-0.31	-0.00	0.00	0.15	1.54	3.99	5.96	154
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.34	-0.56	0.04	1.41	3.35	7.05	10.80	13.36	299
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.62	-0.26	-0.02	0.00	0.03	0.12	0.18	158
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.06	0.00	0.00	0.00	0.01	7.75	33.60	57.82	350
Available-For-Sale Securities	93.93	40.31	65.02	92.19	99.97	100.00	100.00	100.00	350
U. S. Treasury Securities	0.61	0.00	0.00	0.00	0.00	0.02	4.29	12.72	350
U. S. Agency Securities (excl MBS)	15.82	0.00	0.00	1.83	12.34	26.58	48.07	66.12	350
Municipal Securities	16.59	0.00	0.15	3.67	13.18	27.10	39.31	50.66	350
Mortgage-Backed Securities	56.30	1.06	10.86	35.45	59.94	78.63	91.49	96.12	350
Asset-Backed Securities	0.27	0.00	0.00	0.00	0.00	0.04	1.87	4.75	350
Other Debt Securities	2.30	0.00	0.00	0.00	0.35	3.56	10.93	21.32	350
Mutual Funds and Equity Securities	0.42	0.00	0.00	0.00	0.00	0.57	2.28	4.32	350
Debt Securities 1 Year or Less	9.25	0.13	0.38	1.76	5.90	13.70	29.88	45.75	350
Debt Securities 1 To 5 Years	26.93	0.64	1.67	9.38	24.13	43.46	57.87	69.99	350
Debt Securities Over 5 Years	58.92	5.31	15.68	39.20	61.24	81.42	91.97	97.12	350
Pledged Securities	45.83	5.03	11.26	26.10	46.96	63.65	81.46	88.94	350
Structured Notes, Fair Value	1.97	0.00	0.00	0.00	0.03	2.54	10.31	20.14	350

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.31	-0.00	0.00	0.09	0.23	0.51	0.84	1.28	350
Provision for Ln&Ls Losses/Avg Lns&Ls	0.50	-0.00	0.00	0.15	0.38	0.80	1.28	1.87	350
Provision for Ln&Ls Losses/Net Losses	133.45	-239.53	-0.11	34.43	99.94	183.39	396.82	955.19	349
Ln&Ls Allowance/Total Loans & Leases	1.98	0.93	1.08	1.38	1.75	2.46	3.36	4.48	350
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.85	1.00	1.37	2.21	4.44	9.67	26.81	58.02	313
ALLL/Nonaccrual Assets	104.60	29.28	35.09	49.87	82.63	138.69	260.49	372.84	349
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	96.33	22.48	31.13	45.55	77.34	129.13	231.64	295.78	349
Gross Ln&Ls Losses/Avg Loans & Leases	0.66	0.01	0.06	0.19	0.46	0.97	2.00	2.91	350
Recoveries/Avg Loans and Leases	0.12	0.00	0.01	0.02	0.06	0.18	0.44	0.60	350
Net Losses/Avg Loans and Leases	0.51	-0.05	-0.00	0.10	0.31	0.84	1.67	2.45	350
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Recoveries/Prior Year-End Losses	4.06	0.29	0.49	1.24	2.44	5.47	12.17	20.46	301
Earnings Coverage of Net Losses (X)	8.17	-51.28	-4.69	1.18	4.27	12.27	38.89	68.80	349
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.46	-0.08	-0.00	0.05	0.26	0.74	1.51	2.39	349
RE Loans Secured By 1-4 Family	0.47	-0.04	-0.00	0.04	0.26	0.79	1.63	2.26	349
Revolving	0.43	-0.10	-0.00	0.00	0.09	0.71	1.71	2.59	333
Closed-End	0.45	-0.09	-0.00	0.00	0.21	0.71	1.59	2.60	349
Commercial Real Estate Loans	0.47	-0.29	-0.02	0.00	0.21	0.78	1.85	2.76	349
Construction and Land Dev	1.19	-1.80	-0.23	0.00	0.06	1.60	6.70	10.26	345
Multi family	0.17	-0.05	0.00	0.00	0.00	0.00	1.18	3.45	347
Nonfarm Nonresidential	0.31	-0.04	-0.01	0.00	0.05	0.56	1.37	1.99	349
RE Loans Secured by Farmland	0.00	-0.16	0.00	0.00	0.00	0.00	0.00	0.53	277
Commercial and Industrial Loans	0.62	-0.53	-0.17	-0.02	0.12	0.90	2.95	5.51	348
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	1.23	0.07	0.09	0.27	0.61	1.56	4.37	7.84	238
Credit Card Loans	2.18	-4.50	-0.42	0.00	1.18	2.99	9.42	15.21	102
Agricultural Loans	-0.00	-0.13	-0.02	0.00	0.00	0.00	0.00	0.20	233
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	0.28	-0.43	-0.06	0.00	0.00	0.27	1.35	4.76	318

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.85	0.09	0.15	0.39	0.69	1.20	2.01	2.55	350
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.01	0.11	0.49	1.06	350
Nonaccrual Loans and Leases	2.76	0.42	0.57	1.01	2.14	4.23	6.80	8.68	350
90+ Days PD and Nonaccrual Loans and Leases	3.05	0.46	0.63	1.16	2.32	4.48	7.67	10.96	350
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.03	0.22	0.36	350
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	350
Nonaccrual Restructured	0.67	0.00	0.00	0.12	0.44	1.21	2.15	3.65	350
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.85	0.09	0.15	0.39	0.69	1.20	2.01	2.55	350
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.01	0.11	0.49	1.05	350
Nonaccrual Assets	2.79	0.42	0.58	1.02	2.17	4.31	6.93	8.68	350
30+ Days PD & Nonaccrual Assets	3.98	0.71	1.06	1.85	3.14	5.79	9.05	12.77	350
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.92	0.25	0.39	0.75	1.37	2.86	4.96	6.94	350
90+ PD & Nonaccrual Assets + OREO	2.80	0.34	0.58	1.06	2.04	4.26	6.78	9.54	350
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	3.35	0.48	0.71	1.33	2.55	5.24	8.18	10.23	350
Allowance for Loan & Lease Losses	269.57	55.87	92.03	138.21	235.58	377.09	552.44	642.14	349
Equity Cap + ALLL	30.77	4.51	6.54	12.13	23.30	46.24	79.98	113.34	346
Tier 1 Cap + ALLL	29.54	4.79	6.90	13.17	27.67	58.80	267.54	377.86	350
Loans & Leases + RE Acquired	5.30	0.81	1.23	2.30	4.22	8.08	12.34	15.47	350

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 3
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.88	0.07	0.13	0.33	0.70	1.32	2.13	2.68	349
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.12	0.43	1.28	349
- Nonaccrual	3.08	0.34	0.56	1.18	2.35	4.57	7.46	10.19	349
Coml & Indl - 30-89 Days PD	0.56	0.00	0.00	0.11	0.36	0.91	1.83	2.79	348
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.27	0.75	348
- Nonaccrual	1.79	0.00	0.05	0.33	1.16	2.65	5.08	7.49	348
Individuals - 30-89 Days PD	0.87	0.00	0.01	0.21	0.62	1.20	2.47	3.97	347
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.24	0.63	347
