

	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	113	93	95	87
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.33	3.48	3.46	3.34
+ Non-interest Income	1.32	1.04	1.02	1.07
- Overhead Expense	3.12	2.93	2.93	2.98
- Provision for Losses	0.35	0.53	0.50	1.02
+ Securities Gains (Losses)	0.05	0.05	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.41	1.15	1.15	0.55
Net Operating Income	1.05	0.78	0.79	0.24
Net Income	1.05	0.79	0.80	0.25
Net Income (Sub S Adjusted)	1.46	1.13	1.13	1.05
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.46	4.73	4.68	4.87
Interest Expense	0.73	0.86	0.83	1.11
Net Interest Income (TE)	3.66	3.84	3.81	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.64	0.98	0.95	1.46
Earnings Coverage of Net Losses (X)	11.76	5.29	5.18	3.61
Ln&Ls Allowance/Total Loans & Leases	1.81	2.07	1.97	2.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.03	4.05	3.69	4.55
30-89 Days Past Due Loans and Leases	0.75	0.88	0.91	1.10
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	17.23	18.05	18.88	18.91
Net ST Noncore Funding Dependence	6.99	8.61	9.88	10.72
Net Loans and Leases/Total Assets	61.42	60.54	60.46	61.72
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.34	10.14	10.04	9.42
Equity Capital/Total Assets	11.47	11.00	11.00	10.34
Equity Capital+Minority Int/Total Assets	11.57	11.02	11.03	10.41
Tier 1 Common Eq Cap / T RWA	13.05	12.64	12.83	11.52
Net Loans&Ls/Equity Capital (X)	5.66	5.79	5.75	6.36
Cash Dividends/Net Income	28.77	27.45	29.41	36.29
Cash Dividends/Net Income (Sub S Adjusted)	50.64	17.50	15.97	37.83
Retained Earnings/Avg Equity Cap	6.14	5.03	4.88	-1.49
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.00	0.10	0.05	0.08
Long-Term Debt/Equity Capital	2.26	1.64	1.64	2.19
Equity Investment in Subs/Equity Cap	105.03	105.48	104.77	107.33
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.86	94.36	101.09	102.26

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.02	4.29	4.25	4.40	4.80
Less: Interest Expense	0.66	0.78	0.75	1.01	1.52
Equals: Net Interest Income (TE)	3.33	3.48	3.46	3.34	3.25
Plus: Non-Interest Income	1.32	1.04	1.02	1.07	1.20
Equals: Adj Operating Income (TE)	4.79	4.54	4.52	4.43	4.48
Less: Overhead Expense	3.12	2.93	2.93	2.98	3.03
Less: Provision for Loan and Lease Losses	0.35	0.53	0.50	1.02	1.50
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	0.05	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.41	1.15	1.15	0.55	0.06
Less: Applicable Income Taxes (TE)	0.41	0.38	0.37	0.33	0.20
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.05	0.78	0.79	0.24	-0.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.05	0.79	0.80	0.25	-0.18
Memo: Net Income (Last Four Qtrs)	0.95	0.64	0.80	0.29	-0.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.14	90.83	90.87	90.66	91.63
Avg Int-Bearing Funds / Avg Assets	72.23	73.65	73.75	75.50	77.51
Int Income (TE) / Avg Earning Assets	4.46	4.73	4.68	4.87	5.25
Int Expense / Avg Earning Assets	0.73	0.86	0.83	1.11	1.66
Net Int Inc (TE) / Avg Earn Assets	3.66	3.84	3.81	3.69	3.57
YIELD OR COST:					
Total Loans and Leases (TE)	5.41	5.67	5.64	5.55	5.66
Interest-Bearing Bank Balances	0.27	0.28	0.30	0.34	0.44
Fed Funds Sold & Reverse Repos	0.21	0.35	0.28	0.90	0.26
Trading Assets	1.33	2.04	1.83	1.60	1.87
Total Earning Assets	4.37	4.64	4.58	4.77	5.12
Investment Securities (TE)	2.79	3.21	3.17	3.67	4.48
U.S. Treasury & Agency Sec (excl MBS)	1.71	2.00	2.09	2.27	2.83
Mortgage-Backed Securities	2.56	3.11	3.02	3.73	4.49
All Other Securities	5.08	5.20	5.22	5.84	6.83
Interest-Bearing Deposits	0.62	0.82	0.79	1.08	1.72
Time Deposits of \$100K or More	1.19	1.39	1.37	1.69	2.55
Time Deposits < \$100K	1.22	1.47	1.42	1.84	2.73
Other Domestic Deposits	0.30	0.44	0.41	0.55	0.82
Foreign Deposits	0.35	0.39	0.38	0.55	0.60
Fed Funds Purchased and Repos	0.93	0.88	0.93	1.01	1.24
Other Borrowed Funds & Trading Liab	2.63	2.60	2.55	2.64	2.87
All Interest-Bearing Funds	0.83	1.06	1.02	1.33	1.96

	PEER GROUP 02 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	60	54	72	68	68
Avg Assets per Employee (\$000)	5,342	5,080	5,008	5,094	5,174
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.54	2.75	3.27	2.79	2.45
Overhead Exp / NII + Non-Int Income	66.41	66.49	67.01	68.76	71.20
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.12	2.93	2.93	2.98	3.03
Personnel Expense	1.60	1.46	1.47	1.41	1.39
Net Occupancy Expense	0.38	0.37	0.37	0.37	0.39
Other Operating Expenses	1.10	1.07	1.07	1.15	1.20
Overhead Less Non-Interest Income	1.70	1.85	1.86	1.78	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.16	65.34	65.82	67.33	69.53
Personnel Expense	33.71	32.97	33.24	32.41	32.15
Net Occupancy Expense	8.00	8.43	8.42	8.51	8.93
Other Operating Expenses	22.47	23.52	23.80	26.18	27.27
Total Non-Interest Income	24.96	22.55	22.34	23.50	25.70
Fiduciary Activities Income	1.73	1.88	1.97	1.81	1.61
Serv Charges on Deposit Accts - Domestic	5.19	6.38	6.53	6.72	7.59
Trading Revenue	0.36	0.29	0.25	0.14	0.23
Investment Banking Fees & Commissions	1.23	1.15	1.18	1.16	1.28
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.25	0.20	0.19	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.73	0.69	0.71	0.79	0.82
Net Gain (Loss) - Sales Loans, OREO, Oth	1.90	-0.14	-0.26	-0.63	0.63
Other Non-Interest Income	8.65	9.89	9.73	10.51	9.53
Overhead Less Non-Interest Income	39.06	42.52	42.96	42.78	44.03
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.95	24.95	23.96	23.18	21.67
Appl Inc Tax+TE/Pretax NOI+TE	30.08	33.01	31.68	30.89	32.78

PERCENT OF TOTAL ASSETS -----	PEER GROUP 02		PEER GROUP 02		
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	45.50	44.24	44.10	46.30	48.30
Commercial and Industrial Loans	9.62	10.18	10.38	9.64	10.01
Loans to Individuals	2.49	2.98	2.93	2.95	3.22
Loans to Depository Institutions	0.01	0.01	0.02	0.02	0.02
Agricultural Loans	0.41	0.57	0.55	0.53	0.55
Other Loans and Leases	1.65	1.79	1.81	1.69	1.66
Net Loans and Leases	61.42	60.54	60.46	61.72	64.28
Debt Securities Over 1 Year	18.10	19.41	20.04	18.37	16.44
Mutual Funds and Equity Securities	0.08	0.06	0.06	0.06	0.08
Subtotal	81.12	80.91	81.65	81.10	82.00
Interest-Bearing Bank Balances	3.97	4.76	4.09	4.62	3.97
Federal Funds Sold & Reverse Repos	0.11	0.09	0.07	0.11	0.20
Debt Securities 1 Year or Less	2.20	2.07	2.10	2.29	2.26
Trading Assets	0.14	0.16	0.14	0.07	0.06
Total Earning Assets	89.60	89.42	89.36	89.48	89.61
Non-Int Cash and Due From Dep Inst	1.53	1.70	1.78	1.34	1.74
Other Real Estate Owned	0.56	0.81	0.75	0.80	0.55
All Other Assets	8.59	8.62	8.57	8.91	8.43
MEMORANDA:					
Short-Term Investments	7.17	7.79	6.97	7.73	6.92
U.S. Treasury Securities	0.11	0.18	0.15	0.39	0.21
U.S. Agency Securities (excl MBS)	2.59	3.02	3.08	3.02	2.91
Municipal Securities	2.56	3.10	3.26	2.59	2.66
Mortgage-Backed Securities	12.25	12.71	13.19	12.01	10.92
Asset-Backed Securities	0.15	0.05	0.05	0.04	0.06
Other Debt Securities	0.52	0.51	0.54	0.50	0.40
RE Loans Secured by 1-4 Family	17.69	14.99	15.45	16.21	15.48
Revolving	2.89	2.95	2.91	3.16	3.00
Closed-End, Sec by First Liens	13.69	10.86	11.36	11.64	10.92
Closed-End, Sec by Junior Liens	0.82	0.90	0.88	1.02	1.11
Commercial Real Estate Loans	25.47	27.11	26.53	27.90	30.39
Construction and Land Dev	3.47	4.74	4.27	5.62	7.35
Multi family	2.31	2.20	2.13	2.09	1.99
Nonfarm Nonresidential	18.44	19.46	19.47	19.60	20.14
RE Loans Secured by Farmland	0.58	0.84	0.84	0.79	0.71
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.68	72.42	72.12	74.29	73.99
RE Loans Secured by 1-4 Family	28.97	24.54	25.17	25.94	24.16
Revolving	4.51	4.71	4.63	4.92	4.49
Closed-End	24.18	19.56	20.21	20.68	19.23
Commercial Real Estate Loans	42.25	44.52	43.67	44.77	46.10
Construction and Land Dev	5.61	7.95	7.14	8.99	11.03
Multi family	3.87	3.53	3.45	3.29	2.99
Nonfarm Nonresidential	30.41	31.99	32.07	31.58	30.57
RE Loans Secured by Farmland	1.00	1.43	1.45	1.31	1.10
Loans to Depository Institutions	0.01	0.02	0.03	0.02	0.03
Commercial and Industrial Loans	15.87	16.55	16.95	15.25	15.24
Loans to Individuals	4.17	5.04	4.97	4.80	5.22
Credit Card Loans	0.10	0.13	0.14	0.15	0.15
Agricultural Loans	0.69	0.97	0.94	0.87	0.85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.65	2.93	2.98	2.76	2.67

