

| | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|--|------------|------------|------------|------------|------------|
|--|------------|------------|------------|------------|------------|

| | | | | | |
|------------------------------|-----|-----|-----|-----|-----|
| Number of BHCs in Peer Group | 438 | 438 | 414 | 407 | 413 |
|------------------------------|-----|-----|-----|-----|-----|

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

| | | | | | |
|-------------------------------|------|-------|-------|------|------|
| Net Interest Income (TE) | 3.44 | 3.33 | 3.38 | 3.61 | 3.74 |
| + Non-interest Income | 0.84 | 0.85 | 0.84 | 0.91 | 0.92 |
| - Overhead Expense | 3.09 | 3.17 | 3.07 | 3.05 | 3.04 |
| - Provision for Losses | 0.81 | 1.17 | 0.61 | 0.20 | 0.16 |
| + Securities Gains (Losses) | 0.06 | 0.04 | -0.08 | 0.00 | 0.00 |
| + Other Tax Equiv Adjustments | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 |
| = Pretax Net Oper Income (TE) | 0.49 | -0.04 | 0.46 | 1.30 | 1.48 |
| Net Operating Income | 0.27 | -0.13 | 0.28 | 0.90 | 1.01 |
| Net Income | 0.28 | -0.13 | 0.28 | 0.91 | 1.01 |
| Net Income (Sub S Adjusted) | 0.27 | 0.08 | 0.42 | 0.92 | 0.97 |

PERCENT OF AVG EARNING ASSETS:

| | | | | | |
|--------------------------|------|------|------|------|------|
| Interest Income (TE) | 5.19 | 5.54 | 6.30 | 7.24 | 7.01 |
| Interest Expense | 1.43 | 1.95 | 2.65 | 3.36 | 2.99 |
| Net Interest Income (TE) | 3.77 | 3.61 | 3.65 | 3.88 | 4.02 |

LOSSES, ALLOW, AND PAST DUE+NONACCR:

| | | | | | |
|--------------------------------------|------|------|------|-------|-------|
| Net Ln&Ls Losses/Avg Loans & Leases | 1.09 | 1.18 | 0.52 | 0.18 | 0.11 |
| Earnings Coverage of Net Losses (X) | 3.90 | 3.42 | 6.38 | 22.55 | 33.23 |
| Ln&Ls Allowance/Total Loans & Leases | 1.94 | 1.84 | 1.40 | 1.18 | 1.17 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 4.69 | 4.22 | 2.42 | 1.01 | 0.54 |
| 30-89 Days Past Due Loans and Leases | 1.17 | 1.38 | 1.35 | 1.00 | 0.74 |

LIQUIDITY AND FUNDING:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Net Noncore Funding Dependence | 20.94 | 26.31 | 30.85 | 25.42 | 24.16 |
| Net ST Noncore Funding Dependence | 9.47 | 14.87 | 19.79 | 16.74 | 15.01 |
| Net Loans and Leases/Total Assets | 65.68 | 68.67 | 71.80 | 72.14 | 70.75 |

CAPITALIZATION:

| | | | | | |
|--|-------|-------|-------|-------|-------|
| Tier 1 Leverage Ratio | 8.93 | 8.51 | 8.65 | 9.19 | 9.27 |
| Equity Capital/Total Assets | 8.51 | 8.04 | 8.15 | 8.78 | 8.72 |
| Equity Capital+Minority Int/Total Assets | 8.59 | 8.11 | 8.22 | 8.83 | 8.78 |
| Net Loans&Ls/Equity Capital (X) | 8.27 | 9.19 | 9.40 | 8.58 | 8.51 |
| Cash Dividends/Net Income | 29.11 | 44.83 | 42.09 | 34.92 | 29.09 |
| Cash Dividends/Net Income (Sub S Adjusted) | 6.40 | 9.64 | 18.00 | 27.20 | 27.93 |
| Retained Earnings/Avg Equity Cap | 0.43 | -5.52 | -0.35 | 6.13 | 7.97 |

PARENT COMPANY RATIOS:

| | | | | | |
|--|--------|--------|--------|--------|--------|
| Short-Term Debt/Equity Capital | 0.51 | 0.67 | 0.73 | 0.41 | 0.28 |
| Long-Term Debt/Equity Capital | 2.18 | 2.19 | 0.91 | 0.44 | 0.53 |
| Equity Investment in Subs/Equity Cap | 115.20 | 115.37 | 115.29 | 112.49 | 111.38 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 95.28 | 94.53 | 103.03 | 119.02 | 108.19 |

| PERCENT OF AVERAGE ASSETS | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Interest Income (TE) | 4.74 | 5.11 | 5.84 | 6.74 | 6.52 |
| Less: Interest Expense | 1.31 | 1.80 | 2.46 | 3.13 | 2.79 |
| Equals: Net Interest Income (TE) | 3.44 | 3.33 | 3.38 | 3.61 | 3.74 |
| Plus: Non-Interest Income | 0.84 | 0.85 | 0.84 | 0.91 | 0.92 |
| Equals: Adj Operating Income (TE) | 4.32 | 4.23 | 4.25 | 4.56 | 4.71 |
| Less: Overhead Expense | 3.09 | 3.17 | 3.07 | 3.05 | 3.04 |
| Less: Provision for Loan and Lease Losses | 0.81 | 1.17 | 0.61 | 0.20 | 0.16 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Plus: Realized G/L on AFS Sec | 0.06 | 0.05 | -0.07 | 0.00 | 0.00 |
| Plus: Other Tax Equiv Adjustments | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 |
| Equals: Pretax Net Oper Inc (TE) | 0.49 | -0.04 | 0.46 | 1.30 | 1.48 |
| Less: Applicable Income Taxes (TE) | 0.20 | 0.10 | 0.18 | 0.37 | 0.44 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Operating Income | 0.27 | -0.13 | 0.28 | 0.90 | 1.01 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Income | 0.28 | -0.13 | 0.28 | 0.91 | 1.01 |
| Memo: Net Income (Last Four Qtrs) | 0.28 | -0.15 | 0.29 | 0.91 | 1.02 |
| MARGIN ANALYSIS: | | | | | |
| Avg Earning Assets / Avg Assets | 91.67 | 92.46 | 92.87 | 93.15 | 93.16 |
| Avg Int-Bearing Funds / Avg Assets | 80.09 | 81.07 | 81.10 | 80.01 | 79.43 |
| Int Income (TE) / Avg Earning Assets | 5.19 | 5.54 | 6.30 | 7.24 | 7.01 |
| Int Expense / Avg Earning Assets | 1.43 | 1.95 | 2.65 | 3.36 | 2.99 |
| Net Int Inc (TE) / Avg Earn Assets | 3.77 | 3.61 | 3.65 | 3.88 | 4.02 |
| YIELD OR COST: | | | | | |
| Total Loans and Leases (TE) | 5.91 | 6.03 | 6.69 | 7.82 | 7.65 |
| Interest-Bearing Bank Balances | 0.37 | 0.58 | 2.53 | 5.59 | 4.99 |
| Fed Funds Sold & Reverse Repos | 0.20 | 0.20 | 2.10 | 5.05 | 4.92 |
| Trading Assets | 1.64 | 2.23 | 2.44 | 4.36 | 2.38 |
| Total Earning Assets | 5.09 | 5.45 | 6.20 | 7.13 | 6.90 |
| Investment Securities (TE) | 3.70 | 4.48 | 5.07 | 5.05 | 4.65 |
| U. S. Treasury & Agency Sec (excl MBS) | 2.40 | 3.35 | 4.84 | 4.79 | 4.12 |
| Mortgage-Backed Securities | 3.74 | 4.64 | 4.77 | 4.71 | 4.51 |
| All Other Securities | 5.61 | 5.91 | 6.32 | 6.38 | 6.22 |
| Interest-Bearing Deposits | 1.40 | 2.02 | 2.88 | 3.69 | 3.24 |
| Time Deposits of \$100K or More | 1.97 | 2.76 | 3.86 | 4.74 | 4.29 |
| Time Deposits < \$100K | 2.13 | 2.95 | 3.96 | 4.74 | 4.16 |
| Other Domestic Deposits | 0.71 | 0.93 | 1.50 | 2.42 | 2.13 |
| Foreign Deposits | 0.30 | 0.78 | 2.51 | 2.05 | 3.66 |
| Fed Funds Purchased and Repos | 0.91 | 1.16 | 2.35 | 4.42 | 4.24 |
| Other Borrowed Funds & Trading Liab | 3.37 | 3.44 | 3.82 | 4.84 | 4.68 |
| All Interest-Bearing Funds | 1.63 | 2.22 | 3.03 | 3.90 | 3.50 |

| | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|--|------------|------------|------------|------------|------------|
| Avg Personnel Exp Per Employee (\$000) | 63 | 63 | 62 | 59 | 57 |
| Avg Assets per Employee (\$000) | 4,216 | 4,187 | 3,949 | 3,613 | 3,461 |
| ANALYSIS RATIOS | | | | | |
| Mutual Fund Fee Inc / Non-Int Income | 0.00 | 0.03 | 2.16 | 2.42 | 2.04 |
| Overhead Exp / NII + Non-Int Income | 74.00 | 77.66 | 72.85 | 68.61 | 66.59 |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Total Overhead Expense | 3.09 | 3.17 | 3.07 | 3.05 | 3.04 |
| Personnel Expense | 1.57 | 1.56 | 1.63 | 1.70 | 1.71 |
| Net Occupancy Expense | 0.39 | 0.41 | 0.42 | 0.43 | 0.42 |
| Other Operating Expenses | 1.11 | 1.17 | 0.97 | 0.91 | 0.89 |
| Overhead Less Non-Interest Income | 2.20 | 2.26 | 2.16 | 2.08 | 2.07 |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): | | | | | |
| Total Overhead Expense | 72.58 | 76.19 | 71.44 | 67.13 | 65.19 |
| Personnel Expense | 36.81 | 37.43 | 38.40 | 37.46 | 36.70 |
| Net Occupancy Expense | 9.28 | 9.83 | 9.96 | 9.35 | 9.01 |
| Other Operating Expenses | 26.21 | 28.49 | 22.69 | 19.98 | 19.16 |
| Total Non-Interest Income | 18.57 | 19.34 | 19.28 | 19.83 | 19.44 |
| Fiduciary Activities Income | 0.99 | 0.88 | 1.03 | 1.19 | 1.14 |
| Serv Charges on Deposit Accts - Domestic | 6.21 | 7.06 | 7.43 | 7.38 | 7.17 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Banking Fees & Commissions | 0.50 | 0.48 | 0.63 | 0.68 | 0.51 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net Servicing Fees | 0.31 | 0.34 | 0.24 | 0.27 | 0.28 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance Activities Revenue | 0.37 | 0.41 | 0.47 | 0.49 | 0.56 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 0.81 | 1.03 | 0.91 | 1.23 | 1.37 |
| Other Non-Interest Income | 6.71 | 6.61 | 6.16 | 5.94 | 5.59 |
| Overhead Less Non-Interest Income | 53.01 | 56.30 | 51.68 | 46.56 | 44.93 |
| TAX RATIOS: | | | | | |
| Appl Inc Taxes/Pretax NOI (TE) | 14.43 | 13.21 | 15.96 | 21.13 | 23.14 |
| Appl Inc Tax+TE/Pretax NOI+TE | 26.67 | 26.70 | 26.77 | 29.18 | 30.18 |

| PERCENT OF TOTAL ASSETS | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|------------------------------------|------------|------------|------------|------------|------------|
| Real Estate Loans | 52.85 | 55.15 | 57.04 | 56.68 | 55.42 |
| Commercial and Industrial Loans | 8.28 | 8.75 | 9.55 | 9.74 | 9.53 |
| Loans to Individuals | 2.01 | 2.16 | 2.34 | 2.66 | 2.85 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural Loans | 0.92 | 0.93 | 0.94 | 0.97 | 0.90 |
| Other Loans and Leases | 0.88 | 0.81 | 0.81 | 0.77 | 0.74 |
| Net Loans and Leases | 65.68 | 68.67 | 71.80 | 72.14 | 70.75 |
| Debt Securities Over 1 Year | 16.90 | 14.89 | 14.74 | 13.70 | 14.41 |
| Mutual Funds and Equity Securities | 0.07 | 0.10 | 0.11 | 0.20 | 0.19 |
| Subtotal | 83.35 | 84.31 | 87.18 | 86.80 | 86.15 |
| Interest-Bearing Bank Balances | 4.35 | 3.08 | 0.76 | 0.30 | 0.28 |
| Federal Funds Sold & Reverse Repos | 0.53 | 0.67 | 0.78 | 1.02 | 1.43 |
| Debt Securities 1 Year or Less | 1.76 | 1.65 | 1.71 | 2.40 | 2.81 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Earning Assets | 91.23 | 90.92 | 91.30 | 91.36 | 91.50 |
| Non-Int Cash and Due From Dep Inst | 1.49 | 1.87 | 2.09 | 2.45 | 2.57 |
| Other Real Estate Owned | 0.94 | 0.75 | 0.35 | 0.13 | 0.06 |
| All Other Assets | 7.19 | 7.06 | 6.43 | 6.08 | 5.83 |

MEMORANDA:

| | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|
| Short-Term Investments | 7.31 | 6.07 | 3.79 | 4.23 | 5.15 |
| U.S. Treasury Securities | 0.29 | 0.15 | 0.05 | 0.07 | 0.16 |
| U.S. Agency Securities (excl MBS) | 4.31 | 3.85 | 3.58 | 5.01 | 6.34 |
| Municipal Securities | 3.93 | 3.43 | 3.20 | 3.27 | 3.06 |
| Mortgage-Backed Securities | 7.79 | 7.17 | 7.54 | 5.98 | 5.68 |
| Asset-Backed Securities | 0.02 | 0.02 | 0.00 | 0.00 | 0.00 |
| Other Debt Securities | 0.19 | 0.22 | 0.29 | 0.32 | 0.35 |
| RE Loans Secured by 1-4 Family | 17.36 | 17.42 | 17.60 | 17.04 | 17.52 |
| Revolving | 2.89 | 2.99 | 2.93 | 2.61 | 2.67 |
| Closed-End, Sec by First Liens | 12.99 | 12.91 | 12.90 | 12.54 | 12.98 |
| Closed-End, Sec by Junior Liens | 1.08 | 1.19 | 1.39 | 1.51 | 1.49 |
| Commercial Real Estate Loans | 31.84 | 33.96 | 35.88 | 35.97 | 34.72 |
| Construction and Land Dev | 6.19 | 8.00 | 10.63 | 11.82 | 11.16 |
| Multifamily | 2.04 | 1.98 | 1.91 | 1.72 | 1.63 |
| Nonfarm Nonresidential | 22.73 | 22.79 | 21.93 | 20.85 | 20.64 |
| RE Loans Secured by Farmland | 1.77 | 1.72 | 1.70 | 1.59 | 1.35 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | |
| Real Estate Loans | 79.74 | 79.59 | 78.90 | 78.27 | 78.17 |
| RE Loans Secured by 1-4 Family | 26.26 | 25.38 | 24.61 | 23.93 | 25.14 |
| Revolving | 4.34 | 4.31 | 4.01 | 3.58 | 3.75 |
| Closed-End | 21.51 | 20.77 | 20.32 | 20.07 | 21.05 |
| Commercial Real Estate Loans | 47.97 | 48.80 | 49.35 | 49.38 | 48.65 |
| Construction and Land Dev | 9.29 | 11.44 | 14.52 | 16.02 | 15.37 |
| Multifamily | 3.09 | 2.88 | 2.67 | 2.40 | 2.29 |
| Nonfarm Nonresidential | 34.38 | 32.84 | 30.37 | 28.85 | 29.14 |
| RE Loans Secured by Farmland | 2.71 | 2.50 | 2.39 | 2.22 | 1.91 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and Industrial Loans | 12.45 | 12.59 | 13.26 | 13.54 | 13.46 |
| Loans to Individuals | 3.13 | 3.20 | 3.35 | 3.81 | 4.10 |
| Credit Card Loans | 0.08 | 0.08 | 0.07 | 0.09 | 0.09 |
| Agricultural Loans | 1.43 | 1.38 | 1.33 | 1.37 | 1.28 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Loans and Leases | 1.33 | 1.18 | 1.14 | 1.09 | 1.05 |

| PERCENT OF TOTAL ASSETS | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---------------------------------------|------------|------------|------------|------------|------------|
| Short-Term Investments | 7.31 | 6.07 | 3.79 | 4.23 | 5.15 |
| Liquid Assets | 20.97 | 18.62 | 16.16 | 16.10 | 17.82 |
| Investment Securities | 19.44 | 17.36 | 16.97 | 16.96 | 18.12 |
| Net Loans and Leases | 65.68 | 68.67 | 71.80 | 72.14 | 70.75 |
| Net Lns, Ls & Stdby Ltrs of Credit | 66.19 | 69.24 | 72.50 | 72.94 | 71.57 |
| Core Deposits | 63.84 | 60.98 | 58.36 | 61.99 | 62.36 |
| Noncore Funding | 25.20 | 28.73 | 31.07 | 26.73 | 26.50 |
| Time Deposits of \$100K or More | 15.85 | 16.22 | 15.29 | 14.93 | 16.04 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Fed Funds Purchased and Repos | 1.57 | 1.71 | 1.97 | 2.09 | 1.87 |
| Net Fed Funds Purchased (Sold) | 1.08 | 1.09 | 1.24 | 1.14 | 0.43 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 1.07 | 1.87 | 2.83 | 2.15 | 1.98 |
| Earning Assets Repr in 1 Year | 32.99 | 33.79 | 36.20 | 39.76 | 40.51 |
| Int-Bearing Liab Repr in 1 Year | 30.79 | 33.89 | 35.34 | 35.09 | 35.52 |
| Long-Term Debt Repr in 1 Year | 0.33 | 0.50 | 0.65 | 0.45 | 0.54 |
| Net Assets Repriceable in 1 Year | 1.50 | -1.13 | -0.59 | 3.21 | 3.73 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | |
| Net Noncore Funding Dependence | 20.94 | 26.31 | 30.85 | 25.42 | 24.16 |
| Net ST Noncore Funding Dependence | 9.47 | 14.87 | 19.79 | 16.74 | 15.01 |
| Short-Term Inv/ST Noncore Funding | 53.07 | 36.19 | 20.66 | 26.33 | 32.80 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | 7.34 | -0.06 | -5.35 | -2.74 | 0.23 |
| Net Loans and Leases/Total Deposits | 80.21 | 85.09 | 92.11 | 91.85 | 88.88 |
| Net Loans and Leases/Core Deposits | 104.94 | 115.51 | 126.48 | 118.23 | 116.08 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | 0.31 | 0.47 | 0.18 | 0.09 | -0.16 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 0.38 | 1.42 | 0.32 | 0.46 | -1.22 |
| Struct Notes Appr(Depr)/T1 Cap | -0.23 | -0.17 | -0.02 | 0.02 | -0.14 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | |
| Held-To-Maturity Securities | 3.78 | 4.97 | 5.88 | 5.78 | 6.90 |
| Available-For-Sale Securities | 96.22 | 95.03 | 94.12 | 94.22 | 93.10 |
| U. S. Treasury Securities | 1.56 | 1.02 | 0.28 | 0.41 | 0.91 |
| U. S. Agency Securities (excl MBS) | 24.02 | 24.98 | 23.89 | 33.19 | 39.89 |
| Municipal Securities | 19.73 | 19.33 | 19.16 | 19.31 | 17.39 |
| Mortgage-Backed Securities | 42.10 | 42.25 | 44.05 | 34.87 | 30.07 |
| Asset-Backed Securities | 0.08 | 0.09 | 0.01 | 0.00 | 0.00 |
| Other Debt Securities | 1.15 | 1.28 | 1.85 | 1.80 | 2.00 |
| Mutual Funds and Equity Securities | 0.44 | 0.67 | 0.74 | 1.29 | 1.15 |
| Debt Securities 1 Year or Less | 10.59 | 10.64 | 11.49 | 16.25 | 17.51 |
| Debt Securities 1 To 5 Years | 28.29 | 28.94 | 26.56 | 28.66 | 36.73 |
| Debt Securities Over 5 Years | 55.58 | 54.34 | 57.49 | 49.57 | 40.11 |
| Pledged Securities | 50.84 | 55.53 | 59.80 | 55.71 | 53.09 |
| Structured Notes, Fair Value | 3.73 | 2.44 | 0.61 | 1.48 | 2.50 |