- Nonaccrual	0.36	0.00	0.00	0.00	0.20	0.63	1.35	2.44	347
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.67	0.94	233
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	233
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	1.28	4.17	233
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	0.17	0.00	0.00	0.00	0.00	0.14	1.03	1.85	318
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.29	318
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.00	1.08	4.70	318
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.06	0.01	0.15	0.43	0.92	1.56	2.40	3.24	349
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.10	0.51	1.10	349
- Nonaccrual	2.25	0.15	0.34	0.82	1.72	3.30	5.80	7.86	349
Revolvi ng - 30-89 Days PD	0.50	0.00	0.00	0.03	0.33	0.96	1.59	2.34	333
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.48	333
- Nonaccrual	0.94	0.00	0.00	0.03	0.59	1.70	3.35	4.54	333
Closed-End - 30-89 Days PD	1.19	0.00	0.10	0.41	1.01	1.85	2.75	3.68	349
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.12	0.58	1.41	349
- Nonaccrual	2.59	0.17	0.31	0.90	1.84	3.88	7.23	9.77	349
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.04	0.13	0.26	0.40	349
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	349
- Jr Lien Nonaccrual	0.20	0.00	0.00	0.01	0.10	0.31	0.84	1.44	349
Commercial RE - 30-89 Days PD	0.79	0.00	0.01	0.14	0.49	1.17	2.25	2.78	349
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.06	0.42	1.11	349
- Nonaccrual	3.63	0.23	0.44	1.28	2.87	5.47	9.47	12.16	349
Const & Dev - 30-89 Days PD	0.87	0.00	0.00	0.00	0.32	1.34	3.61	6.69	345
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.45	1.70	345
- Nonaccrual	9.41	0.00	0.02	1.32	5.75	15.14	28.28	38.66	345
Mul ti fami ly - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.26	1.61	3.55	347
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.76	347
- Nonaccrual	1.83	0.00	0.00	0.00	0.21	2.94	9.23	17.42	347
Nonfarm Nres- 30-89 Days PD	0.63	0.00	0.00	0.08	0.44	1.09	2.08	2.94	349
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.03	0.47	1.03	349
- Nonaccrual	2.75	0.04	0.21	0.77	2.16	4.03	7.90	10.60	349
Farmland - 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.49	1.69	3.95	277
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.10	1.40	277
- Nonaccrual	1.60	0.00	0.00	0.00	0.03	2.07	8.93	15.65	277
Credi t Card - 30-89 Days PD	0.89	0.00	0.00	0.00	0.60	1.39	3.32	4.82	102
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.00	0.31	1.57	3.79	102
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.58	0.95	102

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.01	0.00	0.00	7.45	9.03	10.38	12.49	14.46	350
Tier 1 RBC Ratio	14.17	0.00	0.00	10.48	13.07	15.18	19.26	22.35	350
Total Risk-Based Capital Ratio	15.75	0.00	0.00	12.22	14.54	16.76	20.93	24.20	350
Tangible Tier 1 Leverage Ratio	9.57	-0.69	-0.09	7.37	8.96	10.28	12.24	14.45	350
Tangible Common Eq Cap/Tan Assets	8.07	3.03	4.47	6.35	8.06	9.90	12.44	14.75	350
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.03	3.24	4.76	7.76	11.41	16.05	21.21	24.18	350
Standby Letters of Credit	0.47	0.00	0.02	0.13	0.31	0.71	1.21	1.69	350
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.20	350
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.88	0.00	0.00	0.00	0.41	2.61	8.97	15.13	350
Interest Rate Contracts	1.83	0.00	0.00	0.00	0.40	2.43	8.97	14.94	350
Interest Rate Futures & Forward Contr	0.35	0.00	0.00	0.00	0.00	0.27	2.61	5.35	350
Written Options Contr (Int Rate)	0.33	0.00	0.00	0.00	0.00	0.29	1.88	4.63	350
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	350
Interest Rate Swaps	0.43	0.00	0.00	0.00	0.00	0.36	2.37	5.93	350
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.60	5.50	8.08	12.84	18.48	26.12	33.29	38.34	350

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	99.66	100.00	100.00	100.00	100.00	100.00	100.00	202
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Futures and Forwards	23.84	0.00	0.00	0.00	11.97	59.19	96.93	100.00	202
Written Options	20.12	0.00	0.00	0.00	10.93	46.96	87.69	100.00	202
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Over-The-Counter	20.11	0.00	0.00	0.00	10.93	46.96	87.69	100.00	202
Purchased Options	1.62	0.00	0.00	0.00	0.00	0.00	5.32	50.00	202
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Over-The-Counter	1.61	0.00	0.00	0.00	0.00	0.00	5.32	50.00	202
Swaps	36.01	0.00	0.00	0.00	0.12	90.93	100.00	100.00	202
Held for Trading	2.46	0.00	0.00	0.00	0.00	0.00	0.00	89.14	202
Interest Rate Contracts	2.46	0.00	0.00	0.00	0.00	0.00	0.00	89.14	202
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Non-Traded	97.53	7.23	98.02	100.00	100.00	100.00	100.00	100.00	202
Interest Rate Contracts	95.52	0.00	44.50	100.00	100.00	100.00	100.00	100.00	202
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Deriv Contr (Excl Fut & FX LE 14 Days)	66.32	0.00	0.00	12.99	64.71	100.00	100.00	100.00	202
One Year or Less	23.19	0.00	0.00	0.00	5.40	50.00	82.19	100.00	202
Over 1 Year to 5 Years	15.37	0.00	0.00	0.00	0.00	24.22	78.32	100.00	202
Over 5 Years	11.78	0.00	0.00	0.00	0.00	15.15	58.75	93.12	202
Gross Negative Fair Value (Abs Val)	1.20	0.00	0.00	0.00	0.24	2.16	5.95	7.62	202
Gross Positive Fair Value	0.78	0.00	0.00	0.00	0.30	1.41	3.32	5.36	202
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	0.02	304
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	304
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	304
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
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	304
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.19	304

