

	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	349	300	297	296
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.39	3.45	3.46	3.37
+ Non-interest Income	1.04	0.92	0.93	0.92
- Overhead Expense	3.14	3.07	3.12	3.01
- Provision for Losses	0.32	0.54	0.57	0.96
+ Securities Gains (Losses)	0.06	0.05	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.15	0.90	0.87	0.43
Net Operating Income	0.82	0.62	0.58	0.20
Net Income	0.82	0.63	0.59	-0.33
Net Income (Sub S Adjusted)	0.90	0.73	0.73	0.34
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.47	4.79	4.75	5.03
Interest Expense	0.75	1.00	0.96	1.33
Net Interest Income (TE)	3.70	3.77	3.77	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.58	0.88	0.94	1.28
Earnings Coverage of Net Losses (X)	8.65	5.38	4.62	3.90
Ln&Ls Allowance/Total Loans & Leases	1.84	2.05	2.01	2.09
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.44	4.41	4.03	4.63
30-89 Days Past Due Loans and Leases	0.68	0.82	0.90	1.06
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.49	16.29	15.74	20.36
Net ST Noncore Funding Dependence	5.00	5.56	5.43	9.58
Net Loans and Leases/Total Assets	62.59	62.56	62.30	64.88
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.78	9.59	9.55	8.97
Equity Capital/Total Assets	10.09	9.61	9.53	8.81
Equity Capital+Minority Int/Total Assets	10.18	9.63	9.56	8.84
Tier 1 Common Eq Cap / T RWA	11.91	11.32	11.38	10.12
Net Loans&Ls/Equity Capital (X)	6.47	6.75	6.84	7.76
Cash Dividends/Net Income	22.91	23.14	24.13	31.41
Cash Dividends/Net Income (Sub S Adjusted)	10.93	7.93	7.55	9.60
Retained Earnings/Avg Equity Cap	5.95	4.53	4.00	-1.06
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.12	0.13	0.14	0.25
Long-Term Debt/Equity Capital	1.35	1.61	1.49	1.59
Equity Investment in Subs/Equity Cap	108.76	110.83	110.80	113.82
Cash FR Oper+Noncash+Op Exp+Div	106.82	92.68	98.04	87.79

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.09	4.39	4.36	4.60	4.93
Less: Interest Expense	0.68	0.92	0.88	1.21	1.70
Equals: Net Interest Income (TE)	3.39	3.45	3.46	3.37	3.22
Plus: Non-Interest Income	1.04	0.92	0.93	0.92	0.93
Equals: Adj Operating Income (TE)	4.49	4.43	4.43	4.33	4.20
Less: Overhead Expense	3.14	3.07	3.12	3.01	3.19
Less: Provision for Loan and Lease Losses	0.32	0.54	0.57	0.96	1.33
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.05	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.15	0.90	0.87	0.43	-0.20
Less: Applicable Income Taxes (TE)	0.32	0.28	0.28	0.25	0.09
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.82	0.62	0.58	0.20	-0.33
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.82	0.63	0.59	0.20	-0.33
Memo: Net Income (Last Four Qtrs)	0.77	0.50	0.59	0.20	-0.34
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.90	91.95	91.88	91.65	92.47
Avg Int-Bearing Funds / Avg Assets	75.32	77.53	77.20	79.10	80.34
Int Income (TE) / Avg Earning Assets	4.47	4.79	4.75	5.03	5.35
Int Expense / Avg Earning Assets	0.75	1.00	0.96	1.33	1.84
Net Int Inc (TE) / Avg Earn Assets	3.70	3.77	3.77	3.69	3.50
YIELD OR COST:					
Total Loans and Leases (TE)	5.43	5.66	5.66	5.79	5.79
Interest-Bearing Bank Balances	0.25	0.29	0.29	0.33	0.49
Fed Funds Sold & Reverse Repos	0.22	0.18	0.19	0.20	0.21
Trading Assets	1.43	1.12	0.95	1.26	2.04
Total Earning Assets	4.39	4.70	4.67	4.94	5.27
Investment Securities (TE)	2.73	3.22	3.14	3.66	4.54
U.S. Treasury & Agency Sec (excl MBS)	1.71	2.07	2.02	2.38	3.29
Mortgage-Backed Securities	2.54	3.18	3.02	3.71	4.62
All Other Securities	4.47	5.11	5.01	5.39	5.88
Interest-Bearing Deposits	0.69	0.95	0.91	1.27	1.87
Time Deposits of \$100K or More	1.21	1.49	1.45	1.85	2.71
Time Deposits < \$100K	1.28	1.65	1.62	2.08	2.88
Other Domestic Deposits	0.33	0.48	0.46	0.66	0.90
Foreign Deposits	1.60	1.37	1.42	1.07	1.04
Fed Funds Purchased and Repos	0.71	0.84	0.81	0.85	1.08
Other Borrowed Funds & Trading Liab	2.75	3.14	3.06	3.25	3.28
All Interest-Bearing Funds	0.87	1.18	1.13	1.52	2.11

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	55	52	69	67	66
Avg Assets per Employee (\$000)	4,571	4,571	4,527	4,658	4,708
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.78	2.22	2.15	1.72	1.56
Overhead Exp / NII + Non-Int Income	70.98	70.63	71.61	71.62	78.38
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.14	3.07	3.12	3.01	3.19
Personnel Expense	1.67	1.57	1.58	1.48	1.47
Net Occupancy Expense	0.39	0.40	0.39	0.39	0.40
Other Operating Expenses	1.05	1.08	1.12	1.12	1.26
Overhead Less Non-Interest Income	2.01	2.10	2.13	2.04	2.18
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.91	69.39	70.39	70.36	77.02
Personnel Expense	37.49	35.73	36.03	34.59	35.50
Net Occupancy Expense	8.76	8.99	8.97	9.09	9.71
Other Operating Expenses	23.29	24.53	25.27	26.49	31.20
Total Non-Interest Income	22.21	19.98	20.18	20.34	21.30
Fiduciary Activities Income	1.40	1.61	1.63	1.39	1.38
Serv Charges on Deposit Accts - Domestic	5.50	6.22	6.13	7.03	7.47
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.67	0.72	0.70	0.61	0.54
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.28	0.26	0.25	0.30	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.47	0.58	0.57	0.56	0.58
Net Gain (Loss) - Sales Loans, OREO, Oth	2.40	0.11	0.23	0.03	0.98
Other Non-Interest Income	8.06	7.87	8.08	8.00	7.28
Overhead Less Non-Interest Income	46.87	48.96	49.78	49.30	55.51
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.38	19.55	18.77	18.71	13.98
Appl Inc Tax+TE/Pretax NOI+TE	27.74	28.76	28.48	28.82	31.09