ANALYSIS RATIOS

| | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---------------------------------------|------------|------------|------------|------------|------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.81 | 1.17 | 0.61 | 0.20 | 0.16 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.20 | 1.63 | 0.83 | 0.28 | 0.22 |
| Provision for Ln&Ls Losses/Net Losses | 128.96 | 166.28 | 193.62 | 202.28 | 251.69 |
| Ln&Ls Allowance/Total Loans & Leases | 1.94 | 1.84 | 1.40 | 1.18 | 1.17 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 3.14 | 3.10 | 5.80 | 15.23 | 24.64 |
| ALL/Nonaccrual Assets | 88.16 | 90.40 | 128.23 | 298.15 | 637.35 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 80.37 | 79.48 | 108.51 | 215.92 | 426.13 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.19 | 1.25 | 0.57 | 0.23 | 0.17 |
| Recoveries/Avg Loans and Leases | 0.08 | 0.06 | 0.05 | 0.05 | 0.05 |
| Net Losses/Avg Loans and Leases | 1.09 | 1.18 | 0.52 | 0.18 | 0.11 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Recoveries/Prior Year-End Losses | 10.14 | 15.40 | 27.84 | 38.60 | 36.25 |
| Earnings Coverage of Net Losses (X) | 3.90 | 3.42 | 6.38 | 22.55 | 33.23 |

NET LOAN AND LEASE LOSSES BY TYPE

| | | | | | |
|-------------------------------------|------|------|------|------|------|
| Real Estate Loans | 1.02 | 1.00 | 0.38 | 0.08 | 0.04 |
| RE Loans Secured By 1-4 Family | 0.72 | 0.69 | 0.25 | 0.09 | 0.05 |
| Revolving | 0.43 | 0.45 | 0.15 | 0.04 | 0.02 |
| Closed-End | 0.79 | 0.66 | 0.26 | 0.09 | 0.05 |
| Commercial Real Estate Loans | 1.23 | 1.14 | 0.43 | 0.08 | 0.03 |
| Construction and Land Dev | 3.32 | 3.14 | 0.93 | 0.09 | 0.02 |
| Multifamily | 0.47 | 0.34 | 0.08 | 0.01 | 0.00 |
| Nonfarm Nonresidential | 0.55 | 0.35 | 0.12 | 0.04 | 0.02 |
| RE Loans Secured by Farmland | 0.08 | 0.02 | 0.01 | 0.00 | 0.00 |
| Commercial and Industrial Loans | 1.43 | 1.69 | 0.70 | 0.31 | 0.30 |
| Loans to Depository Institutions | 0.05 | 3.03 | 0.51 | 0.00 | 0.00 |
| Loans to Individuals | 1.38 | 1.50 | 1.11 | 0.75 | 0.67 |
| Credit Card Loans | 3.08 | 2.75 | 2.12 | 1.57 | 1.45 |
| Agricultural Loans | 0.08 | 0.05 | 0.03 | 0.00 | 0.00 |
| Loans to Foreign Governments & Inst | N/A | N/A | 0.00 | 0.00 | 0.00 |
| Other Loans and Leases | 1.16 | 1.92 | 1.23 | 0.55 | 0.29 |

PERCENT OF LOANS AND LEASES

12/31/2010

12/31/2009

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.17

1.38

1.35

1.00

0.74

90+ Days PD Loans and Leases

0.12

0.14

0.11

0.10

0.07

Nonaccrual Loans and Leases

3.29

3.17

1.93

0.84

0.45

90+ Days PD and Nonaccrual Loans and Leases

3.47

3.38

2.09

1.00

0.56

30-89 Days PD Restructured

0.01

0.01

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.50

0.22

0.03

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.17

1.38

1.35

1.00

0.74

90+ Days Past Due Assets

0.12

0.14

0.11

0.10

0.07

Nonaccrual Assets

3.31

3.20

1.93

0.84

0.45

30+ Days PD & Nonaccrual Assets

4.76

4.95

3.52

2.05

1.35

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.35

2.39

1.54

0.73

0.40

90+ PD & Nonaccrual Assets + OREO

3.37

3.17

1.96

0.90

0.49

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.95

3.57

1.94

0.79

0.43

Allowance for Loan & Lease Losses

290.68

263.70

175.58

90.43

51.39

Equity Cap + ALLL

42.25

39.65

22.58

8.56

4.62

Tier 1 Cap + ALLL

40.02

39.17

20.98

8.10

4.32

Loans & Leases + RE Acquired

5.75

5.02

2.61

1.07

0.59

| 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|--|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD | 1.20 | 1.38 | 1.35 | 0.99 | 0.68 |
| - 90+ Days Past Due | 0.12 | 0.14 | 0.11 | 0.10 | 0.06 |
| - Nonaccrual | 3.67 | 3.55 | 2.21 | 0.90 | 0.45 |
| Coml & Indl - 30-89 Days PD | 0.83 | 1.13 | 1.09 | 0.84 | 0.65 |
| - 90+ Days Past Due | 0.08 | 0.07 | 0.08 | 0.06 | 0.05 |
| - Nonaccrual | 2.01 | 1.73 | 0.93 | 0.54 | 0.47 |
| Individuals - 30-89 Days PD | 1.18 | 1.36 | 1.61 | 1.50 | 1.26 |
| - 90+ Days Past Due | 0.08 | 0.09 | 0.10 | 0.08 | 0.08 |
| - Nonaccrual | 0.39 | 0.47 | 0.31 | 0.24 | 0.20 |
| Dep Inst Lns - 30-89 Days PD | 0.00 | 0.22 | 0.00 | 0.00 | 0.00 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.00 | 0.64 | 0.00 | 0.00 | 0.00 |
| Agricultural - 30-89 Days PD | 0.09 | 0.11 | 0.10 | 0.09 | 0.06 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.19 | 0.16 | 0.03 | 0.02 | 0.03 |
| Foreign Govts- 30-89 Days PD | N/A | N/A | 0.00 | 0.00 | 0.00 |
| - 90+ Days Past Due | N/A | N/A | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | N/A | N/A | 0.00 | 0.00 | 0.00 |
| Other Lns&Ls - 30-89 Days PD | 0.33 | 0.42 | 0.49 | 0.30 | 0.33 |
| - 90+ Days Past Due | 0.00 | 0.01 | 0.03 | 0.02 | 0.01 |
| - Nonaccrual | 0.12 | 0.22 | 0.08 | 0.05 | 0.05 |
| MEMORANDA: | | | | | |
| 1-4 Family - 30-89 Days PD | 1.44 | 1.55 | 1.41 | 1.19 | 0.90 |
| - 90+ Days Past Due | 0.10 | 0.13 | 0.10 | 0.10 | 0.08 |
| - Nonaccrual | 2.44 | 2.03 | 1.26 | 0.50 | 0.33 |
| Revolving - 30-89 Days PD | 0.54 | 0.56 | 0.58 | 0.59 | 0.44 |
| - 90+ Days Past Due | 0.03 | 0.02 | 0.02 | 0.02 | 0.02 |
| - Nonaccrual | 0.65 | 0.53 | 0.34 | 0.15 | 0.08 |
| Closed-End - 30-89 Days PD | 1.62 | 1.72 | 1.59 | 1.14 | 0.86 |
| - 90+ Days Past Due | 0.11 | 0.14 | 0.11 | 0.10 | 0.08 |
| - Nonaccrual | 2.91 | 2.46 | 1.33 | 0.54 | 0.36 |
| - Jr Lien 30-89 Days PD | 0.09 | 0.11 | 0.12 | 0.08 | 0.06 |
| - Jr Lien 90+ Days PD | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 |
| - Jr Lien Nonaccrual | 0.20 | 0.17 | 0.09 | 0.05 | 0.03 |
| Commercial RE - 30-89 Days PD | 1.07 | 1.30 | 1.32 | 0.83 | 0.52 |
| - 90+ Days Past Due | 0.11 | 0.12 | 0.09 | 0.09 | 0.03 |
| - Nonaccrual | 4.31 | 4.33 | 2.67 | 1.02 | 0.44 |
| Const & Dev - 30-89 Days PD | 1.01 | 1.38 | 1.68 | 0.99 | 0.53 |
| - 90+ Days Past Due | 0.12 | 0.12 | 0.10 | 0.06 | 0.01 |
| - Nonaccrual | 9.27 | 9.23 | 5.16 | 1.53 | 0.30 |
| Multi family - 30-89 Days PD | 0.29 | 0.44 | 0.33 | 0.27 | 0.14 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 1.62 | 1.76 | 0.59 | 0.20 | 0.05 |
| Nonfarm Nres- 30-89 Days PD | 0.90 | 0.99 | 0.87 | 0.63 | 0.44 |
| - 90+ Days Past Due | 0.06 | 0.08 | 0.05 | 0.07 | 0.03 |
| - Nonaccrual | 2.78 | 2.48 | 1.11 | 0.55 | 0.43 |
| Farmland - 30-89 Days PD | 0.43 | 0.45 | 0.37 | 0.36 | 0.28 |
| - 90+ Days Past Due | 0.01 | 0.03 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 1.23 | 1.08 | 0.38 | 0.16 | 0.12 |
| Credit Card - 30-89 Days PD | 1.11 | 1.60 | 1.52 | 1.20 | 1.08 |
| - 90+ Days Past Due | 0.48 | 0.49 | 0.49 | 0.32 | 0.31 |
| - Nonaccrual | 0.01 | 0.02 | 0.02 | 0.00 | 0.01 |

| CAPITAL RATIOS | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Tier 1 Leverage Ratio | 8.93 | 8.51 | 8.65 | 9.19 | 9.27 |
| Tier 1 RBC Ratio | 12.72 | 11.55 | 11.17 | 11.74 | 12.13 |
| Total Risk-Based Capital Ratio | 14.24 | 13.12 | 12.57 | 13.01 | 13.49 |
| Tangible Tier 1 Leverage Ratio | 8.87 | 8.45 | 8.61 | 9.15 | 9.22 |
| Tangible Common Eq Cap/Tan Assets | 7.37 | 6.94 | 7.20 | 7.92 | 7.92 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | |
| Loan Commitments | 10.00 | 10.48 | 12.58 | 15.21 | 15.95 |
| Standby Letters of Credit | 0.44 | 0.49 | 0.62 | 0.70 | 0.73 |
| Commercial & Similar Letters of Credit | 0.01 | 0.02 | 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 | 0.64 | 0.56 | 0.73 | 0.55 | 0.74 |
| Interest Rate Contracts | 0.63 | 0.56 | 0.71 | 0.54 | 0.72 |
| Interest Rate Futures & Forward Contr | 0.09 | 0.06 | 0.08 | 0.04 | 0.05 |
| Written Options Contr (Int Rate) | 0.15 | 0.13 | 0.16 | 0.07 | 0.06 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.01 | 0.05 |
| Interest Rate Swaps | 0.14 | 0.12 | 0.12 | 0.08 | 0.14 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Futures & Forward Foreign Exch Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Commodity, & Other Deriv Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased Options Contr (Comm & Oth) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | |
| Loan Commitments | 15.06 | 15.16 | 18.19 | 22.11 | 23.72 |

| PERCENT OF NOTIONAL AMOUNT | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|--|------------|------------|------------|------------|------------|
| Interest Rate Contracts | 99.93 | 99.94 | 99.08 | 99.37 | 99.15 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Comm, & Other Contracts | 0.02 | 0.04 | 0.25 | 0.35 | 0.85 |
| Futures and Forwards | 25.31 | 17.26 | 16.79 | 17.88 | 17.27 |
| Written Options | 36.53 | 38.46 | 37.78 | 38.32 | 31.35 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 35.87 | 37.78 | 36.16 | 37.44 | 30.59 |
| Purchased Options | 0.87 | 1.04 | 3.10 | 4.64 | 6.67 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 0.60 | 0.48 | 3.10 | 4.58 | 6.34 |
| Swaps | 33.34 | 31.40 | 30.90 | 27.68 | 31.67 |
| Held for Trading | 2.58 | 2.56 | 2.44 | 1.24 | 0.67 |
| Interest Rate Contracts | 2.57 | 2.55 | 2.44 | 1.24 | 0.67 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Comm, & Other Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-Traded | 97.42 | 97.44 | 97.56 | 98.76 | 99.33 |
| Interest Rate Contracts | 87.20 | 86.85 | 85.09 | 87.84 | 88.10 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Comm, & Other Contracts | 0.01 | 0.02 | 0.25 | 0.35 | 0.85 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 62.19 | 58.35 | 60.50 | 59.77 | 65.37 |
| One Year or Less | 28.49 | 27.88 | 29.52 | 20.11 | 26.03 |
| Over 1 Year to 5 Years | 20.44 | 17.33 | 10.19 | 25.43 | 33.24 |
| Over 5 Years | 6.51 | 6.46 | 5.40 | 3.10 | 2.03 |
| Gross Negative Fair Value (Abs Val) | 1.21 | 0.73 | 1.38 | 0.45 | 0.44 |
| Gross Positive Fair Value | 0.50 | 0.67 | 0.45 | 0.40 | 0.41 |
| PERCENT OF TIER 1 CAPITAL: | | | | | |
| Gross Negative Fair Value, Abs Val (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gross Positive Fair Value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Held for Trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-Traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current Credit Exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Losses on Derivative Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PAST DUE DERIVATIVE INSTRUMENTS | | | | | |
| FAIR VALUE: | | | | | |
| 30-89 Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER RATIOS: | | | | | |
| Current Credit Exposure/Risk Wtd Asts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| INSURANCE ACTIVITIES | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|--|------------|------------|------------|------------|------------|
| 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 | 19.54 | 29.47 | 24.85 | 21.75 | 27.62 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 80.46 | 70.53 | 75.15 | 78.25 | 72.38 |
| Sep Acct Assets(L/H)/Total Life Ast | 8.46 | 0.00 | 0.00 | 0.00 | 0.00 |
| Ins Activities Revenue/Adj Oper Inc | 0.37 | 0.41 | 0.47 | 0.49 | 0.56 |
| Premium Inc/Ins Activities Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Rel Prem Inc/Tot Prem Inc | 78.57 | 69.23 | 64.06 | 62.11 | 62.27 |
| Other Prem Inc/Total Prem Inc | 21.43 | 30.77 | 35.94 | 37.89 | 37.73 |
| 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) | -207.28 | 54.76 | 43.25 | 7.32 | 49.29 |
| Ins Net Inc (L/H)/Equity (L/H) | 2.17 | 4.94 | 12.90 | 10.53 | 7.02 |
| Insur Ben, Losses, Exp/Insur Premiums | 74.72 | 51.02 | 81.84 | 88.59 | 93.22 |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 0.73 | 0.69 | 0.00 | 0.00 | 0.00 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 10.06 | 9.77 | 10.07 | 9.59 | 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 | 0.00 | 0.02 | 0.08 | 0.00 | 0.10 |
| Cost: Interest-Bearing Deposits | 0.30 | 0.78 | 2.51 | 2.05 | 3.66 |
| NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE: | | | | | |
| Real Estate Loans | N/A | 150.84 | N/A | N/A | N/A |
| Commercial and Industrial Loans | N/A | 21.93 | 0.14 | N/A | 0.47 |
| Foreign Governments and Inst | N/A | N/A | 0.00 | 0.00 | 0.00 |
| GROWTH RATES: | | | | | |
| Net Loans and Leases | 21.00 | -35.81 | -9.92 | -39.29 | -14.81 |
| Total Selected Assets | 7.71 | -28.99 | -12.15 | -33.06 | -4.96 |
| Deposits | -13.60 | -22.65 | -19.78 | -9.71 | -2.22 |