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	350
Ins Under Assets(P/C)/Tot Ins Und Ast	54.01	0.00	0.00	0.00	47.10	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	45.98	0.00	0.00	0.00	2.89	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	0.49	0.00	0.00	0.00	0.01	0.28	3.50	7.19	350
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	203
Credit Rel Prem Inc/Tot Prem Inc	90.00	0.00	0.00	100.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	10.00	0.00	0.00	0.00	0.00	0.00	0.00	50.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350
Ins Net Inc (P/C)/Equity (P/C)	23.80	-8.37	-8.37	-3.64	21.56	38.43	49.48	50.57	6
Ins Net Inc (L/H)/Equity (L/H)	64.15	-19.04	-19.04	-11.43	0.00	3.89	163.22	281.61	6
Insur Ben, Losses, Exp/Insur Premiums	110.29	0.00	0.00	0.00	18.18	115.00	200.00	407.77	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.96	0.00	0.00	0.00	0.00	0.89	41.07	70.53	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	350
CSV Life Insurance/Tier 1 Cap + ALLL	10.04	0.00	0.00	3.00	12.62	20.43	80.61	235.55	348
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	350
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	39
Cost: Interest-Bearing Deposits	2.01	0.00	0.00	0.00	0.32	0.59	4.51	5.82	4
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
GROWTH RATES:									
Net Loans and Leases	-65.52	-100.00	-100.00	-100.00	-100.00	-15.49	6.99	19.03	48
Total Selected Assets	-40.08	-100.00	-100.00	-100.00	-33.33	0.00	42.64	173.79	66
Deposits	-36.61	-100.00	-100.00	-100.00	-54.23	-6.69	-3.49	-2.42	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	61.61	0.00	0.00	7.62	82.13	102.85	119.50	150.69	162
Dividends Paid/Net Income	22.02	0.00	0.00	0.00	17.98	42.75	65.42	81.19	321
Net Income - Dividends/Avg Equity	5.74	-10.10	-0.24	2.95	5.72	8.36	12.33	18.23	347
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	80.28	0.00	0.00	0.00	92.20	122.48	298.45	603.48	219
Dividends From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.28	1.44	4.85	219
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	219
Dividends From All Subsidiaries	84.18	0.00	0.00	0.00	98.63	122.57	319.67	603.48	219
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	20.58	0.00	0.00	0.00	0.00	44.24	80.94	109.25	300
Interest Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.04	0.46	2.42	300
Mgt & Service Fees From Bank Subs	1.41	0.00	0.00	0.00	0.00	0.00	10.49	27.36	300
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.65	300
Operating Income From Bank Subs	25.83	0.00	0.00	0.00	10.07	52.34	95.95	119.85	300
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	47.22	0.00	0.00	0.00	34.38	100.00	100.00	107.06	136
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Mgt & Serv Fees From Nonbank Subs	0.71	0.00	0.00	0.00	0.00	0.00	4.79	14.83	136
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Operating Inc From Nonbank Subs	53.51	0.00	0.00	0.00	60.00	100.00	100.00	171.68	136
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	11.51	0.00	0.00	0.00	0.00	0.00	70.28	82.95	28
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Mgt & Serv Fees From Sub BHCs	0.69	0.00	0.00	0.00	0.00	0.00	0.80	10.40	28
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating Income From Sub BHCs	14.29	0.00	0.00	0.00	0.00	22.41	70.28	82.95	28
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	38.20	0.00	0.00	0.00	0.00	97.98	99.90	100.00	301
Interest Income From Bank Subs	4.75	0.00	0.00	0.00	0.00	0.22	40.00	100.00	301
Mgt & Serv Fees From Bank Subs	5.39	0.00	0.00	0.00	0.00	0.00	52.83	81.61	301
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.83	301
Operating Income From Bank Subs	63.29	0.00	0.00	0.00	95.30	99.84	100.00	100.00	301
Dividends From Nonbank Subs	1.99	0.00	0.00	0.00	0.00	0.28	9.07	71.07	301
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	5.64	301
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	301
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	301
Operating Inc From Nonbank Subs	6.18	0.00	0.00	0.00	0.00	3.28	64.27	100.00	301
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Loans and Adv From Subs/ST Debt	457.42	0.00	0.00	0.00	243.53	746.87	1650.24	2000.90	53
Loans and Adv From Subs/Total Debt	264.48	0.00	0.00	0.00	104.34	360.47	1198.97	1748.62	125

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1117464	1,020,735	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,207,147	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1,416,335	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1,067,909	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,280,297	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,260,256	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1109964	1,071,566	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,345,102	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,323,260	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,129,741	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1202258	1,094,656	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,094,472	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,799,008	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	New Y-9C/BHCPR reporter
1126475	1,319,235	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,020,369	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,031,759	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,247,992	ATBANCORP	DUBUQUE, IA	
1108350	1,345,661	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,601,718	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,059,276	BANCI NDEPENDENT INCORPORATED	SHEFFIELD, AL	
