

	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	352	304	297	296
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.39	3.42	3.46	3.37
+ Non-interest Income	1.03	0.91	0.93	0.92
- Overhead Expense	3.13	3.06	3.12	3.01
- Provision for Losses	0.33	0.55	0.57	0.96
+ Securities Gains (Losses)	0.07	0.04	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.13	0.85	0.87	0.43
Net Operating Income	0.80	0.58	0.58	0.20
Net Income	0.80	0.59	0.59	-0.33
Net Income (Sub S Adjusted)	0.92	0.74	0.73	0.34
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.52	4.79	4.75	5.03
Interest Expense	0.78	1.04	0.96	1.33
Net Interest Income (TE)	3.71	3.73	3.77	3.69
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.58	0.89	0.94	1.28
Earnings Coverage of Net Losses (X)	8.34	5.66	4.64	3.90
Ln&Ls Allowance/Total Loans & Leases	1.92	2.08	2.01	2.09
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.79	4.55	4.03	4.63
30-89 Days Past Due Loans and Leases	0.69	0.88	0.90	1.06
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	15.14	18.09	15.74	20.36
Net ST Noncore Funding Dependence	5.17	6.84	5.49	9.58
Net Loans and Leases/Total Assets	62.19	63.59	62.30	64.88
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.69	9.40	9.55	8.97
Equity Capital/Total Assets	9.96	9.39	9.53	8.81
Equity Capital+Minority Int/Total Assets	10.05	9.41	9.56	8.84
Tier 1 Common Eq Cap / T RWA	11.68	11.00	11.39	10.12
Net Loans&Ls/Equity Capital (X)	6.51	7.03	6.84	7.76
Cash Dividends/Net Income	23.75	23.50	24.03	31.41
Cash Dividends/Net Income (Sub S Adjusted)	17.27	16.39	7.55	9.60
Retained Earnings/Avg Equity Cap	5.69	4.24	4.06	-1.06
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.19	0.16	0.14	0.25
Long-Term Debt/Equity Capital	1.47	1.69	1.49	1.59
Equity Investment in Subs/Equity Cap	109.20	111.25	110.86	113.82
Cash FR Oper+Noncash+Op Exp+Div	94.11	82.88	98.13	87.79

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.13	4.39	4.36	4.60	4.93
Less: Interest Expense	0.72	0.95	0.88	1.21	1.70
Equals: Net Interest Income (TE)	3.39	3.42	3.46	3.37	3.22
Plus: Non-Interest Income	1.03	0.91	0.93	0.92	0.93
Equals: Adj Operating Income (TE)	4.50	4.39	4.43	4.33	4.20
Less: Overhead Expense	3.13	3.06	3.12	3.01	3.19
Less: Provision for Loan and Lease Losses	0.33	0.55	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	0.07	0.04	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.13	0.85	0.87	0.43	-0.20
Less: Applicable Income Taxes (TE)	0.31	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	0.80	0.58	0.58	0.20	-0.33
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.80	0.59	0.59	0.20	-0.33
Memo: Net Income (Last Four Qtrs)	0.73	0.43	0.59	0.20	-0.34
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.76	91.95	91.88	91.65	92.47
Avg Int-Bearing Funds / Avg Assets	75.57	77.86	77.18	79.10	80.34
Int Income (TE) / Avg Earning Assets	4.52	4.79	4.75	5.03	5.35
Int Expense / Avg Earning Assets	0.78	1.04	0.96	1.33	1.84
Net Int Inc (TE) / Avg Earn Assets	3.71	3.73	3.77	3.69	3.50
YIELD OR COST:					
Total Loans and Leases (TE)	5.48	5.63	5.66	5.79	5.79
Interest-Bearing Bank Balances	0.26	0.29	0.29	0.33	0.49
Fed Funds Sold & Reverse Repos	0.18	0.18	0.19	0.20	0.21
Trading Assets	1.28	0.99	0.95	1.26	2.04
Total Earning Assets	4.44	4.70	4.67	4.94	5.27
Investment Securities (TE)	2.82	3.27	3.14	3.66	4.54
U.S. Treasury & Agency Sec (excl MBS)	1.78	2.05	2.02	2.38	3.29
Mortgage-Backed Securities	2.64	3.26	3.02	3.71	4.62
All Other Securities	4.55	5.15	5.01	5.39	5.88
Interest-Bearing Deposits	0.73	0.99	0.91	1.27	1.87
Time Deposits of \$100K or More	1.26	1.54	1.45	1.85	2.71
Time Deposits < \$100K	1.34	1.70	1.62	2.08	2.88
Other Domestic Deposits	0.34	0.51	0.46	0.66	0.90
Foreign Deposits	1.78	1.41	1.42	1.07	1.04
Fed Funds Purchased and Repos	0.72	0.89	0.81	0.85	1.08
Other Borrowed Funds & Trading Liab	2.86	3.12	3.07	3.25	3.28
All Interest-Bearing Funds	0.91	1.22	1.13	1.52	2.11

	PEER GROUP 03 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	37	34	69	67	66
Avg Assets per Employee (\$000)	4,550	4,624	4,527	4,658	4,708
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.83	2.24	2.15	1.72	1.56
Overhead Exp / NII + Non-Int Income	70.82	71.12	71.59	71.62	78.38
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.13	3.06	3.12	3.01	3.19
Personnel Expense	1.67	1.55	1.58	1.48	1.47
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.40
Other Operating Expenses	1.05	1.09	1.12	1.12	1.26
Overhead Less Non-Interest Income	2.02	2.10	2.13	2.04	2.18
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.72	69.90	70.37	70.36	77.02
Personnel Expense	37.43	35.71	36.03	34.59	35.50
Net Occupancy Expense	8.78	9.06	8.95	9.09	9.71
Other Operating Expenses	23.17	24.92	25.27	26.49	31.20
Total Non-Interest Income	22.04	20.08	20.20	20.34	21.30
Fiduciary Activities Income	1.44	1.68	1.63	1.39	1.38
Serv Charges on Deposit Accts - Domestic	5.45	6.32	6.13	7.03	7.47
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.69	0.72	0.70	0.61	0.54
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.28	0.31	0.25	0.30	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.50	0.50	0.58	0.56	0.58
Net Gain (Loss) - Sales Loans, OREO, Oth	2.00	0.17	0.25	0.03	0.98
Other Non-Interest Income	8.15	7.84	8.08	8.00	7.28
Overhead Less Non-Interest Income	46.57	49.46	49.74	49.30	55.51
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.23	19.43	18.77	18.71	13.98
Appl Inc Tax+TE/Pretax NOI+TE	28.60	29.23	28.44	28.82	31.09

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	49.07	49.40	48.22	50.80	53.67
Commercial and Industrial Loans	8.17	9.06	8.80	8.97	9.38
Loans to Individuals	1.80	2.04	1.96	2.13	2.41
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Agricultural Loans	0.62	0.69	0.69	0.71	0.70
Other Loans and Leases	1.05	1.05	1.06	1.07	1.11
Net Loans and Leases	62.19	63.59	62.30	64.88	68.28
Debt Securities Over 1 Year	19.84	18.52	19.67	17.53	15.18
Mutual Funds and Equity Securities	0.08	0.09	0.08	0.08	0.07
Subtotal	83.02	83.14	82.92	83.32	84.27
Interest-Bearing Bank Balances	4.76	4.73	4.67	4.66	3.79
Federal Funds Sold & Reverse Repos	0.15	0.22	0.19	0.26	0.34
Debt Securities 1 Year or Less	1.82	1.53	1.75	1.57	1.47
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.95	90.78	90.74	90.97	90.71
Non-Int Cash and Due From Dep Inst	1.66	1.67	1.81	1.38	1.68
Other Real Estate Owned	0.79	0.91	0.84	0.87	0.74
All Other Assets	7.29	7.45	7.29	7.53	7.49
MEMORANDA:					
Short-Term Investments	7.35	7.16	7.29	7.21	6.12
U.S. Treasury Securities	0.09	0.15	0.13	0.22	0.08
U.S. Agency Securities (excl MBS)	2.96	3.85	3.41	3.89	3.28
Municipal Securities	3.74	3.35	3.73	3.23	2.88
Mortgage-Backed Securities	12.56	10.65	11.70	9.90	8.96
Asset-Backed Securities	0.07	0.04	0.05	0.04	0.04
Other Debt Securities	0.56	0.29	0.40	0.30	0.21
RE Loans Secured by 1-4 Family	17.28	15.57	15.63	15.89	16.17
Revolving	2.94	3.16	3.12	3.23	3.16
Closed-End, Sec by First Liens	13.01	11.04	11.29	11.29	11.39
Closed-End, Sec by Junior Liens	0.85	0.98	0.89	1.02	1.16
Commercial Real Estate Loans	28.60	30.71	29.52	31.77	34.50
Construction and Land Dev	4.20	5.37	4.63	6.23	8.83
Multi family	2.51	2.24	2.25	2.22	2.16
Nonfarm Nonresidential	20.89	22.28	21.89	22.46	22.58
RE Loans Secured by Farmland	1.17	1.29	1.29	1.29	1.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.27	76.88	76.66	77.36	77.43
RE Loans Secured by 1-4 Family	27.65	24.48	25.05	24.45	23.61
Revolving	4.71	4.93	4.96	4.93	4.58
Closed-End	22.39	19.12	19.69	19.14	18.62
Commercial Real Estate Loans	45.54	47.66	46.84	48.30	49.56
Construction and Land Dev	6.68	8.30	7.31	9.47	12.54
Multi family	3.98	3.42	3.52	3.34	3.07
Nonfarm Nonresidential	33.42	34.63	34.80	34.15	32.54
RE Loans Secured by Farmland	1.95	2.06	2.11	2.04	1.81
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.01
Commercial and Industrial Loans	13.04	14.06	13.96	13.66	13.63
Loans to Individuals	3.02	3.28	3.22	3.38	3.57
Credit Card Loans	0.04	0.05	0.05	0.05	0.05
Agricultural Loans	1.05	1.12	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	1.69	1.66	1.71	1.67	1.64