PERCENT OF TOTAL ASSETS	PEER GROUP 02 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	7.17	7.79	6.97	7.73	6.92
Liquid Assets	23.44	25.44	25.43	24.33	22.33
Investment Securities	21.08	22.03	22.69	21.17	19.17
Net Loans and Leases	61.42	60.54	60.46	61.72	64.28
Net Lns, Ls & Stdbly Ltrs of Credit	62.16	61.41	61.31	62.67	65.32
Core Deposits	61.80	63.50	63.72	62.67	59.31
Noncore Funding	21.22	22.48	22.39	23.80	28.31
Time Deposits of \$100K or More	9.71	11.37	11.11	12.13	14.05
Foreign Deposits	0.00	0.12	0.01	0.10	0.13
Fed Funds Purchased and Repos	2.60	3.63	3.63	4.07	3.64
Net Fed Funds Purchased (Sold)	2.55	3.36	3.34	3.73	3.58
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.38	1.11	1.41	1.45	2.49
Earning Assets Repr in 1 Year	33.41	36.19	34.61	37.22	36.93
Int-Bearing Liab Repr in 1 Year	20.16	24.27	23.00	26.57	30.77
Long-Term Debt Repr in 1 Year	0.27	0.30	0.32	0.31	0.43
Net Assets Repriceable in 1 Year	12.09	11.08	10.52	9.77	5.71
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.23	18.05	18.88	18.91	25.46
Net ST Noncore Funding Dependence	6.99	8.61	9.89	10.72	17.00
Short-Term Inv/ST Noncore Funding	68.27	64.18	57.52	51.16	35.14
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.59	14.32	14.47	9.63	2.44
Net Loans and Leases/Total Deposits	81.44	77.64	77.96	79.78	83.57
Net Loans and Leases/Core Deposits	101.31	98.03	97.84	101.02	111.72
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.62	1.35	1.44	0.33	0.47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	5.21	4.47	4.35	1.47	1.62
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.11	-0.16	-0.18	-0.08
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.43	9.40	9.96	8.97	9.13
Available-For-Sale Securities	90.57	90.60	90.04	91.03	90.87
U.S. Treasury Securities	0.61	1.01	0.77	1.92	1.15
U.S. Agency Securities (excl MBS)	13.35	15.53	14.57	15.70	16.46
Municipal Securities	12.87	15.01	15.26	12.91	13.92
Mortgage-Backed Securities	60.74	57.78	58.53	57.46	58.30
Asset-Backed Securities	0.75	0.28	0.26	0.18	0.34
Other Debt Securities	2.30	2.34	2.47	2.11	2.00
Mutual Funds and Equity Securities	0.53	0.37	0.39	0.36	0.52
Debt Securities 1 Year or Less	12.18	11.10	10.96	11.42	11.91
Debt Securities 1 To 5 Years	23.02	24.65	24.65	23.51	26.69
Debt Securities Over 5 Years	60.27	60.72	60.96	61.97	58.19
Pledged Securities	51.63	57.65	56.11	58.85	64.92
Structured Notes, Fair Value	1.42	2.08	1.83	1.90	1.05

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.35	0.53	0.50	1.02	1.50
Provision for Ln&Ls Losses/Avg Lns&Ls	0.58	0.86	0.81	1.55	2.16
Provision for Ln&Ls Losses/Net Losses	103.38	108.02	94.55	117.00	150.76
Ln&Ls Allowance/Total Loans & Leases	1.81	2.07	1.97	2.24	2.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.08	3.24	3.23	2.25	2.09
ALLL/Nonaccrual Assets	118.83	106.42	112.19	86.75	76.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	94.50	88.14	93.74	77.06	71.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.78	1.13	1.12	1.61	1.73
Recoveries/Avg Loans and Leases	0.12	0.14	0.15	0.14	0.09
Net Losses/Avg Loans and Leases	0.64	0.98	0.95	1.46	1.61
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.01	0.00
Recoveries/Prior Year-End Losses	11.16	7.81	11.47	10.59	16.90
Earnings Coverage of Net Losses (X)	11.76	5.29	5.18	3.61	3.08
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.61	1.01	1.02	1.56	1.53
RE Loans Secured By 1-4 Family	0.53	0.75	0.75	0.97	0.81
Revolvi ng	0.52	0.71	0.69	0.85	0.69
Closed-End	0.47	0.68	0.68	0.83	0.79
Commercial Real Estate Loans	0.67	1.21	1.22	1.84	1.92
Construction and Land Dev	2.48	4.03	4.05	5.39	5.89
Multi family	0.35	0.68	0.69	1.20	0.75
Nonfarm Nonresidential	0.42	0.59	0.59	0.82	0.51
RE Loans Secured by Farmland	0.07	0.17	0.17	0.40	0.32
Commercial and Industrial Loans	0.65	0.94	0.86	1.47	2.18
Loans to Depository Institutions	0.00	0.00	6.25	-0.03	0.00
Loans to Individuals	1.19	1.27	1.27	1.99	2.25
Credit Card Loans	2.64	3.07	3.29	4.27	4.51
Agricultural Loans	0.09	0.11	0.18	0.18	0.10
Loans to Foreign Governments & Inst	0.00	-0.04	0.00	0.00	0.00
Other Loans and Leases	0.38	0.86	0.78	0.90	0.95