1097306	2,326,635	BANCLPLUS CORPORATION	RIDGELAND, MS	
1138012	2,008,767	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,586,265	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,144,927	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,610,185	BANK MUTUAL CORPORATION	BROWN DEER, WI	New Y-9C/BHCPR reporter
1205398	1,084,370	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,752,781	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,421,284	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,549,137	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	New Y-9C/BHCPR reporter
4272869	1,167,325	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	2,196,819	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,144,684	BANTERRA CORP	ELDORADO, IL	
1115385	1,224,671	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,068,814	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1,204,580	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,362,797	BEACON BANCORP	TAUNTON, MA	
3793161	1,024,842	BEACON FEDERAL BANCORP, INC.	EAST SYRACUSE, NY	New Y-9C/BHCPR reporter
1246159	2,317,088	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,069,098	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3141650	2,408,890	BNC BANCORP	THOMASVILLE, NC	
3814310	2,278,030	BOFI HOLDINGS, INC.	SAN DIEGO, CA	New Y-9C/BHCPR reporter
2835514	1,382,119	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,280,200	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,382,738	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,162,107	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,251,267	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,538,170	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1,838,075	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1,345,474	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
2687795	2,368,478	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2,339,158	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1133503	1,799,382	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
3832819	1,059,036	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	New Y-9C/BHCPR reporter
1085509	2,641,971	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
1247334	2,058,724	CAPITOL BANCORP LTD.	LANSING, MI	
2682996	2,608,666	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,312,381	CASCADE BANCORP	BEND, OR	
3327025	1,186,699	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,513,574	CBFH, INC.	ORANGE, TX	
1493654	1,272,468	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,027,716	CBX CORPORATION	CARROLLTON, IL	
1053496	1,149,861	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,476,595	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,533,103	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	2,223,117	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,092,739	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,131,533	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,149,274	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1111088	2,855,972	CENTURY BANCORP, INC.	MEDFORD, MA	
4228875	1,822,721	CERTUSHOLDINGS, INC.	ATLANTA, GA	
3632484	1,169,755	CFS BANCORP, INC.	MUNSTER, IN	New Y-9C/BHCPR reporter
3145694	1,077,458	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	New Y-9C/BHCPR reporter
1133594	1,254,537	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,538,834	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,316,764	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,126,873	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
3127104	1,073,815	CITIZENS SOUTH BANKING CORPORA	GASTONIA, NC	New Y-9C/BHCPR reporter
1076262	2,779,963	CITY HOLDING COMPANY	CROSS LANES, WV	
1055007	1,012,796	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	Moved from Peer 4
3790432	1,100,995	CLIFTON MHC	CLIFTON, NJ	New Y-9C/BHCPR reporter
1118340	1,686,651	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,374,328	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,458,289	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,029,858	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,176,644	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,525,129	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,161,268	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3967430	2,158,774	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,288,687	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,102,677	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,691,816	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	2,588,387	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,293,831	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,191,770	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,186,249	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4284536	1,975,592	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1121229	1,916,585	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,236,911	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,190,918	DURANT BANCORP, INC.	DURANT, OK	
2652104	2,816,236	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1,076,098	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,473,073	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
3555341	1,591,363	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,560,070	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1924925	1,980,278	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	New Y-9C/BHCPR reporter