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	7.35	7.16	7.29	7.21	6.12
Liquid Assets	24.07	23.26	24.19	22.12	19.34
Investment Securities	22.56	20.82	22.23	19.94	17.28
Net Loans and Leases	62.19	63.59	62.30	64.88	68.28
Net Lns, Ls & Stdbly Ltrs of Credit	62.73	64.24	62.93	65.56	69.03
Core Deposits	67.21	65.36	66.98	63.97	60.95
Noncore Funding	20.19	22.68	20.87	24.68	28.13
Time Deposits of \$100K or More	12.48	13.71	13.01	14.57	15.13
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.55	1.88	1.64	1.87	2.13
Net Fed Funds Purchased (Sold)	1.43	1.70	1.51	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	0.96	0.81	0.76	1.03	1.81
Earning Assets Repr in 1 Year	30.73	32.46	31.64	33.24	34.31
Int-Bearing Liab Repr in 1 Year	24.22	26.99	25.74	28.41	31.74
Long-Term Debt Repr in 1 Year	0.20	0.25	0.22	0.30	0.44
Net Assets Repriceable in 1 Year	6.02	5.07	5.49	4.32	1.84
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.14	18.09	15.74	20.36	25.57
Net ST Noncore Funding Dependence	5.17	6.84	5.49	9.58	14.78
Short-Term Inv/ST Noncore Funding	75.59	70.88	75.73	51.74	35.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.26	13.78	16.70	9.15	1.07
Net Loans and Leases/Total Deposits	76.51	78.16	76.14	79.78	85.63
Net Loans and Leases/Core Deposits	93.54	98.80	94.38	103.06	114.36
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.09	0.60	1.01	0.21	0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.76	3.41	4.36	0.84	1.50
Struct Notes Appr(Depr)/T1 Cap	0.05	0.05	0.05	-0.10	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.03	5.25	5.62	5.61	5.21
Available-For-Sale Securities	93.97	94.75	94.38	94.39	94.79
U.S. Treasury Securities	0.47	0.92	0.80	1.42	0.67
U.S. Agency Securities (excl MBS)	15.10	20.71	17.74	21.14	20.71
Municipal Securities	17.36	16.82	17.38	17.29	17.85
Mortgage-Backed Securities	56.09	50.42	52.94	49.22	50.75
Asset-Backed Securities	0.28	0.19	0.21	0.19	0.24
Other Debt Securities	2.73	1.46	1.91	1.51	1.32
Mutual Funds and Equity Securities	0.44	0.46	0.42	0.44	0.47
Debt Securities 1 Year or Less	9.34	8.53	8.97	9.44	9.58
Debt Securities 1 To 5 Years	27.00	29.18	29.13	28.31	28.74
Debt Securities Over 5 Years	59.00	57.97	57.62	58.17	57.62
Pledged Securities	45.59	51.96	48.03	53.00	58.56
Structured Notes, Fair Value	1.59	3.53	2.52	3.71	2.75

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.33	0.55	0.57	0.96	1.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	0.85	0.90	1.45	1.86
Provision for Ln&Ls Losses/Net Losses	122.67	127.38	110.51	133.58	152.98
Ln&Ls Allowance/Total Loans & Leases	1.92	2.08	2.01	2.09	1.95
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.44	4.40	3.53	2.79	2.52
ALLL/Nonaccrual Assets	112.63	97.12	109.68	96.30	88.63
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	103.15	89.96	100.42	85.89	80.14
Gross Ln&Ls Losses/Avg Loans & Leases	0.73	1.02	1.07	1.39	1.44
Recoveries/Avg Loans and Leases	0.13	0.12	0.12	0.10	0.07
Net Losses/Avg Loans and Leases	0.58	0.89	0.94	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	8.34	5.23	11.44	10.11	14.92
Earnings Coverage of Net Losses (X)	8.34	5.66	4.64	3.90	2.91
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.55	0.88	0.95	1.27	1.28
RE Loans Secured By 1-4 Family	0.50	0.71	0.74	0.81	0.81
Revolving	0.42	0.54	0.54	0.58	0.55
Closed-End	0.50	0.70	0.73	0.88	0.86
Commercial Real Estate Loans	0.58	0.98	1.08	1.53	1.53
Construction and Land Dev	1.55	2.58	3.03	4.30	3.85
Multi family	0.28	0.33	0.56	0.62	0.51
Nonfarm Nonresidential	0.38	0.58	0.65	0.67	0.46
RE Loans Secured by Farmland	0.03	0.03	0.16	0.23	0.15
Commercial and Industrial Loans	0.65	0.92	1.05	1.57	1.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.06	1.16	1.11	1.57	1.77
Credit Card Loans	2.29	2.51	2.49	2.50	3.14
Agricultural Loans	0.00	0.01	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	0.40	0.78	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	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
30-89 Days PD Loans and Leases	0.69	0.88	0.90	1.06	1.26
90+ Days PD Loans and Leases	0.07	0.09	0.10	0.09	0.13
Nonaccrual Loans and Leases	2.48	3.12	2.65	3.31	3.31
90+ Days PD and Nonaccrual Loans and Leases	2.76	3.43	2.95	3.60	3.50
30-89 Days PD Restructured	0.02	0.03	0.03	0.02	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.63	0.53	0.59	0.45	0.25
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.69	0.88	0.90	1.06	1.26
90+ Days Past Due Assets	0.07	0.09	0.10	0.09	0.13
Nonaccrual Assets	2.51	3.15	2.68	3.32	3.32
30+ Days PD & Nonaccrual Assets	3.51	4.43	3.94	4.76	4.83
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.75	2.25	1.89	2.38	2.45
90+ PD & Nonaccrual Assets + OREO	2.60	3.21	2.79	3.30	3.24
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	3.13	3.72	3.26	3.84	3.62
Allowance for Loan & Lease Losses	256.18	257.18	256.63	255.17	246.89
Equity Cap + ALLL	28.06	34.16	31.00	37.81	39.73
Tier 1 Cap + ALLL	27.79	34.63	30.37	37.71	38.62
Loans & Leases + RE Acquired	4.91	5.63	5.12	5.68	5.11

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.68	0.88	0.93	1.09	1.28
- 90+ Days Past Due	0.07	0.09	0.09	0.08	0.12
- Nonaccrual	2.78	3.56	3.03	3.78	3.77
Coml & Indl - 30-89 Days PD	0.53	0.70	0.63	0.74	0.92
- 90+ Days Past Due	0.05	0.07	0.05	0.05	0.07
- Nonaccrual	1.58	1.88	1.65	2.00	1.84
Individuals - 30-89 Days PD	0.77	0.98	1.11	1.21	1.36
- 90+ Days Past Due	0.04	0.05	0.05	0.06	0.07
- Nonaccrual	0.34	0.42	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	0.08	0.12	0.07	0.15	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.19	0.26	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	0.19	0.20	0.17	0.32	0.51
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.02
- Nonaccrual	0.16	0.29	0.21	0.34	0.30
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.87	1.04	1.15	1.35	1.39
- 90+ Days Past Due	0.09	0.08	0.10	0.10	0.11
- Nonaccrual	2.10	2.55	2.22	2.43	2.16
Revolving - 30-89 Days PD	0.47	0.47	0.54	0.53	0.60
- 90+ Days Past Due	0.02	0.02	0.02	0.03	0.02
- Nonaccrual	0.95	0.95	0.96	0.91	0.59
Closed-End - 30-89 Days PD	0.94	1.17	1.32	1.53	1.55
- 90+ Days Past Due	0.10	0.10	0.11	0.11	0.13
- Nonaccrual	2.38	3.01	2.56	2.86	2.67
- Jr Lien 30-89 Days PD	0.06	0.09	0.09	0.12	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.18	0.21	0.20	0.21	0.21
Commercial RE - 30-89 Days PD	0.53	0.81	0.74	0.95	1.19
- 90+ Days Past Due	0.06	0.09	0.09	0.06	0.11
- Nonaccrual	3.24	4.20	3.55	4.48	4.51
Const & Dev - 30-89 Days PD	0.75	0.88	0.87	1.13	1.54
- 90+ Days Past Due	0.07	0.13	0.11	0.07	0.12
- Nonaccrual	7.35	10.76	8.91	11.28	10.85
Multi family - 30-89 Days PD	0.23	0.35	0.50	0.45	0.70
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.00
- Nonaccrual	1.56	2.09	1.80	2.06	1.77
Nonfarm Nres- 30-89 Days PD	0.46	0.68	0.65	0.85	0.97
- 90+ Days Past Due	0.04	0.06	0.07	0.04	0.08
- Nonaccrual	2.49	2.72	2.50	2.77	2.36
Farm land - 30-89 Days PD	0.35	0.36	0.41	0.34	0.39
- 90+ Days Past Due	0.02	0.04	0.01	0.01	0.03
- Nonaccrual	1.46	1.81	1.65	1.88	1.54
Credit Card - 30-89 Days PD	1.03	0.89	1.04	0.93	1.14
- 90+ Days Past Due	0.21	0.16	0.30	0.23	0.37
- Nonaccrual	0.07	0.06	0.04	0.02	0.06