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	49.18	48.43	48.22	50.80	53.67
Commercial and Industrial Loans	8.23	8.78	8.80	8.97	9.38
Loans to Individuals	1.80	2.01	1.96	2.13	2.41
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Agricultural Loans	0.62	0.68	0.69	0.71	0.70
Other Loans and Leases	1.10	1.08	1.06	1.07	1.11
Net Loans and Leases	62.59	62.56	62.30	64.88	68.28
Debt Securities Over 1 Year	19.70	18.89	19.67	17.53	15.18
Mutual Funds and Equity Securities	0.09	0.08	0.08	0.08	0.07
Subtotal	83.47	82.42	82.92	83.32	84.27
Interest-Bearing Bank Balances	4.64	5.31	4.67	4.66	3.79
Federal Funds Sold & Reverse Repos	0.13	0.21	0.19	0.26	0.34
Debt Securities 1 Year or Less	1.80	1.68	1.75	1.57	1.47
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.05	90.79	90.74	90.97	90.71
Non-Int Cash and Due From Dep Inst	1.64	1.68	1.81	1.38	1.68
Other Real Estate Owned	0.72	0.91	0.84	0.87	0.74
All Other Assets	7.19	7.40	7.29	7.53	7.49
MEMORANDA:					
Short-Term Investments	7.13	7.95	7.29	7.21	6.12
U.S. Treasury Securities	0.10	0.16	0.13	0.22	0.08
U.S. Agency Securities (excl MBS)	2.93	3.47	3.41	3.89	3.28
Municipal Securities	3.86	3.57	3.73	3.23	2.88
Mortgage-Backed Securities	12.23	11.04	11.70	9.90	8.96
Asset-Backed Securities	0.07	0.05	0.05	0.04	0.04
Other Debt Securities	0.58	0.35	0.40	0.30	0.21
RE Loans Secured by 1-4 Family	17.42	15.64	15.63	15.89	16.17
Revolving	2.94	3.12	3.12	3.23	3.16
Closed-End, Sec by First Liens	13.25	11.21	11.29	11.29	11.39
Closed-End, Sec by Junior Liens	0.81	0.92	0.89	1.02	1.16
Commercial Real Estate Loans	28.46	29.70	29.52	31.77	34.50
Construction and Land Dev	4.04	4.86	4.63	6.23	8.83
Multi family	2.51	2.19	2.25	2.22	2.16
Nonfarm Nonresidential	20.91	21.86	21.89	22.46	22.58
RE Loans Secured by Farmland	1.17	1.30	1.29	1.29	1.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.02	76.72	76.66	77.36	77.43
RE Loans Secured by 1-4 Family	27.77	24.95	25.05	24.45	23.61
Revolving	4.69	4.95	4.96	4.93	4.58
Closed-End	22.54	19.55	19.69	19.14	18.62
Commercial Real Estate Loans	45.16	46.98	46.84	48.30	49.56
Construction and Land Dev	6.40	7.66	7.31	9.47	12.54
Multi family	3.95	3.41	3.52	3.34	3.07
Nonfarm Nonresidential	33.33	34.62	34.80	34.15	32.54
RE Loans Secured by Farmland	1.93	2.10	2.11	2.04	1.81
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.01
Commercial and Industrial Loans	13.07	13.89	13.96	13.66	13.63
Loans to Individuals	3.00	3.29	3.22	3.38	3.57
Credit Card Loans	0.04	0.05	0.05	0.05	0.05
Agricultural Loans	1.05	1.10	1.13	1.12	1.04
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.79	1.72	1.71	1.67	1.64

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	7.13	7.95	7.29	7.21	6.12
Liquid Assets	23.70	24.07	24.19	22.12	19.34
Investment Securities	22.35	21.31	22.23	19.94	17.28
Net Loans and Leases	62.59	62.56	62.30	64.88	68.28
Net Lns, Ls & Stby Ltrs of Credit	63.14	63.20	62.93	65.56	69.03
Core Deposits	67.65	65.98	66.98	63.97	60.95
Noncore Funding	19.59	21.85	20.87	24.68	28.13
Time Deposits of \$100K or More	12.12	13.63	13.01	14.57	15.13
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.50	1.74	1.64	1.87	2.13
Net Fed Funds Purchased (Sold)	1.39	1.57	1.51	1.65	1.88
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.98	0.77	0.76	1.03	1.81
Earning Assets Repr in 1 Year	30.44	32.15	31.64	33.24	34.31
Int-Bearing Liab Repr in 1 Year	23.61	26.43	25.74	28.41	31.74
Long-Term Debt Repr in 1 Year	0.22	0.19	0.22	0.30	0.44
Net Assets Repriceable in 1 Year	6.27	5.40	5.49	4.32	1.84
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.49	16.29	15.74	20.36	25.57
Net ST Noncore Funding Dependence	5.00	5.56	5.43	9.58	14.78
Short-Term Inv/ST Noncore Funding	75.79	78.46	76.89	51.74	35.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.17	15.54	16.75	9.15	1.07
Net Loans and Leases/Total Deposits	76.95	76.63	76.14	79.78	85.63
Net Loans and Leases/Core Deposits	93.66	96.29	94.37	103.06	114.36
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.25	1.08	1.01	0.21	0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	5.64	4.81	4.36	0.84	1.50
Struct Notes Appr(Depr)/T1 Cap	0.04	0.08	0.05	-0.10	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.01	5.87	5.62	5.61	5.21
Available-For-Sale Securities	93.99	94.13	94.38	94.39	94.79
U.S. Treasury Securities	0.52	1.04	0.80	1.42	0.67
U.S. Agency Securities (excl MBS)	15.23	18.37	17.74	21.14	20.71
Municipal Securities	17.96	17.31	17.38	17.29	17.85
Mortgage-Backed Securities	54.74	51.49	52.95	49.22	50.75
Asset-Backed Securities	0.29	0.21	0.21	0.19	0.24
Other Debt Securities	2.90	1.80	1.91	1.51	1.32
Mutual Funds and Equity Securities	0.49	0.44	0.42	0.44	0.47
Debt Securities 1 Year or Less	9.54	8.78	8.97	9.44	9.58
Debt Securities 1 To 5 Years	27.32	29.01	29.13	28.31	28.74
Debt Securities Over 5 Years	58.71	57.64	57.62	58.17	57.62
Pledged Securities	45.70	50.57	48.03	53.00	58.56
Structured Notes, Fair Value	1.24	2.71	2.52	3.71	2.75

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.32	0.54	0.57	0.96	1.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.51	0.85	0.90	1.45	1.86
Provision for Ln&Ls Losses/Net Losses	113.79	119.92	110.71	133.58	152.98
Ln&Ls Allowance/Total Loans & Leases	1.84	2.05	2.01	2.09	1.95
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.22	4.00	3.51	2.79	2.52
ALLL/Nonaccrual Assets	120.42	101.28	109.71	96.30	88.63
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	110.77	92.93	100.46	85.89	80.14
Gross Ln&Ls Losses/Avg Loans & Leases	0.73	1.02	1.07	1.39	1.44
Recoveries/Avg Loans and Leases	0.13	0.12	0.12	0.10	0.07
Net Losses/Avg Loans and Leases	0.58	0.88	0.94	1.28	1.37
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.37	8.21	11.44	10.11	14.92
Earnings Coverage of Net Losses (X)	8.65	5.38	4.62	3.90	2.91
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.55	0.90	0.95	1.27	1.28
RE Loans Secured By 1-4 Family	0.50	0.73	0.74	0.81	0.81
Revolving	0.46	0.52	0.54	0.58	0.55
Closed-End	0.49	0.71	0.73	0.88	0.86
Commercial Real Estate Loans	0.58	1.02	1.08	1.53	1.53
Construction and Land Dev	1.58	2.84	3.03	4.30	3.85
Multi family	0.31	0.44	0.56	0.62	0.51
Nonfarm Nonresidential	0.40	0.61	0.65	0.67	0.46
RE Loans Secured by Farmland	0.05	0.08	0.16	0.23	0.15
Commercial and Industrial Loans	0.64	1.04	1.05	1.57	1.80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.11	1.15	1.11	1.57	1.77
Credit Card Loans	2.03	2.49	2.49	2.50	3.14
Agricultural Loans	0.01	0.01	0.03	0.12	0.10
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.50	0.94	0.91	1.31	2.12

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

PAGE 7

PERCENT OF LOANS AND LEASES

09/30/2012

09/30/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases	0.68	0.82	0.90	1.06	1.26
90+ Days PD Loans and Leases	0.09	0.10	0.10	0.09	0.13
Nonaccrual Loans and Leases	2.22	2.94	2.65	3.31	3.31
90+ Days PD and Nonaccrual Loans and Leases	2.48	3.26	2.95	3.60	3.50
30-89 Days PD Restructured	0.02	0.03	0.03	0.02	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.59	0.61	0.59	0.45	0.25