3854268	1,114,204	ESSA BANCORP, INC.	STROUDSBURG, PA	New Y-9C/BHCPR reporter
1104923	1,216,348	EXTRACO CORPORATION	WACO, TX	
1055315	2,146,447	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,471,815	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	New Y-9C/BHCPR reporter
2781910	1,945,788	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,550,234	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,890,827	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,106,445	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,477,151	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
3223967	1,534,476	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	New Y-9C/BHCPR reporter
1081118	2,214,155	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,460,820	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,837,354	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,246,531	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,417,966	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,147,518	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,578,721	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,162,045	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,877,842	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1,133,433	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,073,457	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,180,064	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,025,985	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,300,623	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,203,269	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,677,316	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3316917	2,142,283	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	New Y-9C/BHCPR reporter
1083783	1,054,517	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1064728	1,176,872	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,913,211	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3843628	1,037,322	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	New Y-9C/BHCPR reporter
3150997	1,205,553	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,358,919	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,607,141	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,179,668	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,534,423	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,029,414	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	2,323,197	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	2,081,899	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
3153130	1,083,082	FIRST PACTRUST BANCORP, INC.	IRVINE, CA	New Y-9C/BHCPR reporter
3795866	2,726,949	FIRST PLACE FINANCIAL CORP.	WARREN, OH	New Y-9C/BHCPR reporter
2836801	1,130,122	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,164,658	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,178,107	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,317,110	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,385,541	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,050,257	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	New Y-9C/BHCPR reporter
1050646	1,112,863	FIRST YORK BAN CORP.	YORK, NE	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1134322	1,534,731	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,676,276	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,074,737	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,387,946	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,038,245	FORCHT BANCORP, INC.	CORBIN, KY	Moved from Peer 4
3846601	1,010,733	FOX CHASE BANCORP, INC.	HATBORO, PA	New Y-9C/BHCPR reporter
1128358	1,449,159	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,099,998	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	New Y-9C/BHCPR reporter
1118238	1,037,910	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	Moved from Peer 4
1026801	2,374,259	FREMONT BANCORPORATION	FREMONT, CA	
2697347	1,915,620	FVNB CORP.	VICTORIA, TX	
1098620	1,911,653	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	1,551,939	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,360,918	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,716,444	GUARANTY BANCORP	DENVER, CO	
1862036	1,125,518	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,227,952	GUARANTY FINANCIAL, M.H.C.	BROWN DEER, WI	New Y-9C/BHCPR reporter
3392331	1,492,709	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,133,027	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
2900261	2,771,455	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1,994,127	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,205,981	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,986,397	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,305,298	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,374,864	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,075,510	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	New Y-9C/BHCPR reporter
2253529	1,008,780	HERITAGE OAKS BANCORP	PASO ROBLES, CA	Moved from Peer 4
2500700	1,196,126	HF FINANCIAL CORP.	SIOUX FALLS, SD	New Y-9C/BHCPR reporter
1245291	2,102,672	HILLS BANCORPORATION	HILLS, IA	
3843057	1,107,781	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
3843507	2,367,490	HOMETREET, INC.	SEATTLE, WA	New Y-9C/BHCPR reporter
2592714	2,660,721	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