CAPITAL RATIOS	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	9.69	9.40	9.55	8.97	8.57
Tier 1 RBC Ratio	14.06	13.56	13.85	12.81	11.50
Total Risk-Based Capital Ratio	15.61	15.15	15.40	14.41	13.12
Tangible Tier 1 Leverage Ratio	9.64	9.34	9.49	8.91	8.51
Tangible Common Eq Cap/Tan Assets	8.26	7.81	8.01	7.11	6.63
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.38	11.77	12.01	11.53	12.07
Standby Letters of Credit	0.46	0.56	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	2.26	1.25	1.51	1.45	1.08
Interest Rate Contracts	2.23	1.22	1.46	1.41	1.04
Interest Rate Futures & Forward Contr	0.46	0.13	0.22	0.19	0.11
Written Options Contr (Int Rate)	0.44	0.16	0.23	0.19	0.13
Purchased Options Contr (Int Rate)	0.01	0.01	0.01	0.02	0.01
Interest Rate Swaps	0.46	0.47	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	20.26	18.39	19.49	17.78	17.50

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	99.99	99.96	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	22.99	19.06	29.98	22.83	19.27
Written Options	29.76	27.30	27.34	25.92	30.88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.75	27.29	27.34	25.92	30.56
Purchased Options	1.81	2.54	2.11	4.39	3.36
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.81	2.53	2.11	4.39	3.36
Swaps	35.10	39.37	36.64	35.84	35.42
Held for Trading	3.31	3.56	3.07	4.17	3.05
Interest Rate Contracts	3.31	3.56	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	96.69	96.44	96.36	95.83	96.95
Interest Rate Contracts	95.61	95.00	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)	64.75	70.01	68.16	69.93	64.47
One Year or Less	22.41	30.62	31.81	33.44	20.86
Over 1 Year to 5 Years	14.21	13.80	15.37	14.65	15.19
Over 5 Years	11.05	12.96	12.33	9.94	10.76
Gross Negative Fair Value (Abs Val)	1.41	1.02	1.49	0.98	0.87
Gross Positive Fair Value	1.00	0.86	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	0.02	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	06/30/2012	06/30/2011	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	59.49	44.89	53.95	44.70	26.81
Ins Under Assets(L/H)/Tot Ins Und Ast	40.51	55.11	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	0.50	0.50	0.58	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	88.89	70.00	77.78	80.00	61.08
Other Prem Inc/Total Prem Inc	11.11	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)	8.07	28.01	15.48	35.22	19.14
Ins Net Inc (L/H)/Equity (L/H)	36.79	-141.15	-200.43	19.83	18.05
Insur Ben, Losses, Exp/Insur Premiums	79.46	231.88	245.33	27.98	182.53
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.93	20.98	16.87	20.11	33.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	14.35	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	10.25	9.98	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	1.78	1.41	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	0.73	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	-13.00	-18.43	-35.46	-10.88	-47.32
Total Selected Assets	62.73	-16.63	24.00	-18.62	-28.05
Deposits	-22.52	-53.84	-28.41	-54.53	5.44

## PROFITABILITY:

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.80	6.16	5.89	1.05	-5.90
Bank Net Inc/Avg Eq Inv in Banks	8.50	6.62	6.62	2.39	-4.34
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.39	1.72	1.39	0.39	-0.21
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.58	3.98	4.03	2.24	3.11
Bank Net Income/Parent Net Income	107.38	110.97	110.40	114.92	107.48
Nonbank Net Income/Parent Net Income	0.47	0.69	0.67	0.68	1.56
Sub BHCs Net Inc/Parent Net Income	88.15	88.32	92.15	93.03	105.97

## LEVERAGE:

Total Liabilities/Equity	15.83	17.78	17.07	20.64	24.11
Total Debt/Equity Capital	2.08	2.33	2.07	2.46	3.28
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.37	14.85	13.92	17.34	20.42
Tot Debt+Lns Guaranteed for Affl/Equity	2.22	2.48	2.25	2.77	3.76
Total Debt/Eq Cap - Exc Over Fair Value	2.10	2.36	2.10	2.50	3.31
Long-Term Debt/Equity Capital	1.47	1.69	1.49	1.59	1.54
Short-Term Debt/Equity Capital	0.19	0.16	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	0.10	0.05	0.11	0.09
Long-Term Debt/Consolidated LT Debt	3.84	3.57	3.56	3.02	2.23

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	109.20	111.25	110.86	113.82	116.08
Total Investment in Subs/Equity	109.69	111.83	111.36	114.51	117.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.52	98.86	99.20	99.68	100.77
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.85	99.34	99.60	100.25	101.63

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.82	1.39	1.29	1.46	2.19
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.85	3.96	3.50	5.13	9.76

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	85.28	74.19	90.18	74.03	82.61
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	94.11	82.88	98.13	87.79	91.46
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	79.95	93.62	97.56	98.60	98.60
Pretax Oper Inc + Int Exp/Int Expense	2693.51	1564.41	3071.87	3038.00	1568.57
Div + Int From Subs/Int Exp + Div	115.25	93.32	119.05	102.13	146.73
Fees+Other Inc From Subs/Sal + Oth Exp	6.90	8.46	7.92	8.07	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	18.30	19.17	27.59	12.90	16.00

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.46	0.67	0.77	0.46	-0.10
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## PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	10.11	19.80	17.91	18.20	13.10
Total	10.11	20.96	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	0.21	0.29	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 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	69.52	73.15	73.51	89.28	119.84
Dividends Paid/Net Income	23.69	23.47	24.18	31.42	42.32
Net Income - Dividends/Avg Equity	5.74	4.24	4.05	-0.97	-8.01
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	98.60	80.69	107.13	79.52	103.58
Dividends From Nonbank Subs	0.40	0.62	1.02	0.96	1.91
Dividends From Subsidiary BHCs	0.00	0.00	0.00	1.12	0.50
Dividends From All Subsidiaries	107.27	91.10	122.00	93.78	119.35
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	26.17	22.85	29.04	29.39	54.07
Interest Income From Bank Subs	0.07	0.06	0.05	0.16	0.26
Mgt & Service Fees From Bank Subs	1.31	2.79	2.20	3.46	6.26
Other Income From Bank Subs	0.02	0.03	0.02	0.03	0.02
Operating Income From Bank Subs	31.75	30.14	35.19	39.06	71.33
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	50.00	50.78	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	0.54	0.86	0.43	0.67	3.62
Other Income From Nonbank Subs	0.55	0.00	0.00	0.05	0.00
Operating Inc From Nonbank Subs	60.39	62.09	65.49	76.71	107.00
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	16.47	13.42	16.73	38.86	21.46
Interest Inc From Subsidiary BHCs	0.00	0.03	0.00	0.00	0.27
Mgt & Serv Fees From Sub BHCs	0.64	1.43	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	19.01	18.20	20.24	38.94	22.91
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	45.31	37.87	47.04	43.45	52.12
Interest Income From Bank Subs	3.09	4.78	4.18	5.85	3.32
Mgt & Serv Fees From Bank Subs	3.51	5.63	4.31	5.93	4.42
Other Income From Bank Subs	0.10	0.19	0.09	0.14	0.09
Operating Income From Bank Subs	66.28	65.63	70.80	66.17	72.13
Dividends From Nonbank Subs	1.81	1.90	0.67	2.57	2.75
Interest Income From Nonbank Subs	0.02	0.03	0.01	0.13	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	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	5.73	5.53	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	0.01	0.00	1.22	0.74
Loans and Adv From Subs/ST Debt	457.25	878.94	515.27	798.08	684.65
Loans and Adv From Subs/Total Debt	270.45	311.64	251.20	356.65	297.82