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.68	0.82	0.90	1.06	1.26
90+ Days Past Due Assets	0.09	0.10	0.10	0.09	0.13
Nonaccrual Assets	2.24	2.97	2.68	3.32	3.32
30+ Days PD & Nonaccrual Assets	3.23	4.16	3.94	4.76	4.83

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.59	2.11	1.89	2.38	2.45
90+ PD & Nonaccrual Assets + OREO	2.37	3.08	2.78	3.30	3.24

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

Total Assets	2.92	3.58	3.26	3.84	3.62
Allowance for Loan & Lease Losses	247.95	262.85	256.22	255.17	246.89
Equity Cap + ALLL	25.68	32.68	30.99	37.81	39.73
Tier 1 Cap + ALLL	25.97	32.81	30.35	37.71	38.62
Loans & Leases + RE Acquired	4.57	5.52	5.11	5.68	5.11

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

	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.69	0.84	0.93	1.09	1.28
- 90+ Days Past Due	0.09	0.10	0.09	0.08	0.12
- Nonaccrual	2.47	3.39	3.03	3.78	3.77
Coml & Indl - 30-89 Days PD	0.51	0.60	0.63	0.74	0.92
- 90+ Days Past Due	0.04	0.08	0.05	0.05	0.07
- Nonaccrual	1.53	1.88	1.65	2.00	1.84
Individuals - 30-89 Days PD	0.85	0.92	1.11	1.21	1.36
- 90+ Days Past Due	0.04	0.06	0.05	0.06	0.07
- Nonaccrual	0.33	0.42	0.36	0.43	0.37
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	7.14	0.00
Agricultural - 30-89 Days PD	0.05	0.06	0.07	0.15	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.17	0.19	0.16	0.22	0.32
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.19	0.17	0.32	0.51
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.02
- Nonaccrual	0.14	0.21	0.21	0.34	0.30
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.90	1.01	1.15	1.35	1.39
- 90+ Days Past Due	0.09	0.08	0.10	0.10	0.11
- Nonaccrual	1.93	2.37	2.22	2.43	2.16
Revolving - 30-89 Days PD	0.54	0.55	0.54	0.53	0.60
- 90+ Days Past Due	0.02	0.02	0.02	0.03	0.02
- Nonaccrual	0.89	0.92	0.96	0.91	0.59
Closed-End - 30-89 Days PD	0.97	1.12	1.32	1.53	1.55
- 90+ Days Past Due	0.10	0.09	0.11	0.11	0.13
- Nonaccrual	2.19	2.79	2.55	2.86	2.67
- Jr Lien 30-89 Days PD	0.07	0.08	0.09	0.12	0.12
- Jr Lien 90+ Days PD	0.01	0.00	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.17	0.20	0.20	0.21	0.21
Commercial RE - 30-89 Days PD	0.57	0.80	0.74	0.95	1.19
- 90+ Days Past Due	0.07	0.10	0.09	0.06	0.11
- Nonaccrual	2.87	4.01	3.55	4.48	4.51
Const & Dev - 30-89 Days PD	0.58	0.85	0.87	1.13	1.54
- 90+ Days Past Due	0.11	0.11	0.11	0.07	0.12
- Nonaccrual	6.28	9.09	8.89	11.28	10.85
Multi family - 30-89 Days PD	0.24	0.42	0.50	0.45	0.70
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.00
- Nonaccrual	1.32	2.02	1.80	2.06	1.77
Nonfarm Nres- 30-89 Days PD	0.48	0.69	0.65	0.85	0.97
- 90+ Days Past Due	0.05	0.08	0.07	0.04	0.08
- Nonaccrual	2.29	2.77	2.50	2.77	2.36
Farmland - 30-89 Days PD	0.40	0.31	0.41	0.34	0.39
- 90+ Days Past Due	0.04	0.03	0.01	0.01	0.03
- Nonaccrual	1.58	1.89	1.65	1.88	1.54
Credit Card - 30-89 Days PD	0.95	1.04	1.04	0.93	1.14
- 90+ Days Past Due	0.33	0.21	0.30	0.23	0.37
- Nonaccrual	0.04	0.04	0.04	0.02	0.06

CAPITAL RATIOS	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	9.78	9.59	9.55	8.97	8.57
Tier 1 RBC Ratio	14.14	13.88	13.85	12.81	11.50
Total Risk-Based Capital Ratio	15.66	15.43	15.40	14.41	13.12
Tangible Tier 1 Leverage Ratio	9.72	9.53	9.49	8.91	8.51
Tangible Common Eq Cap/Tan Assets	8.48	8.01	8.00	7.11	6.63
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.73	11.99	12.01	11.53	12.07
Standby Letters of Credit	0.47	0.53	0.52	0.57	0.65
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	2.29	1.64	1.51	1.45	1.08
Interest Rate Contracts	2.27	1.60	1.46	1.41	1.04
Interest Rate Futures & Forward Contr	0.47	0.27	0.22	0.19	0.11
Written Options Contr (Int Rate)	0.45	0.32	0.23	0.19	0.13
Purchased Options Contr (Int Rate)	0.01	0.00	0.01	0.02	0.01
Interest Rate Swaps	0.52	0.44	0.45	0.43	0.37
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	20.82	19.18	19.49	17.78	17.50

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	99.98	99.97	99.98	99.97	99.73
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.01	0.00	0.01	0.01
Futures and Forwards	31.15	21.53	29.98	22.83	19.27
Written Options	22.53	29.98	27.34	25.92	30.88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	22.52	29.98	27.34	25.92	30.56
Purchased Options	1.16	2.18	2.11	4.39	3.36
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.15	2.17	2.11	4.39	3.36
Swaps	35.79	35.39	36.64	35.84	35.42
Held for Trading	3.43	2.67	3.07	4.17	3.05
Interest Rate Contracts	3.88	2.67	3.07	4.74	3.64
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.57	97.33	96.36	95.83	96.95
Interest Rate Contracts	95.75	95.60	95.22	94.60	95.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.01	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	71.90	66.47	68.16	69.93	64.47
One Year or Less	29.86	30.94	31.81	33.44	20.86
Over 1 Year to 5 Years	13.73	13.96	15.37	14.65	15.19
Over 5 Years	11.63	11.81	12.33	9.94	10.76
Gross Negative Fair Value (Abs Val)	1.64	1.44	1.49	0.98	0.87
Gross Positive Fair Value	1.13	1.05	0.94	0.98	0.80
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.02	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	59.48	53.93	53.95	44.70	26.81
Ins Under Assets(L/H)/Tot Ins Und Ast	40.52	46.07	46.05	55.30	73.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.47	0.58	0.57	0.56	0.58
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.01	0.16
Credit Rel Prem Inc/Tot Prem Inc	88.89	80.00	77.78	80.00	61.08
Other Prem Inc/Total Prem Inc	11.11	20.00	22.22	20.00	38.92
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	4.87	16.22	15.48	35.22	19.14
Ins Net Inc (L/H)/Equity (L/H)	22.98	-190.32	-200.43	19.83	18.05
Insur Ben, Losses, Exp/Insur Premiums	86.41	223.13	245.33	27.98	182.53
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.79	17.00	16.87	20.11	33.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	16.67	16.67	14.29	11.15
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.58	10.12	10.11	10.01	10.03
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.60	1.37	1.42	1.07	1.04
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.13	0.18	2.16	0.75	0.07
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	1.35	-11.77	-35.46	-10.88	-47.32
Total Selected Assets	23.07	17.08	24.00	-18.62	-28.05
Deposits	-19.80	-35.38	-28.41	-54.53	5.44