| PROFITABILITY: | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Net Income/Avg Equity Capital | 2.08 | -3.32 | 2.77 | 9.72 | 11.29 |
| Bank Net Inc/Avg Eq Inv in Banks | 3.34 | -1.58 | 4.43 | 10.60 | 12.56 |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks | 3.36 | 1.81 | 4.39 | 4.26 | 3.98 |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | 1.20 | 2.26 | 0.47 | 10.89 | 9.85 |
| Bank Net Income/Parent Net Income | 114.23 | 117.00 | 112.54 | 109.90 | 109.14 |
| Nonbank Net Income/Parent Net Income | 0.51 | 0.30 | 0.36 | 0.42 | 0.32 |
| Sub BHCs Net Inc/Parent Net Income | 94.21 | 81.87 | 88.34 | 91.86 | 87.92 |
| LEVERAGE: | | | | | |
| Total Liabilities/Equity | 19.66 | 21.05 | 20.63 | 18.21 | 18.46 |
| Total Debt/Equity Capital | 3.50 | 3.87 | 2.48 | 1.37 | 1.40 |
| Tot Debt+NP to Subs Iss Tr Pref/Equity | 17.76 | 18.98 | 18.90 | 16.55 | 16.89 |
| Tot Debt+Lns Guaranteed for Affl/Equity | 3.79 | 4.15 | 2.72 | 1.58 | 1.61 |
| Total Debt/Eq Cap - Exc Over Fair Value | 3.53 | 3.90 | 2.52 | 1.40 | 1.42 |
| Long-Term Debt/Equity Capital | 2.18 | 2.19 | 0.91 | 0.44 | 0.53 |
| Short-Term Debt/Equity Capital | 0.51 | 0.67 | 0.73 | 0.41 | 0.28 |
| Current Portion of LT Debt/Equity | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Exc Cost Over Fair Value/Equity Cap | 0.11 | 0.09 | 0.08 | 0.12 | 0.15 |
| Long-Term Debt/Consolidated LT Debt | 4.27 | 2.95 | 1.26 | 1.08 | 1.38 |
| DOUBLE LEVERAGE: | | | | | |
| Equity Investment in Subs/Equity | 115.20 | 115.37 | 115.29 | 112.49 | 111.38 |
| Total Investment in Subs/Equity | 115.72 | 116.05 | 115.90 | 113.17 | 112.23 |
| Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1 | 102.08 | 101.29 | 100.71 | 98.83 | 97.97 |
| Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1 | 102.45 | 101.80 | 101.17 | 99.32 | 98.58 |
| DOUBLE LEVERAGE PAYBACK: | | | | | |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 1.83 | 1.89 | 1.78 | 1.18 | 0.94 |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 5.23 | 5.91 | 5.40 | 3.68 | 3.02 |
| COVERAGE ANALYSIS: | | | | | |
| Op Inc-Tax + Noncash/Oper Exp + Div | 82.67 | 84.08 | 101.98 | 112.97 | 106.82 |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div | 95.28 | 94.53 | 103.03 | 119.02 | 108.19 |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div | 100.53 | 102.97 | 93.76 | 99.01 | 102.79 |
| Pretax Oper Inc + Int Exp/Int Expense | 923.09 | 1896.83 | 4896.69 | 4446.25 | 5805.15 |
| Div + Int From Subs/Int Exp + Div | 97.81 | 111.19 | 154.75 | 165.31 | 159.25 |
| Fees+Other Inc From Subs/Sal + Oth Exp | 3.87 | 4.22 | 4.02 | 5.15 | 5.60 |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 9.14 | 6.86 | 60.01 | 75.63 | 32.40 |
| OTHER RATIOS: | | | | | |
| Net Assets Repr in 1 Yr/Total Assets | -0.77 | -0.74 | -0.92 | -0.17 | 0.07 |
| PAST DUE AND NONACCRUAL AS % OF LNS&LS: | | | | | |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual | 25.87 | 24.63 | 3.75 | 2.07 | 0.66 |
| Total | 25.87 | 24.68 | 3.75 | 2.07 | 0.66 |
| GUARANTEED LOANS AS % OF EQUITY CAP: | | | | | |
| To Bank Subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| To Nonbank Subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| To Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AS A % OF CONSOLIDATED BHC ASSETS: | | | | | |
| Nonbank Assets of Nonbank Subsidiaries | 0.23 | 0.26 | 0.21 | 0.29 | 0.36 |
| Combined Thrift Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Combined Foreign Nonbank Sub Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

PAYOUT RATIOS - PARENT

| | 12/31/2010 | 12/31/2009 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|-----------------------------------|------------|------------|------------|------------|------------|
| Div Paid/Inc Before Undist Inc | 82.19 | 84.81 | 86.15 | 85.76 | 92.08 |
| Dividends Paid/Net Income | 29.06 | 45.00 | 42.23 | 34.98 | 29.18 |
| Net Income - Dividends/Avg Equity | 0.42 | -5.44 | -0.10 | 6.13 | 7.97 |

PERCENT OF DIVIDENDS PAID:

| | | | | | |
|---------------------------------|--------|--------|--------|--------|--------|
| Dividends From Bank Subs | 99.69 | 112.73 | 130.85 | 146.88 | 130.29 |
| Dividends From Nonbank Subs | 0.53 | 0.61 | 0.53 | 0.49 | 0.46 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.14 | 1.01 | 0.89 |
| Dividends From All Subsidiaries | 107.87 | 118.13 | 141.10 | 171.06 | 157.08 |

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Dividends From Bank Subs | 32.93 | 52.04 | 59.88 | 51.13 | 39.13 |
| Interest Income From Bank Subs | 0.06 | 0.11 | 0.17 | 0.35 | 0.37 |
| Mgt & Service Fees From Bank Subs | 0.68 | 0.88 | 0.71 | 0.77 | 0.87 |
| Other Income From Bank Subs | 0.02 | 0.04 | 0.04 | 0.04 | 0.06 |
| Operating Income From Bank Subs | 38.16 | 57.50 | 65.48 | 61.41 | 44.48 |

PERCENT OF NONBANK NET INCOME:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Dividends From Nonbank Subs | 72.24 | 75.80 | 74.42 | 69.88 | 59.89 |
| Interest Income From Nonbank Subs | 0.21 | 0.08 | 0.00 | 0.37 | 0.75 |
| Mgt & Serv Fees From Nonbank Subs | 0.17 | 0.00 | 0.01 | 0.09 | 0.34 |
| Other Income From Nonbank Subs | 0.02 | 0.14 | 0.07 | 0.00 | 0.54 |
| Operating Inc From Nonbank Subs | 79.36 | 85.23 | 82.73 | 81.75 | 89.02 |

PERCENT OF SUB BHCs' NET INCOME:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Dividends From Subsidiary BHCs | 16.52 | 15.99 | 35.82 | 27.98 | 31.36 |
| 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 | 16.90 | 16.41 | 35.83 | 29.19 | 31.57 |

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

| | | | | | |
|----------------------------------|-------|-------|-------|-------|-------|
| Dividends From Bank Subsidiaries | 56.88 | 58.15 | 68.16 | 70.23 | 65.27 |
| Interest Income From Bank Subs | 1.20 | 1.06 | 0.85 | 1.52 | 1.82 |
| Mgt & Serv Fees From Bank Subs | 1.49 | 1.39 | 0.91 | 1.11 | 1.40 |
| Other Income From Bank Subs | 0.06 | 0.12 | 0.13 | 0.08 | 0.10 |
| Operating Income From Bank Subs | 71.01 | 70.52 | 78.64 | 80.70 | 80.36 |

| | | | | | |
|-----------------------------------|------|------|------|------|------|
| Dividends From Nonbank Subs | 2.85 | 2.38 | 0.69 | 0.60 | 0.42 |
| Interest Income From Nonbank Subs | 0.01 | 0.01 | 0.01 | 0.01 | 0.04 |
| Mgt & Serv Fees From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Inc From Nonbank Subs | 6.10 | 5.59 | 1.47 | 1.34 | 1.18 |

| | | | | | |
|-----------------------------------|------|------|------|------|------|
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.30 | 0.68 | 0.83 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Income From Sub BHCs | 0.00 | 0.00 | 0.82 | 0.82 | 1.21 |

| | | | | | |
|------------------------------------|--------|--------|--------|--------|--------|
| Loans and Adv From Subs/ST Debt | 806.94 | 581.42 | 557.92 | 628.82 | 733.08 |
| Loans and Adv From Subs/Total Debt | 213.00 | 192.97 | 365.63 | 462.16 | 379.56 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|--------|--------|-------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group | | | | | | | | | 438 |
| EARNINGS AND PROFITABILITY | | | | | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | |
| Net Interest Income (TE) | 3.43 | 2.25 | 2.64 | 3.08 | 3.43 | 3.81 | 4.15 | 4.45 | 438 |
| + Non-interest Income | 0.84 | -0.03 | 0.15 | 0.48 | 0.75 | 1.13 | 1.73 | 2.66 | 438 |
| - Overhead Expense | 3.08 | 2.03 | 2.20 | 2.61 | 3.01 | 3.51 | 4.16 | 4.96 | 438 |
| - Provision for Losses | 0.81 | 0.10 | 0.16 | 0.31 | 0.62 | 1.22 | 2.12 | 2.87 | 438 |
| + Securities Gains (Losses) | 0.05 | -0.14 | -0.03 | 0.00 | 0.02 | 0.11 | 0.23 | 0.35 | 438 |
| + Other Tax Equiv Adjustments | 0.00 | -0.06 | -0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.07 | 438 |
| = Pretax Net Oper Income (TE) | 0.48 | -2.66 | -1.55 | -0.03 | 0.71 | 1.22 | 1.72 | 2.01 | 438 |
| Net Operating Income | 0.27 | -2.62 | -1.47 | -0.09 | 0.46 | 0.88 | 1.26 | 1.52 | 438 |
| Net Income | 0.27 | -2.62 | -1.47 | -0.07 | 0.47 | 0.89 | 1.27 | 1.53 | 438 |
| Net Income (Sub S Adjusted) | 0.27 | -2.60 | -1.80 | -0.09 | 0.45 | 0.89 | 1.23 | 1.34 | 107 |
| PERCENT OF AVG EARNING ASSETS: | | | | | | | | | |
| Interest Income (TE) | 5.19 | 4.10 | 4.41 | 4.80 | 5.20 | 5.55 | 5.95 | 6.24 | 438 |
| Interest Expense | 1.42 | 0.63 | 0.80 | 1.13 | 1.43 | 1.70 | 2.00 | 2.20 | 438 |
| Net Interest Income (TE) | 3.76 | 2.40 | 2.87 | 3.39 | 3.77 | 4.19 | 4.63 | 4.86 | 438 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 1.09 | 0.09 | 0.16 | 0.33 | 0.83 | 1.71 | 2.92 | 3.56 | 438 |
| Earnings Coverage of Net Losses (X) | 3.89 | -0.28 | 0.10 | 0.82 | 2.16 | 5.93 | 12.38 | 22.57 | 437 |
| Ln&Ls Allowance/Total Loans & Leases | 1.93 | 0.96 | 1.12 | 1.39 | 1.79 | 2.44 | 3.10 | 3.83 | 438 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 4.68 | 0.63 | 1.08 | 2.03 | 3.67 | 7.14 | 10.59 | 14.28 | 438 |
| 30-89 Days Past Due Loans and Leases | 1.17 | 0.15 | 0.23 | 0.49 | 1.00 | 1.70 | 2.75 | 3.39 | 438 |
| LIQUIDITY AND FUNDING: | | | | | | | | | |
| Net Noncore Funding Dependence | 20.93 | -4.62 | 3.79 | 12.83 | 21.55 | 29.41 | 37.21 | 42.84 | 438 |
| Net ST Noncore Funding Dependence | 9.47 | -10.58 | -5.62 | 3.85 | 9.53 | 15.63 | 23.51 | 27.18 | 438 |
| Net Loans and Leases/Total Assets | 65.67 | 46.84 | 51.22 | 58.88 | 66.17 | 73.10 | 78.86 | 81.94 | 438 |
| CAPITALIZATION: | | | | | | | | | |
| Tier 1 Leverage Ratio | 8.92 | 4.08 | 6.17 | 7.71 | 8.95 | 10.07 | 11.55 | 12.84 | 438 |
| Equity Capital/Total Assets | 8.51 | 3.12 | 5.00 | 6.91 | 8.56 | 10.18 | 12.21 | 13.31 | 438 |
| Equity Capital+Minority Int/Total Assets | 8.59 | 3.56 | 5.06 | 6.96 | 8.61 | 10.22 | 12.25 | 13.31 | 438 |
| Net Loans&Ls/Equity Capital (X) | 8.26 | 3.95 | 4.81 | 6.06 | 7.82 | 9.85 | 13.76 | 18.03 | 434 |
| Cash Dividends/Net Income | 29.10 | 0.00 | 0.00 | 0.00 | 30.27 | 49.16 | 72.68 | 94.40 | 326 |
| Cash Dividends/Net Income (Sub S Adjusted) | 6.39 | -41.68 | -28.10 | -4.16 | 0.00 | 19.44 | 55.19 | 63.76 | 107 |
| Retained Earnings/Avg Equity Cap | 0.42 | -43.83 | -20.66 | -1.95 | 3.70 | 6.45 | 9.93 | 11.55 | 437 |
| PARENT COMPANY RATIOS: | | | | | | | | | |
| Short-Term Debt/Equity Capital | 0.51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.99 | 10.64 | 434 |
| Long-Term Debt/Equity Capital | 2.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 14.94 | 24.82 | 434 |
| Equity Investment in Subs/Equity Cap | 115.19 | 91.12 | 96.04 | 99.81 | 108.76 | 129.15 | 151.03 | 183.64 | 434 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 95.27 | -2.30 | 9.45 | 62.59 | 97.64 | 117.33 | 177.61 | 243.32 | 418 |

| PERCENT OF AVERAGE ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Interest Income (TE) | 4.73 | 3.80 | 4.04 | 4.41 | 4.72 | 5.04 | 5.42 | 5.69 | 438 |
| Less: Interest Expense | 1.30 | 0.55 | 0.74 | 1.03 | 1.31 | 1.57 | 1.84 | 2.00 | 438 |
| Equals: Net Interest Income (TE) | 3.43 | 2.25 | 2.64 | 3.08 | 3.43 | 3.81 | 4.15 | 4.45 | 438 |
| Plus: Non-Interest Income | 0.84 | -0.03 | 0.15 | 0.48 | 0.75 | 1.13 | 1.73 | 2.66 | 438 |
| Equals: Adj Operating Income (TE) | 4.32 | 2.62 | 3.11 | 3.69 | 4.32 | 4.89 | 5.59 | 6.22 | 438 |
| Less: Overhead Expense | 3.08 | 2.03 | 2.20 | 2.61 | 3.01 | 3.51 | 4.16 | 4.96 | 438 |
| Less: Provision for Loan and Lease Losses | 0.81 | 0.10 | 0.16 | 0.31 | 0.62 | 1.22 | 2.12 | 2.87 | 438 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Plus: Realized G/L on AFS Sec | 0.05 | -0.10 | -0.02 | 0.00 | 0.02 | 0.10 | 0.23 | 0.35 | 438 |
| Plus: Other Tax Equiv Adjustments | 0.00 | -0.06 | -0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.07 | 438 |
| Equals: Pretax Net Oper Inc (TE) | 0.48 | -2.66 | -1.55 | -0.03 | 0.71 | 1.22 | 1.72 | 2.01 | 438 |
| Less: Applicable Income Taxes (TE) | 0.20 | -0.28 | -0.08 | 0.01 | 0.17 | 0.38 | 0.58 | 0.73 | 438 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 438 |
| Equals: Net Operating Income | 0.27 | -2.62 | -1.47 | -0.09 | 0.46 | 0.88 | 1.26 | 1.52 | 438 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Equals: Net Income | 0.27 | -2.62 | -1.47 | -0.07 | 0.47 | 0.89 | 1.27 | 1.53 | 438 |
| Memo: Net Income (Last Four Qtrs) | 0.28 | -2.60 | -1.45 | -0.04 | 0.47 | 0.89 | 1.26 | 1.52 | 434 |
| MARGIN ANALYSIS: | | | | | | | | | |
| Avg Earning Assets / Avg Assets | 91.66 | 83.44 | 86.10 | 89.46 | 92.15 | 94.05 | 95.53 | 96.25 | 438 |
| Avg Int-Bearing Funds / Avg Assets | 80.09 | 67.59 | 70.15 | 76.05 | 80.51 | 84.40 | 87.99 | 89.66 | 438 |
| Int Income (TE) / Avg Earning Assets | 5.19 | 4.10 | 4.41 | 4.80 | 5.20 | 5.55 | 5.95 | 6.24 | 438 |
| Int Expense / Avg Earning Assets | 1.42 | 0.63 | 0.80 | 1.13 | 1.43 | 1.70 | 2.00 | 2.20 | 438 |
| Net Int Inc (TE) / Avg Earn Assets | 3.76 | 2.40 | 2.87 | 3.39 | 3.77 | 4.19 | 4.63 | 4.86 | 438 |
| YIELD OR COST: | | | | | | | | | |
| Total Loans and Leases (TE) | 5.90 | 5.08 | 5.27 | 5.57 | 5.88 | 6.23 | 6.61 | 6.95 | 438 |
| Interest-Bearing Bank Balances | 0.36 | 0.00 | 0.02 | 0.19 | 0.27 | 0.44 | 0.91 | 1.56 | 431 |
| Fed Funds Sold & Reverse Repos | 0.20 | 0.00 | 0.00 | 0.11 | 0.20 | 0.26 | 0.44 | 1.19 | 315 |
| Trading Assets | 1.64 | 0.00 | 0.00 | 0.00 | 0.00 | 2.35 | 5.00 | 5.76 | 16 |
| Total Earning Assets | 5.08 | 4.08 | 4.28 | 4.71 | 5.10 | 5.43 | 5.83 | 6.18 | 438 |
| Investment Securities (TE) | 3.69 | 1.96 | 2.42 | 3.04 | 3.68 | 4.40 | 4.93 | 5.38 | 438 |
| U. S. Treasury & Agency Sec (excl MBS) | 2.40 | 0.32 | 0.87 | 1.67 | 2.26 | 3.07 | 4.14 | 4.99 | 409 |
| Mortgage-Backed Securities | 3.74 | 1.57 | 2.22 | 2.96 | 3.77 | 4.51 | 5.27 | 5.64 | 414 |
| All Other Securities | 5.61 | 2.50 | 3.51 | 4.49 | 5.43 | 6.39 | 8.12 | 11.48 | 417 |
| Interest-Bearing Deposits | 1.40 | 0.70 | 0.86 | 1.10 | 1.39 | 1.69 | 1.97 | 2.09 | 438 |
| Time Deposits of \$100K or More | 1.97 | 1.09 | 1.35 | 1.64 | 1.97 | 2.28 | 2.58 | 2.80 | 438 |
| Time Deposits < \$100K | 2.12 | 1.24 | 1.52 | 1.82 | 2.09 | 2.43 | 2.81 | 3.02 | 438 |
| Other Domestic Deposits | 0.71 | 0.27 | 0.34 | 0.48 | 0.69 | 0.91 | 1.17 | 1.33 | 437 |
| Foreign Deposits | 0.30 | 0.00 | 0.00 | 0.00 | 0.04 | 0.27 | 0.60 | 0.71 | 3 |
| Fed Funds Purchased and Repos | 0.90 | 0.00 | 0.00 | 0.32 | 0.71 | 1.29 | 2.90 | 3.65 | 355 |
| Other Borrowed Funds & Trading Liab | 3.37 | 0.62 | 1.77 | 2.68 | 3.49 | 4.10 | 4.64 | 5.44 | 410 |
| All Interest-Bearing Funds | 1.63 | 0.84 | 1.06 | 1.34 | 1.65 | 1.90 | 2.17 | 2.34 | 438 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 63.48 | 46.26 | 49.66 | 55.32 | 61.51 | 70.49 | 83.18 | 95.22 | 438 |
| Avg Assets per Employee (\$000) | 4215.75 | 2571.00 | 2821.55 | 3366.61 | 3957.24 | 4904.24 | 6338.99 | 7972.61 | 438 |