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									352
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.39	2.43	2.66	3.02	3.37	3.76	4.08	4.31	352
+ Non-interest Income	1.03	0.16	0.32	0.60	0.92	1.30	2.08	3.54	352
- Overhead Expense	3.13	1.90	2.11	2.57	3.05	3.64	4.44	5.16	352
- Provision for Losses	0.33	-0.01	0.00	0.11	0.25	0.54	0.81	1.29	352
+ Securities Gains (Losses)	0.06	-0.01	-0.00	0.00	0.02	0.10	0.27	0.44	352
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	352
= Pretax Net Oper Income (TE)	1.13	-0.75	0.25	0.67	1.18	1.56	1.99	2.46	352
Net Operating Income	0.80	-0.68	0.15	0.48	0.79	1.16	1.43	1.86	352
Net Income	0.80	-0.68	0.15	0.48	0.79	1.16	1.43	1.86	352
Net Income (Sub S Adjusted)	0.91	0.14	0.40	0.65	0.90	1.12	1.43	1.81	61
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.52	3.68	3.86	4.18	4.49	4.81	5.22	5.55	352
Interest Expense	0.78	0.27	0.38	0.53	0.77	1.01	1.19	1.45	352
Net Interest Income (TE)	3.71	2.63	2.94	3.31	3.70	4.08	4.48	4.81	352
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.57	-0.02	0.02	0.14	0.36	0.83	1.79	2.49	352
Earnings Coverage of Net Losses (X)	8.33	-22.91	-0.09	1.40	4.40	11.23	31.83	67.76	350
Ln&Ls Allowance/Total Loans & Leases	1.91	0.85	1.02	1.33	1.71	2.41	3.37	4.30	352
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.79	0.51	0.73	1.52	2.95	5.63	9.69	12.01	352
30-89 Days Past Due Loans and Leases	0.69	0.05	0.11	0.28	0.54	1.00	1.73	2.04	352
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	15.14	-8.94	-0.98	7.89	14.86	22.63	32.10	37.77	352
Net ST Noncore Funding Dependence	5.16	-16.18	-8.85	-0.58	5.45	11.52	18.62	21.69	352
Net Loans and Leases/Total Assets	62.18	40.89	46.60	54.83	62.37	69.71	75.21	79.72	352
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.68	6.55	7.29	8.30	9.59	10.77	12.78	15.45	306
Equity Capital/Total Assets	9.96	5.81	6.74	8.20	9.66	11.48	14.06	16.49	352
Equity Capital+Minority Int/Total Assets	10.05	5.89	6.87	8.25	9.68	11.57	14.31	16.76	352
Tier 1 Common Eq Cap / T RWA	11.68	3.52	5.98	8.75	11.66	14.15	17.92	21.30	306
Net Loans&Ls/Equity Capital (X)	6.50	2.72	3.72	5.05	6.48	7.75	9.59	11.00	348
Cash Dividends/Net Income	23.75	0.00	0.00	0.00	21.44	44.21	61.72	75.03	320
Cash Dividends/Net Income (Sub S Adjusted)	17.26	-33.58	-25.07	0.00	9.39	34.99	67.18	70.58	61
Retained Earnings/Avg Equity Cap	5.69	-8.31	-0.35	3.21	5.68	8.64	11.90	16.94	348
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.19	0.00	0.00	0.00	0.00	0.00	1.39	4.36	348
Long-Term Debt/Equity Capital	1.47	0.00	0.00	0.00	0.00	0.40	10.10	19.60	348
Equity Investment in Subs/Equity Cap	109.19	84.98	94.38	98.71	105.63	119.27	133.50	147.78	348
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	94.11	-30.51	0.11	35.64	95.00	122.09	219.05	464.44	344

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.13	3.31	3.49	3.85	4.11	4.41	4.71	5.04	352
Less: Interest Expense	0.71	0.25	0.35	0.49	0.69	0.91	1.10	1.34	352
Equals: Net Interest Income (TE)	3.39	2.43	2.66	3.02	3.37	3.76	4.08	4.31	352
Plus: Non-Interest Income	1.03	0.16	0.32	0.60	0.92	1.30	2.08	3.54	352
Equals: Adj Operating Income (TE)	4.50	2.95	3.41	3.85	4.42	5.07	5.82	6.77	352
Less: Overhead Expense	3.13	1.90	2.11	2.57	3.05	3.64	4.44	5.16	352
Less: Provision for Loan and Lease Losses	0.33	-0.01	0.00	0.11	0.25	0.54	0.81	1.29	352
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Plus: Realized G/L on AFS Sec	0.06	-0.00	0.00	0.00	0.02	0.10	0.27	0.44	352
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	352
Equals: Pretax Net Oper Inc (TE)	1.13	-0.75	0.25	0.67	1.18	1.56	1.99	2.46	352
Less: Applicable Income Taxes (TE)	0.31	-0.08	0.00	0.08	0.29	0.50	0.67	0.76	352
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	352
Equals: Net Operating Income	0.80	-0.68	0.15	0.48	0.79	1.16	1.43	1.86	352
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Equals: Net Income	0.80	-0.68	0.15	0.48	0.79	1.16	1.43	1.86	352
Memo: Net Income (Last Four Qtrs)	0.72	-1.62	-0.35	0.41	0.79	1.16	1.46	1.88	303
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.75	81.66	86.68	89.67	92.25	93.92	95.51	96.24	352
Avg Int-Bearing Funds / Avg Assets	75.57	59.42	63.52	69.64	76.41	81.75	86.05	87.30	306
Int Income (TE) / Avg Earning Assets	4.52	3.68	3.86	4.18	4.49	4.81	5.22	5.55	352
Int Expense / Avg Earning Assets	0.78	0.27	0.38	0.53	0.77	1.01	1.19	1.45	352
Net Int Inc (TE) / Avg Earn Assets	3.71	2.63	2.94	3.31	3.70	4.08	4.48	4.81	352
YIELD OR COST:									
Total Loans and Leases (TE)	5.47	4.48	4.71	5.02	5.40	5.83	6.55	7.14	352
Interest-Bearing Bank Balances	0.26	0.00	0.06	0.19	0.25	0.31	0.50	0.65	351
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.11	0.25	0.66	1.46	189
Trading Assets	1.28	-0.01	0.00	0.00	0.00	1.74	3.51	9.40	31
Total Earning Assets	4.43	3.62	3.77	4.10	4.44	4.72	5.14	5.47	352
Investment Securities (TE)	2.82	1.54	1.75	2.30	2.77	3.30	3.89	4.62	352
U.S. Treasury & Agency Sec (excl MBS)	1.78	0.39	0.68	1.13	1.68	2.34	3.14	4.05	320
Mortgage-Backed Securities	2.63	1.36	1.55	2.01	2.50	3.05	4.23	5.37	344
All Other Securities	4.55	2.01	2.59	3.57	4.48	5.62	6.60	7.63	343
Interest-Bearing Deposits	0.72	0.26	0.35	0.53	0.71	0.88	1.17	1.32	352
Time Deposits of \$100K or More	1.25	0.57	0.71	0.96	1.25	1.55	1.83	2.05	351
Time Deposits < \$100K	1.33	0.61	0.74	1.03	1.30	1.60	1.91	2.24	351
Other Domestic Deposits	0.34	0.11	0.14	0.20	0.30	0.44	0.62	0.78	352
Foreign Deposits	1.78	0.00	0.00	0.00	0.29	0.58	3.97	5.10	4
Fed Funds Purchased and Repos	0.72	0.00	0.00	0.15	0.35	0.82	3.42	4.02	288
Other Borrowed Funds & Trading Liab	2.86	0.24	0.80	1.89	3.00	3.82	4.42	5.29	330
All Interest-Bearing Funds	0.90	0.39	0.50	0.67	0.88	1.12	1.34	1.49	306

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	36.66	25.02	26.48	30.23	35.51	42.80	50.56	57.37	352
Avg Assets per Employee (\$000)	4550.00	2627.08	3076.79	3588.62	4207.41	5438.93	7013.43	8379.31	352

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.82	0.00	0.00	0.00	0.37	3.82	7.60	9.14	345
Overhead Exp / NOI + Non-Int Income	70.82	49.23	53.10	62.05	70.39	79.51	89.67	101.16	352

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.13	1.90	2.11	2.57	3.05	3.64	4.44	5.16	352
Personnel Expense	1.66	0.95	1.11	1.36	1.62	1.92	2.32	2.84	352
Net Occupancy Expense	0.39	0.17	0.23	0.29	0.38	0.47	0.58	0.69	352
Other Operating Expenses	1.04	0.53	0.62	0.79	1.01	1.24	1.68	2.11	352
Overhead Less Non-Interest Income	2.01	1.04	1.25	1.60	1.95	2.35	2.96	3.39	352