PROFITABILITY:	PEER GROUP 03 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.93	6.34	5.84	1.05	-5.90
Bank Net Inc/Avg Eq Inv in Banks	8.50	7.02	6.58	2.39	-4.34
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.41	2.19	1.39	0.39	-0.21
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.03	3.99	4.03	2.24	3.11
Bank Net Income/Parent Net Income	107.07	112.26	110.15	114.92	107.48
Nonbank Net Income/Parent Net Income	0.50	0.79	0.67	0.68	1.56
Sub BHCs Net Inc/Parent Net Income	90.17	92.21	92.15	93.03	105.97
LEVERAGE:					
Total Liabilities/Equity	15.19	17.09	17.07	20.64	24.11
Total Debt/Equity Capital	1.88	2.15	2.07	2.46	3.28
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.94	14.04	13.92	17.34	20.42
Tot Debt+Lns Guaranteed for Affl/Equity	2.03	2.24	2.25	2.77	3.76
Total Debt/Eq Cap - Exc Over Fair Value	1.89	2.17	2.10	2.50	3.31
Long-Term Debt/Equity Capital	1.35	1.61	1.49	1.59	1.54
Short-Term Debt/Equity Capital	0.12	0.13	0.14	0.25	0.68
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.07	0.05	0.11	0.09
Long-Term Debt/Consolidated LT Debt	3.98	3.58	3.56	3.02	2.23
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.76	110.83	110.80	113.82	116.08
Total Investment in Subs/Equity	109.25	111.32	111.30	114.51	117.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.39	98.94	99.14	99.68	100.77
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.72	99.35	99.54	100.25	101.63
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.74	1.35	1.26	1.46	2.19
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.56	3.53	3.44	5.13	9.76
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	98.91	83.80	91.46	74.03	82.61
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	106.82	92.68	98.04	87.79	91.46
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	88.97	92.95	97.56	98.60	98.60
Pretax Oper Inc + Int Exp/Int Expense	3100.91	2394.97	3071.87	3038.00	1568.57
Div + Int From Subs/Int Exp + Div	151.85	112.03	119.05	102.13	146.73
Fees+Other Inc From Subs/Sal + Oth Exp	7.09	8.12	7.93	8.07	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.51	36.08	27.59	12.90	16.00
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.39	0.73	0.77	0.46	-0.10
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	18.47	16.94	17.91	18.20	13.10
Total	18.47	16.94	17.91	18.20	13.23
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.20	0.27	0.25	0.34	0.42
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	71.25	76.68	73.51	89.28	119.84
Dividends Paid/Net Income	22.86	23.37	24.28	31.42	42.32
Net Income - Dividends/Avg Equity	5.99	4.51	4.00	-0.97	-8.01
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	132.80	96.64	107.13	79.52	103.58
Dividends From Nonbank Subs	0.45	0.93	1.02	0.96	1.91
Dividends From Subsidiary BHCs	0.36	0.00	0.00	1.12	0.50
Dividends From All Subsidiaries	145.16	111.56	122.00	93.78	119.35
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.07	25.17	29.04	29.39	54.07
Interest Income From Bank Subs	0.06	0.06	0.05	0.16	0.26
Mgt & Service Fees From Bank Subs	1.38	2.37	2.20	3.46	6.26
Other Income From Bank Subs	0.02	0.02	0.02	0.03	0.02
Operating Income From Bank Subs	35.49	31.51	35.19	39.06	71.33
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	57.10	51.38	60.42	62.52	72.59
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.50
Mgt & Serv Fees From Nonbank Subs	0.56	0.73	0.43	0.67	3.62
Other Income From Nonbank Subs	0.43	0.01	0.00	0.05	0.00
Operating Inc From Nonbank Subs	70.69	61.22	65.49	76.71	107.00
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	21.03	15.67	16.73	38.86	21.46
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.27
Mgt & Serv Fees From Sub BHCs	1.02	1.18	0.76	0.01	0.24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	23.47	20.02	20.24	38.94	22.91
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.73	43.66	47.04	43.45	52.12
Interest Income From Bank Subs	1.38	4.14	4.18	5.85	3.32
Mgt & Serv Fees From Bank Subs	2.78	5.31	4.31	5.93	4.42
Other Income From Bank Subs	0.10	0.08	0.09	0.14	0.09
Operating Income From Bank Subs	69.40	68.60	70.80	66.17	72.13
Dividends From Nonbank Subs	1.43	1.19	0.67	2.57	2.75
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.13	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.57	4.97	4.10	6.49	5.28
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.76	0.36
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.18	0.01	0.00	1.22	0.74
Loans and Adv From Subs/ST Debt	626.71	1136.43	515.27	798.08	684.65
Loans and Adv From Subs/Total Debt	314.41	315.51	251.20	356.65	297.82

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									349
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.38	2.35	2.62	3.02	3.38	3.75	4.07	4.29	349
+ Non-interest Income	1.03	0.17	0.29	0.59	0.95	1.33	2.10	3.74	349
- Overhead Expense	3.14	1.82	2.08	2.58	3.03	3.66	4.58	5.16	349
- Provision for Losses	0.31	-0.04	0.01	0.10	0.24	0.49	0.83	1.20	349
+ Securities Gains (Losses)	0.06	-0.01	-0.00	0.00	0.02	0.10	0.25	0.34	349
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.04	349
= Pretax Net Oper Income (TE)	1.14	-1.02	-0.00	0.71	1.18	1.57	2.08	2.47	349
Net Operating Income	0.82	-1.04	0.05	0.53	0.82	1.18	1.47	1.84	349
Net Income	0.81	-1.04	0.05	0.53	0.82	1.18	1.47	1.84	349
Net Income (Sub S Adjusted)	0.90	0.16	0.33	0.66	0.87	1.16	1.38	1.72	61
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.47	3.47	3.81	4.15	4.43	4.75	5.17	5.52	349
Interest Expense	0.74	0.24	0.35	0.51	0.73	0.97	1.14	1.39	349
Net Interest Income (TE)	3.69	2.62	2.92	3.31	3.70	4.07	4.48	4.79	349
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.58	-0.00	0.05	0.14	0.38	0.82	1.81	2.86	349
Earnings Coverage of Net Losses (X)	8.64	-2.65	0.03	1.80	4.70	12.03	29.06	56.52	348
Ln&Ls Allowance/Total Loans & Leases	1.84	0.84	1.02	1.29	1.67	2.32	3.16	3.79	349
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.43	0.52	0.72	1.36	2.67	5.10	8.86	11.57	349
30-89 Days Past Due Loans and Leases	0.68	0.07	0.16	0.28	0.53	1.02	1.65	2.04	349
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.48	-8.52	-3.40	7.10	14.30	22.44	30.73	37.30	349
Net ST Noncore Funding Dependence	5.00	-19.18	-9.49	-0.62	5.48	11.87	17.06	21.34	349
Net Loans and Leases/Total Assets	62.58	39.43	46.19	54.80	62.77	70.63	76.44	80.06	349
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.78	6.33	7.38	8.51	9.58	10.88	12.98	15.20	305
Equity Capital/Total Assets	10.08	5.14	6.99	8.41	9.76	11.66	14.07	16.58	349
Equity Capital+Minority Int/Total Assets	10.17	5.14	7.06	8.42	9.77	11.79	14.48	17.01	349
Tier 1 Common Eq Cap / T RWA	11.91	4.38	6.53	9.02	11.88	14.56	17.71	21.33	305
Net Loans&Ls/Equity Capital (X)	6.47	2.69	3.58	4.95	6.39	7.67	9.62	10.98	345
Cash Dividends/Net Income	22.90	0.00	0.00	0.00	22.99	43.19	58.38	67.72	316
Cash Dividends/Net Income (Sub S Adjusted)	10.92	-43.21	-24.55	-4.74	5.70	26.54	53.90	70.25	61
Retained Earnings/Avg Equity Cap	5.94	-13.69	-0.78	3.32	5.80	8.83	12.45	17.09	345
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.12	0.00	0.00	0.00	0.00	0.00	0.79	3.58	345
Long-Term Debt/Equity Capital	1.35	0.00	0.00	0.00	0.00	0.24	9.24	18.04	345
Equity Investment in Subs/Equity Cap	108.76	85.19	93.20	98.71	104.85	118.07	132.67	147.09	345
Cash FR Oper+Noncash+Op Exp+Di v	106.82	-17.40	3.18	49.33	98.28	130.41	246.24	485.82	342