ANALYSIS RATIOS

| | | | | | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|--------|-----|
| Mutual Fund Fee Inc / Non-Int Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 416 |
| Overhead Exp / NII + Non-Int Income | 73.99 | 52.87 | 57.45 | 64.10 | 72.32 | 81.91 | 97.16 | 113.93 | 438 |

PERCENT OF AVERAGE ASSETS:

| | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|-----|
| Total Overhead Expense | 3.08 | 2.03 | 2.20 | 2.61 | 3.01 | 3.51 | 4.16 | 4.96 | 438 |
| Personnel Expense | 1.56 | 0.92 | 1.07 | 1.29 | 1.53 | 1.82 | 2.15 | 2.38 | 438 |
| Net Occupancy Expense | 0.39 | 0.20 | 0.24 | 0.30 | 0.37 | 0.47 | 0.59 | 0.65 | 438 |
| Other Operating Expenses | 1.10 | 0.66 | 0.75 | 0.88 | 1.03 | 1.33 | 1.58 | 1.99 | 438 |
| Overhead Less Non-Interest Income | 2.20 | 1.37 | 1.55 | 1.84 | 2.18 | 2.53 | 3.00 | 3.35 | 438 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

| | | | | | | | | | |
|--|-------|--------|-------|-------|-------|-------|-------|--------|-----|
| Total Overhead Expense | 72.58 | 50.63 | 55.50 | 62.46 | 70.55 | 80.83 | 96.83 | 113.93 | 438 |
| Personnel Expense | 36.80 | 25.62 | 28.19 | 32.52 | 36.40 | 41.04 | 46.58 | 52.77 | 438 |
| Net Occupancy Expense | 9.28 | 4.85 | 5.86 | 7.23 | 8.82 | 10.98 | 13.99 | 17.21 | 438 |
| Other Operating Expenses | 26.21 | 16.30 | 17.46 | 20.58 | 24.68 | 29.98 | 42.21 | 53.24 | 438 |
| Total Non-Interest Income | 18.57 | -0.89 | 5.00 | 12.24 | 18.13 | 24.45 | 33.41 | 45.73 | 438 |
| Fiduciary Activities Income | 0.99 | 0.00 | 0.00 | 0.00 | 0.00 | 1.68 | 4.93 | 7.99 | 438 |
| Serv Charges on Deposit Accts - Domestic | 6.21 | 1.11 | 2.25 | 3.66 | 5.71 | 8.78 | 11.37 | 13.71 | 438 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Investment Banking Fees & Commissions | 0.49 | 0.00 | 0.00 | 0.00 | 0.19 | 0.95 | 1.89 | 2.64 | 438 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Net Servicing Fees | 0.31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.39 | 1.74 | 2.68 | 438 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Insurance Activities Revenue | 0.36 | 0.00 | 0.00 | 0.00 | 0.01 | 0.28 | 2.07 | 6.16 | 438 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 0.81 | -14.38 | -6.13 | -1.17 | 0.45 | 3.35 | 7.85 | 12.92 | 438 |
| Other Non-Interest Income | 6.71 | 1.71 | 2.42 | 4.21 | 6.27 | 8.67 | 12.53 | 18.33 | 438 |
| Overhead Less Non-Interest Income | 53.00 | 27.06 | 33.14 | 40.13 | 50.60 | 62.74 | 82.59 | 103.22 | 438 |

TAX RATIOS:

| | | | | | | | | | |
|--------------------------------|-------|--------|-------|-------|-------|-------|-------|-------|-----|
| Appl Inc Taxes/Pretax NOI (TE) | 14.42 | -41.54 | -1.60 | 0.52 | 16.31 | 26.32 | 33.39 | 35.57 | 328 |
| Appl Inc Tax+TE/Pretax NOI+TE | 26.67 | 0.00 | 1.71 | 16.30 | 32.40 | 36.33 | 40.02 | 48.26 | 328 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans | 52.84 | 32.12 | 37.32 | 44.40 | 53.26 | 61.69 | 67.47 | 72.58 | 438 |
| Commercial and Industrial Loans | 8.28 | 2.13 | 2.91 | 5.12 | 7.40 | 11.37 | 15.38 | 19.28 | 438 |
| Loans to Individuals | 2.00 | 0.13 | 0.28 | 0.62 | 1.42 | 2.97 | 5.45 | 8.89 | 438 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Agricultural Loans | 0.92 | 0.00 | 0.00 | 0.00 | 0.07 | 1.26 | 4.83 | 9.31 | 438 |
| Other Loans and Leases | 0.87 | 0.00 | 0.01 | 0.07 | 0.54 | 1.42 | 2.85 | 4.02 | 438 |
| Net Loans and Leases | 65.67 | 46.84 | 51.22 | 58.88 | 66.17 | 73.10 | 78.86 | 81.94 | 438 |
| Debt Securities Over 1 Year | 16.89 | 2.04 | 3.75 | 9.09 | 15.98 | 24.04 | 31.92 | 37.22 | 438 |
| Mutual Funds and Equity Securities | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.45 | 0.75 | 438 |
| Subtotal | 83.35 | 68.74 | 73.13 | 79.57 | 84.43 | 87.83 | 89.81 | 91.25 | 438 |
| Interest-Bearing Bank Balances | 4.34 | 0.01 | 0.06 | 0.61 | 3.36 | 7.52 | 12.03 | 16.17 | 438 |
| Federal Funds Sold & Reverse Repos | 0.53 | 0.00 | 0.00 | 0.00 | 0.01 | 0.96 | 2.81 | 4.24 | 438 |
| Debt Securities 1 Year or Less | 1.76 | 0.00 | 0.02 | 0.28 | 1.04 | 2.76 | 5.42 | 7.41 | 438 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Total Earning Assets | 91.22 | 85.76 | 87.49 | 89.66 | 91.38 | 92.82 | 94.35 | 95.18 | 438 |
| Non-Int Cash and Due From Dep Inst | 1.49 | 0.44 | 0.62 | 0.98 | 1.38 | 1.86 | 2.62 | 3.71 | 438 |
| Other Real Estate Owned | 0.93 | 0.00 | 0.04 | 0.21 | 0.70 | 1.45 | 2.60 | 3.58 | 438 |
| All Other Assets | 7.18 | 3.63 | 4.29 | 5.74 | 7.03 | 8.43 | 10.60 | 11.58 | 438 |
| MEMORANDA: | | | | | | | | | |
| Short-Term Investments | 7.30 | 0.98 | 1.53 | 3.17 | 6.21 | 10.88 | 15.70 | 20.70 | 438 |
| U.S. Treasury Securities | 0.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 2.19 | 3.97 | 438 |
| U.S. Agency Securities (excl MBS) | 4.31 | 0.00 | 0.00 | 0.50 | 3.33 | 7.70 | 13.60 | 17.40 | 438 |
| Municipal Securities | 3.93 | 0.00 | 0.00 | 0.57 | 3.08 | 6.98 | 12.26 | 14.89 | 438 |
| Mortgage-Backed Securities | 7.79 | 0.00 | 0.07 | 1.98 | 6.29 | 12.87 | 18.56 | 23.38 | 438 |
| Asset-Backed Securities | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.42 | 438 |
| Other Debt Securities | 0.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.18 | 0.96 | 2.73 | 438 |
| RE Loans Secured by 1-4 Family | 17.35 | 4.46 | 6.45 | 11.13 | 16.70 | 23.29 | 29.78 | 37.17 | 438 |
| Revolving | 2.89 | 0.02 | 0.23 | 0.99 | 2.68 | 4.40 | 6.33 | 8.03 | 438 |
| Closed-End, Sec by First Liens | 12.99 | 3.04 | 4.22 | 7.27 | 11.92 | 18.06 | 24.88 | 29.66 | 438 |
| Closed-End, Sec by Junior Liens | 1.07 | 0.10 | 0.18 | 0.45 | 0.88 | 1.60 | 2.45 | 3.14 | 438 |
| Commercial Real Estate Loans | 31.84 | 14.14 | 17.38 | 23.41 | 31.64 | 39.96 | 47.50 | 53.14 | 438 |
| Construction and Land Dev | 6.19 | 1.21 | 1.75 | 2.85 | 5.59 | 8.62 | 13.60 | 16.16 | 438 |
| Multifamily | 2.03 | 0.24 | 0.48 | 0.87 | 1.67 | 2.96 | 4.86 | 6.46 | 438 |
| Nonfarm Nonresidential | 22.72 | 9.66 | 12.06 | 16.65 | 22.56 | 28.18 | 34.66 | 40.06 | 438 |
| RE Loans Secured by Farmland | 1.77 | 0.00 | 0.00 | 0.05 | 0.77 | 3.28 | 6.85 | 10.83 | 438 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | | | | | |
| Real Estate Loans | 79.73 | 56.44 | 62.77 | 72.47 | 81.29 | 87.01 | 92.27 | 94.78 | 438 |
| RE Loans Secured by 1-4 Family | 26.26 | 7.23 | 10.75 | 16.42 | 25.78 | 34.89 | 46.17 | 52.54 | 438 |
| Revolving | 4.34 | 0.03 | 0.38 | 1.60 | 4.00 | 6.58 | 9.47 | 11.68 | 438 |
| Closed-End | 21.51 | 5.21 | 7.06 | 12.60 | 20.32 | 28.79 | 40.51 | 46.53 | 438 |
| Commercial Real Estate Loans | 47.96 | 24.46 | 28.61 | 37.46 | 47.48 | 59.22 | 67.79 | 73.28 | 438 |
| Construction and Land Dev | 9.28 | 1.80 | 2.76 | 4.56 | 8.12 | 12.73 | 19.63 | 23.63 | 438 |
| Multifamily | 3.09 | 0.39 | 0.79 | 1.36 | 2.47 | 4.39 | 7.21 | 9.39 | 438 |
| Nonfarm Nonresidential | 34.37 | 16.01 | 20.07 | 26.90 | 33.77 | 41.71 | 50.80 | 56.48 | 438 |
| RE Loans Secured by Farmland | 2.70 | 0.00 | 0.00 | 0.09 | 1.16 | 4.73 | 11.18 | 15.24 | 438 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Commercial and Industrial Loans | 12.44 | 3.38 | 4.38 | 7.55 | 12.05 | 16.56 | 22.30 | 26.49 | 438 |
| Loans to Individuals | 3.13 | 0.19 | 0.40 | 0.96 | 2.18 | 4.56 | 9.01 | 13.95 | 438 |
| Credit Card Loans | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 | 0.43 | 0.63 | 438 |
| Agricultural Loans | 1.42 | 0.00 | 0.00 | 0.00 | 0.12 | 1.87 | 8.13 | 13.47 | 438 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Other Loans and Leases | 1.33 | 0.00 | 0.01 | 0.12 | 0.82 | 2.17 | 4.28 | 6.45 | 438 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|------------|--------|--------|-------|--------|--------|--------|--------|-----------|
| Short-Term Investments | 7.30 | 0.98 | 1.53 | 3.17 | 6.21 | 10.88 | 15.70 | 20.70 | 438 |
| Liquid Assets | 20.97 | 7.44 | 10.11 | 14.37 | 19.99 | 26.61 | 34.26 | 39.11 | 438 |
| Investment Securities | 19.44 | 3.46 | 6.07 | 11.14 | 18.69 | 26.84 | 35.20 | 39.12 | 438 |
| Net Loans and Leases | 65.67 | 46.84 | 51.22 | 58.88 | 66.17 | 73.10 | 78.86 | 81.94 | 438 |
| Net Lns, Ls & Stdby Ltrs of Credit | 66.19 | 46.86 | 51.66 | 59.44 | 66.70 | 73.50 | 79.52 | 82.53 | 438 |
| Core Deposits | 63.83 | 46.34 | 50.43 | 57.64 | 64.69 | 70.51 | 74.54 | 77.68 | 438 |
| Noncore Funding | 25.19 | 11.03 | 13.92 | 18.35 | 24.53 | 31.65 | 38.69 | 43.30 | 438 |
| Time Deposits of \$100K or More | 15.85 | 6.32 | 8.22 | 10.96 | 14.97 | 20.30 | 25.92 | 32.10 | 438 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Fed Funds Purchased and Repos | 1.56 | 0.00 | 0.00 | 0.00 | 0.77 | 2.89 | 5.90 | 7.91 | 438 |
| Net Fed Funds Purchased (Sold) | 1.08 | -2.89 | -1.68 | -0.03 | 0.26 | 2.28 | 5.60 | 7.18 | 438 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 1.07 | 0.00 | 0.00 | 0.01 | 0.85 | 1.85 | 3.52 | 4.57 | 438 |
| Earning Assets Repr in 1 Year | 32.98 | 14.83 | 18.39 | 24.82 | 31.77 | 40.22 | 50.26 | 56.18 | 438 |
| Int-Bearing Liab Repr in 1 Year | 30.79 | 10.85 | 14.20 | 19.05 | 26.50 | 40.17 | 59.85 | 64.75 | 438 |
| Long-Term Debt Repr in 1 Year | 0.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.29 | 2.07 | 3.35 | 438 |
| Net Assets Repriceable in 1 Year | 1.49 | -34.76 | -25.07 | -7.00 | 2.39 | 12.13 | 21.63 | 29.77 | 438 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | | | | | |
| Net Noncore Funding Dependence | 20.93 | -4.62 | 3.79 | 12.83 | 21.55 | 29.41 | 37.21 | 42.84 | 438 |
| Net ST Noncore Funding Dependence | 9.47 | -10.58 | -5.62 | 3.85 | 9.53 | 15.63 | 23.51 | 27.18 | 438 |
| Short-Term Inv/ST Noncore Funding | 53.07 | 5.68 | 9.66 | 20.71 | 41.02 | 75.85 | 142.97 | 193.61 | 438 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | 7.34 | -17.36 | -11.11 | -1.90 | 5.54 | 16.68 | 29.94 | 42.22 | 438 |
| Net Loans and Leases/Total Deposits | 80.21 | 57.25 | 61.96 | 70.78 | 80.53 | 89.18 | 97.04 | 102.76 | 438 |
| Net Loans and Leases/Core Deposits | 104.93 | 66.98 | 75.58 | 87.72 | 104.09 | 119.42 | 141.89 | 155.23 | 438 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | 0.30 | -0.72 | -0.26 | 0.00 | 0.01 | 0.44 | 1.55 | 3.80 | 180 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 0.38 | -9.54 | -5.62 | -1.29 | 0.54 | 2.60 | 4.41 | 5.88 | 431 |
| Struct Notes Appr(Depr)/T1 Cap | -0.23 | -2.86 | -1.31 | -0.33 | -0.02 | 0.03 | 0.13 | 0.29 | 209 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | | | | | |
| Held-To-Maturity Securities | 3.77 | 0.00 | 0.00 | 0.00 | 0.00 | 2.32 | 23.54 | 58.63 | 438 |
| Available-For-Sale Securities | 96.22 | 40.06 | 76.29 | 97.59 | 100.00 | 100.00 | 100.00 | 100.00 | 438 |
| U.S. Treasury Securities | 1.55 | 0.00 | 0.00 | 0.00 | 0.00 | 0.33 | 10.71 | 22.81 | 438 |
| U.S. Agency Securities (excl MBS) | 24.01 | 0.00 | 0.00 | 3.80 | 21.39 | 41.82 | 68.17 | 87.83 | 438 |
| Municipal Securities | 19.73 | 0.00 | 0.00 | 4.23 | 18.47 | 34.81 | 48.81 | 57.72 | 438 |
| Mortgage-Backed Securities | 42.09 | 0.00 | 0.74 | 14.20 | 40.81 | 64.06 | 84.37 | 92.66 | 438 |
| Asset-Backed Securities | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.51 | 1.86 | 438 |
| Other Debt Securities | 1.14 | 0.00 | 0.00 | 0.00 | 0.00 | 1.23 | 7.18 | 12.68 | 438 |
| Mutual Funds and Equity Securities | 0.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.49 | 2.62 | 4.98 | 438 |
| Debt Securities 1 Year or Less | 10.59 | 0.00 | 0.23 | 1.77 | 6.38 | 16.70 | 30.58 | 51.93 | 438 |
| Debt Securities 1 To 5 Years | 28.29 | 0.00 | 2.04 | 9.32 | 24.93 | 45.83 | 62.49 | 75.83 | 438 |
| Debt Securities Over 5 Years | 55.57 | 1.38 | 8.75 | 34.90 | 56.99 | 79.03 | 92.43 | 96.07 | 438 |
| Pledged Securities | 50.83 | 5.13 | 16.48 | 31.25 | 50.71 | 69.15 | 86.87 | 92.95 | 438 |
| Structured Notes, Fair Value | 3.73 | 0.00 | 0.00 | 0.00 | 0.00 | 6.42 | 17.94 | 30.02 | 438 |