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.71	48.17	51.93	60.58	69.32	77.69	89.67	100.49	352
Personnel Expense	37.43	24.13	27.20	32.67	37.29	42.08	48.13	51.50	352
Net Occupancy Expense	8.77	4.62	5.47	6.72	8.58	10.48	13.02	14.60	352
Other Operating Expenses	23.17	13.55	15.48	17.86	21.78	27.65	35.08	42.22	352
Total Non-Interest Income	22.03	4.89	9.15	15.00	21.50	27.63	38.14	52.00	352
Fiduciary Activities Income	1.44	0.00	0.00	0.00	0.03	2.74	5.75	10.15	352
Serv Charges on Deposit Accts - Domestic	5.44	0.67	1.66	2.96	5.11	7.53	10.58	13.30	352
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	352
Investment Banking Fees & Commissions	0.68	0.00	0.00	0.00	0.40	1.39	2.33	3.23	352
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Net Servicing Fees	0.28	-0.13	0.00	0.00	0.00	0.32	1.37	2.90	352
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Insurance Activities Revenue	0.50	0.00	0.00	0.00	0.02	0.30	3.57	7.12	352
Net Gain (Loss) - Sales Loans, OREO, Oth	2.00	-6.02	-2.97	-0.60	1.11	4.13	9.28	22.41	352
Other Non-Interest Income	8.14	2.16	3.08	4.94	7.58	10.45	15.17	21.43	352
Overhead Less Non-Interest Income	46.57	17.40	25.38	37.05	45.27	56.31	68.98	82.95	352

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.22	-0.28	0.00	4.97	26.20	32.13	36.95	38.83	321
Appl Inc Tax+TE/Pretax NOI+TE	28.59	0.00	1.63	19.18	32.90	36.94	40.04	41.55	321



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.07	25.94	32.56	39.80	49.11	58.48	65.98	70.11	352
Commercial and Industrial Loans	8.17	0.91	2.07	4.22	6.99	11.48	17.96	22.21	352
Loans to Individuals	1.80	0.06	0.13	0.47	1.17	2.48	5.48	10.79	352
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	352
Agricultural Loans	0.62	0.00	0.00	0.00	0.06	0.90	3.23	7.05	352
Other Loans and Leases	1.04	0.00	0.00	0.09	0.57	1.57	3.61	5.34	352
Net Loans and Leases	62.18	40.89	46.60	54.83	62.37	69.71	75.21	79.72	352
Debt Securities Over 1 Year	19.84	2.49	5.51	11.25	19.19	27.75	35.67	41.18	352
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.12	0.39	0.75	352
Subtotal	83.02	66.87	72.28	79.04	83.94	87.63	89.91	91.31	352
Interest-Bearing Bank Balances	4.75	0.10	0.30	1.19	3.79	7.83	12.58	15.97	352
Federal Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.00	0.13	0.89	2.15	352
Debt Securities 1 Year or Less	1.82	0.02	0.09	0.38	1.12	2.80	5.59	8.42	352
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	352
Total Earning Assets	90.94	83.53	86.72	88.93	91.35	92.86	94.27	95.03	352
Non-Int Cash and Due From Dep Inst	1.65	0.37	0.61	1.12	1.63	2.13	2.78	3.40	352
Other Real Estate Owned	0.78	0.01	0.03	0.14	0.48	1.27	2.43	3.57	352
All Other Assets	7.29	3.55	4.25	5.28	6.81	9.17	11.35	13.44	352
MEMORANDA:									
Short-Term Investments	7.34	0.92	1.63	3.37	6.25	11.17	16.19	19.19	352
U.S. Treasury Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.61	1.55	352
U.S. Agency Securities (excl MBS)	2.95	0.00	0.00	0.38	2.06	5.20	9.69	13.46	352
Municipal Securities	3.74	0.00	0.02	0.70	2.64	5.63	10.45	12.88	352
Mortgage-Backed Securities	12.55	0.08	0.97	5.32	10.92	19.37	27.02	32.64	352
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.02	0.50	0.96	352
Other Debt Securities	0.55	0.00	0.00	0.00	0.10	0.79	2.71	4.72	352
RE Loans Secured by 1-4 Family	17.28	3.57	5.87	9.51	15.75	23.45	34.50	42.07	352
Revolving	2.93	0.00	0.13	1.06	2.54	4.51	6.83	8.62	352
Closed-End, Sec by First Liens	13.00	2.52	3.69	6.38	11.24	18.16	27.90	35.81	352
Closed-End, Sec by Junior Liens	0.85	0.07	0.15	0.38	0.67	1.24	1.94	2.42	352
Commercial Real Estate Loans	28.60	9.30	15.17	20.94	28.86	35.87	42.37	48.08	352
Construction and Land Dev	4.20	0.54	0.93	2.23	3.91	6.08	8.24	9.77	352
Multi family	2.50	0.19	0.46	1.07	2.00	3.35	6.58	10.45	352
Nonfarm Nonresidential	20.89	5.51	10.20	14.93	20.64	26.55	31.52	36.81	352
RE Loans Secured by Farml and	1.17	0.00	0.00	0.02	0.43	2.07	4.62	6.88	352
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.26	52.26	57.73	68.73	80.23	88.01	94.40	96.79	352
RE Loans Secured by 1-4 Family	27.65	6.65	9.64	16.47	26.14	37.19	51.14	61.65	352
Revolving	4.71	0.00	0.21	1.83	4.12	7.10	10.74	13.24	352
Closed-End	22.38	4.60	6.41	12.05	21.05	31.33	42.55	55.73	352
Commercial Real Estate Loans	45.54	17.00	25.18	35.75	45.39	55.41	65.27	70.14	352
Construction and Land Dev	6.68	0.83	1.47	3.40	6.35	9.38	13.22	15.38	352
Multi family	3.98	0.30	0.86	1.83	3.21	5.39	9.58	17.89	352
Nonfarm Nonresidential	33.41	9.78	17.44	25.49	33.16	41.36	49.27	54.70	352
RE Loans Secured by Farml and	1.95	0.00	0.00	0.03	0.70	3.68	7.66	11.21	352
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	352
Commercial and Industrial Loans	13.03	1.47	3.49	6.85	11.90	19.09	25.62	32.85	352
Loans to Individuals	3.02	0.09	0.19	0.77	1.92	4.12	9.64	17.19	352
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.59	352
Agricultural Loans	1.05	0.00	0.00	0.00	0.10	1.49	4.95	12.11	352
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Other Loans and Leases	1.68	0.00	0.00	0.16	0.93	2.45	5.38	8.44	352

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.34	0.92	1.63	3.37	6.25	11.17	16.19	19.19	352
Liquid Assets	24.07	9.35	12.72	16.72	23.23	31.79	36.77	42.82	352
Investment Securities	22.56	4.52	7.71	13.81	21.67	30.48	38.99	45.59	352
Net Loans and Leases	62.18	40.89	46.60	54.83	62.37	69.71	75.21	79.72	352
Net Lns, Ls & Stdbly Ltrs of Credit	62.72	41.76	46.70	55.32	62.84	70.31	75.72	80.39	352
Core Deposits	67.20	47.22	53.38	60.57	68.29	73.47	77.96	80.43	352
Noncore Funding	20.19	7.61	9.90	14.46	19.30	25.76	32.92	37.23	352
Time Deposits of \$100K or More	12.48	4.09	5.58	7.92	11.52	16.97	21.68	25.30	352
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Fed Funds Purchased and Repos	1.55	0.00	0.00	0.00	1.01	2.87	5.34	7.69	352
Net Fed Funds Purchased (Sold)	1.42	-0.82	-0.28	0.00	0.74	2.67	5.27	7.39	352
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Oth Borrowings W/Rem Mat 1 Yr or Less	0.95	0.00	0.00	0.00	0.48	1.69	3.60	5.90	352
Earning Assets Repr in 1 Year	30.73	11.44	15.48	21.16	29.50	38.07	51.08	57.80	352
Int-Bearing Liab Repr in 1 Year	24.22	6.49	8.45	13.24	19.61	31.51	55.11	61.69	352
Long-Term Debt Repr in 1 Year	0.19	0.00	0.00	0.00	0.00	0.00	1.41	2.42	352
Net Assets Repriceable in 1 Year	6.01	-30.88	-22.59	-4.02	8.15	17.31	26.31	32.57	352
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.14	-8.94	-0.98	7.89	14.86	22.63	32.10	37.77	352
Net ST Noncore Funding Dependence	5.16	-16.18	-8.85	-0.58	5.45	11.52	18.62	21.69	352
Short-Term Inv/ST Noncore Funding	75.58	5.32	11.67	29.59	56.24	103.82	202.11	348.59	348
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.25	-8.94	-2.97	5.33	15.74	27.80	43.19	54.78	352
Net Loans and Leases/Total Deposits	76.50	50.48	56.93	67.63	76.97	85.83	94.89	99.85	352
Net Loans and Leases/Core Deposits	93.54	58.88	66.55	78.73	92.29	107.65	123.87	137.68	352
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.09	-0.09	0.00	0.00	0.26	1.84	4.77	6.69	155
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.75	-0.15	0.22	1.69	3.81	7.56	11.58	14.05	302
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.13	-0.01	0.00	0.02	0.07	0.15	0.27	149
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.03	0.00	0.00	0.00	0.00	7.88	33.56	54.84	352
Available-For-Sale Securities	93.96	44.42	65.46	91.83	99.99	100.00	100.00	100.00	352
U. S. Treasury Securities	0.47	0.00	0.00	0.00	0.00	0.00	3.12	11.07	352
U. S. Agency Securities (excl MBS)	15.10	0.00	0.00	1.78	11.74	25.24	49.14	64.64	352
Municipal Securities	17.35	0.00	0.17	4.40	13.87	27.45	41.02	50.80	352
Mortgage-Backed Securities	56.09	1.39	11.87	35.49	59.15	78.02	90.49	95.61	352
Asset-Backed Securities	0.27	0.00	0.00	0.00	0.00	0.06	2.05	4.00	352
Other Debt Securities	2.73	0.00	0.00	0.00	0.43	4.02	13.35	21.34	352
Mutual Funds and Equity Securities	0.44	0.00	0.00	0.00	0.00	0.64	2.34	4.40	352
Debt Securities 1 Year or Less	9.34	0.14	0.47	2.39	6.53	13.51	28.63	41.54	352
Debt Securities 1 To 5 Years	26.99	0.67	2.35	8.97	24.01	44.98	58.90	67.65	352
Debt Securities Over 5 Years	58.99	5.20	16.02	38.67	60.76	80.98	92.70	96.26	352
Pledged Securities	45.58	4.85	8.81	26.99	45.18	63.85	83.19	90.61	352
Structured Notes, Fair Value	1.59	0.00	0.00	0.00	0.00	2.00	8.69	16.82	352