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

PAGE 7

PERCENT OF LOANS AND LEASES

09/30/2012

09/30/2011

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

0.75
0.43
2.02

0.88
0.58
2.72

0.91
0.54
2.44

1.10
0.36
3.31

1.26
0.14
3.96

90+ Days PD and Nonaccrual Loans and Leases

2.86

3.67

3.32

4.01

4.22

30-89 Days PD Restructured

0.02

0.03

0.03

0.02

0.01

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.51

0.49

0.52

0.50

0.27

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.75

0.88

0.91

1.10

1.26

90+ Days Past Due Assets

0.43

0.58

0.54

0.36

0.14

Nonaccrual Assets

2.03

2.74

2.46

3.32

4.00

30+ Days PD & Nonaccrual Assets

3.68

4.58

4.28

5.20

5.55

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.61

2.25

2.04

2.53

2.82

90+ PD & Nonaccrual Assets + OREO

2.21

3.10

2.84

3.38

3.38

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

Total Assets

2.38

3.05

2.88

3.48

3.66

Allowance for Loan & Lease Losses

233.36

256.36

254.09

246.59

226.62

Equity Cap + ALLL

19.15

25.87

24.63

30.03

35.30

Tier 1 Cap + ALLL

21.70

28.02

26.65

32.54

38.70

Loans & Leases + RE Acquired

4.01

4.92

4.63

5.37

5.41

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.80	0.91	0.95	1.15	1.28
- 90+ Days Past Due	0.55	0.70	0.64	0.39	0.16
- Nonaccrual	2.40	3.22	2.91	3.90	4.71
Coml & Indl - 30-89 Days PD	0.43	0.65	0.63	0.80	0.98
- 90+ Days Past Due	0.17	0.26	0.27	0.22	0.08
- Nonaccrual	1.46	1.94	1.79	1.91	2.49
Individuals - 30-89 Days PD	1.18	1.28	1.38	1.71	1.75
- 90+ Days Past Due	0.13	0.19	0.20	0.20	0.17
- Nonaccrual	0.29	0.41	0.37	0.43	0.65
Dep Inst Lns - 30-89 Days PD	0.19	0.11	0.14	0.00	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	5.56	5.88	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.19	0.37	0.38	0.25
- 90+ Days Past Due	0.05	0.04	0.15	0.04	0.00
- Nonaccrual	0.36	0.48	0.37	0.46	0.35
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	0.31	0.27	0.22	0.59	0.69
- 90+ Days Past Due	0.02	0.10	0.03	0.09	0.01
- Nonaccrual	0.30	0.39	0.38	1.05	0.61
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.00	1.13	1.31	1.46	1.55
- 90+ Days Past Due	0.40	0.43	0.48	0.33	0.19
- Nonaccrual	2.26	2.35	2.13	2.45	2.68
Revolving - 30-89 Days PD	0.58	0.57	0.62	0.83	0.65
- 90+ Days Past Due	0.12	0.14	0.16	0.12	0.05
- Nonaccrual	0.95	1.02	0.93	1.03	1.11
Closed-End - 30-89 Days PD	1.06	1.25	1.46	1.64	1.72
- 90+ Days Past Due	0.46	0.54	0.56	0.38	0.23
- Nonaccrual	2.39	2.63	2.40	2.80	3.13
- Jr Lien 30-89 Days PD	0.08	0.10	0.11	0.12	0.13
- Jr Lien 90+ Days PD	0.02	0.04	0.04	0.02	0.01
- Jr Lien Nonaccrual	0.17	0.19	0.18	0.20	0.23
Commercial RE - 30-89 Days PD	0.63	0.78	0.74	0.98	1.13
- 90+ Days Past Due	0.45	0.75	0.67	0.37	0.11
- Nonaccrual	2.61	3.73	3.38	4.65	5.94
Const & Dev - 30-89 Days PD	1.07	0.91	0.95	1.25	1.33
- 90+ Days Past Due	1.42	2.06	1.80	0.81	0.19
- Nonaccrual	7.59	10.23	9.05	12.01	14.23
Multi family - 30-89 Days PD	0.32	0.44	0.55	0.69	1.12
- 90+ Days Past Due	0.34	0.55	0.43	0.27	0.04
- Nonaccrual	1.10	1.71	1.64	3.07	2.99
Nonfarm Nres- 30-89 Days PD	0.56	0.72	0.69	0.80	0.88
- 90+ Days Past Due	0.32	0.42	0.41	0.17	0.06
- Nonaccrual	1.99	2.30	2.21	2.54	2.81
Farmland - 30-89 Days PD	0.38	0.32	0.45	0.64	0.63
- 90+ Days Past Due	0.31	0.94	0.66	0.33	0.07
- Nonaccrual	1.56	1.95	1.76	2.14	4.20
Credit Card - 30-89 Days PD	1.15	1.28	1.18	1.14	1.68
- 90+ Days Past Due	0.39	0.54	0.37	0.38	0.45
- Nonaccrual	0.11	0.21	0.22	0.15	0.30

CAPITAL RATIOS	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	10.34	10.14	10.04	9.42	8.77
Tier 1 RBC Ratio	15.08	15.08	15.13	13.96	12.38
Total Risk-Based Capital Ratio	16.54	16.61	16.64	15.60	14.12
Tangible Tier 1 Leverage Ratio	10.23	10.04	9.94	9.30	8.66
Tangible Common Eq Cap/Tan Assets	9.07	8.53	8.62	7.74	6.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.29	13.02	13.00	12.71	12.62
Standby Letters of Credit	0.65	0.80	0.76	0.84	0.87
Commercial & Similar Letters of Credit	0.01	0.03	0.02	0.03	0.03
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	5.69	5.44	4.86	4.59	3.41
Interest Rate Contracts	5.04	4.60	4.14	3.86	2.82
Interest Rate Futures & Forward Contr	0.77	0.49	0.39	0.40	0.25
Written Options Contr (Int Rate)	0.61	0.55	0.41	0.36	0.28
Purchased Options Contr (Int Rate)	0.18	0.12	0.11	0.08	0.06
Interest Rate Swaps	2.74	2.56	2.67	2.54	1.81
Foreign Exchange Contracts	0.01	0.01	0.02	0.06	0.01
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	0.01	0.00	0.00	0.01	0.01
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	22.02	21.47	21.67	19.90	19.03

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	98.36	98.94	99.35	97.54	97.43
Foreign Exchange Contracts	0.15	0.35	0.18	1.20	0.97
Equity, Comm, & Other Contracts	0.29	0.10	0.04	0.49	0.58
Futures and Forwards	21.14	20.71	18.63	22.26	21.17
Written Options	17.49	19.06	25.18	19.67	20.36
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.22	18.91	25.01	19.35	20.00
Purchased Options	3.49	2.89	1.85	2.00	2.20
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.42	2.78	1.75	1.76	1.98
Swaps	45.29	44.95	46.51	47.22	46.54
Held for Trading	20.39	20.58	13.94	24.14	26.56
Interest Rate Contracts	11.77	11.59	14.06	21.56	23.56
Foreign Exchange Contracts	0.08	0.07	0.08	0.16	0.04
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.00
Non-Traded	79.61	79.42	86.06	75.86	73.44
Interest Rate Contracts	76.67	77.30	83.75	72.80	70.48
Foreign Exchange Contracts	0.00	0.08	0.01	0.14	0.02
Equity, Comm, & Other Contracts	0.25	0.00	0.00	0.24	0.23
Deriv Contr (Excl Fut & FX LE 14 Days)	77.21	73.64	70.58	73.44	72.91
One Year or Less	28.28	23.41	24.59	25.94	26.77
Over 1 Year to 5 Years	17.26	20.24	19.09	18.87	18.41
Over 5 Years	15.90	15.27	15.56	15.28	12.36
Gross Negative Fair Value (Abs Val)	2.28	2.34	2.16	1.89	1.65
Gross Positive Fair Value	1.77	1.90	1.61	1.49	1.12
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.02	0.02	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.02	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.01	0.01	0.01	0.00
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
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	0.14	0.12	0.12	0.10	0.06

INSURANCE ACTIVITIES	09/30/2012	09/30/2011	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	50.00	34.17	34.09	30.81	25.53
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	65.83	65.91	69.19	74.47
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.73	0.69	0.71	0.79	0.82
Premium Inc/Ins Activities Revenue	0.10	0.37	0.36	0.52	0.97
Credit Rel Prem Inc/Tot Prem Inc	42.86	62.50	62.50	61.48	69.00
Other Prem Inc/Total Prem Inc	57.14	37.50	37.50	38.52	31.00
Ins Under Net Income/Consol Net Income	0.00	0.01	0.01	0.01	0.01
Ins Net Inc (P/C)/Equity (P/C)	-1.56	10.91	7.82	11.48	12.90
Ins Net Inc (L/H)/Equity (L/H)	1.09	5.76	6.66	4.20	3.96
Insur Ben, Losses, Exp/Insur Premiums	95.57	91.26	90.46	103.35	119.45
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.06	4.86	5.10	5.18	7.54
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.17	1.21	7.34	5.91
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.13	8.62	9.07	9.21	9.26
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	0.03	0.06	0.05	0.11	0.19
Cost: Interest-Bearing Deposits	0.35	0.39	0.38	0.55	0.60
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	8.95	0.04	24.16	0.49	1.47
Foreign Governments and Inst	0.00	-0.04	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-27.89	47.44	76.37	1.46	73.16
Total Selected Assets	95.07	35.84	49.91	25.80	1.95
Deposits	-51.68	27.38	-16.63	-30.53	-7.91

PROFITABILITY:

	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	9.16	7.33	7.27	0.88	-2.57
Bank Net Inc/Avg Eq Inv in Banks	9.97	7.61	8.03	2.35	-1.84
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.06	5.99	6.44	5.58	3.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.08	6.41	3.95	4.20	-1.24
Bank Net Income/Parent Net Income	91.87	95.81	105.84	97.17	98.11
Nonbank Net Income/Parent Net Income	2.95	1.62	1.24	1.93	1.78
Sub BHCs Net Inc/Parent Net Income	97.19	102.08	94.99	147.34	90.56

LEVERAGE:

Total Liabilities/Equity	14.67	15.12	14.72	17.86	20.54
Total Debt/Equity Capital	2.49	1.95	1.87	2.44	2.84
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.01	12.35	11.96	14.47	16.65
Tot Debt+Lns Guaranteed for Affl/Equity	2.62	2.12	2.08	2.57	2.82
Total Debt/Equ Cap - Exc Over Fair Value	2.50	1.96	1.88	2.45	2.84
Long-Term Debt/Equity Capital	2.26	1.64	1.64	2.19	1.88
Short-Term Debt/Equity Capital	0.00	0.10	0.05	0.08	0.43
Current Portion of LT Debt/Equity	0.01	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.06	0.05	0.07	0.05
Long-Term Debt/Consolidated LT Debt	6.35	3.69	3.40	4.02	2.19