3832556	1,054,282	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	New Y-9C/BHCPR reporter
1209136	1,546,831	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,805,276	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,174,770	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,145,587	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,419,278	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,307,760	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	1,969,257	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,286,755	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,909,052	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,445,308	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,012,292	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	Moved from Peer 4
1401118	1,369,220	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
3790393	2,910,095	KEARNY MHC	KEARNY, NJ	New Y-9C/BHCPR reporter
1123915	1,504,882	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,015,112	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
1404799	2,852,421	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,956,134	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,141,817	LAKESIDE BANCORP, INC.	CHICAGO, IL	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
3357406	1,698,901	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	New Y-9C/BHCPR reporter
1054514	1,713,560	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,633,299	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,605,764	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,085,293	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2,793,879	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,199,094	LNB BANCORP INC.	LORAIN, OH	
2325350	2,140,758	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,483,209	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,092,874	LSB FINANCIAL	LACONIA, NH	
2634696	1,502,994	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,764,286	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,283,851	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,704,836	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,014,380	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	New Y-9C/BHCPR reporter
2907822	1,250,449	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,401,596	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,628,739	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,314,618	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,166,545	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2390013	1,597,620	META FINANCIAL GROUP, INC	STORM LAKE, IA	New Y-9C/BHCPR reporter
2807614	2,470,614	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,501,623	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,903,100	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,203,211	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,485,616	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,413,639	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,068,675	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,725,844	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,049,681	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,557,354	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,035,918	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,440,098	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	New Y-9C/BHCPR reporter
3841941	1,192,195	NASB FINANCIAL, INC.	GRANDVIEW, MO	New Y-9C/BHCPR reporter
2947882	1,046,991	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,533,432	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,083,842	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,892,502	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	New Y-9C/BHCPR reporter
1202052	1,483,780	NEB CORPORATION	FOND DU LAC, WI	
3575750	1,098,939	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	New Y-9C/BHCPR reporter
1076002	1,745,968	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,944,829	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3793170	2,409,509	NORTHFIELD BANCORP, MHC	STATEN ISLAND, NY	New Y-9C/BHCPR reporter
3025385	1,076,362	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,363,697	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,332,612	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,002,690	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	New Y-9C/BHCPR reporter
2609975	2,270,075	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	New Y-9C/BHCPR reporter
3297481	1,139,293	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	1,981,548	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,883,418	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
4131751	1,366,147	OMNI AMERICAN BANCORP, INC.	FORT WORTH, TX	New Y-9C/BHCPR reporter
2692892	2,644,797	ORITANI FINANCIAL CORP	WASHINGTON, NJ	New Y-9C/BHCPR reporter
1248153	1,446,741	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,290,349	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,038,637	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,214,390	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