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.09	3.07	3.42	3.81	4.08	4.38	4.69	4.95	349
Less: Interest Expense	0.68	0.23	0.32	0.46	0.66	0.89	1.05	1.25	349
Equals: Net Interest Income (TE)	3.38	2.35	2.62	3.02	3.38	3.75	4.07	4.29	349
Plus: Non-Interest Income	1.03	0.17	0.29	0.59	0.95	1.33	2.10	3.74	349
Equals: Adj Operating Income (TE)	4.49	2.87	3.31	3.85	4.43	5.05	5.85	7.05	349
Less: Overhead Expense	3.14	1.82	2.08	2.58	3.03	3.66	4.58	5.16	349
Less: Provision for Loan and Lease Losses	0.31	-0.04	0.01	0.10	0.24	0.49	0.83	1.20	349
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Plus: Realized G/L on AFS Sec	0.06	-0.00	0.00	0.00	0.02	0.10	0.25	0.34	349
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.04	349
Equals: Pretax Net Oper Inc (TE)	1.14	-1.02	-0.00	0.71	1.18	1.57	2.08	2.47	349
Less: Applicable Income Taxes (TE)	0.32	-0.07	0.00	0.08	0.31	0.52	0.70	0.82	349
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	349
Equals: Net Operating Income	0.82	-1.04	0.05	0.53	0.82	1.18	1.47	1.84	349
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Equals: Net Income	0.81	-1.04	0.05	0.53	0.82	1.18	1.47	1.84	349
Memo: Net Income (Last Four Qtrs)	0.76	-1.37	-0.23	0.46	0.82	1.15	1.47	1.78	300
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.89	83.77	87.05	89.84	92.37	93.99	95.40	96.16	349
Avg Int-Bearing Funds / Avg Assets	75.31	58.00	62.55	69.37	76.16	81.52	85.84	87.26	305
Int Income (TE) / Avg Earning Assets	4.47	3.47	3.81	4.15	4.43	4.75	5.17	5.52	349
Int Expense / Avg Earning Assets	0.74	0.24	0.35	0.51	0.73	0.97	1.14	1.39	349
Net Int Inc (TE) / Avg Earn Assets	3.69	2.62	2.92	3.31	3.70	4.07	4.48	4.79	349
YIELD OR COST:									
Total Loans and Leases (TE)	5.43	4.43	4.66	4.98	5.36	5.79	6.44	6.99	349
Interest-Bearing Bank Balances	0.25	0.00	0.07	0.18	0.24	0.31	0.43	0.60	348
Fed Funds Sold & Reverse Repos	0.22	0.00	0.00	0.03	0.13	0.25	0.67	2.43	191
Trading Assets	1.42	0.00	0.00	0.00	0.00	2.00	4.21	9.57	36
Total Earning Assets	4.38	3.46	3.68	4.05	4.38	4.68	5.05	5.49	349
Investment Securities (TE)	2.72	1.34	1.65	2.21	2.69	3.17	3.82	4.53	349
U.S. Treasury & Agency Sec (excl MBS)	1.71	0.35	0.64	1.11	1.65	2.28	2.83	3.81	317
Mortgage-Backed Securities	2.53	1.31	1.51	1.94	2.42	2.92	4.15	5.25	341
All Other Securities	4.46	1.66	2.28	3.47	4.45	5.48	6.56	7.36	340
Interest-Bearing Deposits	0.68	0.24	0.31	0.49	0.67	0.86	1.11	1.27	349
Time Deposits of \$100K or More	1.21	0.52	0.67	0.93	1.20	1.50	1.77	1.98	348
Time Deposits < \$100K	1.28	0.55	0.69	1.01	1.27	1.55	1.88	2.15	348
Other Domestic Deposits	0.32	0.10	0.14	0.19	0.29	0.43	0.60	0.76	349
Foreign Deposits	1.60	0.00	0.00	0.00	0.29	0.58	3.54	4.53	4
Fed Funds Purchased and Repos	0.70	0.00	0.00	0.15	0.33	0.80	3.31	3.98	288
Other Borrowed Funds & Trading Liab	2.74	0.25	0.66	1.81	2.85	3.71	4.42	4.97	327
All Interest-Bearing Funds	0.86	0.35	0.47	0.63	0.84	1.08	1.28	1.42	305

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	55.25	37.19	40.25	45.36	53.29	63.95	75.72	85.58	349
Avg Assets per Employee (\$000)	4571.11	2625.78	3042.33	3593.97	4182.61	5447.97	7081.63	8313.13	349

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.78	0.00	0.00	0.00	0.52	3.75	7.44	9.19	342
Overhead Exp / NII + Non-Int Income	70.98	49.58	54.26	61.85	70.20	79.08	91.40	99.50	349

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.14	1.82	2.08	2.58	3.03	3.66	4.58	5.16	349
Personnel Expense	1.66	0.94	1.11	1.36	1.63	1.92	2.37	2.87	349
Net Occupancy Expense	0.39	0.17	0.23	0.29	0.38	0.48	0.58	0.68	349
Other Operating Expenses	1.05	0.51	0.62	0.78	0.99	1.24	1.75	2.12	349
Overhead Less Non-Interest Income	2.01	1.01	1.24	1.58	1.96	2.35	2.95	3.43	349

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.90	48.36	52.93	60.79	68.85	77.80	90.59	100.08	349
Personnel Expense	37.48	24.45	27.68	32.64	37.46	41.49	48.15	51.85	349
Net Occupancy Expense	8.75	4.74	5.47	6.71	8.55	10.55	13.29	14.53	349
Other Operating Expenses	23.28	13.88	15.51	18.22	21.76	27.58	36.01	43.74	349
Total Non-Interest Income	22.20	5.50	9.11	15.07	21.93	26.91	37.98	55.08	349
Fiduciary Activities Income	1.40	0.00	0.00	0.00	0.02	2.71	5.59	9.77	349
Serv Charges on Deposit Accts - Domestic	5.50	0.69	1.66	3.05	5.11	7.67	10.61	13.25	349
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	349
Investment Banking Fees & Commissions	0.67	0.00	0.00	0.00	0.38	1.31	2.32	3.18	349
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Net Servicing Fees	0.27	-0.25	0.00	0.00	0.00	0.31	1.43	2.86	349
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Insurance Activities Revenue	0.46	0.00	0.00	0.00	0.01	0.33	3.41	6.30	349
Net Gain (Loss) - Sales Loans, OREO, Oth	2.40	-6.28	-3.14	-0.23	1.32	4.68	10.19	25.63	349
Other Non-Interest Income	8.05	2.20	3.26	4.92	7.34	10.39	14.96	21.77	349
Overhead Less Non-Interest Income	46.87	14.00	26.71	36.05	45.28	56.54	73.59	88.79	349