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.03	105.48	104.77	107.33	110.65
Total Investment in Subs/Equity	106.02	106.60	105.95	108.54	112.65
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	95.46	95.54	95.23	95.90	97.23
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	96.39	96.56	96.31	97.01	98.84

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.46	0.61	0.51	0.28	0.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.21	2.39	2.44	4.27	4.54

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	133.22	93.70	93.45	76.71	79.83
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.86	94.36	101.09	102.26	99.10
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	133.29	74.32	80.19	132.07	96.64
Pretax Oper Inc + Int Exp/Int Expense	4018.09	8802.09	17415.7	4444.89	3723.18
Div + Int From Subs/Int Exp + Div	153.62	106.43	108.50	81.07	90.64
Fees+Other Inc From Subs/Sal + Oth Exp	8.78	9.48	9.23	12.33	11.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	32.37	23.56	16.36	13.18	15.97

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.55	1.86	1.94	2.03	0.61
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	3.73	5.08	4.21	7.15	13.58
Total	3.73	5.08	4.21	7.15	13.58
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	0.74	0.46	0.43	0.57	0.59
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 02 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	70.79	154.97	104.41	115.75	160.21
Dividends Paid/Net Income	28.76	27.44	29.41	36.28	51.90
Net Income - Dividends/Avg Equity	6.14	5.06	4.87	-1.49	-5.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	140.71	86.28	100.77	70.37	84.33
Dividends From Nonbank Subs	6.17	4.23	4.06	2.88	2.73
Dividends From Subsidiary BHCs	0.00	6.28	4.61	3.20	3.91
Dividends From All Subsidiaries	169.79	119.31	126.96	89.50	97.18
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	39.86	27.25	31.42	33.85	55.50
Interest Income From Bank Subs	0.18	0.20	0.20	0.27	0.65
Mgt & Service Fees From Bank Subs	1.42	3.74	2.21	4.22	2.16
Other Income From Bank Subs	0.01	0.00	0.00	0.01	0.04
Operating Income From Bank Subs	44.06	34.87	38.26	45.11	62.43
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	58.57	64.36	58.42	48.71	59.87
Interest Income From Nonbank Subs	0.53	0.67	1.55	2.01	1.53
Mgt & Serv Fees From Nonbank Subs	1.24	1.38	1.85	4.20	6.39
Other Income From Nonbank Subs	0.00	0.26	0.39	0.00	0.00
Operating Inc From Nonbank Subs	78.47	84.55	77.24	57.54	75.60
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	26.20	29.32	38.98	27.78	38.35
Interest Inc From Subsidiary BHCs	0.05	0.05	0.06	2.26	0.00
Mgt & Serv Fees From Sub BHCs	2.53	4.18	3.17	2.88	4.03
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	28.78	33.55	42.21	32.93	42.39
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.67	39.44	44.47	38.19	45.27
Interest Income From Bank Subs	4.63	2.08	3.29	2.71	3.13
Mgt & Serv Fees From Bank Subs	4.51	5.94	5.11	8.73	7.59
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00
Operating Income From Bank Subs	72.00	57.42	63.73	62.07	66.40
Dividends From Nonbank Subs	3.32	5.41	4.26	2.22	2.19
Interest Income From Nonbank Subs	0.03	0.10	0.10	0.13	0.10
Mgt & Serv Fees From Nonbank Subs	0.02	0.04	0.02	0.07	0.09
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.35	9.36	8.27	4.89	3.39
Dividends From Subsidiary BHCs	0.00	2.13	0.96	0.19	1.27
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.03	0.02	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.05	3.09	1.67	1.06	1.55
Loans and Adv From Subs/ST Debt	17188.6	34244.6	54714.6	1894.82	519.65
Loans and Adv From Subs/Total Debt	576.13	673.98	1004.65	613.20	521.20

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									113
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.33	1.43	2.09	2.99	3.35	3.65	4.13	4.75	113
+ Non-interest Income	1.31	0.18	0.27	0.57	1.08	1.49	2.31	8.23	113
- Overhead Expense	3.11	1.73	2.07	2.47	2.93	3.43	4.05	9.30	113
- Provision for Losses	0.35	-0.07	0.00	0.10	0.28	0.56	0.95	1.31	113
+ Securities Gains (Losses)	0.04	-0.02	-0.00	0.00	0.02	0.07	0.14	0.36	113
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.01	113
= Pretax Net Oper Income (TE)	1.41	-0.36	0.45	1.01	1.33	1.73	2.57	3.49	113
Net Operating Income	1.04	-0.35	0.33	0.70	0.93	1.19	1.96	4.17	113
Net Income	1.04	-0.35	0.33	0.70	0.93	1.19	1.96	4.17	113
Net Income (Sub S Adjusted)	1.46	0.54	0.54	0.93	1.33	1.56	1.94	2.39	7
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.45	2.72	3.37	4.09	4.43	4.91	5.39	6.13	113
Interest Expense	0.73	0.23	0.29	0.50	0.65	0.86	1.50	1.76	113
Net Interest Income (TE)	3.65	1.77	2.44	3.21	3.65	4.08	4.70	5.43	113
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.63	0.04	0.06	0.25	0.53	0.85	1.64	2.16	112
Earnings Coverage of Net Losses (X)	11.75	0.59	1.34	2.36	5.15	14.12	46.68	81.61	112
Ln&Ls Allowance/Total Loans & Leases	1.81	0.76	0.93	1.29	1.70	2.33	2.74	3.51	112
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.02	0.42	0.82	1.52	2.42	3.94	7.57	9.64	112
30-89 Days Past Due Loans and Leases	0.75	0.08	0.15	0.33	0.58	0.98	1.96	2.83	112
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.22	-29.11	1.00	8.16	15.49	25.65	38.56	50.23	113
Net ST Noncore Funding Dependence	6.98	-32.67	-11.25	0.25	7.98	13.16	23.16	29.85	113
Net Loans and Leases/Total Assets	61.42	25.23	38.23	53.12	62.74	70.66	75.92	78.54	113
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.33	6.23	8.39	9.09	10.17	11.39	13.06	14.12	94
Equity Capital/Total Assets	11.46	6.53	8.26	9.40	11.51	12.96	15.50	19.27	113
Equity Capital+Minority Int/Total Assets	11.56	7.33	8.29	9.49	11.56	13.08	15.50	19.27	113
Tier 1 Common Eq Cap / T RWA	13.04	7.17	8.01	10.08	12.50	15.01	19.27	22.71	94
Net Loans&Ls/Equity Capital (X)	5.66	1.81	2.75	4.37	5.53	6.94	8.15	9.49	113
Cash Dividends/Net Income	28.76	0.00	0.00	5.71	31.38	48.32	71.10	80.25	106
Cash Dividends/Net Income (Sub S Adjusted)	50.64	4.00	4.00	8.13	35.98	72.30	92.39	105.43	7
Retained Earnings/Avg Equity Cap	6.13	-4.19	0.08	3.13	5.39	8.68	13.26	17.67	113
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	113
Long-Term Debt/Equity Capital	2.25	0.00	0.00	0.00	0.00	2.08	13.10	18.69	113
Equity Investment in Subs/Equity Cap	105.03	80.17	88.62	96.87	101.86	112.70	121.77	142.53	113
Cash FR Oper+Noncash+Op Exp+Di v	121.86	-54.25	3.02	51.74	103.56	149.78	247.11	737.54	111