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.33	-0.01	0.00	0.11	0.25	0.54	0.81	1.29	352
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	-0.03	0.00	0.18	0.39	0.83	1.42	1.94	352
Provision for Ln&Ls Losses/Net Losses	122.66	-85.16	0.00	54.48	97.65	164.08	317.46	623.29	350
Ln&Ls Allowance/Total Loans & Leases	1.91	0.85	1.02	1.33	1.71	2.41	3.37	4.30	352
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.44	0.90	1.29	2.11	3.92	8.48	19.42	38.88	326
ALLL/Nonaccrual Assets	112.63	29.78	36.90	53.12	87.06	148.70	271.56	424.40	351
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	103.14	22.77	32.75	49.10	82.09	137.70	224.88	400.56	351
Gross Ln&Ls Losses/Avg Loans & Leases	0.72	0.03	0.09	0.24	0.53	0.99	2.17	2.78	352
Recoveries/Avg Loans and Leases	0.12	0.00	0.01	0.03	0.07	0.18	0.40	0.64	352
Net Losses/Avg Loans and Leases	0.57	-0.02	0.02	0.14	0.36	0.83	1.79	2.49	352
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Recoveries/Prior Year-End Losses	8.33	0.99	1.44	2.89	5.73	11.96	24.17	35.58	303
Earnings Coverage of Net Losses (X)	8.33	-22.91	-0.09	1.40	4.40	11.23	31.83	67.76	350
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.55	-0.00	0.00	0.08	0.31	0.84	1.75	2.48	351
RE Loans Secured By 1-4 Family	0.49	-0.02	0.00	0.07	0.31	0.75	1.58	2.35	351
Revolving	0.41	-0.10	0.00	0.00	0.16	0.70	1.60	2.35	336
Closed-End	0.50	-0.04	0.00	0.05	0.27	0.81	1.71	2.58	351
Commercial Real Estate Loans	0.57	-0.06	-0.00	0.01	0.28	0.99	2.00	2.84	351
Construction and Land Dev	1.55	-0.58	-0.08	0.00	0.36	2.49	6.27	10.92	348
Multi family	0.28	-0.12	-0.00	0.00	0.00	0.19	1.48	4.34	348
Nonfarm Nonresidential	0.37	-0.03	-0.00	0.00	0.16	0.63	1.30	2.49	351
RE Loans Secured by Farmland	0.03	-0.14	-0.00	0.00	0.00	0.00	0.13	1.12	281
Commercial and Industrial Loans	0.64	-0.34	-0.14	0.00	0.26	1.10	2.63	4.50	349
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	1.05	0.04	0.08	0.24	0.58	1.39	3.44	6.89	263
Credit Card Loans	2.29	-1.48	0.00	0.09	1.26	3.41	7.90	11.53	100
Agricultural Loans	0.00	-0.14	-0.03	0.00	0.00	0.00	0.01	0.18	240
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	0.39	-0.38	-0.04	0.00	0.00	0.43	2.32	5.44	324

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.69	0.05	0.11	0.28	0.54	1.00	1.73	2.04	352
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.01	0.10	0.37	0.97	352
Nonaccrual Loans and Leases	2.48	0.29	0.51	1.01	1.83	3.82	6.00	7.98	352
90+ Days PD and Nonaccrual Loans and Leases	2.75	0.33	0.59	1.10	2.09	4.02	6.94	9.94	352
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.22	352
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	352
Nonaccrual Restructured	0.62	0.00	0.00	0.12	0.43	1.07	1.88	3.20	352
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.69	0.05	0.11	0.28	0.54	1.00	1.73	2.03	352
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.01	0.10	0.37	0.96	352
Nonaccrual Assets	2.50	0.29	0.51	1.02	1.93	3.82	6.10	7.98	352
30+ Days PD & Nonaccrual Assets	3.51	0.57	0.95	1.64	2.73	5.26	8.10	11.64	352
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.75	0.18	0.36	0.71	1.26	2.65	4.45	6.06	352
90+ PD & Nonaccrual Assets + OREO	2.59	0.29	0.49	1.02	1.92	3.94	6.49	9.02	352
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	3.12	0.42	0.63	1.24	2.38	4.71	7.72	9.57	352
Allowance for Loan & Lease Losses	256.17	51.80	78.83	128.34	222.04	352.09	516.85	649.77	351
Equity Cap + ALLL	28.06	4.08	5.70	11.10	21.01	41.71	72.75	103.38	348
Tier 1 Cap + ALLL	27.78	3.21	5.85	11.44	21.12	39.08	69.18	98.10	306
Loans & Leases + RE Acquired	4.90	0.73	1.06	1.96	3.78	7.53	11.41	14.55	352

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	0.68	0.02	0.08	0.26	0.55	1.00	1.82	2.25	351
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.08	0.34	1.22	351
- Nonaccrual	2.77	0.30	0.55	1.11	2.12	4.11	6.90	8.89	351
Coml & Indl - 30-89 Days PD	0.52	0.00	0.00	0.10	0.33	0.80	1.78	3.26	349
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.26	1.00	349
- Nonaccrual	1.58	0.00	0.05	0.36	1.00	2.39	4.76	6.98	349
Individuals - 30-89 Days PD	0.77	0.00	0.00	0.18	0.57	1.17	2.51	3.23	349
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.59	349
- Nonaccrual	0.33	0.00	0.00	0.00	0.15	0.56	1.37	2.44	349
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agri cul tural - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.02	0.48	1.17	240
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	240
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.03	1.34	4.51	240
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	0.18	0.00	0.00	0.00	0.00	0.10	1.20	4.94	324
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.21	324
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.93	4.61	324
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.86	0.00	0.09	0.32	0.73	1.27	2.18	3.01	351
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.11	0.48	1.34	351
- Nonaccrual	2.09	0.14	0.27	0.74	1.62	3.14	5.67	7.35	351
Revol vi ng - 30-89 Days PD	0.47	0.00	0.00	0.05	0.34	0.83	1.40	2.24	336
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.50	336
- Nonaccrual	0.94	0.00	0.00	0.03	0.54	1.70	3.38	4.74	336
Closed-End - 30-89 Days PD	0.94	0.00	0.07	0.30	0.76	1.41	2.33	3.33	351
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.52	1.47	351
- Nonaccrual	2.37	0.13	0.29	0.76	1.70	3.48	6.78	9.11	351
- Jr Li en 30-89 Days PD	0.06	0.00	0.00	0.00	0.04	0.10	0.22	0.32	351
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	351
- Jr Li en Nonaccrual	0.17	0.00	0.00	0.01	0.09	0.26	0.75	1.30	351
Commercial RE - 30-89 Days PD	0.53	0.00	0.00	0.12	0.36	0.86	1.78	2.39	351
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.34	0.99	351
- Nonaccrual	3.23	0.11	0.31	0.99	2.47	5.09	8.75	10.86	351
Const & Dev - 30-89 Days PD	0.74	0.00	0.00	0.00	0.20	1.14	3.32	6.31	348
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.31	2.66	348
- Nonaccrual	7.35	0.00	0.00	0.86	4.39	13.41	26.08	36.18	348
Mul ti fami ly - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.15	1.43	3.61	348
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	348
- Nonaccrual	1.56	0.00	0.00	0.00	0.05	2.45	8.05	14.10	348
Nonfarm Nres- 30-89 Days PD	0.46	0.00	0.00	0.06	0.27	0.81	1.53	2.45	351
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.27	0.76	351
- Nonaccrual	2.49	0.00	0.18	0.71	1.87	3.95	7.05	9.36	351
Farmland - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.32	2.31	3.88	281
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.79	281
- Nonaccrual	1.46	0.00	0.00	0.00	0.00	2.05	7.96	14.51	281
Credi t Card - 30-89 Days PD	1.02	0.00	0.00	0.00	0.65	1.65	4.16	7.14	100
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.00	0.29	1.07	2.23	100
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.58	1.38	100