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.38	0.00	0.00	4.78	26.43	32.79	35.89	38.49	315
Appl Inc Tax+TE/Pretax NOI+TE	27.74	0.00	1.87	19.17	33.55	36.92	39.64	40.75	315

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.17	24.57	32.31	39.86	48.97	58.38	66.22	71.54	349
Commercial and Industrial Loans	8.22	0.89	2.03	4.21	7.20	11.51	17.92	23.39	349
Loans to Individuals	1.79	0.05	0.13	0.44	1.11	2.53	5.51	10.69	349
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	349
Agricultural Loans	0.62	0.00	0.00	0.00	0.05	0.82	3.19	7.12	349
Other Loans and Leases	1.09	0.00	0.00	0.12	0.64	1.59	3.83	5.84	349
Net Loans and Leases	62.58	39.43	46.19	54.80	62.77	70.63	76.44	80.06	349
Debt Securities Over 1 Year	19.70	2.38	4.96	10.74	18.80	28.69	36.36	42.68	349
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.12	0.47	0.82	349
Subtotal	83.46	66.28	71.78	79.80	84.83	88.08	90.33	91.33	349
Interest-Bearing Bank Balances	4.63	0.08	0.35	1.25	3.19	7.49	12.81	16.72	349
Federal Funds Sold & Reverse Repos	0.12	0.00	0.00	0.00	0.00	0.13	0.84	1.52	349
Debt Securities 1 Year or Less	1.79	0.02	0.09	0.35	1.23	2.78	5.14	7.13	349
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	349
Total Earning Assets	91.05	83.60	86.83	89.20	91.37	92.90	94.36	95.29	349
Non-Int Cash and Due From Dep Inst	1.64	0.36	0.64	1.10	1.61	2.09	2.78	3.32	349
Other Real Estate Owned	0.72	0.00	0.02	0.13	0.43	1.11	2.47	3.70	349
All Other Assets	7.19	3.54	4.16	5.20	6.71	8.88	11.05	13.45	349
MEMORANDA:									
Short-Term Investments	7.13	0.99	1.57	3.16	5.86	10.41	16.31	20.52	349
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.79	1.53	349
U.S. Agency Securities (excl MBS)	2.93	0.00	0.00	0.32	2.06	5.09	9.51	12.67	349
Municipal Securities	3.85	0.00	0.03	0.67	2.81	5.98	10.79	13.14	349
Mortgage-Backed Securities	12.23	0.07	0.76	4.75	10.68	18.73	27.84	32.54	349
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.01	0.50	1.02	349
Other Debt Securities	0.57	0.00	0.00	0.00	0.12	0.88	2.90	4.63	349
RE Loans Secured by 1-4 Family	17.41	3.76	5.98	9.63	15.62	23.16	35.33	45.52	349
Revolving	2.93	0.00	0.14	1.06	2.48	4.39	6.72	8.68	349
Closed-End, Sec by First Liens	13.24	2.52	3.83	6.56	11.38	18.56	28.75	38.60	349
Closed-End, Sec by Junior Liens	0.81	0.06	0.14	0.37	0.66	1.16	1.85	2.35	349
Commercial Real Estate Loans	28.45	8.95	14.67	21.28	28.43	36.00	42.60	47.21	349
Construction and Land Dev	4.04	0.47	0.83	2.07	3.76	5.86	8.02	9.73	349
Multi family	2.50	0.17	0.46	1.07	2.01	3.41	6.57	10.92	349
Nonfarm Nonresidential	20.91	5.93	9.58	14.96	20.36	27.00	32.49	36.40	349
RE Loans Secured by Farml and	1.17	0.00	0.00	0.01	0.39	2.04	4.65	6.90	349
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.02	51.23	57.84	68.30	79.92	88.23	94.04	96.72	349
RE Loans Secured by 1-4 Family	27.76	6.60	9.77	16.59	26.27	36.84	53.48	62.51	349
Revolving	4.69	0.01	0.24	1.75	4.25	7.26	10.51	13.17	349
Closed-End	22.53	4.84	6.49	12.16	21.18	30.36	44.67	56.73	349
Commercial Real Estate Loans	45.15	17.00	24.29	34.97	44.72	55.59	63.96	69.61	349
Construction and Land Dev	6.40	0.77	1.43	3.42	6.07	8.90	12.75	14.70	349
Multi family	3.95	0.33	0.86	1.82	3.24	5.15	9.36	18.18	349
Nonfarm Nonresidential	33.33	10.36	17.02	25.39	33.23	41.53	49.27	54.64	349
RE Loans Secured by Farml and	1.93	0.00	0.00	0.02	0.65	3.59	7.61	11.10	349
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	349
Commercial and Industrial Loans	13.06	1.55	3.30	6.66	12.08	18.23	27.10	32.75	349
Loans to Individuals	3.00	0.09	0.20	0.70	1.87	4.17	9.70	17.63	349
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.55	349
Agricultural Loans	1.04	0.00	0.00	0.00	0.09	1.28	4.98	12.15	349
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Other Loans and Leases	1.78	0.00	0.00	0.19	1.04	2.52	6.15	9.73	349

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.13	0.99	1.57	3.16	5.86	10.41	16.31	20.52	349
Liquid Assets	23.69	9.37	12.02	16.77	22.34	31.22	37.61	40.86	349
Investment Securities	22.35	4.39	7.28	13.45	21.66	30.92	40.52	47.22	349
Net Loans and Leases	62.58	39.43	46.19	54.80	62.77	70.63	76.44	80.06	349
Net Lns, Ls & Stdbly Ltrs of Credit	63.13	39.70	46.77	55.37	63.44	71.33	77.29	80.53	349
Core Deposits	67.64	46.78	54.26	61.69	68.81	74.04	78.57	80.68	349
Noncore Funding	19.58	6.89	9.35	13.86	18.96	24.98	31.90	36.95	349
Time Deposits of \$100K or More	12.11	3.92	5.37	7.79	11.09	16.47	21.37	25.03	349
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Fed Funds Purchased and Repos	1.49	0.00	0.00	0.00	0.94	2.81	5.30	7.31	349
Net Fed Funds Purchased (Sold)	1.39	-0.84	-0.22	0.00	0.64	2.51	5.27	7.26	349
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Oth Borrowings W/Rem Mat 1 Yr or Less	0.98	0.00	0.00	0.00	0.39	1.85	3.76	5.32	349
Earning Assets Repr in 1 Year	30.43	11.14	15.20	20.69	29.19	38.57	51.27	57.16	349
Int-Bearing Liab Repr in 1 Year	23.61	6.02	8.11	12.57	19.47	31.13	54.08	61.08	349
Long-Term Debt Repr in 1 Year	0.22	0.00	0.00	0.00	0.00	0.00	1.66	2.69	349
Net Assets Repriceable in 1 Year	6.27	-31.72	-24.15	-2.92	7.31	17.91	26.25	32.71	349
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.48	-8.52	-3.40	7.10	14.30	22.44	30.73	37.30	349
Net ST Noncore Funding Dependence	5.00	-19.18	-9.49	-0.62	5.48	11.87	17.06	21.34	349
Short-Term Inv/ST Noncore Funding	75.78	6.20	12.03	28.25	54.85	104.70	212.05	359.82	345
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.16	-7.19	-3.83	4.56	14.95	27.35	44.25	56.84	349
Net Loans and Leases/Total Deposits	76.94	49.34	57.70	67.61	77.06	86.96	95.15	100.63	349
Net Loans and Leases/Core Deposits	93.66	58.07	65.53	77.79	91.98	107.89	125.59	142.62	349
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.25	-0.00	0.00	0.00	0.29	1.99	5.31	7.34	153
Avail-For-Sale Sec Appr(Depr)/T1 Cap	5.63	0.01	0.37	2.10	4.54	9.14	13.37	15.80	301
Struct Notes Appr(Depr)/T1 Cap	0.03	-0.05	-0.01	0.00	0.01	0.06	0.12	0.24	145
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.01	0.00	0.00	0.00	0.00	7.75	34.11	55.13	349
Available-For-Sale Securities	93.98	44.17	65.22	91.99	99.98	100.00	100.00	100.00	349
U. S. Treasury Securities	0.51	0.00	0.00	0.00	0.00	0.02	3.48	8.64	349
U. S. Agency Securities (excl MBS)	15.22	0.00	0.00	1.67	12.15	26.04	47.78	64.25	349
Municipal Securities	17.95	0.00	0.21	3.94	14.18	28.94	44.22	53.23	349
Mortgage-Backed Securities	54.74	1.11	10.23	33.03	57.88	77.17	89.08	96.74	349
Asset-Backed Securities	0.28	0.00	0.00	0.00	0.00	0.06	2.32	3.93	349
Other Debt Securities	2.90	0.00	0.00	0.00	0.64	4.26	13.40	24.69	349
Mutual Funds and Equity Securities	0.48	0.00	0.00	0.00	0.01	0.65	2.59	5.36	349
Debt Securities 1 Year or Less	9.53	0.23	0.54	2.27	6.74	14.45	28.56	46.77	349
Debt Securities 1 To 5 Years	27.32	1.17	2.45	10.37	25.09	45.00	59.42	66.22	349
Debt Securities Over 5 Years	58.71	5.53	19.87	36.56	60.56	81.65	91.31	96.97	349
Pledged Securities	45.70	5.31	9.04	25.79	45.69	67.47	83.34	88.86	349
Structured Notes, Fair Value	1.24	0.00	0.00	0.00	0.00	1.40	6.85	16.74	349