| ANALYSIS RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|------------|-------|-------|-------|--------|--------|--------|--------|-----------|
| Provision for Ln&Ls Losses/Avg Assets | 0.81 | 0.10 | 0.16 | 0.31 | 0.62 | 1.22 | 2.12 | 2.87 | 438 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.20 | 0.15 | 0.28 | 0.48 | 0.93 | 1.72 | 3.29 | 4.13 | 438 |
| Provision for Ln&Ls Losses/Net Losses | 128.96 | 51.78 | 67.34 | 93.76 | 116.84 | 149.10 | 241.89 | 359.06 | 437 |
| Ln&Ls Allowance/Total Loans & Leases | 1.93 | 0.96 | 1.12 | 1.39 | 1.79 | 2.44 | 3.10 | 3.83 | 438 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 3.14 | 0.66 | 0.88 | 1.28 | 2.05 | 4.41 | 8.55 | 13.53 | 436 |
| ALLL/Nonaccrual Assets | 88.15 | 22.42 | 28.89 | 43.49 | 66.48 | 108.97 | 236.10 | 364.92 | 438 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 80.37 | 22.14 | 27.95 | 41.07 | 63.54 | 103.13 | 184.71 | 272.42 | 438 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.18 | 0.12 | 0.21 | 0.39 | 0.95 | 1.83 | 3.12 | 3.82 | 438 |
| Recoveries/Avg Loans and Leases | 0.08 | 0.00 | 0.00 | 0.02 | 0.05 | 0.12 | 0.24 | 0.34 | 438 |
| Net Losses/Avg Loans and Leases | 1.09 | 0.09 | 0.16 | 0.33 | 0.83 | 1.71 | 2.92 | 3.56 | 438 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Recoveries/Prior Year-End Losses | 10.13 | 0.81 | 1.83 | 3.59 | 7.48 | 14.28 | 28.41 | 36.91 | 399 |
| Earnings Coverage of Net Losses (X) | 3.89 | -0.28 | 0.10 | 0.82 | 2.16 | 5.93 | 12.38 | 22.57 | 437 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | | | | | |
| Real Estate Loans | 1.01 | 0.04 | 0.08 | 0.24 | 0.74 | 1.60 | 2.95 | 3.70 | 438 |
| RE Loans Secured By 1-4 Family | 0.71 | 0.00 | 0.02 | 0.14 | 0.41 | 1.12 | 2.32 | 3.27 | 438 |
| Revolving | 0.43 | 0.00 | 0.00 | 0.00 | 0.18 | 0.74 | 1.61 | 2.44 | 421 |
| Closed-End | 0.78 | 0.00 | 0.01 | 0.12 | 0.42 | 1.20 | 2.62 | 3.86 | 438 |
| Commercial Real Estate Loans | 1.23 | 0.00 | 0.03 | 0.26 | 0.88 | 1.93 | 3.38 | 4.29 | 438 |
| Construction and Land Dev | 3.31 | 0.00 | 0.00 | 0.08 | 1.81 | 5.68 | 11.28 | 14.70 | 437 |
| Multifamily | 0.46 | 0.00 | 0.00 | 0.00 | 0.00 | 0.35 | 2.82 | 7.05 | 430 |
| Nonfarm Nonresidential | 0.54 | 0.00 | 0.00 | 0.06 | 0.35 | 0.86 | 1.82 | 2.48 | 438 |
| RE Loans Secured by Farmland | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.48 | 1.99 | 359 |
| Commercial and Industrial Loans | 1.43 | -0.03 | 0.01 | 0.25 | 0.83 | 2.20 | 4.80 | 8.04 | 438 |
| Loans to Depository Institutions | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.91 | 24 |
| Loans to Individuals | 1.37 | 0.10 | 0.21 | 0.48 | 0.94 | 1.83 | 3.82 | 6.32 | 398 |
| Credit Card Loans | 3.07 | 0.00 | 0.01 | 1.19 | 2.50 | 5.25 | 7.34 | 11.96 | 151 |
| Agricultural Loans | 0.07 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.45 | 1.61 | 293 |
| Loans to Foreign Governments & Inst | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| Other Loans and Leases | 1.16 | -0.08 | 0.00 | 0.00 | 0.00 | 0.57 | 6.19 | 16.34 | 411 |

| PERCENT OF LOANS AND LEASES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|--------|--------|--------|--------|--------|-----------|
| ----- | | | | | | | | | |
| 30-89 Days PD Loans and Leases | 1.17 | 0.15 | 0.23 | 0.49 | 1.00 | 1.70 | 2.75 | 3.39 | 438 |
| 90+ Days PD Loans and Leases | 0.12 | 0.00 | 0.00 | 0.00 | 0.03 | 0.19 | 0.56 | 0.95 | 438 |
| Nonaccrual Loans and Leases | 3.28 | 0.41 | 0.57 | 1.33 | 2.69 | 4.75 | 7.99 | 10.19 | 438 |
| | | | | | | | | | |
| 90+ Days PD and Nonaccrual Loans and Leases | 3.46 | 0.50 | 0.77 | 1.47 | 2.85 | 4.93 | 8.22 | 10.58 | 438 |
| | | | | | | | | | |
| 30-89 Days PD Restructured | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.20 | 438 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 438 |
| Nonaccrual Restructured | 0.50 | 0.00 | 0.00 | 0.00 | 0.14 | 0.86 | 2.02 | 3.48 | 438 |
| | | | | | | | | | |
| PERCENT OF LNS&LS + OTHER ASSETS | | | | | | | | | |
| 30+ DAYS PAST DUE AND NONACCRUAL | | | | | | | | | |
| ----- | | | | | | | | | |
| 30-89 Days Past Due Assets | 1.17 | 0.15 | 0.23 | 0.49 | 1.00 | 1.70 | 2.75 | 3.39 | 438 |
| 90+ Days Past Due Assets | 0.12 | 0.00 | 0.00 | 0.00 | 0.03 | 0.19 | 0.56 | 0.95 | 438 |
| Nonaccrual Assets | 3.31 | 0.43 | 0.61 | 1.39 | 2.71 | 4.75 | 7.99 | 10.19 | 438 |
| 30+ Days PD & Nonaccrual Assets | 4.76 | 1.06 | 1.44 | 2.44 | 4.12 | 6.64 | 9.90 | 13.99 | 438 |
| | | | | | | | | | |
| PERCENT OF TOTAL ASSETS | | | | | | | | | |
| ----- | | | | | | | | | |
| 90+ Days PD and Nonaccrual Assets | 2.35 | 0.33 | 0.46 | 0.91 | 1.85 | 3.33 | 5.60 | 7.39 | 438 |
| 90+ PD & Nonaccrual Assets + OREO | 3.36 | 0.44 | 0.75 | 1.40 | 2.58 | 5.14 | 8.02 | 9.71 | 438 |
| | | | | | | | | | |
| RESTRUCTURED & NONACCRUAL LNS&LS | | | | | | | | | |
| + REAL ESTATE ACQUIRED AS PERCENT OF: | | | | | | | | | |
| ----- | | | | | | | | | |
| Total Assets | 3.94 | 0.42 | 0.83 | 1.63 | 3.02 | 6.27 | 9.12 | 11.77 | 438 |
| Allowance for Loan & Lease Losses | 290.67 | 60.71 | 82.25 | 164.21 | 264.85 | 408.45 | 567.62 | 696.83 | 437 |
| Equity Cap + ALLL | 42.24 | 3.85 | 7.45 | 15.85 | 31.12 | 60.26 | 105.37 | 169.40 | 434 |
| Tier 1 Cap + ALLL | 40.01 | 4.07 | 7.90 | 15.20 | 29.98 | 57.88 | 98.03 | 162.12 | 438 |
| Loans & Leases + RE Acquired | 5.74 | 0.74 | 1.22 | 2.54 | 4.60 | 8.75 | 12.78 | 16.47 | 438 |

| 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 | 1.19 | 0.09 | 0.17 | 0.48 | 1.00 | 1.79 | 2.80 | 3.75 | 438 |
| | - 90+ Days Past Due | 0.12 | 0.00 | 0.00 | 0.00 | 0.01 | 0.19 | 0.56 | 0.96 | 438 |
| | - Nonaccrual | 3.66 | 0.39 | 0.60 | 1.42 | 3.10 | 5.19 | 8.98 | 11.19 | 438 |
| Coml & Indl | - 30-89 Days PD | 0.83 | 0.00 | 0.00 | 0.13 | 0.51 | 1.38 | 2.81 | 3.77 | 438 |
| | - 90+ Days Past Due | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.61 | 1.08 | 438 |
| | - Nonaccrual | 2.00 | 0.00 | 0.02 | 0.32 | 1.28 | 2.88 | 6.22 | 8.38 | 438 |
| Individuals | - 30-89 Days PD | 1.17 | 0.00 | 0.00 | 0.34 | 0.97 | 1.94 | 3.21 | 4.26 | 436 |
| | - 90+ Days Past Due | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 0.39 | 0.72 | 436 |
| | - Nonaccrual | 0.39 | 0.00 | 0.00 | 0.00 | 0.17 | 0.71 | 1.58 | 2.34 | 436 |
| Dep Inst Lns | - 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| | - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| Agricultural | - 30-89 Days PD | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.58 | 1.40 | 293 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 293 |
| | - Nonaccrual | 0.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.06 | 3.91 | 293 |
| Foreign Govts- | - 30-89 Days PD | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| | - 90+ Days Past Due | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| | - Nonaccrual | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| Other Lns&LS | - 30-89 Days PD | 0.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.18 | 2.24 | 4.61 | 411 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.25 | 411 |
| | - Nonaccrual | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.71 | 3.73 | 411 |
| MEMORANDA: | | | | | | | | | | |
| 1-4 Family | - 30-89 Days PD | 1.43 | 0.00 | 0.17 | 0.51 | 1.21 | 2.16 | 3.51 | 4.43 | 438 |
| | - 90+ Days Past Due | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.17 | 0.50 | 0.86 | 438 |
| | - Nonaccrual | 2.43 | 0.10 | 0.30 | 0.77 | 1.85 | 3.33 | 6.51 | 9.64 | 438 |
| Revolving | - 30-89 Days PD | 0.54 | 0.00 | 0.00 | 0.00 | 0.26 | 0.98 | 2.16 | 3.27 | 421 |
| | - 90+ Days Past Due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.23 | 0.73 | 421 |
| | - Nonaccrual | 0.64 | 0.00 | 0.00 | 0.00 | 0.24 | 1.09 | 2.87 | 4.54 | 421 |
| Closed-End | - 30-89 Days PD | 1.61 | 0.00 | 0.12 | 0.52 | 1.26 | 2.48 | 3.99 | 5.17 | 438 |
| | - 90+ Days Past Due | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.17 | 0.56 | 0.93 | 438 |
| | - Nonaccrual | 2.90 | 0.08 | 0.30 | 0.84 | 2.09 | 3.99 | 8.96 | 12.41 | 438 |
| | - Jr Lien 30-89 Days PD | 0.09 | 0.00 | 0.00 | 0.00 | 0.05 | 0.16 | 0.35 | 0.46 | 438 |
| | - Jr Lien 90+ Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.09 | 438 |
| | - Jr Lien Nonaccrual | 0.20 | 0.00 | 0.00 | 0.00 | 0.08 | 0.30 | 0.87 | 1.70 | 438 |
| Commercial RE | - 30-89 Days PD | 1.07 | 0.00 | 0.02 | 0.20 | 0.65 | 1.77 | 3.09 | 4.10 | 438 |
| | - 90+ Days Past Due | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.73 | 1.18 | 438 |
| | - Nonaccrual | 4.30 | 0.31 | 0.53 | 1.49 | 3.59 | 6.58 | 10.50 | 14.20 | 438 |
| Const & Dev | - 30-89 Days PD | 1.01 | 0.00 | 0.00 | 0.00 | 0.36 | 1.58 | 4.58 | 7.07 | 437 |
| | - 90+ Days Past Due | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.83 | 2.27 | 437 |
| | - Nonaccrual | 9.26 | 0.00 | 0.00 | 1.21 | 7.41 | 16.08 | 26.74 | 37.40 | 437 |
| Multifamily | - 30-89 Days PD | 0.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.33 | 5.87 | 430 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 430 |
| | - Nonaccrual | 1.61 | 0.00 | 0.00 | 0.00 | 0.00 | 1.68 | 9.57 | 18.55 | 430 |
| Nonfarm Nres- | - 30-89 Days PD | 0.90 | 0.00 | 0.00 | 0.14 | 0.56 | 1.57 | 2.97 | 4.43 | 438 |
| | - 90+ Days Past Due | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.38 | 1.14 | 438 |
| | - Nonaccrual | 2.77 | 0.00 | 0.16 | 0.89 | 2.13 | 4.37 | 7.02 | 9.41 | 438 |
| Farmland | - 30-89 Days PD | 0.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.58 | 2.53 | 5.43 | 359 |
| | - 90+ Days Past Due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.49 | 359 |
| | - Nonaccrual | 1.23 | 0.00 | 0.00 | 0.00 | 0.00 | 1.42 | 8.02 | 15.58 | 359 |
| Credit Card | - 30-89 Days PD | 1.11 | 0.00 | 0.00 | 0.00 | 0.84 | 1.98 | 3.29 | 5.70 | 151 |
| | - 90+ Days Past Due | 0.48 | 0.00 | 0.00 | 0.00 | 0.00 | 0.83 | 2.22 | 3.90 | 151 |
| | - Nonaccrual | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.53 | 151 |

| CAPITAL RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|------|-------|-------|-------|-------|-------|-------|-----------|
| Tier 1 Leverage Ratio | 8.92 | 4.08 | 6.17 | 7.71 | 8.95 | 10.07 | 11.55 | 12.84 | 438 |
| Tier 1 RBC Ratio | 12.71 | 6.30 | 8.24 | 10.58 | 12.51 | 14.54 | 17.70 | 21.27 | 438 |
| Total Risk-Based Capital Ratio | 14.23 | 8.90 | 10.42 | 12.16 | 14.00 | 15.93 | 19.01 | 22.52 | 438 |
| Tangible Tier 1 Leverage Ratio | 8.86 | 4.08 | 6.10 | 7.70 | 8.91 | 10.00 | 11.50 | 12.80 | 438 |
| Tangible Common Eq Cap/Tan Assets | 7.37 | 2.13 | 3.68 | 5.72 | 7.34 | 9.01 | 10.99 | 12.63 | 438 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | | | | | |
| Loan Commitments | 10.00 | 2.90 | 4.02 | 6.57 | 9.89 | 13.27 | 16.46 | 18.93 | 438 |
| Standby Letters of Credit | 0.44 | 0.00 | 0.03 | 0.14 | 0.32 | 0.60 | 1.21 | 1.67 | 438 |
| Commercial & Similar Letters of Credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.19 | 438 |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| TYPE OF DERIVATIVE INSTRUMENT: | | | | | | | | | |
| Derivative Contracts | 0.63 | 0.00 | 0.00 | 0.00 | 0.00 | 1.12 | 3.05 | 6.24 | 438 |
| Interest Rate Contracts | 0.63 | 0.00 | 0.00 | 0.00 | 0.00 | 1.12 | 3.05 | 6.24 | 438 |
| Interest Rate Futures & Forward Contr | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.69 | 1.62 | 438 |
| Written Options Contr (Int Rate) | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.06 | 2.03 | 438 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Interest Rate Swaps | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.16 | 2.17 | 438 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Futures & Forward Foreign Exch Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Equity, Commodity, & Other Deriv Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Purchased Options Contr (Comm & Oth) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | | | | | |
| Loan Commitments | 15.06 | 4.23 | 6.18 | 9.53 | 14.35 | 19.73 | 25.41 | 30.04 | 438 |

| INSURANCE ACTIVITIES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|---------|---------|---------|--------|--------|--------|--------|-----------|
| ANALYSIS RATIOS: | | | | | | | | | |
| Ins Underwriting Assets/Consol Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 19.53 | 0.00 | 0.00 | 0.00 | 0.00 | 1.35 | 85.65 | 100.00 | 13 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 80.46 | 0.00 | 0.00 | 60.41 | 100.00 | 100.00 | 100.00 | 100.00 | 13 |
| Sep Acct Assets(L/H)/Total Life Ast | 8.45 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 41.87 | 11 |
| Ins Activities Revenue/Adj Oper Inc | 0.36 | 0.00 | 0.00 | 0.00 | 0.01 | 0.28 | 2.07 | 6.16 | 438 |
| Premium Inc/Ins Activities Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 257 |
| Credit Rel Prem Inc/Tot Prem Inc | 78.57 | 0.00 | 0.00 | 50.00 | 100.00 | 100.00 | 100.00 | 100.00 | 14 |
| Other Prem Inc/Total Prem Inc | 21.42 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 14 |
| Ins Under Net Income/Consol Net Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| Ins Net Inc (P/C)/Equity (P/C) | -207.28 | -957.14 | -957.14 | -957.14 | 3.18 | 24.83 | 69.93 | 84.96 | 4 |
| Ins Net Inc (L/H)/Equity (L/H) | 2.16 | -4.71 | -4.71 | 0.51 | 1.67 | 2.99 | 6.55 | 6.58 | 10 |
| Insur Ben, Losses, Exp/Insur Premiums | 74.71 | 0.00 | 0.00 | 0.21 | 81.39 | 96.46 | 151.09 | 169.83 | 14 |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4 |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 0.72 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.66 | 3.79 | 11 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 438 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 10.05 | 0.00 | 0.00 | 0.37 | 11.06 | 18.32 | 23.43 | 25.98 | 438 |
| 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 | 438 |
| FOREIGN ACTIVITIES | | | | | | | | | |
| Yield: Foreign Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 56 |
| Cost: Interest-Bearing Deposits | 0.30 | 0.00 | 0.00 | 0.00 | 0.04 | 0.27 | 0.60 | 0.71 | 3 |
| NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE: | | | | | | | | | |
| Real Estate Loans | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| Commercial and Industrial Loans | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| Foreign Governments and Inst | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| GROWTH RATES: | | | | | | | | | |
| Net Loans and Leases | 20.99 | -100.00 | -100.00 | -42.51 | -7.96 | 12.90 | 235.85 | 358.00 | 27 |
| Total Selected Assets | 7.70 | -100.00 | -100.00 | -36.68 | -3.46 | 17.14 | 197.52 | 288.71 | 44 |
| Deposits | -13.60 | -23.24 | -23.24 | -23.24 | -23.24 | -13.60 | -7.81 | -5.88 | 2 |