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.68	6.55	7.29	8.30	9.59	10.77	12.78	15.45	306
Tier 1 RBC Ratio	14.06	8.92	10.01	11.62	13.66	15.70	19.80	24.49	306
Total Risk-Based Capital Ratio	15.61	10.77	11.78	13.23	15.20	17.30	21.49	25.67	306
Tangible Tier 1 Leverage Ratio	9.63	6.45	7.22	8.24	9.49	10.72	12.75	15.40	306
Tangible Common Eq Cap/Tan Assets	8.26	3.13	4.52	6.49	8.21	9.90	11.90	13.92	306
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.38	3.27	5.16	7.85	11.78	16.49	21.65	25.29	352
Standby Letters of Credit	0.45	0.00	0.03	0.14	0.32	0.69	1.20	1.54	352
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.20	352
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.26	0.00	0.00	0.00	0.59	3.07	10.63	17.48	352
Interest Rate Contracts	2.23	0.00	0.00	0.00	0.52	3.06	10.62	17.48	352
Interest Rate Futures & Forward Contr	0.46	0.00	0.00	0.00	0.00	0.29	2.93	7.49	352
Written Options Contr (Int Rate)	0.43	0.00	0.00	0.00	0.00	0.47	2.69	5.78	352
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	352
Interest Rate Swaps	0.46	0.00	0.00	0.00	0.00	0.41	2.68	6.08	352
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.25	6.51	8.52	13.55	18.90	26.83	34.47	40.93	352

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	98.56	100.00	100.00	100.00	100.00	100.00	100.00	212
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	212
Futures and Forwards	22.99	0.00	0.00	0.00	7.87	52.52	96.91	100.00	212
Written Options	29.75	0.00	0.00	0.00	14.90	50.00	99.69	100.00	212
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Over-The-Counter	29.75	0.00	0.00	0.00	14.90	50.00	99.69	100.00	212
Purchased Options	1.80	0.00	0.00	0.00	0.00	0.00	4.99	50.00	212
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Over-The-Counter	1.80	0.00	0.00	0.00	0.00	0.00	4.99	50.00	212
Swaps	35.09	0.00	0.00	0.00	0.00	90.72	100.00	100.00	212
Held for Trading	3.30	0.00	0.00	0.00	0.00	0.00	2.25	92.87	212
Interest Rate Contracts	3.30	0.00	0.00	0.00	0.00	0.00	2.25	92.87	212
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Non-Traded	96.69	2.51	97.01	100.00	100.00	100.00	100.00	100.00	212
Interest Rate Contracts	95.61	0.00	35.91	100.00	100.00	100.00	100.00	100.00	212
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	212
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	212
Deriv Contr (Excl Fut & FX LE 14 Days)	64.75	0.00	0.00	37.59	75.73	100.00	100.00	100.00	186
One Year or Less	22.40	0.00	0.00	0.00	9.68	50.00	86.50	100.00	186
Over 1 Year to 5 Years	14.21	0.00	0.00	0.00	0.00	28.18	79.01	98.02	186
Over 5 Years	11.05	0.00	0.00	0.00	0.00	23.48	66.98	100.00	186
Gross Negative Fair Value (Abs Val)	1.40	0.00	0.00	0.00	0.29	2.55	6.31	8.16	212
Gross Positive Fair Value	0.99	0.00	0.00	0.00	0.45	1.91	3.47	6.92	212
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	306
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	306
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	306
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	306
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
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	306
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.25	306

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Ins Under Assets(P/C)/Tot Ins Und Ast	59.49	0.00	0.00	0.00	94.94	100.00	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	40.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Ins Activities Revenue/Adj Oper Inc	0.50	0.00	0.00	0.00	0.02	0.30	3.57	7.12	352
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Credit Rel Prem Inc/Tot Prem Inc	88.88	0.00	0.00	100.00	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	11.11	0.00	0.00	0.00	0.00	0.00	10.00	55.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Ins Net Inc (P/C)/Equity (P/C)	8.07	-12.51	-12.51	-5.52	12.16	13.56	16.72	18.44	6
Ins Net Inc (L/H)/Equity (L/H)	36.78	-28.38	-28.38	-20.46	3.45	4.95	102.70	151.35	5
Insur Ben, Losses, Exp/Insur Premiums	79.45	0.00	0.00	0.00	34.09	94.92	186.95	239.46	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.93	0.00	0.00	0.00	0.00	0.79	40.95	70.47	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	0.00	0.00	0.00	0.00	0.00	50.00	75.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
CSV Life Insurance/Tier 1 Cap + ALLL	10.24	0.00	0.00	2.34	11.32	18.39	21.95	24.62	304
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Cost: Interest-Bearing Deposits	1.78	0.00	0.00	0.00	0.29	0.58	3.97	5.10	4
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	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
<b>GROWTH RATES:</b>									
Net Loans and Leases	-13.00	-100.00	-100.00	-62.11	-22.35	12.80	99.33	198.05	30
Total Selected Assets	62.73	-100.00	-100.00	-45.80	-5.42	78.57	246.77	1258.87	50
Deposits	-22.52	-100.00	-100.00	-100.00	-45.78	12.32	19.32	21.66	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	69.52	0.00	0.00	32.81	78.23	103.40	134.93	200.65	190
Dividends Paid/Net Income	23.69	0.00	0.00	0.00	21.05	44.21	61.61	75.03	320
Net Income - Dividends/Avg Equity	5.73	-8.40	-0.35	3.21	5.68	8.69	11.95	17.10	348
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	98.59	0.00	0.00	0.00	100.00	152.92	291.70	735.28	248
Dividends From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.32	2.30	5.02	248
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	248
Dividends From All Subsidiaries	107.26	0.00	0.00	0.54	101.06	154.75	300.13	789.37	248
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.16	0.00	0.00	0.00	17.73	52.95	88.79	119.07	303
Interest Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.04	0.37	1.67	303
Mgt & Service Fees From Bank Subs	1.31	0.00	0.00	0.00	0.00	0.00	10.74	24.89	303
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.85	303
Operating Income From Bank Subs	31.74	0.00	0.00	0.00	24.04	60.70	100.95	163.56	303
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	50.00	0.00	0.00	0.00	54.53	100.00	100.00	128.41	143
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Mgt & Serv Fees From Nonbank Subs	0.54	0.00	0.00	0.00	0.00	0.00	3.66	16.93	143
Other Income From Nonbank Subs	0.54	0.00	0.00	0.00	0.00	0.00	0.00	47.42	143
Operating Inc From Nonbank Subs	60.39	0.00	0.00	0.78	95.40	100.00	127.00	239.25	143
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	16.46	0.00	0.00	0.00	0.00	28.77	77.34	88.27	31
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Mgt & Serv Fees From Sub BHCs	0.64	0.00	0.00	0.00	0.00	0.00	0.00	8.96	31
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating Income From Sub BHCs	19.01	0.00	0.00	0.00	0.00	31.32	77.64	88.27	31
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	45.30	0.00	0.00	0.00	49.46	98.85	99.90	100.00	312
Interest Income From Bank Subs	3.08	0.00	0.00	0.00	0.00	0.15	8.64	97.52	312
Mgt & Serv Fees From Bank Subs	3.50	0.00	0.00	0.00	0.00	0.00	28.39	60.31	312
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	3.94	312
Operating Income From Bank Subs	66.28	0.00	0.00	0.41	96.44	99.84	100.00	100.00	312
Dividends From Nonbank Subs	1.81	0.00	0.00	0.00	0.00	0.28	7.36	57.22	312
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.61	312
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	312
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	312
Operating Inc From Nonbank Subs	5.72	0.00	0.00	0.00	0.00	1.82	34.50	93.35	312
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	312
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	312
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	312
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	312
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	312
Loans and Adv From Subs/ST Debt	457.25	0.00	0.00	0.00	215.67	699.64	1755.81	2188.36	55
Loans and Adv From Subs/Total Debt	270.44	0.00	0.00	0.00	102.14	364.09	1217.76	1782.85	125

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
1117464	1,047,319	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,192,803	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1,423,413	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1,096,501	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,281,165	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,265,537	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1109964	1,089,714	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,267,149	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,290,892	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,058,396	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	2,930,945	AMERIS BANCORP	MOULTRIE, GA	Moved from Peer 2
1202258	1,157,724	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,100,323	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,783,148	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,304,105	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,966,976	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,043,903	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,259,254	ATBANCORP	DUBUQUE, IA	
3555686	1,034,907	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	Moved from Peer 4
1108350	1,336,008	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,624,546	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,073,540	BANCI NDEPENDENT INCORPORATED	SHEFFIELD, AL	
1097306	2,325,094	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	1,986,716	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,652,178	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,118,712	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,634,952	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,081,904	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,703,865	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,407,000	BANK OF MARI N BANCORP	NOVATO, CA	
3035928	1,522,194	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,176,780	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	2,132,138	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,127,751	BANTERRA CORP	ELDORADO, IL	
1115385	1,242,241	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,039,968	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1,178,999	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,361,312	BEACON BANCORP	TAUNTON, MA	
1246159	2,320,700	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,085,150	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3141650	2,442,815	BNC BANCORP	THOMASVILLE, NC	
3814310	2,389,641	BOFI HOLDINGS, INC.	SAN DIEGO, CA	
2835514	1,383,342	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,355,643	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,399,387	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,166,433	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,234,011	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,601,264	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1,854,885	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1,353,344	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,382,987	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	