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.31	-0.04	0.01	0.10	0.24	0.49	0.83	1.20	349
Provision for Ln&Ls Losses/Avg Lns&Ls	0.50	-0.07	0.02	0.17	0.38	0.78	1.32	1.95	349
Provision for Ln&Ls Losses/Net Losses	113.78	-61.67	4.68	56.90	101.28	157.07	273.62	419.27	348
Ln&Ls Allowance/Total Loans & Leases	1.84	0.84	1.02	1.29	1.67	2.32	3.16	3.79	349
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.22	0.92	1.27	2.18	3.87	8.43	19.79	29.38	330
ALLL/Nonaccrual Assets	120.42	31.89	37.68	58.26	93.49	157.66	285.52	439.19	348
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	110.77	25.22	34.24	51.06	87.52	151.31	252.23	373.46	348
Gross Ln&Ls Losses/Avg Loans & Leases	0.72	0.05	0.10	0.24	0.52	0.96	2.14	3.34	349
Recoveries/Avg Loans and Leases	0.13	0.00	0.01	0.03	0.08	0.20	0.42	0.62	349
Net Losses/Avg Loans and Leases	0.58	-0.00	0.05	0.14	0.38	0.82	1.81	2.86	349
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Recoveries/Prior Year-End Losses	12.36	1.74	2.46	4.67	9.66	17.55	31.13	54.35	299
Earnings Coverage of Net Losses (X)	8.64	-2.65	0.03	1.80	4.70	12.03	29.06	56.52	348
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.55	-0.00	0.02	0.09	0.33	0.81	1.89	2.87	348
RE Loans Secured By 1-4 Family	0.50	-0.00	0.00	0.09	0.32	0.73	1.66	2.61	348
Revolving	0.46	-0.01	0.00	0.00	0.22	0.73	1.57	2.52	333
Closed-End	0.49	-0.01	0.00	0.07	0.29	0.71	1.70	2.91	348
Commercial Real Estate Loans	0.57	-0.05	-0.00	0.05	0.30	0.93	1.86	3.73	348
Construction and Land Dev	1.57	-0.58	-0.06	0.00	0.46	2.64	6.17	11.71	345
Multi family	0.30	-0.04	0.00	0.00	0.00	0.29	1.55	4.73	345
Nonfarm Nonresidential	0.40	-0.02	-0.00	0.01	0.23	0.60	1.57	2.13	348
RE Loans Secured by Farmland	0.05	-0.09	-0.00	0.00	0.00	0.00	0.30	1.61	278
Commercial and Industrial Loans	0.64	-0.27	-0.09	0.01	0.30	0.98	2.50	4.33	347
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	1.10	0.04	0.08	0.24	0.54	1.40	4.01	7.55	273
Credit Card Loans	2.03	-1.36	0.00	0.00	1.34	3.29	5.29	9.80	96
Agricultural Loans	0.00	-0.19	-0.05	0.00	0.00	0.00	0.04	0.49	234
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.49	-0.17	-0.01	0.00	0.00	0.58	2.61	7.65	321

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.68	0.07	0.16	0.28	0.53	1.02	1.65	2.04	349
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.01	0.11	0.47	0.95	349
Nonaccrual Loans and Leases	2.21	0.30	0.47	0.91	1.64	3.27	5.50	7.77	349
90+ Days PD and Nonaccrual Loans and Leases	2.48	0.34	0.53	0.97	1.85	3.69	6.04	9.18	349
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.21	349
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	349
Nonaccrual Restructured	0.58	0.00	0.00	0.10	0.41	0.97	1.95	2.83	349
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.68	0.07	0.16	0.28	0.53	1.02	1.65	2.04	349
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.01	0.11	0.47	0.95	349
Nonaccrual Assets	2.24	0.31	0.48	0.92	1.64	3.35	5.50	7.77	349
30+ Days PD & Nonaccrual Assets	3.22	0.58	0.85	1.46	2.59	4.76	7.41	10.61	349
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.58	0.19	0.34	0.65	1.19	2.31	3.75	6.33	349
90+ PD & Nonaccrual Assets + OREO	2.37	0.27	0.45	0.90	1.75	3.59	5.58	9.43	349
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.91	0.42	0.54	1.15	2.23	4.39	7.41	8.94	349
Allowance for Loan & Lease Losses	247.94	47.65	75.66	120.18	209.81	366.68	520.84	611.21	348
Equity Cap + ALLL	25.67	3.92	5.06	10.35	18.64	39.15	64.64	97.06	345
Tier 1 Cap + ALLL	25.97	3.95	5.18	10.90	19.09	38.94	66.42	93.93	305
Loans & Leases + RE Acquired	4.56	0.67	1.01	1.83	3.47	7.15	11.35	14.19	349