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.02	2.27	3.02	3.73	4.01	4.47	5.01	5.37	113
Less: Interest Expense	0.66	0.17	0.25	0.45	0.59	0.79	1.29	1.59	113
Equals: Net Interest Income (TE)	3.33	1.43	2.09	2.99	3.35	3.65	4.13	4.75	113
Plus: Non-Interest Income	1.31	0.18	0.27	0.57	1.08	1.49	2.31	8.23	113
Equals: Adj Operating Income (TE)	4.78	2.69	3.25	3.93	4.48	5.32	6.62	11.35	113
Less: Overhead Expense	3.11	1.73	2.07	2.47	2.93	3.43	4.05	9.30	113
Less: Provision for Loan and Lease Losses	0.35	-0.07	0.00	0.10	0.28	0.56	0.95	1.31	113
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Plus: Realized G/L on AFS Sec	0.04	-0.01	-0.00	0.00	0.02	0.07	0.14	0.37	113
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.01	113
Equals: Pretax Net Oper Inc (TE)	1.41	-0.36	0.45	1.01	1.33	1.73	2.57	3.49	113
Less: Applicable Income Taxes (TE)	0.40	-0.63	0.00	0.14	0.45	0.58	0.91	1.10	113
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	113
Equals: Net Operating Income	1.04	-0.35	0.33	0.70	0.93	1.19	1.96	4.17	113
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Equals: Net Income	1.04	-0.35	0.33	0.70	0.93	1.19	1.96	4.17	113
Memo: Net Income (Last Four Qtrs)	0.95	-0.33	0.10	0.67	0.91	1.16	1.76	2.39	93
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.13	79.73	85.33	88.66	91.36	93.85	95.46	96.70	113
Avg Int-Bearing Funds / Avg Assets	72.22	57.64	62.04	68.16	72.32	75.40	81.32	86.19	94
Int Income (TE) / Avg Earning Assets	4.45	2.72	3.37	4.09	4.43	4.91	5.39	6.13	113
Int Expense / Avg Earning Assets	0.73	0.23	0.29	0.50	0.65	0.86	1.50	1.76	113
Net Int Inc (TE) / Avg Earn Assets	3.65	1.77	2.44	3.21	3.65	4.08	4.70	5.43	113
YIELD OR COST:									
Total Loans and Leases (TE)	5.41	4.21	4.53	4.76	5.21	5.81	6.67	7.64	112
Interest-Bearing Bank Balances	0.27	0.00	0.09	0.21	0.24	0.31	0.51	0.62	113
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.00	0.15	0.33	0.73	1.18	62
Trading Assets	1.33	0.00	0.00	0.00	0.65	3.14	3.91	4.35	42
Total Earning Assets	4.36	2.69	3.32	3.99	4.31	4.81	5.30	5.95	113
Investment Securities (TE)	2.78	1.51	1.90	2.16	2.66	3.36	3.87	4.16	113
U.S. Treasury & Agency Sec (excl MBS)	1.71	0.14	0.51	1.03	1.54	2.40	3.02	3.61	104
Mortgage-Backed Securities	2.56	1.48	1.74	1.99	2.42	2.99	3.88	4.42	113
All Other Securities	5.08	2.42	3.10	3.95	4.93	6.12	7.12	8.10	112
Interest-Bearing Deposits	0.62	0.19	0.27	0.45	0.61	0.75	0.97	1.18	113
Time Deposits of \$100K or More	1.19	0.53	0.64	0.89	1.12	1.49	1.71	1.81	113
Time Deposits < \$100K	1.22	0.46	0.62	0.92	1.21	1.52	1.83	2.24	113
Other Domestic Deposits	0.29	0.08	0.11	0.18	0.25	0.37	0.56	0.83	112
Foreign Deposits	0.35	0.18	0.18	0.21	0.33	0.37	0.45	0.48	5
Fed Funds Purchased and Repos	0.93	0.00	0.04	0.16	0.37	1.60	3.12	3.67	103
Other Borrowed Funds & Trading Liab	2.62	0.19	0.78	1.39	2.73	3.62	4.34	4.86	105
All Interest-Bearing Funds	0.82	0.30	0.40	0.63	0.79	1.03	1.27	1.37	94

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	60.48	37.73	41.15	47.41	56.62	71.62	86.21	103.60	113
Avg Assets per Employee (\$000)	5341.92	2312.41	3330.28	3748.95	4775.84	6047.08	9048.77	12296.6	113

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.54	0.00	0.00	0.00	1.74	5.19	7.77	9.38	111
Overhead Exp / NOI + Non-Int Income	66.41	43.50	49.86	57.92	65.93	73.75	86.94	91.70	113

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.11	1.73	2.07	2.47	2.93	3.43	4.05	9.30	113
Personnel Expense	1.60	0.70	1.00	1.22	1.53	1.79	2.24	4.02	113
Net Occupancy Expense	0.38	0.18	0.23	0.29	0.36	0.44	0.55	0.82	113
Other Operating Expenses	1.09	0.44	0.64	0.83	1.00	1.24	1.77	3.04	113
Overhead Less Non-Interest Income	1.70	-0.48	0.66	1.37	1.72	2.03	2.37	2.96	113

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.15	43.22	48.27	57.07	65.07	71.95	85.88	91.66	113
Personnel Expense	33.71	20.54	23.68	28.89	34.37	38.04	41.84	45.33	113
Net Occupancy Expense	8.00	4.12	5.49	6.72	7.73	9.24	11.23	12.63	113
Other Operating Expenses	22.47	12.77	15.21	18.27	20.93	26.23	30.28	42.83	113
Total Non-Interest Income	24.96	4.49	7.27	14.68	24.15	31.67	41.37	82.07	113
Fiduciary Activities Income	1.72	0.00	0.00	0.00	1.25	3.46	5.34	6.67	113
Serv Charges on Deposit Accts - Domestic	5.18	0.07	0.92	3.08	4.81	7.38	9.60	11.23	113
Trading Revenue	0.35	0.00	0.00	0.00	0.00	0.09	1.56	7.58	113
Investment Banking Fees & Commissions	1.22	0.00	0.00	0.23	0.83	1.71	3.74	6.48	113
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Net Servicing Fees	0.24	-0.16	-0.00	0.00	0.03	0.29	1.26	2.22	113
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Insurance Activities Revenue	0.73	0.00	0.00	0.00	0.05	0.99	3.56	5.91	113
Net Gain (Loss) - Sales Loans, OREO, Oth	1.90	-4.34	-2.64	-0.28	0.61	3.73	7.96	15.34	113
Other Non-Interest Income	8.65	-1.17	1.34	5.01	7.70	11.54	17.57	29.88	113
Overhead Less Non-Interest Income	39.06	-1.05	15.63	28.85	38.58	48.11	61.66	69.33	113

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	24.95	-12.35	0.00	16.40	28.08	34.02	37.70	39.34	106
Appl Inc Tax+TE/Pretax NOI+TE	30.08	0.00	1.36	29.73	34.94	37.16	39.52	41.59	106

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	45.49	14.72	21.68	36.00	44.62	58.40	64.71	67.26	113
Commercial and Industrial Loans	9.61	0.35	2.64	4.59	8.39	13.37	20.61	26.74	113
Loans to Individuals	2.48	0.01	0.07	0.39	1.07	3.26	9.62	11.17	113
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.14	113
Agricultural Loans	0.41	0.00	0.00	0.00	0.02	0.52	2.30	4.03	113
Other Loans and Leases	1.65	0.00	0.00	0.22	0.83	2.29	5.51	7.78	113
Net Loans and Leases	61.42	25.23	38.23	53.12	62.74	70.66	75.92	78.54	113
Debt Securities Over 1 Year	18.09	2.94	5.04	9.61	17.83	25.40	32.95	40.15	113
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.02	0.11	0.27	0.66	113
Subtotal	81.12	35.33	65.22	77.69	82.74	87.59	89.37	90.47	113
Interest-Bearing Bank Balances	3.97	0.10	0.27	0.78	2.60	6.49	11.77	15.60	113
Federal Funds Sold & Reverse Repos	0.11	0.00	0.00	0.00	0.00	0.04	0.64	1.76	113
Debt Securities 1 Year or Less	2.20	0.09	0.17	0.47	1.39	3.28	7.12	9.47	113
Trading Assets	0.13	0.00	0.00	0.00	0.00	0.07	0.68	2.04	113
Total Earning Assets	89.60	52.60	84.22	87.70	90.22	92.73	94.38	95.72	113
Non-Int Cash and Due From Dep Inst	1.52	0.22	0.49	1.02	1.43	1.90	2.52	3.60	113
Other Real Estate Owned	0.56	0.00	0.03	0.09	0.41	0.83	1.68	2.21	113
All Other Assets	8.59	3.10	4.18	5.46	8.06	10.46	13.39	27.21	113
MEMORANDA:									
Short-Term Investments	7.17	0.69	1.43	2.38	4.98	10.74	18.11	22.75	113
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.02	0.72	1.35	113
U.S. Agency Securities (excl MBS)	2.58	0.00	0.00	0.17	1.24	4.59	9.39	11.17	113
Municipal Securities	2.55	0.00	0.00	0.17	2.07	4.59	8.39	10.15	113
Mortgage-Backed Securities	12.25	0.70	1.68	6.13	12.39	17.06	24.49	27.83	113
Asset-Backed Securities	0.15	0.00	0.00	0.00	0.00	0.09	0.76	1.95	113
Other Debt Securities	0.51	0.00	0.00	0.00	0.12	0.60	2.66	4.15	113
RE Loans Secured by 1-4 Family	17.68	0.66	4.22	10.86	16.40	23.54	35.02	43.07	113
Revolving	2.88	0.00	0.01	0.57	2.63	4.50	6.81	7.44	113
Closed-End, Sec by First Liens	13.69	0.61	3.15	7.69	11.88	18.46	30.01	36.45	113
Closed-End, Sec by Junior Liens	0.81	0.00	0.01	0.30	0.69	1.04	2.18	3.03	113
Commercial Real Estate Loans	25.47	3.57	9.77	17.88	23.47	34.22	39.56	47.11	113
Construction and Land Dev	3.46	0.00	0.44	1.48	2.98	4.72	8.06	9.07	113
Multi family	2.30	0.00	0.27	0.91	1.78	3.05	5.35	9.20	113
Nonfarm Nonresidential	18.44	2.39	7.94	13.30	18.06	24.37	28.20	33.51	113
RE Loans Secured by Farml and	0.58	0.00	0.00	0.00	0.17	1.00	2.31	2.97	113
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.68	36.31	53.44	63.80	75.85	85.93	90.35	94.05	112
RE Loans Secured by 1-4 Family	28.97	2.35	8.99	18.56	27.18	36.29	55.03	59.83	112
Revolving	4.51	0.00	0.03	1.16	4.27	7.34	10.10	11.29	112
Closed-End	24.17	2.23	7.19	14.90	22.61	31.95	48.85	56.15	112
Commercial Real Estate Loans	42.24	12.51	21.05	30.91	42.15	53.09	64.39	68.65	112
Construction and Land Dev	5.61	0.27	0.89	2.28	4.88	8.20	13.01	14.24	112
Multi family	3.86	0.02	0.70	1.62	2.97	4.89	10.31	14.33	112
Nonfarm Nonresidential	30.41	10.15	14.69	23.58	30.29	38.18	43.69	49.31	112
RE Loans Secured by Farml and	1.00	0.00	0.00	0.00	0.36	1.75	3.62	5.87	112
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.23	112
Commercial and Industrial Loans	15.86	2.99	5.40	8.50	14.59	20.76	34.82	43.48	112
Loans to Individuals	4.16	0.05	0.18	0.64	1.81	5.78	14.94	18.71	112
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.15	0.63	0.90	112
Agricultural Loans	0.69	0.00	0.00	0.00	0.04	0.79	3.64	6.69	112
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Other Loans and Leases	2.65	0.00	0.00	0.38	1.56	3.94	8.70	10.74	112