| PAYOUT RATIOS - PARENT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------------|------------|--------|--------|-------|--------|--------|---------|---------|-----------|
| Div Paid/Inc Before Undist Inc | 82.18 | 0.00 | 0.00 | 52.53 | 96.32 | 110.76 | 146.74 | 271.69 | 251 |
| Dividends Paid/Net Income | 29.06 | 0.00 | 0.00 | 0.00 | 30.27 | 49.00 | 71.98 | 94.41 | 324 |
| Net Income - Dividends/Avg Equity | 0.41 | -43.83 | -20.66 | -2.03 | 3.70 | 6.44 | 9.93 | 11.55 | 437 |
| PERCENT OF DIVIDENDS PAID: | | | | | | | | | |
| Dividends From Bank Subs | 99.69 | 0.00 | 0.00 | 4.21 | 102.97 | 147.95 | 232.25 | 350.76 | 285 |
| Dividends From Nonbank Subs | 0.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.49 | 3.29 | 12.13 | 285 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 285 |
| Dividends From All Subsidiaries | 107.87 | 0.00 | 0.00 | 63.37 | 106.01 | 153.20 | 263.71 | 366.49 | 285 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | | | | | |
| Dividends From Bank Subs | 32.92 | 0.00 | 0.00 | 0.00 | 33.98 | 57.71 | 86.85 | 110.85 | 310 |
| Interest Income From Bank Subs | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.40 | 0.84 | 310 |
| Mgt & Service Fees From Bank Subs | 0.68 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.18 | 25.79 | 310 |
| Other Income From Bank Subs | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.29 | 310 |
| Operating Income From Bank Subs | 38.15 | 0.00 | 0.00 | 8.91 | 37.25 | 64.35 | 94.80 | 129.75 | 310 |
| PERCENT OF NONBANK NET INCOME: | | | | | | | | | |
| Dividends From Nonbank Subs | 72.23 | 0.00 | 0.00 | 16.34 | 100.00 | 100.00 | 100.00 | 170.15 | 147 |
| Interest Income From Nonbank Subs | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8.75 | 147 |
| Mgt & Serv Fees From Nonbank Subs | 0.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8.83 | 147 |
| Other Income From Nonbank Subs | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.59 | 147 |
| Operating Inc From Nonbank Subs | 79.36 | 0.00 | 0.00 | 54.13 | 100.00 | 100.00 | 125.57 | 219.49 | 147 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | | | | | |
| Dividends From Subsidiary BHCs | 16.51 | 0.00 | 0.00 | 0.00 | 0.00 | 39.67 | 72.28 | 80.00 | 28 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 28 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 28 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 28 |
| Operating Income From Sub BHCs | 16.90 | 0.00 | 0.00 | 0.00 | 0.00 | 39.67 | 72.28 | 80.00 | 28 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | | | | | |
| Dividends From Bank Subsidiaries | 56.88 | 0.00 | 0.00 | 0.00 | 88.33 | 99.46 | 100.00 | 100.00 | 386 |
| Interest Income From Bank Subs | 1.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 5.25 | 55.88 | 386 |
| Mgt & Serv Fees From Bank Subs | 1.48 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7.07 | 53.86 | 386 |
| Other Income From Bank Subs | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.64 | 386 |
| Operating Income From Bank Subs | 71.00 | 0.00 | 0.00 | 31.77 | 97.64 | 100.00 | 100.00 | 100.00 | 386 |
| Dividends From Nonbank Subs | 2.85 | 0.00 | 0.00 | 0.00 | 0.00 | 0.58 | 12.26 | 79.18 | 386 |
| Interest Income From Nonbank Subs | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.16 | 386 |
| Mgt & Serv Fees From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 386 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.36 | 386 |
| Operating Inc From Nonbank Subs | 6.10 | 0.00 | 0.00 | 0.00 | 0.00 | 1.47 | 50.14 | 99.27 | 386 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 386 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 386 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 386 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 386 |
| Operating Income From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 386 |
| Loans and Adv From Subs/ST Debt | 806.93 | 0.00 | 0.00 | 0.00 | 235.42 | 684.59 | 5015.01 | 8602.40 | 71 |
| Loans and Adv From Subs/Total Debt | 212.99 | 0.00 | 0.00 | 0.00 | 103.10 | 266.38 | 802.01 | 2147.58 | 156 |

BHCPR Reporters for Quarter Ending 12/31/2010
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 09/30/2010 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 3109904 | 831,824 | ACCESS NATIONAL CORPORATION | RESTON, VA | |
| 1117464 | 968,667 | ACNB CORPORATION | GETTYSBURG, PA | |
| 2467474 | 569,051 | ADIRONDACK BANCORP, INC. | UTICA, NY | |
| 3472176 | 708,292 | AFNB HOLDINGS, INC. | HOUSTON, TX | |
| 1208933 | 521,671 | ALBANK CORPORATION | CHICAGO, IL | |
| 3123638 | 538,511 | ALLIANCE BANKSHARES CORPORATIO | CHANTILLY, VA | |
| 1127146 | 640,140 | ALLIANCE FINANCIAL SERVICES | SAINT PAUL, MN | |
| 1136595 | 560,600 | ALTRUST FINANCIAL SERVICES, IN | CULLMAN, AL | |
| 1020676 | 922,374 | AMALGAMATED INVESTMENTS COMPAN | CHICAGO, IL | |
| 1201457 | 765,552 | AMBANK COMPANY, INC. | SIOUX CENTER, IA | |
| 1138610 | 561,357 | AMBANK HOLDINGS, INC. | DAVENPORT, IA | |
| 2772990 | 778,263 | AMERI-NATIONAL CORPORATION | OVERLAND PARK, KS | |
| 1133781 | 743,703 | AMERICAN BANCOR, LTD. | DICKINSON, ND | |
| 1136269 | 517,427 | AMERICAN BANCORP OF OKLAHOMA, | EDMOND, OK | Moved from Peer 5 |
| 1052220 | 691,942 | AMERICAN BANCORPORATION, INC. | SAPULPA, OK | |
| 1109964 | 954,702 | AMERICAN BANK HOLDING CORPORAT | CORPUS CHRISTI, TX | |
| 1095414 | 616,682 | AMERICAN CENTRAL BANCORPORATIO | SPRINGFIELD, IL | |
| 3035049 | 575,120 | AMERICAN COMMUNITY FINANCIAL, | WOODSTOCK, IL | |
| 1076691 | 833,664 | AMERICAN NATIONAL BANKSHARES | DANVILLE, VA | |
| 2312837 | 578,940 | AMERICAN RIVER BANKSHARES | RANCHO CORDOVA, CA | |
| 1107193 | 675,460 | AMERICO BANCSHARES, INC. | WOLFFORTH, TX | |
| 1117316 | 948,974 | AMERISERV FINANCIAL, INC | JOHNSTOWN, PA | |
| 1202258 | 962,975 | AMES NATIONAL CORPORATION | AMES, IA | |
| 2710796 | 692,938 | ANDROSCOGGIN BANCORP, MHC | LEWISTON, ME | |
| 2454380 | 691,286 | ARBOR BANCORP, INC. | ANN ARBOR, MI | |
| 3688061 | 579,979 | ARMED FORCES BENEFIT ASSOCIATI | ALEXANDRIA, VA | |
| 3196584 | 643,770 | ARTHUR FINANCIAL CORPORATION | UNION, SC | |
| 2465528 | 995,147 | ASSABET VALLEY BANCORP | HUDSON, MA | |
| 1134694 | 944,872 | ATBANCORP | DUBUQUE, IA | |
| 3264812 | 772,837 | ATLANTIC SOUTHERN FINANCIAL GR | MACON, GA | |
| 1129533 | 763,933 | AUBURN NATIONAL BANCORPORATION | AUBURN, AL | |
| 1081613 | 614,129 | B. P. C. CORPORATION | COOKEVILLE, TN | |
| 1082209 | 990,256 | BANCINDEPENDENT INCORPORATED | SHEFFIELD, AL | |
| 1135002 | 644,969 | BANCTENN CORP. | KINGSPORT, TN | |
| 1030040 | 939,133 | BANK OF COMMERCE HOLDINGS | REDDING, CA | |
| 1143481 | 875,839 | BANK OF GRANITE CORPORATION | GRANITE FALLS, NC | |
| 1076105 | 539,308 | BANK OF SOUTHSIDE VIRGINIA COR | CARSON, VA | |
| 3447398 | 534,970 | BANK OF THE CAROLINAS CORPORAT | MOCKSVILLE, NC | |
| 1247455 | 699,313 | BANKFIRST CAPITAL CORPORATION | MACON, MS | |
| 3320978 | 708,697 | BANKFIVE, MHC | FALL RIVER, MA | |
| 1201363 | 779,402 | BANKMANAGERS CORP. | MILWAUKEE, WI | |
| 3104570 | 600,754 | BANKSHARES, INC., THE | WINTER PARK, FL | |
| 3178366 | 919,038 | BANKVEST, INC. | CASTLE ROCK, CO | |
| 1209248 | 790,022 | BARABOO BANCORPORATION, INC. , | BARABOO, WI | |
| 3274996 | 633,606 | BEACH COMMUNITY BANCSHARES, IN | FORT WALTON BEACH, FL | |
| 2728157 | 847,531 | BERKSHIRE BANCORP INC. | NEW YORK, NY | |
| 1491913 | 540,494 | BLACKHAWK BANCORP, INC. | BELOIT, WI | |
| 1823345 | 872,409 | BLACKHAWK BANCORPORATION, INC. | MILAN, IL | |
| 1471849 | 723,101 | BLUE VALLEY BAN CORP. | OVERLAND PARK, KS | |
| 1248162 | 747,069 | BNCCORP, INC. | BISMARCK, ND | |
| 2935142 | 746,890 | BOU BANCORP, INC. | OGDEN, UT | |

BHCPR Reporters for Quarter Ending 12/31/2010
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 09/30/2010 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1471960 | 505,969 | BROTHERHOOD BANCSHARES, INC. | KANSAS CITY, KS | |
| 3929791 | 500,641 | BSB BANCORP MHC | BELMONT, MA | Moved from Peer 5 |
| 3189728 | 576,053 | BUSINESS BANCSHARES, INC. | CLAYTON, MO | |
| 3488850 | 657,149 | BUSINESS FIRST BANCSHARES, INC | BATON ROUGE, LA | |
| 2183493 | 903,143 | C&F FINANCIAL CORPORATION | WEST POINT, VA | |
| 1251256 | 820,139 | CAMCO FINANCIAL CORPORATION | CAMBRIDGE, OH | |
| 1083336 | 705,735 | CAMERON BANCSHARES, INC. | LAKE CHARLES, LA | |
| 1127294 | 665,461 | CAPITOL BANCORPORATION, INC. | BRITTON, SD | |
| 1245460 | 649,472 | CARLINVILLE NATIONAL BANK SHAR | CARLINVILLE, IL | |
| 2943473 | 676,701 | CAROLINA BANK HOLDINGS, INC. | GREENSBORO, NC | |
| 2507790 | 931,141 | CAROLINA FINANCIAL CORPORATION | CHARLESTON, SC | |
| 2254508 | 576,974 | CB&T HOLDING CORPORATION | NEW ORLEANS, LA | |
| 1860863 | 950,583 | CBX CORPORATION | CARROLLTON, IL | |
| 1053496 | 973,457 | CCB FINANCIAL CORPORATION | KANSAS CITY, MO | |
| 1118283 | 614,299 | CCFNB BANCORP, INC. | BLOOMSBURG, PA | |
| 1106132 | 594,208 | CENTRABANC CORPORATION | WACO, TX | |
| 2746049 | 512,331 | CENTRAL BANCORP, INC. | SOMERVILLE, MA | |
| 1025662 | 632,555 | CENTRAL BANCORPORATION | PROVO, UT | |
| 1203899 | 629,099 | CENTRAL BANCSHARES, INC. | MUSCATINE, IA | |
| 1250295 | 777,455 | CENTRAL BANCSHARES, INC. | GOLDEN VALLEY, MN | |
| 1064429 | 839,273 | CENTRAL OF KANSAS, INC. | JUNCTION CITY, KS | |
| 1051465 | 503,994 | CENTRAL SERVICE CORPORATION | ENID, OK | Moved from Peer 5 |
| 2935405 | 777,594 | CENTRAL VALLEY COMMUNITY BANCO | FRESNO, CA | |
| 1209042 | 862,074 | CENTRE 1 BANCORP, INC. | BELOIT, WI | |
| 1141487 | 754,883 | CHAMBERS BANCSHARES, INC. | DANVILLE, AR | |
| 3485989 | 729,621 | CHARTER BANKSHARES, INC. | EAU CLAIRE, WI | |
| 1133594 | 960,328 | CHEMUNG FINANCIAL CORPORATION | ELMIRA, NY | |
| 1075881 | 607,733 | CHESAPEAKE FINANCIAL SHARES | KILMARNOCK, VA | |
| 3434633 | 573,704 | CHICOPEE BANCORP, INC. | CHICOPEE, MA | |
| 1125030 | 597,158 | CHOICE FINANCIAL HOLDINGS, INC | GRAFTON, ND | |
| 1139532 | 588,918 | CIB MARINE BANCSHARES, INC. | WAUKESHA, WI | |
| 2244545 | 592,484 | CITCO COMMUNITY BANCSHARES, IN | ELIZABETHTON, TN | |
| 1140239 | 558,096 | CITIZENS BANCORP INVESTMENT | LAFAYETTE, TN | |
| 1050909 | 997,466 | CITIZENS BANCSHARES CO. | CHILLICOTHE, MO | Moved from Peer 3 |
| 1131077 | 536,565 | CITIZENS BANCSHARES OF BATESVI | BATESVILLE, AR | |
| 3248821 | 563,055 | CITIZENS BANCSHARES, INC. | BLUFFTON, OH | |
| 1207132 | 643,083 | CITIZENS BANK HOLDING, INC. | MUKWONAGO, WI | |
| 1021682 | 583,651 | CITIZENS BANKSHARES, INC. | FARMINGTON, NM | |
| 1118368 | 812,526 | CITIZENS FINANCIAL SERVICES | MANSFIELD, PA | |
| 1083475 | 818,233 | CITIZENS HOLDING COMPANY | PHILADELPHIA, MS | |
| 1249589 | 549,355 | CITIZENS NATIONAL BANCORP, INC | ATHENS, TN | |
| 1071623 | 578,167 | CITIZENS NATIONAL CORPORATION | PAINTSVILLE, KY | |
| 1097566 | 846,524 | CITIZENS UNION BANCORP OF SHEL | SHELBYVILLE, KY | |
| 1055007 | 970,862 | CITYWIDE BANKS OF COLORADO, IN | DENVER, CO | Moved from Peer 3 |
| 3153242 | 945,337 | CLAYTON BANCORP, INC | KNOXVILLE, TN | |
| 1086270 | 851,396 | CNB BANCSHARES, INC. | SEVIERVILLE, TN | |
| 1134108 | 911,630 | CNB CORPORATION | CONWAY, SC | |
| 3444801 | 593,360 | COASTAL AFFILIATES, MHC | HYANNIS, MA | |
| 2809560 | 602,282 | COCONUT GROVE BANKSHARES, INC. | MIAMI, FL | |
| 1142475 | 957,332 | CODORUS VALLEY BANCORP, INC. | YORK, PA | |
| 2146359 | 858,985 | COLOEAST BANKSHARES, INC. | LAMAR, CO | |