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1130249	2,403,857	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,848,371	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,048,310	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,230,671	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	New Y-9C/BHCPR reporter
1085509	2,628,759	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
1247334	1,985,898	CAPITOL BANCORP LTD.	LANSING, MI	
2682996	2,714,170	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,277,749	CASCADE BANCORP	BEND, OR	
3327025	1,192,038	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,516,992	CBFH, INC.	ORANGE, TX	
1493654	1,262,924	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,041,271	CBX CORPORATION	CARROLLTON, IL	
1053496	1,157,092	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,501,022	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,440,478	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	1,989,821	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,070,194	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,130,888	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,178,073	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
4228875	1,766,722	CERTUSHOLDINGS, INC.	ATLANTA, GA	
3632484	1,131,500	CFS BANCORP, INC.	MUNSTER, IN	
3145694	1,057,069	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,267,522	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,587,464	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,327,527	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,096,844	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
3127104	1,049,177	CITIZENS SOUTH BANKING CORPORA	GASTONIA, NC	
1076262	2,895,728	CITY HOLDING COMPANY	CROSS LANES, WV	
1055007	1,044,887	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	1,038,342	CLAYTON BANCORP, INC	KNOXVILLE, TN	Moved from Peer 4
3790432	1,061,339	CLIFTON MHC	CLIFTON, NJ	
1118340	1,721,059	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,283,140	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,530,133	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,044,551	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,133,170	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,424,146	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,126,973	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3967430	2,218,657	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,284,956	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,115,897	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,723,001	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	2,692,532	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,296,536	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,200,377	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,186,454	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4284536	2,283,032	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1121229	1,876,000	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,139,823	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,201,859	DURANT BANCORP, INC.	DURANT, OK	
2652104	2,965,756	EAGLE BANCORP, INC.	BETHESDA, MD	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
2626691	1,067,309	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,477,902	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,643,789	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,615,082	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1924925	1,998,138	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,113,063	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,216,757	EXTRACO CORPORATION	WACO, TX	
1055315	2,146,519	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,485,592	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	1,928,310	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,544,625	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,847,656	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,116,833	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,480,317	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
3223967	1,512,809	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,414,935	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,622,751	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,887,548	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,230,429	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,417,446	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,157,600	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,573,924	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,160,026	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,979,934	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1,109,373	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,082,807	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,146,351	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,032,306	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,266,456	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,810,322	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,687,671	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3316917	2,067,750	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,046,560	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,108,765	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	Moved from Peer 4
3839201	1,018,833	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	Moved from Peer 4
1064728	1,153,530	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,882,501	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,191,687	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,364,128	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,561,496	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,222,121	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,542,262	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
3485541	2,430,162	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	2,007,538	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
3153130	1,115,120	FIRST PACTRUST BANCORP, INC.	IRVINE, CA	
3795866	2,647,819	FIRST PLACE FINANCIAL CORP.	WARREN, OH	
2836801	1,112,548	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,160,247	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,180,025	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,300,597	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,023,222	FIRST TEXAS BHC, INC.	FORT WORTH, TX	Moved from Peer 4

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1132672	1,348,439	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,030,081	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,154,077	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,487,456	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,656,761	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,070,129	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,301,761	FNB UNITED CORP.	ASHEBORO, NC	
3846601	1,014,353	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,440,047	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,080,995	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	
1118238	1,057,477	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,427,230	FREMONT BANCORPORATION	FREMONT, CA	
2697347	1,964,107	FVNB CORP.	VICTORIA, TX	
1098620	1,944,848	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	1,530,219	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,491,330	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,750,539	GUARANTY BANCORP	DENVER, CO	
1862036	1,118,793	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,186,372	GUARANTY FINANCIAL, M.H.C.	BROWN DEER, WI	
3392331	1,471,127	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,070,945	HAMPTON ROADS BANCSHARES, INC.	NORFOLK, VA	
2900261	2,846,652	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1,904,339	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,187,219	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,993,526	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,324,702	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,338,139	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,063,425	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,023,774	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,192,591	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,052,449	HILLS BANCORPORATION	HILLS, IA	
3843057	1,074,580	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
3843507	2,424,908	HOMESTREET, INC.	SEATTLE, WA	
2592714	2,767,272	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
3832556	1,026,088	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1209136	1,563,265	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,816,244	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1200852	2,066,076	HY-VEE INC.	WEST DES MOINES, IA	
3742020	1,073,749	HYDE PARK BANCORP MHC	HYDE PARK, MA	Moved from Peer 4
1205183	1,173,321	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,197,841	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,406,205	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,476,555	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,046,321	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,289,157	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,862,110	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,447,012	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,003,683	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,381,496	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,056,567	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	Moved from Peer 4
3790393	2,937,039	KEARNY MHC	KEARNY, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
1123915	1,526,017	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,853,293	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,976,237	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,123,175	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3357406	1,681,182	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	
1054514	1,767,375	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,652,447	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,655,429	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,048,018	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2,794,050	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,207,945	LNB BANCORP INC.	LORAIN, OH	
2325350	2,121,339	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,473,602	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,122,166	LSB FINANCIAL	LACONIA, NH	
2634696	1,520,335	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,766,633	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,348,280	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,655,896	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,045,771	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,235,271	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,385,245	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,601,769	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,272,348	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,233,711	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2390013	1,528,684	META FINANCIAL GROUP, INC	STORM LAKE, IA	
2807614	2,449,922	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,554,586	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,824,467	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,218,850	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,486,809	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,394,827	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,063,929	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,707,394	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,057,473	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,515,686	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,027,942	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,472,273	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3841941	1,220,561	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2947882	1,018,800	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,546,113	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,088,268	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,744,316	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,427,143	NEB CORPORATION	FOND DU LAC, WI	
3575750	1,141,338	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	1,748,436	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,949,869	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3793170	2,464,248	NORTHFIELD BANCORP, MHC	STATEN ISLAND, NY	
3025385	1,072,077	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,431,173	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,286,387	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,026,272	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
2609975	2,297,449	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,131,048	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	1,985,658	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,861,644	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,344,410	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
2692892	2,700,354	ORITANI FINANCIAL CORP	WASHINGTON, NJ	
1248153	1,328,475	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,310,238	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,076,123	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	1,065,035	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	Moved from Peer 4
1075984	1,181,535	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
4210478	1,119,132	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,219,416	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,244,607	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,578,605	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1,220,007	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,831,716	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,035,089	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,733,396	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	1,074,431	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,089,992	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,334,852	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,140,013	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,195,755	PREMIERWEST BANCORP	MEDFORD, OR	
3632493	1,260,917	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,345,691	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,043,426	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,038,394	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,083,471	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2787118	1,017,820	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,337,951	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1,929,332	ROCKVILLE FINANCIAL, INC.	ROCKVILLE, CT	
2066886	1,024,306	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
3817049	1,877,096	ROMA FINANCIAL CORPORATION, MH	ROBBINSVILLE, NJ	
1249730	2,083,714	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,106,514	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,148,316	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2,570,590	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,175,333	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,399,692	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,568,064	SILVER QUEEN FINANCIAL SERVICE	ENGLEWOOD, CO	
2532402	1,156,852	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	2,226,941	SKBHC HOLDINGS LLC	SEATTLE, WA	
2033226	2,067,565	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,666,747	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,089,412	SOUTHERN BANCORP, INC	ARCADELPHIA, AR	
1075694	2,016,171	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,446,961	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2,269,720	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,078,079	SPIRIT BANCORP, INC.	BRISTOW, OK	
3345430	1,791,265	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
1245590	2,198,983	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,631,569	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,279,219	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,672,184	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,409,733	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,401,521	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,979,890	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,551,743	STERLING BANCORP	NEW YORK, NY	
1126046	2,146,739	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1,915,173	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,558,402	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,163,153	SUMMIT BANCORP, INC.	ARCADELPHIA, AR	
1247679	1,416,441	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,743,730	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3609682	2,241,541	TALMER BANCORP INC.	TROY, MI	
1246467	1,139,967	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,566,037	TERRITORIAL BANCORP INC	HONOLULU, HI	
1070420	1,065,988	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,153,926	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,525,618	TRICO BANCSHARES	CHICO, CA	
1056161	1,544,458	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,885,820	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,391,923	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,060,650	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,259,163	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,911,040	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	1,659,759	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,188,727	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,351,216	USAMERI BANCORP, INC.	CLEARWATER, FL	
2012315	1,461,950	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,034,732	VISION BANCSHARES, INC.	LAREDO, TX	
1136139	1,413,518	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,663,877	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	1,170,277	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,350,019	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,408,439	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,981,123	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,318,632	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,035,189	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,890,668	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,591,394	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,617,753	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,227,517	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,945,339	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,612,041	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,038,811	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 352 bank holding companies.