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.17	0.69	1.43	2.38	4.98	10.74	18.11	22.75	113
Liquid Assets	23.44	6.96	9.85	16.17	21.80	30.36	38.67	41.07	113
Investment Securities	21.08	5.88	8.16	11.99	19.40	28.58	38.25	44.84	113
Net Loans and Leases	61.42	25.23	38.23	53.12	62.74	70.66	75.92	78.54	113
Net Lns, Ls & Stdbly Ltrs of Credit	62.16	25.28	38.50	53.99	64.10	71.78	76.79	79.45	113
Core Deposits	61.79	21.79	31.98	54.58	65.50	71.25	75.52	76.65	113
Noncore Funding	21.22	5.95	9.31	14.07	17.88	27.20	40.29	53.43	113
Time Deposits of \$100K or More	9.71	1.17	3.66	5.93	9.21	12.83	16.13	19.55	113
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Fed Funds Purchased and Repos	2.59	0.00	0.00	0.61	2.31	4.80	6.66	7.79	113
Net Fed Funds Purchased (Sold)	2.54	-0.41	-0.00	0.10	1.94	4.33	6.44	7.75	113
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Oth Borrowings W/Rem Mat 1 Yr or Less	1.38	0.00	0.00	0.00	0.49	2.33	5.61	9.50	113
Earning Assets Repr in 1 Year	33.41	11.70	14.65	22.35	32.68	44.62	53.61	57.67	113
Int-Bearing Liab Repr in 1 Year	20.15	2.67	6.88	10.49	15.77	28.68	44.80	50.51	113
Long-Term Debt Repr in 1 Year	0.27	0.00	0.00	0.00	0.00	0.38	1.69	2.12	113
Net Assets Repriceable in 1 Year	12.08	-22.18	-11.30	1.38	11.50	23.17	32.46	38.94	113
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.22	-29.11	1.00	8.16	15.49	25.65	38.56	50.23	113
Net ST Noncore Funding Dependence	6.98	-32.67	-11.25	0.25	7.98	13.16	23.16	29.85	113
Short-Term Inv/ST Noncore Funding	68.27	4.82	10.78	21.78	41.68	96.27	171.75	426.39	113
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.58	-16.73	-6.23	2.57	11.14	24.25	42.97	55.50	113
Net Loans and Leases/Total Deposits	81.44	49.06	57.51	67.60	81.20	93.71	104.68	119.82	113
Net Loans and Leases/Core Deposits	101.30	58.32	67.19	79.88	96.23	113.57	152.54	184.28	113
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.62	-0.65	0.00	0.01	0.54	2.92	5.05	7.63	66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	5.20	0.19	0.69	1.99	4.47	7.42	11.10	15.07	94
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.97	-0.83	-0.00	0.01	0.03	0.09	0.14	43
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.43	0.00	0.00	0.00	3.03	20.58	36.47	48.44	113
Available-For-Sale Securities	90.56	46.53	61.86	79.00	96.82	100.00	100.00	100.00	113
U. S. Treasury Securities	0.61	0.00	0.00	0.00	0.00	0.12	2.50	12.70	113
U. S. Agency Securities (excl MBS)	13.35	0.00	0.00	0.61	6.81	21.59	45.65	55.37	113
Municipal Securities	12.87	0.00	0.00	0.95	10.12	25.55	31.76	36.72	113
Mortgage-Backed Securities	60.74	4.03	17.22	45.54	63.52	78.76	90.79	94.81	113
Asset-Backed Securities	0.74	0.00	0.00	0.00	0.00	0.61	4.22	8.81	113
Other Debt Securities	2.29	0.00	0.00	0.00	0.74	4.78	9.12	14.05	113
Mutual Funds and Equity Securities	0.52	0.00	0.00	0.00	0.13	0.73	2.12	5.03	113
Debt Securities 1 Year or Less	12.18	0.50	0.95	2.65	7.89	16.67	39.46	55.44	113
Debt Securities 1 To 5 Years	23.02	0.87	1.96	5.33	18.69	35.20	55.20	70.80	113
Debt Securities Over 5 Years	60.26	5.84	11.46	35.16	64.92	84.46	93.91	96.35	113
Pledged Securities	51.62	3.65	8.65	34.90	50.95	71.10	85.65	92.06	113
Structured Notes, Fair Value	1.42	0.00	0.00	0.00	0.00	1.92	6.37	14.10	113

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.35	-0.07	0.00	0.10	0.28	0.56	0.95	1.31	113
Provision for Ln&Ls Losses/Avg Lns&Ls	0.57	-0.13	0.03	0.19	0.45	0.86	1.58	1.99	112
Provision for Ln&Ls Losses/Net Losses	103.38	-77.79	9.11	62.24	94.88	128.58	230.38	387.46	112
Ln&Ls Allowance/Total Loans & Leases	1.81	0.76	0.93	1.29	1.70	2.33	2.74	3.51	112
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.08	0.89	1.31	2.05	3.53	6.68	20.15	33.57	112
ALLL/Nonaccrual Assets	118.82	23.59	35.92	69.04	99.78	157.39	266.64	295.11	112
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	94.50	15.69	19.36	50.93	79.91	130.98	193.92	278.21	112
Gross Ln&Ls Losses/Avg Loans & Leases	0.78	0.06	0.15	0.30	0.58	1.07	2.02	2.24	112
Recoveries/Avg Loans and Leases	0.12	0.00	0.02	0.05	0.10	0.16	0.29	0.41	112
Net Losses/Avg Loans and Leases	0.63	0.04	0.06	0.25	0.53	0.85	1.64	2.16	112
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Recoveries/Prior Year-End Losses	11.15	1.93	2.91	6.06	10.60	15.07	22.29	26.57	92
Earnings Coverage of Net Losses (X)	11.75	0.59	1.34	2.36	5.15	14.12	46.68	81.61	112
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.60	0.00	0.01	0.17	0.42	0.90	1.70	2.43	112
RE Loans Secured By 1-4 Family	0.52	0.00	0.01	0.15	0.38	0.72	1.35	2.12	112
Revolving	0.52	0.00	0.00	0.04	0.39	0.89	1.83	2.21	105
Closed-End	0.47	0.00	0.01	0.14	0.35	0.66	1.34	2.14	111
Commercial Real Estate Loans	0.67	-0.01	0.00	0.11	0.48	1.05	1.98	2.22	111
Construction and Land Dev	2.48	-0.38	-0.01	0.06	1.43	3.37	8.99	11.34	107
Multi family	0.35	-0.08	-0.00	0.00	0.00	0.50	1.73	2.30	107
Nonfarm Nonresidential	0.42	-0.02	0.00	0.05	0.27	0.64	1.30	1.94	111
RE Loans Secured by Farmland	0.07	-0.39	-0.04	0.00	0.00	0.01	0.56	1.16	87
Commercial and Industrial Loans	0.65	-0.11	-0.00	0.09	0.38	1.03	1.97	3.16	110
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Loans to Individuals	1.18	0.08	0.14	0.35	0.76	1.52	2.92	9.23	100
Credit Card Loans	2.64	0.00	0.00	0.94	2.01	3.77	7.76	9.60	42
Agricultural Loans	0.08	-0.25	-0.13	-0.00	0.00	0.00	0.47	1.94	74
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	0.37	-0.12	-0.02	0.00	0.00	0.36	2.26	3.79	105