BHCPR Reporters for Quarter Ending 12/31/2010
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 09/30/2010 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1118229 | 625, 570 | COMM BANCORP, INC. | CLARKS SUMMIT, PA | |
| 1838974 | 710, 430 | COMMERCE NATIONAL FINANCIAL SE | LUBBOCK, TX | |
| 1099382 | 636, 353 | COMMERCIAL HOLDING COMPANY | PARIS, TN | |
| 1118948 | 958, 716 | COMMONWEALTH BANCSHARES, INC. | LOUISVILLE, KY | |
| 1125843 | 615, 344 | COMMUNITY BANC-CORP OF SHEBOYG | SHEBOYGAN, WI | |
| 1115040 | 545, 933 | COMMUNITY BANCORP | DERBY, VT | |
| 1247398 | 721, 141 | COMMUNITY BANCORP, INC. | CHANUTE, KS | |
| 1070765 | 702, 225 | COMMUNITY BANCSHARES, INC. | MCARTHUR, OH | |
| 1084511 | 547, 750 | COMMUNITY BANK OF SOUTH FLORID | HOMESTEAD, FL | |
| 2356073 | 803, 175 | COMMUNITY BANK SHARES OF INDIA | NEW ALBANY, IN | |
| 1398937 | 655, 958 | COMMUNITY CAPITAL CORPORATION | GREENWOOD, SC | |
| 3101010 | 507, 405 | COMMUNITY FINANCIAL HOLDING CO | DULUTH, GA | |
| 2754585 | 556, 066 | COMMUNITY FIRST BANCSHARES, IN | HARRISON, AR | |
| 3108194 | 680, 926 | COMMUNITY FIRST, INC. | COLUMBIA, TN | |
| 3395668 | 636, 843 | COMMUNITY PARTNERS BANCORP | MIDDLETOWN, NJ | |
| 2626299 | 667, 604 | COMMUNITY WEST BANCSHARES | GOLETA, CA | |
| 3449431 | 581, 836 | CONESTOGA BANCORP, INC | CHESTER SPRINGS, PA | |
| 2937100 | 689, 072 | CONNECTICUT MUTUAL HOLDING COM | WINSTED, CT | |
| 1130931 | 500, 312 | CORTLAND BANCORP | CORTLAND, OH | Moved from Peer 5 |
| 2524788 | 669, 892 | COUNTY BANCORP, INC. | MANITOWOC, WI | |
| 3027709 | 973, 029 | CRESCENT FINANCIAL CORPORATION | CARY, NC | |
| 1102581 | 860, 497 | CU BANK SHARES, INC. | DALLAS, TX | |
| 2242523 | 940, 462 | D. L. EVANS BANCORP | BURLEY, ID | |
| 2497462 | 565, 105 | DCB FINANCIAL CORP | LEWIS CENTER, OH | |
| 2193906 | 915, 684 | DEARBORN BANCORP, INC. | DEARBORN, MI | |
| 1094613 | 714, 404 | DELTA BANCSHARES COMPANY | SAINT LOUIS, MO | |
| 2294812 | 802, 532 | DIAMOND BANCORP, INC | WASHINGTON, MO | |
| 1104660 | 774, 316 | DI BOLL STATE BANCSHARES, INC. | DI BOLL, TX | |
| 1117455 | 603, 092 | DNB FINANCIAL CORPORATION | DOWNTOWN, PA | |
| 1127913 | 606, 542 | DUKE FINANCIAL GROUP, INC. | MINNEAPOLIS, MN | |
| 1951770 | 558, 840 | EAGLE FINANCIAL SERVICES, INC. | BERRYVILLE, VA | |
| 3023466 | 721, 811 | EAST ASIA HOLDING COMPANY, INC | NEW YORK, NY | |
| 1122851 | 503, 578 | EASTWOOD FINANCIAL CORPORATION | ROCHESTER, MN | Moved from Peer 5 |
| 2686659 | 919, 869 | ECB BANCORP, INC. | ENGELHARD, NC | |
| 3728930 | 884, 568 | ESB BANCORP MHC | EASTHAMPTON, MA | |
| 1133165 | 575, 032 | EVANGELINE BANCSHARES, INC. | VILLE PLATTE, LA | |
| 1401190 | 671, 523 | EVANS BANCORP, INC. | ANGOLA, NY | |
| 1076495 | 538, 855 | F & M BANK CORP. | TIMBERVILLE, VA | |
| 1076619 | 657, 924 | F & M FINANCIAL CORPORATION | GRANITE QUARRY, NC | |
| 1201532 | 533, 070 | F. N. B. C. OF LA GRANGE, INC. | HINSDALE, IL | |
| 1138450 | 792, 707 | F&M FINANCIAL CORPORATION | CLARKSVILLE, TN | |
| 2270254 | 870, 768 | FALCON BANCSHARES INCORPORATED | LAREDO, TX | |
| 1134630 | 906, 363 | FARMERS & MERCHANTS BANCORP | ARCHBOLD, OH | |
| 1099672 | 608, 235 | FARMERS AND MERCHANTS BANKSHAR | STUTTGART, AR | |
| 1055155 | 673, 392 | FARMERS ENTERPRISES, INC. | GREAT BEND, KS | |
| 1071191 | 982, 089 | FARMERS NATIONAL BANC CORP. | CANFIELD, OH | Moved from Peer 3 |
| 1123885 | 527, 182 | FARMERS STATE CORPORATION | MANKATO, MN | |
| 1076600 | 598, 040 | FAUQUIER BANKSHARES, INC. | WARRENTON, VA | |
| 3031902 | 602, 610 | FCB FINANCIAL CORP. | SAVANNAH, GA | |
| 3104860 | 579, 430 | FCB FLORIDA BANCORPORATION, IN | ORLANDO, FL | |
| 3287996 | 774, 762 | FGBC BANCSHARES, INC. | FRANKLIN, GA | |

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| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 09/30/2010 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 2121552 | 694, 117 | FIDELITY BANCORP, INC. | PITTSBURGH, PA | |
| 1203778 | 684, 536 | FIDELITY COMPANY | DUBUQUE, IA | |
| 2858773 | 561, 678 | FIDELITY D&D BANCORP, INC. | DUNMORE, PA | |
| 3266302 | 588, 298 | FIRST AMERICAN INTERNATIONAL | BROOKLYN, NY | |
| 1096550 | 686, 964 | FIRST ARKANSAS BANCSHARES, INC | JACKSONVILLE, AR | |
| 1108967 | 739, 733 | FIRST ARTESIA BANCSHARES, INC. | ARTESIA, NM | |
| 1838590 | 505, 773 | FIRST BANCORP. OF DURANGO, INC | INVERNESS, IL | Moved from Peer 5 |
| 2385493 | 503, 045 | FIRST BANCSHARES, INC., THE | HATTIESBURG, MS | |
| 1404632 | 690, 644 | FIRST BANKERS TRUSTSHARES, INC | QUINCY, IL | |
| 1119404 | 671, 320 | FIRST BRECKINRIDGE BANCSHARES, | IRVINGTON, KY | |
| 1098796 | 974, 378 | FIRST CITIZENS BANCSHARES, INC | DYERSBURG, TN | |
| 1983977 | 622, 158 | FIRST COMMUNITY BANCSHARES, IN | OVERLAND PARK, KS | |
| 2641694 | 712, 329 | FIRST COMMUNITY BANCSHARES, IN | BATESVILLE, AR | |
| 2337401 | 600, 088 | FIRST COMMUNITY CORPORATION | LEXINGTON, SC | |
| 3447585 | 933, 122 | FIRST COMMUNITY FINANCIAL PART | JOLIET, IL | |
| 3602245 | 759, 200 | FIRST COMMUNITY HOLDINGS | SANTA ROSA, CA | |
| 1404687 | 789, 209 | FIRST DAKOTA FINANCIAL CORPORA | YANKTON, SD | |
| 2339656 | 606, 406 | FIRST EVANSTON BANCORP, INC. | EVANSTON, IL | |
| 1083783 | 941, 709 | FIRST FARMERS AND MERCHANTS CO | COLUMBIA, TN | |
| 1249039 | 847, 877 | FIRST FARMERS FINANCIAL CORPOR | CONVERSE, IN | |
| 2568102 | 726, 714 | FIRST FINANCIAL BANC CORPORATI | EL DORADO, AR | |
| 1095889 | 559, 725 | FIRST ILLINOIS BANCORP, INC. | EAST SAINT LOUIS, IL | |
| 1134078 | 867, 281 | FIRST INDEPENDENT INVESTMENT | VANCOUVER, WA | |
| 3393178 | 503, 918 | FIRST INTERNET BANCORP | INDIANAPOLIS, IN | Moved from Peer 5 |
| 1139354 | 554, 994 | FIRST KANSAS BANCSHARES, INC. | HUTCHINSON, KS | |
| 1118265 | 796, 601 | FIRST KEYSTONE CORPORATION | BERWICK, PA | |
| 1208009 | 831, 581 | FIRST MANITOWOC BANCORP, INC. | MANITOWOC, WI | |
| 1076123 | 544, 629 | FIRST NATIONAL CORPORATION | STRASBURG, VA | |
| 2880626 | 737, 217 | FIRST NORTHERN COMMUNITY BANCO | DIXON, CA | |
| 1119383 | 644, 749 | FIRST PARAGOULD BANKSHARES, IN | PARAGOULD, AR | |
| 1082393 | 601, 140 | FIRST PULASKI NATIONAL CORPORA | PULASKI, TN | |
| 3070312 | 530, 095 | FIRST RELIANCE BANCSHARES, INC | FLORENCE, SC | |
| 2521509 | 802, 498 | FIRST SOUTH BANCORP, INC. | WASHINGTON, NC | |
| 1247987 | 676, 230 | FIRST SOUTHERN BANCORP, INC. | STANFORD, KY | |
| 2349486 | 834, 353 | FIRST SOUTHERN BANCORP, INC. | BOCA RATON, FL | |
| 3897519 | 776, 524 | FIRST STATE BANK OF THE FLORID | KEY WEST, FL | |
| 1204177 | 585, 434 | FIRST STATE FINANCIAL CORPORAT | SAINT CLAIRE SHORES, MI | |
| 1100813 | 820, 722 | FIRST TEXAS BANCORP, INC. | GEORGETOWN, TX | |
| 3558726 | 831, 012 | FIRST TEXAS BHC, INC. | FORT WORTH, TX | |
| 2127657 | 870, 225 | FIRST TRUST CORPORATION | NEW ORLEANS, LA | |
| 1081716 | 668, 643 | FIRST VOLUNTEER CORPORATION | CHATTANOOGA, TN | |
| 3189906 | 616, 914 | FIRST WESTERN FINANCIAL, INC. | DENVER, CO | |
| 1050646 | 940, 727 | FIRST YORK BAN CORP. | YORK, NE | |
| 1109834 | 587, 551 | FIRST-WEST TEXAS BANCSHARES | MIDLAND, TX | |
| 3391455 | 764, 472 | FIRSTIER BANCORP | BROOMFIELD, CO | |
| 1108707 | 751, 184 | FIRSTPERRYTON BANCORP, INC. | PERRYTON, TX | |
| 3557626 | 838, 749 | FLORIDA BANK GROUP, INC. | TAMPA, FL | |
| 3223828 | 979, 768 | FLORIDA CAPITAL GROUP, INC. | JACKSONVILLE, FL | Moved from Peer 3 |
| 2902005 | 539, 383 | FLORIDA COMMUNITY BANKSHARES, | OCALA, FL | |
| 1086814 | 603, 354 | FMB BANCSHARES, INC. | LAKELAND, GA | |
| 3047743 | 715, 582 | FNB BANCORP | SOUTH SAN FRANCISCO, CA | |