4210478	1,130,088	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,270,855	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,228,292	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,579,540	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1,238,924	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,806,289	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,053,327	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,663,749	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	1,089,209	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,098,098	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,389,623	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,138,200	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,227,577	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,021,221	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
3632493	1,286,963	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	New Y-9C/BHCPR reporter
3832828	1,317,287	PULASKI FINANCIAL CORP.	SANIT LOUIS, MO	New Y-9C/BHCPR reporter
2125813	1,992,998	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,048,095	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,071,668	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	Moved from Peer 4
2787118	1,057,727	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,363,057	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1,855,154	ROCKVILLE FINANCIAL, INC.	ROCKVILLE, CT	
2066886	1,034,999	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
3817049	1,915,733	ROMA FINANCIAL CORPORATION, MH	ROBBINSVILLE, NJ	New Y-9C/BHCPR reporter
1249730	2,041,168	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,169,073	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,156,692	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2,531,484	SERVICESFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,169,721	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,348,170	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,430,722	SILVER QUEEN FINANCIAL SERVICE	ENGLEWOOD, CO	New Y-9C/BHCPR reporter
2532402	1,211,033	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	2,314,791	SKBHC HOLDINGS LLC	SEATTLE, WA	
2033226	2,125,405	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,649,119	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,131,584	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,040,483	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,501,395	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2,273,861	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,264,269	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1,615,397	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,166,512	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,622,833	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,335,245	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,678,390	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1417333	2,267,748	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,438,920	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,925,915	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,498,120	STERLING BANCORP	NEW YORK, NY	
1126046	2,140,148	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1,927,678	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,482,655	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,155,577	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,444,365	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,723,008	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3609682	2,169,322	TALMER BANCORP INC.	TROY, MI	
1246467	1,066,447	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,572,111	TERRITORIAL BANCORP INC	HONOLULU, HI	New Y-9C/BHCPR reporter
1070420	1,085,828	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,205,656	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,532,908	TRICO BANCSHARES	CHICO, CA	
1056161	1,546,583	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,841,156	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,270,709	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,053,149	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,284,173	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	2,045,868	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	New Y-9C/BHCPR reporter
3866805	1,663,293	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	New Y-9C/BHCPR reporter
1139103	1,033,154	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	Moved from Peer 4
1116609	2,192,164	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,188,213	USAMERI BANCORP, INC.	CLEARWATER, FL	
2012315	1,448,518	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,954,658	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
3211012	1,061,115	VISION BANCSHARES, INC.	LAREDO, TX	
1136139	1,411,630	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,696,594	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	1,150,701	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,321,204	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,409,287	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,988,748	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,293,750	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	New Y-9C/BHCPR reporter
3122051	1,013,015	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	Moved from Peer 4
1966671	1,920,967	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,662,496	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,619,359	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,202,395	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,976,606	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,400,801	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,050,536	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 350 bank holding companies.