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.75	0.08	0.15	0.33	0.58	0.98	1.96	2.83	112
90+ Days PD Loans and Leases	0.43	0.00	0.00	0.00	0.03	0.29	2.17	6.03	112
Nonaccrual Loans and Leases	2.01	0.30	0.59	1.00	1.53	2.71	4.95	6.68	112
90+ Days PD and Nonaccrual Loans and Leases	2.86	0.40	0.75	1.21	2.05	3.68	6.41	14.55	112
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.20	112
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	112
Nonaccrual Restructured	0.50	0.00	0.00	0.14	0.40	0.71	1.62	2.20	112
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.75	0.08	0.15	0.33	0.58	0.98	1.96	2.83	112
90+ Days Past Due Assets	0.43	0.00	0.00	0.00	0.03	0.29	2.17	6.03	112
Nonaccrual Assets	2.03	0.30	0.59	1.01	1.55	2.71	4.95	6.68	112
30+ Days PD & Nonaccrual Assets	3.68	0.67	1.06	1.70	2.66	4.61	8.12	16.45	112
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.61	0.30	0.39	0.73	1.37	2.11	3.88	5.09	113
90+ PD & Nonaccrual Assets + OREO	2.20	0.32	0.55	0.92	1.71	3.15	5.53	6.60	113
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.37	0.44	0.71	1.19	1.98	3.27	4.92	8.08	113
Allowance for Loan & Lease Losses	233.36	69.87	83.39	119.73	184.90	299.13	487.42	682.26	112
Equity Cap + ALLL	19.15	3.07	5.29	9.21	16.02	25.89	42.45	60.48	113
Tier 1 Cap + ALLL	21.69	5.56	6.79	11.40	17.57	27.87	44.83	71.60	94
Loans & Leases + RE Acquired	4.00	0.83	1.20	1.94	3.25	5.11	9.79	13.08	112

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.80	0.07	0.16	0.33	0.59	1.04	2.10	3.11	112
	- 90+ Days Past Due	0.55	0.00	0.00	0.00	0.02	0.32	2.54	8.66	112
	- Nonaccrual	2.39	0.30	0.64	0.99	1.88	3.05	5.83	8.34	112
Coml & Indl	- 30-89 Days PD	0.42	0.00	0.00	0.09	0.25	0.69	1.17	1.67	110
	- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.19	0.65	1.92	110
	- Nonaccrual	1.45	0.04	0.22	0.47	1.12	2.23	3.76	4.70	110
Individuals	- 30-89 Days PD	1.18	0.00	0.10	0.38	0.88	1.49	3.02	5.91	110
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.01	0.17	0.57	1.22	110
	- Nonaccrual	0.29	0.00	0.00	0.01	0.22	0.46	0.92	1.95	110
Dep Inst Lns	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.69	15
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Agri cul tural	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.10	0.45	0.96	74
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.12	1.21	74
	- Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.34	1.72	3.38	74
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	0.30	0.00	0.00	0.00	0.01	0.31	1.32	3.87	105
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.43	105
	- Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.33	1.77	3.37	105
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.00	0.00	0.16	0.39	0.78	1.35	2.48	3.68	112
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.03	0.36	1.76	4.97	112
	- Nonaccrual	2.25	0.15	0.48	0.90	1.45	2.72	6.62	10.11	112
Revol vi ng	- 30-89 Days PD	0.57	0.00	0.00	0.18	0.45	0.90	1.50	2.29	105
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.17	0.68	1.29	105
	- Nonaccrual	0.95	0.00	0.00	0.29	0.68	1.48	2.65	5.09	105
Closed-End	- 30-89 Days PD	1.06	0.04	0.19	0.39	0.85	1.49	2.53	3.70	111
	- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.02	0.38	2.53	5.24	111
	- Nonaccrual	2.38	0.15	0.43	0.88	1.65	3.23	6.67	10.58	111
	- Jr Li en 30-89 Days PD	0.08	0.00	0.00	0.01	0.05	0.12	0.27	0.43	111
	- Jr Li en 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.37	111
	- Jr Li en Nonaccrual	0.16	0.00	0.00	0.02	0.09	0.24	0.64	0.90	111
Commercial RE	- 30-89 Days PD	0.62	0.00	0.03	0.17	0.48	0.92	1.72	2.75	111
	- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.00	0.22	2.67	8.07	111
	- Nonaccrual	2.61	0.07	0.43	1.16	2.17	3.87	5.85	7.71	111
Const & Dev	- 30-89 Days PD	1.06	0.00	0.00	0.00	0.38	1.26	4.33	12.89	107
	- 90+ Days Past Due	1.42	0.00	0.00	0.00	0.00	0.42	7.41	22.12	107
	- Nonaccrual	7.59	0.00	0.06	1.93	5.03	10.47	22.89	35.64	107
Mul ti fami ly	- 30-89 Days PD	0.32	0.00	0.00	0.00	0.03	0.42	1.43	3.31	107
	- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.00	0.00	0.95	7.68	107
	- Nonaccrual	1.09	0.00	0.00	0.00	0.44	1.51	4.62	7.49	107
Nonfarm Nres-	- 30-89 Days PD	0.56	0.00	0.00	0.13	0.39	0.83	1.47	1.93	111
	- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.00	0.14	1.17	6.59	111
	- Nonaccrual	1.98	0.08	0.28	0.86	1.66	2.78	4.36	5.42	111
Farml and	- 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.33	2.11	4.20	87
	- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.00	0.00	1.49	6.65	87
	- Nonaccrual	1.56	0.00	0.00	0.00	0.31	2.76	6.66	13.13	87
Credi t Card	- 30-89 Days PD	1.15	0.00	0.00	0.16	1.11	1.99	3.06	3.86	42
	- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.11	0.68	1.70	1.83	42
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.37	1.86	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.33	6.23	8.39	9.09	10.17	11.39	13.06	14.12	94
Tier 1 RBC Ratio	15.08	8.70	10.76	12.74	14.42	17.54	21.18	23.92	94
Total Risk-Based Capital Ratio	16.53	10.77	12.41	14.43	15.88	18.91	22.58	24.93	94
Tangible Tier 1 Leverage Ratio	10.22	6.16	8.30	9.00	10.06	11.27	12.99	13.95	94
Tangible Common Eq Cap/Tan Assets	9.06	5.06	6.01	7.48	8.83	10.50	12.63	13.60	94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.29	1.08	4.10	8.55	13.60	18.65	21.97	24.72	113
Standby Letters of Credit	0.64	0.00	0.03	0.23	0.49	0.96	1.48	1.84	113
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	113
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.69	0.00	0.00	0.27	2.62	9.75	23.19	32.54	113
Interest Rate Contracts	5.04	0.00	0.00	0.21	2.46	9.45	16.20	26.66	113
Interest Rate Futures & Forward Contr	0.76	0.00	0.00	0.00	0.00	1.03	4.43	5.28	113
Written Options Contr (Int Rate)	0.60	0.00	0.00	0.00	0.06	1.06	2.66	3.44	113
Purchased Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00	0.00	1.18	1.98	113
Interest Rate Swaps	2.73	0.00	0.00	0.00	0.37	5.18	11.17	20.59	113
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	113
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	113
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	113
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	113
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	113
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.01	4.81	7.56	14.60	21.18	28.28	36.11	40.81	112

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.35	52.40	91.78	100.00	100.00	100.00	100.00	100.00	93
Foreign Exchange Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.00	4.36	93
Equity, Comm, & Other Contracts	0.29	0.00	0.00	0.00	0.00	0.00	0.00	10.47	93
Futures and Forwards	21.14	0.00	0.00	0.00	8.86	49.10	64.68	77.11	93
Written Options	17.48	0.00	0.00	0.00	11.87	38.49	53.82	100.00	93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	93
Over-The-Counter	17.22	0.00	0.00	0.00	9.72	37.47	53.20	85.67	93
Purchased Options	3.48	0.00	0.00	0.00	0.00	1.95	18.46	41.11	93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Over-The-Counter	3.42	0.00	0.00	0.00	0.00	1.42	18.46	41.11	93
Swaps	45.29	0.00	0.00	0.00	40.72	83.77	100.00	100.00	93
Held for Trading	20.38	0.00	0.00	0.00	0.00	20.95	99.03	100.00	93
Interest Rate Contracts	11.76	0.00	0.00	0.00	0.00	8.54	94.88	100.00	93
Foreign Exchange Contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.60	93
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Non-Traded	79.61	0.00	0.21	74.89	100.00	100.00	100.00	100.00	93
Interest Rate Contracts	76.67	0.00	0.00	58.37	100.00	100.00	100.00	100.00	93
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	93
Equity, Comm, & Other Contracts	0.24	0.00	0.00	0.00	0.00	0.00	0.00	10.47	93
Deriv Contr (Excl Fut & FX LE 14 Days)	77.20	0.00	36.09	54.11	78.16	98.54	100.00	100.00	80
One Year or Less	28.27	0.00	0.00	5.92	19.82	52.53	73.93	100.00	80
Over 1 Year to 5 Years	17.25	0.00	0.00	0.00	12.94	34.08	50.43	59.19	80
Over 5 Years	15.89	0.00	0.00	0.00	7.64	32.47	54.77	59.75	80
Gross Negative Fair Value (Abs Val)	2.28	0.00	0.00	0.71	2.08	3.73	5.42	7.85	93
Gross Positive Fair Value	1.76	0.00	0.00	0.44	1.41	3.06	4.35	5.87	93
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.03	0.07	0.12	94
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.12	94
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	94
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.11	94
Current Credit Exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	94
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
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	94
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.13	0.00	0.00	0.00	0.01	0.20	0.62	0.85	94