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| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 09/30/2010 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1117491 | 733,040 | FNB BANCORP, INC. | NEWTOWN, PA | |
| 1137453 | 844,918 | FORESIGHT FINANCIAL GROUP, INC | ROCKFORD, IL | |
| 2938349 | 533,820 | FOSTER BANKSHARES, INC. | CHI CAGO, IL | |
| 2557405 | 949,651 | FOUR OAKS FINCORP, INC. | FOUR OAKS, NC | |
| 1118238 | 953,379 | FRANKLIN FINANCIAL SERVICES CO | CHAMBERSBURG, PA | |
| 1203714 | 629,016 | GOODENOW BANCORPORATION | OKOBOJI, IA | |
| 3444717 | 897,320 | GORHAM BANCORP, MHC | GORHAM, ME | |
| 3811832 | 599,874 | GRANDPOINT CAPITAL, INC. | LOS ANGELES, CA | New Y-9C/BHCPR reporter |
| 1206733 | 647,625 | GREAT LAKES FINANCIAL RESOURCE | MATTESON, IL | |
| 3474835 | 875,926 | GREEN BANCORP, INC. | HOUSTON, TX | |
| 3309889 | 624,634 | GSB, MHC | GREENFIELD, MA | |
| 1862036 | 971,832 | GUARANTY BANCSHARES, INC. | MOUNT PLEASANT, TX | |
| 2618940 | 682,966 | GUARANTY FEDERAL BANCSHARES | SPRINGFIELD, MO | |
| 3001156 | 553,414 | GULFSTREAM BANCSHARES, INC. | STUART, FL | |
| 3228702 | 565,539 | HAMPDEN BANCORP, INC. | SPRINGFIELD, MA | |
| 2861492 | 856,741 | HARLEYSVILLE SAVINGS FINANCIAL | HARLEYSVILLE, PA | |
| 3948439 | 689,718 | HAVEN BANCORP, MHC | HOBOKEN, NJ | |
| 1142439 | 581,815 | HAWAII NATIONAL BANCSHARES, IN | HONOLULU, HI | |
| 2805375 | 791,113 | HCSB FINANCIAL CORPORATION | LORIS, SC | |
| 1399073 | 536,890 | HEARTLAND BANCORP | GAHANNA, OH | |
| 1917600 | 869,457 | HENDERSON CITIZENS BANCSHARES, | HENDERSON, TX | |
| 1084623 | 563,878 | HENRY COUNTY BANCSHARES, INC. | STOCKBRIDGE, GA | |
| 2253529 | 982,612 | HERITAGE OAKS BANCORP | PASO ROBLES, CA | |
| 1109496 | 537,179 | HERRING BANCORP, INC. | AMARILLO, TX | |
| 1472220 | 777,991 | HIGH POINT BANK CORPORATION | HIGH POINT, NC | |
| 2391270 | 656,724 | HIGHLANDS BANKSHARES, INC. | ABINGDON, VA | |
| 3234105 | 565,671 | HOME STATE BANCORP | LOVELAND, CO | |
| 1209181 | 666,110 | HOME STATE BANCORP, INC. | CRYSTAL LAKE, IL | |
| 2482196 | 810,177 | HOMETOWN BANC CORP | GRAND ISLAND, NE | |
| 1125740 | 626,855 | HOPKINS FINANCIAL CORPORATION | MITCHELL, SD | |
| 3742020 | 910,351 | HYDE PARK BANCORP MHC | HYDE PARK, MA | |
| 1208054 | 571,652 | ILLINOIS NATIONAL BANCORP, INC | SPRINGFIELD, IL | |
| 2734064 | 932,371 | INDEPENDENT ALLIANCE BANKS, IN | FORT WAYNE, IN | |
| 3121193 | 793,516 | INDEPENDENT HOLDINGS, INC | MEMPHIS, TN | |
| 1122075 | 607,224 | INTER-MOUNTAIN BANCORP., INC. | BOZEMAN, MT | |
| 3488485 | 898,138 | IRONHORSE FINANCIAL GROUP, INC | MUSKOGEE, OK | |
| 2737766 | 650,799 | JACKSONVILLE BANCORP, INC. | JACKSONVILLE, FL | Moved from Peer 5 |
| 1833997 | 537,475 | JEFF DAVIS BANCSHARES, INC. | JENNINGS, LA | |
| 1109290 | 772,856 | JEFFERSON BANCSHARES, INC. | SAN ANTONIO, TX | |
| 3821756 | 613,555 | JEFFERSON BANCSHARES, INC. | MORRISTOWN, TN | |
| 2040288 | 784,410 | JEFFERSON COUNTY BANCSHARES | FESTUS, MO | |
| 3071122 | 525,477 | JJR HOLDING COMPANY, INC. | BRICK, NJ | |
| 3633052 | 669,173 | JLL/FCH HOLDINGS I, LLC | NEW YORK, NY | |
| 4208961 | 610,893 | JRMB II, INC | LAWTON, OK | New Y-9C/BHCPR reporter |
| 1140127 | 509,379 | KATAHDIN BANCSHARES CORPORATIO | PATTEN, ME | Moved from Peer 5 |
| 1070831 | 658,791 | KENTUCKY BANCSHARES, INC. | PARIS, KY | |
| 1141889 | 556,642 | KISH BANCORP, INC. | BELLEVILLE, PA | |
| 2721112 | 976,832 | LAKE MICHIGAN FINANCIAL CORPOR | HOLLAND, MI | Moved from Peer 3 |
| 3030307 | 561,545 | LANDMARK BANCORP, INC. | MANHATTAN, KS | |
| 2759900 | 760,134 | LCNB CORP. | LEBANON, OH | |
| 2856014 | 630,284 | LEADERS GROUP, INC., THE | OAK BROOK, IL | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1416578 | 548,395 | LEGEND BANCORP, INC. | BOWIE, TX | |
| 2352226 | 974,049 | LIBERTY BANCSHARES, INC | SPRINGFIELD, MO | |
| 1086748 | 960,471 | LIBERTY SHARES, INC. | HINESVILLE, GA | |
| 3523359 | 802,585 | LINCO BANCSHARES, INC. | CLAYTON, MO | New Y-9C/BHCPR reporter |
| 1210169 | 566,807 | LINCOLN BANCORP | REINBECK, IA | |
| 1097173 | 711,178 | LINCOLN COUNTY BANCORP, INC. | TROY, MO | |
| 2052777 | 707,402 | MABREY BANCORPORATION, INC. | OKMULGEE, OK | |
| 2728577 | 980,784 | MACHIAS BANCORP, MHC | MACHIAS, ME | |
| 1135413 | 676,185 | MAGNOLIA BANKING CORPORATION | MAGNOLIA, AR | |
| 3382855 | 526,462 | MAGYAR BANCORP, MHC | NEW BRUNSWICK, NJ | |
| 1139363 | 734,637 | MANHATTAN BANKING CORPORATION | MANHATTAN, KS | |
| 2514239 | 838,158 | MARATHON BANKING CORPORATION | ASTORIA, NY | |
| 1823608 | 583,782 | MARINE BANCORP, INC. | SPRINGFIELD, IL | |
| 1250437 | 876,223 | MARKET STREET BANCSHARES, INC. | MOUNT VERNON, IL | |
| 1095254 | 544,819 | MARSHFIELD INVESTMENT COMPANY | SPRINGFIELD, MO | |
| 1099328 | 938,306 | MERCANTILE BANCORP, INC. | QUINCY, IL | |
| 2485487 | 570,092 | MERCHANTS BANCORP, INC. | HILLSBORO, OH | |
| 3405521 | 614,586 | MERRIMACK BANCORP MHC | CONCORD, NH | |
| 2217503 | 751,704 | MESABA BANCSHARES, INC. | GRAND RAPIDS, MN | |
| 2820211 | 578,439 | METROPOLITAN BANK HOLDING CORP | NEW YORK, NY | |
| 1208513 | 634,679 | MID ILLINOIS BANCORP, INC. | PEORIA, IL | |
| 1944204 | 637,457 | MID PENN BANCORP, INC. | MILLERSBURG, PA | |
| 1139185 | 509,082 | MID-WISCONSIN FINANCIAL SERVIC | MEDFORD, WI | |
| 3104730 | 531,200 | MIDCAROLINA FINANCIAL CORPORAT | BURLINGTON, NC | |
| 2868950 | 621,636 | MIDLAND BANCSHARES, INC. | MIDLAND, TX | |
| 3719992 | 556,324 | MODERN BANK PARTNERS LLC | NEW YORK, NY | |
| 3435386 | 826,424 | MONARCH FINANCIAL HOLDINGS, IN | CHESAPEAKE, VA | |
| 1138919 | 941,289 | MONTECITO BANCORP | SANTA BARBARA, CA | |
| 1119495 | 916,436 | MONTGOMERY BANCORPORATION, INC | SIKESTON, MO | |
| 1097922 | 606,766 | MONTICELLO BANKSHARES, INC. | MONTICELLO, KY | |
| 1107522 | 925,836 | MOODY BANCSHARES, INC. | GALVESTON, TX | |
| 1058165 | 875,337 | MORRILL BANCSHARES, INC. | MERRIAM, KS | |
| 3114748 | 568,650 | MOUNTAIN NATIONAL BANCSHARES, | SEVIERVILLE, TN | |
| 2256539 | 714,248 | MOUNTAIN WEST FINANCIAL CORP. | HELENA, MT | |
| 2634212 | 824,221 | MOUNTAINONE FINANCIAL PARTNERS | NORTH ADAMS, MA | |
| 2589714 | 800,549 | MSB MUTUAL HOLDING COMPANY | WALL TOWNSHIP, NJ | |
| 1086001 | 558,139 | N W SERVICES CORPORATION | RINGGOLD, GA | |
| 2623430 | 734,443 | NARRAGANSETT FINANCIAL CORP | FALL RIVER, MA | |
| 2665739 | 534,496 | NATCOM BANCSHARES, INC. | SUPERIOR, WI | |
| 1947045 | 542,907 | NATIONAL BANCORP, INC. | SCHAUMBURG, IL | |
| 1070756 | 690,681 | NB&T FINANCIAL GROUP, INC. | WILMINGTON, OH | |
| 1200124 | 592,079 | NEIGHBOR INSURANCE AGENCY, INC | MARION, IA | |
| 3207659 | 626,896 | NEW CENTURY BANCORP, INC. | DUNN, NC | |
| 3137970 | 678,113 | NEW ENGLAND BANCSHARES, INC. | ENFIELD, CT | |
| 1023154 | 711,201 | NEW MEXICO BANQUEST CORPORATIO | SANTA FE, NM | |
| 3049617 | 857,030 | NEW PEOPLES BANKSHARES, INC. | HONAKER, VA | |
| 1070569 | 532,653 | NEXTIER INCORPORATED | BUTLER, PA | |
| 1827893 | 561,877 | NI BANCSHARES CORPORATION | SYCAMORE, IL | |
| 3103603 | 674,281 | NICOLET BANKSHARES, INC. | GREEN BAY, WI | |
| 1066414 | 707,720 | NODAWAY VALLEY BANCSHARES, INC | MARYVILLE, MO | |
| 3109070 | 633,864 | NORTH STATE BANCORP | RALEIGH, NC | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| 2962737 | 879, 596 | NORTH TEXAS BANCSHARES, INC. | DALLAS, TX | |
| 1029334 | 884, 461 | NORTH VALLEY BANCORP | REDDING, CA | |
| 2324111 | 644, 837 | NORTHEAST BANCORP | LEWISTON, ME | |
| 1246935 | 670, 070 | NORTHERN BANCORP, INC. | WOBURN, MA | |
| 1210589 | 531, 728 | NORTHERN STATES FINANCIAL CORP | WAUKEGAN, IL | |
| 2934305 | 629, 919 | NORTHFIELD MHC | NORTHFIELD, VT | |
| 1109898 | 834, 653 | NORTHSTAR FINANCIAL CORPORATIO | DENTON, TX | |
| 2582827 | 831, 973 | NORTHWAY FINANCIAL, INC. | NORTH CONWAY, NH | |
| 2237118 | 631, 053 | NORTHWEST INDIANA BANCORP | MUNSTER, IN | |
| 2835475 | 948, 018 | NORWAY BANCORP, MHC | NORWAY, ME | |
| 2365356 | 537, 119 | NORWOOD FINANCIAL CORP. | HONESDALE, PA | |
| 3110366 | 624, 512 | NOVA FINANCIAL HOLDINGS, INC | BERWYN, PA | |
| 2460569 | 681, 297 | NVE BANCORP, MHC | ENGLEWOOD, NJ | |
| 3726440 | 552, 894 | OAK VALLEY BANCORP | OAKDALE, CA | |
| 2320618 | 739, 419 | OCONOMOWOC BANCSHARES, INC. | OCONOMOWOC, WI | |
| 2012436 | 851, 514 | OHIO VALLEY BANC CORP. | GALLI POLIS, OH | |
| 1200311 | 843, 094 | OHNWARD BANCSHARES, INC. | MAQUOKETA, IA | |
| 1076673 | 886, 842 | OLD POINT FINANCIAL CORPORATIO | HAMPTON, VA | |
| 2603991 | 887, 862 | OLYMPIC BANCORP, INC. | PORT ORCHARD, WA | |
| 2485807 | 735, 731 | OMNI BANCSHARES, INC. | METAIRIE, LA | |
| 1083729 | 716, 858 | ONE AMERICAN CORP. | VACHERIE, LA | |
| 3596009 | 565, 558 | ORANGE COUNTY BANCORP, INC. | MIDDLETOWN, NY | |
| 1028533 | 654, 260 | ORIENT BANCORPORATION | SAN FRANCISCO, CA | |
| 1248032 | 575, 083 | OXFORD FINANCIAL CORPORATION | OAK BROOK, IL | |
| 1083934 | 953, 664 | PAB BANCSHARES, INC. | VALDOSTA, GA | Moved from Peer 3 |
| 3595084 | 538, 225 | PACIFIC CITY FINANCIAL CORPORA | LOS ANGELES, CA | |
| 2731586 | 532, 623 | PACIFIC COAST BANKERS' BANCSHA | SAN FRANCISCO, CA | |
| 2560236 | 644, 253 | PACIFIC FINANCIAL CORPORATION | ABERDEEN, WA | |
| 3489594 | 826, 816 | PACIFIC PREMIER BANCORP, INC. | COSTA MESA, CA | |
| 1117213 | 673, 690 | PALM BANCORP | PALMERTON, PA | |
| 1209716 | 830, 940 | PARK BANCORPORATION, INC. | MADISON, WI | |
| 3347292 | 758, 923 | PARKE BANCORP, INC | SEWELL, NJ | |
| 2337081 | 577, 677 | PASSUMPSIC BANCORP | SAINT JOHNSBURY, VT | |
| 2840479 | 784, 325 | PATRIOT NATIONAL BANCORP, INC. | STAMFORD, CT | |
| 1117688 | 691, 688 | PENNS WOODS BANCORP, INC. | JERSEY SHORE, PA | |
| 2623524 | 916, 087 | PENSECO FINANCIAL SERVICES COR | SCRANTON, PA | |
| 2748995 | 842, 850 | PEOPLE'S UTAH BANCORP | AMERICAN FORK, UT | |
| 1974443 | 541, 070 | PEOPLES BANCORPORATION, INC. | EASLEY, SC | |
| 1133174 | 786, 545 | PEOPLES FINANCIAL CORPORATION | BILOXI, MS | |
| 1866155 | 562, 416 | PEOPLESSOUTH BANCSHARES, INC. | COLQUITT, GA | |
| 3145966 | 588, 706 | PINNACLE FINANCIAL CORPORATION | ELBERTON, GA | |
| 1096484 | 622, 396 | PLANTERS HOLDING COMPANY | INDIANOLA, MS | |
| 2511014 | 637, 637 | PLATTE VALLEY FINANCIAL SERVIC | SCOTTSBLUFF, NE | |
| 3223855 | 661, 348 | PONKAPOAG BANCORP, MHC | CANTON, MA | |
| 2293329 | 844, 429 | PROSPERITY BANKING COMPANY, TH | SAINT AUGUSTINE, FL | |
| 3314575 | 523, 995 | PRUDENTIAL MUTUAL HOLDING COMP | PHILADELPHIA, PA | |
| 2321419 | 621, 434 | PSB HOLDINGS, INC. | WAUSAU, WI | |
| 1139804 | 561, 271 | PUTNAM BANCSHARES, INC. | HURRICANE, WV | |
| 1246252 | 526, 407 | PUTNAM-GREENE FINANCIAL CORPOR | EATONTON, GA | Moved from Peer 5 |
| 1118434 | 809, 260 | QNB CORP. | QUAKERTOWN, PA | |
| 1130904 | 931, 309 | QUEENSBOROUGH COMPANY, THE | LOUISVILLE, GA | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| 2743235 | 892,646 | RED RIVER BANCSHARES, INC. | ALEXANDRIA, LA | |
| 2891006 | 519,347 | REGENT BANCORP, INC. | DAVIE, FL | |
| 1416439 | 825,891 | RELIABLE COMMUNITY BANCSHARES, | PERRYVILLE, MO | |
| 1398807 | 876,773 | REPUBLIC FIRST BANCORP, INC. | PHILADELPHIA, PA | |
| 2114938 | 846,490 | RIVER VALLEY BANCORP, INC. | DAVENPORT, IA | |
| 1209426 | 957,749 | RIVER VALLEY BANCORPORATION | WAUSAU, WI | Moved from Peer 3 |
| 2492485 | 849,635 | ROBERTSON HOLDING COMPANY, L.P | HARROGATE, TN | |
| 2324429 | 994,290 | ROYAL BANCSHARES OF PENNSYLVAN | NARBERTH, PA | Moved from Peer 3 |
| 1071454 | 666,881 | RURBAN FINANCIAL CORP. | DEFIANCE, OH | |
| 2336806 | 798,542 | S. B. C. P. BANCORP, INC. | CROSS PLAINS, WI | |
| 1108042 | 685,483 | SABINE BANCSHARES, INC. | MANY, LA | |
| 2603928 | 590,465 | SAEHAN BANCORP | LOS ANGELES, CA | |
| 3449075 | 507,101 | SAINT LOUIS BANCSHARES, INC. | TOWN AND COUNTRY, MO | |
| 1139466 | 787,488 | SALIN BANCSHARES, INC. | INDIANAPOLIS, IN | |
| 2693273 | 575,470 | SALISBURY BANCORP, INC. | LAKEVILLE, CT | |
| 1204814 | 809,756 | SBC, INCORPORATED | COUNTRYSIDE, IL | |
| 3308677 | 662,794 | SBT BANCSHARES, INC. | DALLAS, TX | |
| 1107308 | 629,443 | SECURITY HOLDING COMPANY | FREDERICKSBURG, TX | |
| 1140323 | 642,027 | SECURITY NATIONAL CORPORATION | OMAHA, NE | |
| 1248573 | 604,354 | SECURITY STATE BANCSHARES, INC | CHARLESTON, MO | |
| 1085330 | 512,539 | SEQUATCHIE VALLEY BANCSHARES, | DUNLAP, TN | |
| 3438097 | 693,069 | SKAGIT STATE BANCORP, INC. | BURLINGTON, WA | |
| 1143342 | 587,906 | SOLVAY BANK CORP. | SOLVAY, NY | |
| 2914857 | 643,240 | SOMERSET TRUST HOLDING COMPANY | SOMERSET, PA | |
| 2810285 | 893,173 | SOUTH CENTRAL BANCSHARES OF KE | GLASGOW, KY | |
| 1124060 | 744,112 | SOUTH DAKOTA BANCSHARES, INC. | PIERRE, SD | |
| 3212943 | 944,049 | SOUTH SHORE BANCORP MHC | SOUTH WEYMOUTH, MA | |
| 2640615 | 846,126 | SOUTH VALLEY BANCORP, INC. | KLAMATH FALLS, OR | |
| 2497202 | 621,500 | SOUTHCREST FINANCIAL GROUP, IN | PEACHTREE CITY, GA | |
| 1099074 | 514,155 | SOUTHERN BANCSHARES CORP. | SAINT LOUIS, MO | |
| 2849799 | 737,204 | SOUTHERN FIRST BANCSHARES, INC | GREENVILLE, SC | |
| 2169871 | 671,925 | SOUTHERN UTAH BANCORPORATION | CEDAR CITY, UT | |
| 1063552 | 547,847 | SOUTHWEST MISSOURI BANCORPORAT | CARTHAGE, MO | |
| 3269602 | 739,228 | SOVEREIGN BANCSHARES, INC. | DALLAS, TX | |
| 1247361 | 681,605 | SPRING BANCORP, INC. | SPRINGFIELD, IL | |
| 1126729 | 775,472 | STARION BANCORPORATION | BISMARCK, ND | |
| 1097771 | 927,189 | STATE CAPITAL CORPORATION | GREENWOOD, MS | |
| 2290560 | 688,127 | STEWARDSHIP FINANCIAL CORPORAT | MIDLAND PARK, NJ | |
| 2360454 | 822,278 | STOCKMENS FINANCIAL CORPORATIO | RAPID CITY, SD | |
| 2327541 | 623,963 | SUBURBAN ILLINOIS BANCORP, INC | ELMHURST, IL | |
| 1202883 | 514,851 | SWORD FINANCIAL CORPORATION | HORICON, WI | |
| 1246467 | 971,896 | TAMPA BANKING COMPANY, THE | TAMPA, FL | |
| 1140341 | 675,234 | TENNESSEE CENTRAL BANCSHARES, | PARSONS, TN | |
| 1142242 | 763,669 | TENNESSEE STATE BANCSHARES, IN | PIGEON FORGE, TN | |
| 1103878 | 750,047 | TEXAS INDEPENDENT BANCSHARES, | TEXAS CITY, TX | |
| 3934562 | 766,091 | THREE SHORES BANCORPORATION | ORLANDO, FL | |
| 3185476 | 571,291 | TIDELANDS BANCSHARES, INC. | MOUNT PLEASANT, SC | |
| 2621548 | 722,485 | TIMBERLAND BANCORP, INC. | HOQUIAM, WA | |
| 2745604 | 659,928 | TOWER FINANCIAL CORPORATION | FORT WAYNE, IN | |
| 2523389 | 885,936 | TRI-COUNTY FINANCIAL CORPORATI | WALDORF, MD | |
| 1080139 | 857,813 | TRUST NO. 3 UNDER THE WILL OF | TROY, AL | |

BHCPR Reporters for Quarter Ending 12/31/2010
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 09/30/2010 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1947102 | 703,688 | TWO RIVERS FINANCIAL GROUP, IN | BURLINGTON, IA | |
| 1135516 | 861,710 | UNITED BANCORP, INC. | TECUMSEH, MI | |
| 2235598 | 672,254 | UNITED BANCORPORATION | OSSEO, WI | |
| 1136009 | 612,617 | UNITED BANCSHARES, INC. | COLUMBUS GROVE, OH | |
| 3015975 | 679,759 | UNITED SECURITY BANCSHARES | FRESNO, CA | |
| 1086168 | 626,992 | UNITED SECURITY BANCSHARES, IN | THOMASVILLE, AL | |
| 2181426 | 818,416 | UNITY BANCORP, INC. | CLINTON, NJ | |
| 1139103 | 589,538 | UNIVERSITY FINANCIAL CORP, INC | SAINT PAUL, MN | |
| 2314327 | 767,588 | VALLEY FINANCIAL CORPORATION | ROANOKE, VA | |
| 1205026 | 790,920 | VAN DIEST INVESTMENT COMPANY | ANKENY, IA | |
| 3251027 | 591,779 | VILLAGE BANK AND TRUST FINANCI | MIDLOTHIAN, VA | |
| 3211012 | 951,164 | VISION BANCSHARES, INC. | LAREDO, TX | |
| 3292253 | 577,793 | VISION BANCSHARES, INC. | ADA, OK | |
| 3004689 | 560,568 | WACCAMAW BANKSHARES, INC | WHITEVILLE, NC | |
| 1054813 | 541,585 | WASHINGTON INVESTMENT COMPANY | YUMA, CO | |
| 1135048 | 979,961 | WATFORD CITY BANCSHARES, INC. | WATFORD CITY, ND | |
| 1204104 | 754,044 | WAUPACA BANCORPORATION, INC. | WAUPACA, WI | |
| 3803033 | 555,120 | WEBFIVE MHC | WEBSTER, MA | |
| 1085255 | 579,746 | WEST ALABAMA CAPITAL CORP. | REFORM, AL | |
| 1127650 | 654,013 | WESTBRAND, INC. | MINOT, ND | |
| 3122051 | 880,986 | WESTSTAR BANK HOLDING COMPANY, | EL PASO, TX | |
| 1051979 | 636,836 | WHITCORP FINANCIAL COMPANY | LEOTI, KS | |
| 2142445 | 683,244 | WHITMAN BANCORPORATION, INC. | COLFAX, WA | |
| 1048670 | 869,386 | WILBER CORPORATION, THE | ONEONTA, NY | |
| 1995103 | 606,334 | WINTER TRUST OF 12/3/74 | LAWRENCE, KS | |
| 2784920 | 645,135 | 1ST CONSTITUTION BANCORP | CRANBURY, NJ | |
| 3715257 | 725,853 | 1ST FINANCIAL SERVICES CORPORA | HENDERSONVILLE, NC | |
| 1830240 | 679,487 | 1ST SUMMIT BANCORP OF JOHNSTOW | JOHNSTOWN, PA | |
| 1247576 | 608,264 | 215 HOLDING CO. | MINNEAPOLIS, MN | Moved from Peer 5 |
| 1035157 | 882,552 | 473 BROADWAY HOLDING CORPORATI | SARATOGA SPRINGS, NY | |

Note: Peer Group 4 has 438 bank holding companies.