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	0.06	113
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Ins Activities Revenue/Adj Oper Inc	0.73	0.00	0.00	0.00	0.05	0.99	3.56	5.91	113
Premium Inc/Ins Activities Revenue	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.34	80
Credit Rel Prem Inc/Tot Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Ins Net Inc (P/C)/Equity (P/C)	-1.55	-11.74	-11.74	-11.74	-10.56	1.13	9.42	12.18	4
Ins Net Inc (L/H)/Equity (L/H)	1.08	-0.18	-0.18	-0.18	-0.18	1.08	1.85	2.10	2
Insur Ben, Losses, Exp/Insur Premiums	95.57	0.00	0.00	15.25	76.70	147.35	169.86	180.83	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.05	0.00	0.00	0.00	0.00	0.00	9.73	12.98	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
CSV Life Insurance/Tier 1 Cap + ALLL	9.13	0.00	0.00	1.29	9.61	14.77	20.81	23.39	94
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	113
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.04	0.87	39
Cost: Interest-Bearing Deposits	0.35	0.18	0.18	0.21	0.33	0.37	0.45	0.48	5
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	8.94	0.00	0.00	0.00	0.43	7.14	18.44	22.20	3
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	-27.88	-100.00	-100.00	-98.95	-15.55	1.72	41.67	88.88	27
Total Selected Assets	95.06	-100.00	-100.00	-93.72	-10.55	29.18	348.21	1251.55	33
Deposits	-51.67	-100.00	-100.00	-100.00	-53.94	-28.19	-15.69	-8.78	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	70.79	0.00	3.22	31.29	79.61	99.51	118.94	135.83	80
Dividends Paid/Net Income	28.76	0.00	0.00	5.71	31.18	48.32	71.10	80.25	106
Net Income - Dividends/Avg Equity	6.13	-4.21	0.08	3.13	5.39	8.69	13.26	17.67	113
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	140.70	0.00	0.00	0.00	108.83	194.25	408.14	1030.20	87
Dividends From Nonbank Subs	6.17	0.00	0.00	0.00	0.18	2.17	26.13	95.13	87
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Dividends From All Subsidiaries	169.78	0.00	0.00	88.80	117.03	236.94	454.88	1085.69	87
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	39.85	0.00	0.00	0.00	38.05	70.40	108.48	134.52	95
Interest Income From Bank Subs	0.18	0.00	0.00	0.00	0.00	0.18	0.76	2.26	95
Mgt & Service Fees From Bank Subs	1.41	0.00	0.00	0.00	0.00	0.00	9.14	18.13	95
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	95
Operating Income From Bank Subs	44.05	0.00	0.00	1.63	40.02	78.68	112.63	142.24	95
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	58.56	0.00	0.00	0.00	53.81	100.00	134.04	320.26	65
Interest Income From Nonbank Subs	0.52	0.00	0.00	0.00	0.00	0.00	0.83	16.18	65
Mgt & Serv Fees From Nonbank Subs	1.24	0.00	0.00	0.00	0.00	0.00	6.97	26.37	65
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Inc From Nonbank Subs	78.46	0.00	0.00	0.99	60.54	100.00	215.51	575.35	65
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	26.19	0.00	0.00	0.00	0.00	42.71	79.06	86.59	10
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.02	0.24	10
Mgt & Serv Fees From Sub BHCs	2.53	0.00	0.00	0.00	0.00	1.69	3.39	10.96	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	28.77	0.00	0.00	0.00	0.06	46.32	94.11	95.86	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.67	0.00	0.00	0.00	80.41	98.25	99.79	99.91	107
Interest Income From Bank Subs	4.62	0.00	0.00	0.00	0.00	0.43	20.52	90.60	107
Mgt & Serv Fees From Bank Subs	4.51	0.00	0.00	0.00	0.00	0.00	30.59	72.54	107
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	107
Operating Income From Bank Subs	72.00	0.00	0.00	39.62	96.32	99.51	99.91	100.00	107
Dividends From Nonbank Subs	3.31	0.00	0.00	0.00	0.00	1.72	17.04	63.14	107
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.84	107
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.04	107
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Operating Inc From Nonbank Subs	6.34	0.00	0.00	0.00	0.09	2.85	37.17	79.38	107
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Operating Income From Sub BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.18	107
Loans and Adv From Subs/ST Debt	17188.6	0.00	0.00	6.52	187.64	4045.12	40957.6	73353.8	7
Loans and Adv From Subs/Total Debt	576.12	0.00	0.00	1.74	103.09	280.94	697.11	3512.95	38

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1107205	3,251,698	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
3446412	9,057,244	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,838,350	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	3,113,125	BANCORP, INC., THE	WILMINGTON, DE	
1245620	5,307,755	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,823,017	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,268,664	BANNER CORPORATION	WALLA WALLA, WA	
2961879	5,331,979	BBCN BANCORP, INC.	LOS ANGELES, CA	
2947435	4,962,552	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
3818804	9,430,797	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,819,273	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	4,648,007	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3944628	3,406,981	BOND STREET HOLDINGS INC	WESTON, FL	
1020180	8,267,384	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	5,061,444	BROOKLINE BANCORP, INC.	BROOKLINE, MA	
1201671	3,629,833	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	5,446,808	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,241,796	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,378,304	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	3,011,686	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	Moved from Peer 3
1022764	4,309,618	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,580,421	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,726,367	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
3762457	4,324,519	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,661,251	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	4,903,049	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	7,570,373	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,641,531	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,321,341	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	3,954,358	DIME COMMUNITY BANCSHARES, INC	NEW YORK, NY	
2894230	9,412,830	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,370,576	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
1427239	8,169,957	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,193,784	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1250101	5,999,298	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,323,849	FIRST BANCORP	TROY, NC	
1118797	6,489,801	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,529,664	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,267,015	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,963,638	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,235,087	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	4,310,547	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1890507	3,243,237	FIRST FINANCIAL HOLDINGS INC.	CHARLESTON, SC	
1123670	7,456,975	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,250,374	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,167,176	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,417,620	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	4,348,725	FIRST SECURITY BANCORP	SEARCY, AR	
2393274	4,380,450	FLUSHING FINANCIAL CORPORATION	FLUSHING, NY	
2003975	7,632,205	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	4,063,139	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
3919390	3,526,718	H & R BLOCK, INC.	KANSAS CITY, MO	New Y-9C/BHCPR reporter
3842957	9,904,827	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
1206546	4,593,197	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,887,909	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	5,192,094	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,069,405	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,797,261	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3814208	3,686,349	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,463,545	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,827,295	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,052,679	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,943,957	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	8,954,825	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	5,522,825	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,435,526	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	6,028,916	NBT BANCORP INC.	NORWICH, NY	
4122722	8,096,010	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,255,502	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,384,706	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6,051,205	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5,991,285	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,542,788	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,752,938	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	6,726,527	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,871,385	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	6,350,015	PLAINSCAPITAL CORPORATION	DALLAS, TX	
3133637	7,264,980	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
3083291	4,023,172	PROVIDENT NEW YORK BANCORP, IN	MONTEBELLO, NY	
1098844	4,164,606	RENASANT CORPORATION	TUPELO, MS	
1097025	3,435,776	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,422,258	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,370,316	SALEM FIVE BANCORP	SALEM, MA	
1248304	3,887,427	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,398,547	SANTANDER BANCORP	GUAYNABO, PR	
1133437	4,325,442	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,414,980	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	5,541,324	SNB NY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,221,085	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3152245	9,505,901	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,180,264	SUN BANCORP, INC	VINELAND, NJ	
3823031	3,445,200	SWS GROUP, INC.	DALLAS, TX	
3045084	4,405,603	T. ROWE PRICE GROUP, INC.	BALTIMORE, MD	
2495039	5,136,974	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	9,881,680	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	4,924,786	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,326,835	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1079562	9,872,159	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	4,030,125	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,381,379	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	6,699,235	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,231,478	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
-----	-----	-----	-----	-----
4191465	3,636,337	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
2856377	3,004,742	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1029464	4,289,059	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,049,698	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,182,636	WEDBUSH, INC.	LOS ANGELES, CA	
1070448	5,579,832	WESBANCO, INC.	WHEELING, WV	
1025541	4,852,095	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	7,403,603	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,806,725	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,261,332	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,489,660	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 113 bank holding companies.