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.68	0.03	0.12	0.26	0.52	1.02	1.68	2.13	348
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.09	0.46	1.01	348
- Nonaccrual	2.46	0.32	0.51	0.99	1.96	3.62	6.05	8.21	348
Coml & Indl - 30-89 Days PD	0.51	0.00	0.00	0.08	0.31	0.91	1.62	2.77	347
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.28	0.62	347
- Nonaccrual	1.52	0.00	0.04	0.33	0.96	2.11	4.88	7.05	347
Individuals - 30-89 Days PD	0.85	0.00	0.00	0.22	0.72	1.38	2.44	3.97	346
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.24	0.45	346
- Nonaccrual	0.33	0.00	0.00	0.00	0.15	0.55	1.21	3.06	346
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural - 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.78	234
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	234
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	1.24	2.87	234
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls - 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.11	0.90	2.41	321
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	321
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.92	2.90	321
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.90	0.03	0.13	0.35	0.73	1.27	2.07	3.16	348
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.10	0.51	1.10	348
- Nonaccrual	1.93	0.12	0.28	0.67	1.41	2.93	5.17	6.80	348
Revolving - 30-89 Days PD	0.53	0.00	0.00	0.07	0.41	0.92	1.66	2.22	333
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.38	333
- Nonaccrual	0.89	0.00	0.00	0.05	0.50	1.64	3.02	4.80	333
Closed-End - 30-89 Days PD	0.97	0.00	0.08	0.34	0.76	1.45	2.34	3.78	348
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.54	1.32	348
- Nonaccrual	2.18	0.11	0.27	0.66	1.52	3.29	6.45	7.98	348
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.10	0.26	0.40	348
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.11	348
- Jr Lien Nonaccrual	0.16	0.00	0.00	0.00	0.08	0.24	0.70	1.19	348
Commercial RE - 30-89 Days PD	0.56	0.00	0.00	0.12	0.36	0.87	1.50	2.17	348
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.41	1.14	348
- Nonaccrual	2.86	0.10	0.29	0.93	2.26	4.40	7.23	10.63	348
Const & Dev - 30-89 Days PD	0.58	0.00	0.00	0.00	0.22	0.93	2.68	4.18	345
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.00	0.71	2.31	345
- Nonaccrual	6.27	0.00	0.00	0.71	3.91	11.28	20.96	31.16	345
Multi Family - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.19	1.59	3.51	345
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62	345
- Nonaccrual	1.32	0.00	0.00	0.00	0.00	2.28	6.50	13.15	345
Nonfarm Nres- 30-89 Days PD	0.47	0.00	0.00	0.09	0.30	0.86	1.58	2.08	348
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.28	0.91	348
- Nonaccrual	2.29	0.00	0.18	0.54	1.70	3.60	6.96	8.71	348
Farmland - 30-89 Days PD	0.39	0.00	0.00	0.00	0.00	0.46	2.02	5.47	278
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.10	1.74	278
- Nonaccrual	1.58	0.00	0.00	0.00	0.04	1.98	7.78	15.67	278
Credit Card - 30-89 Days PD	0.95	0.00	0.00	0.00	0.71	1.54	3.01	5.55	96
- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.00	0.28	1.39	4.24	96
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.58	96

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.78	6.33	7.38	8.51	9.58	10.88	12.98	15.20	305
Tier 1 RBC Ratio	14.14	8.87	9.96	11.77	13.92	15.87	19.40	23.63	305
Total Risk-Based Capital Ratio	15.65	10.95	11.89	13.34	15.24	17.32	20.88	24.83	305
Tangible Tier 1 Leverage Ratio	9.71	6.27	7.32	8.46	9.50	10.85	12.96	15.15	305
Tangible Common Eq Cap/Tan Assets	8.48	3.54	4.99	6.69	8.47	10.11	11.97	13.71	305
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.73	3.30	4.87	8.09	12.22	17.14	22.34	25.17	349
Standby Letters of Credit	0.46	0.00	0.02	0.13	0.32	0.71	1.20	1.77	349
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.18	349
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.29	0.00	0.00	0.00	0.69	3.35	10.56	17.99	349
Interest Rate Contracts	2.26	0.00	0.00	0.00	0.59	3.06	10.56	17.99	349
Interest Rate Futures & Forward Contr	0.47	0.00	0.00	0.00	0.00	0.44	2.87	6.51	349
Written Options Contr (Int Rate)	0.45	0.00	0.00	0.00	0.00	0.54	3.01	4.90	349
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.49	349
Interest Rate Swaps	0.51	0.00	0.00	0.00	0.00	0.43	2.92	6.07	349
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.81	5.94	8.81	13.96	20.03	27.25	35.11	39.95	349

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.97	97.43	100.00	100.00	100.00	100.00	100.00	100.00	210
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.62	210
Futures and Forwards	31.14	0.00	0.00	0.00	15.06	56.66	97.36	100.00	210
Written Options	22.53	0.00	0.00	0.00	13.53	48.09	86.67	100.00	210
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210
Over-The-Counter	22.52	0.00	0.00	0.00	13.53	48.09	86.67	100.00	210
Purchased Options	1.15	0.00	0.00	0.00	0.00	0.00	4.87	46.10	210
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210
Over-The-Counter	1.15	0.00	0.00	0.00	0.00	0.00	4.87	46.10	210
Swaps	35.79	0.00	0.00	0.00	3.27	83.98	100.00	100.00	210
Held for Trading	3.42	0.00	0.00	0.00	0.00	0.00	9.93	99.99	210
Interest Rate Contracts	3.87	0.00	0.00	0.00	0.00	0.00	9.93	97.02	210
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210
Non-Traded	96.57	0.00	86.67	100.00	100.00	100.00	100.00	100.00	210
Interest Rate Contracts	95.74	0.00	23.62	100.00	100.00	100.00	100.00	100.00	210
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	210
Deriv Contr (Excl Fut & FX LE 14 Days)	71.90	0.00	2.15	40.42	73.18	100.00	100.00	100.00	185
One Year or Less	29.86	0.00	0.00	0.00	14.26	52.88	95.89	100.00	185
Over 1 Year to 5 Years	13.73	0.00	0.00	0.00	0.00	27.68	65.45	90.65	185
Over 5 Years	11.63	0.00	0.00	0.00	0.00	29.72	68.30	100.00	185
Gross Negative Fair Value (Abs Val)	1.63	0.00	0.00	0.00	0.89	2.76	6.35	8.67	210
Gross Positive Fair Value	1.13	0.00	0.00	0.00	0.64	2.24	3.66	6.61	210
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	305
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	305
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	305
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	305
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.32	305

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	349
Ins Under Assets(P/C)/Tot Ins Und Ast	59.47	0.00	0.00	0.00	94.76	100.00	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	40.52	0.00	0.00	0.00	0.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Ins Activities Revenue/Adj Oper Inc	0.46	0.00	0.00	0.00	0.01	0.33	3.41	6.30	349
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Credit Rel Prem Inc/Tot Prem Inc	88.88	0.00	0.00	100.00	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	11.11	0.00	0.00	0.00	0.00	0.00	10.00	55.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
Ins Net Inc (P/C)/Equity (P/C)	4.87	-44.18	-44.18	-21.15	7.65	20.05	22.07	22.93	6
Ins Net Inc (L/H)/Equity (L/H)	22.98	-24.00	-24.00	-18.42	0.95	3.64	68.49	100.91	5
Insur Ben, Losses, Exp/Insur Premiums	86.41	0.00	0.00	0.00	35.27	92.29	261.34	269.95	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.79	0.00	0.00	0.00	0.00	0.37	40.44	70.22	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	0.00	0.00	0.00	0.00	0.00	50.00	75.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349
CSV Life Insurance/Tier 1 Cap + ALLL	10.57	0.00	0.00	2.82	11.60	18.53	22.58	25.10	304
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	349
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Cost: Interest-Bearing Deposits	1.60	0.00	0.00	0.00	0.29	0.58	3.54	4.53	4
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.13	0.13	0.13	0.13	0.13	0.13	0.13	0.13	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	1.35	-100.00	-100.00	-42.95	-7.75	17.94	140.94	163.45	29
Total Selected Assets	23.07	-100.00	-100.00	-38.38	0.00	65.56	175.11	408.29	48
Deposits	-19.79	-100.00	-100.00	-100.00	-1.10	1.71	12.80	16.49	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	71.24	0.00	0.00	24.59	80.17	105.98	158.08	230.28	211
Dividends Paid/Net Income	22.85	0.00	0.00	0.00	23.00	43.19	58.38	67.72	316
Net Income - Dividends/Avg Equity	5.98	-13.69	-0.78	3.32	5.80	8.94	12.60	17.31	345
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	132.79	0.00	0.00	0.00	103.66	170.47	423.09	1066.89	249
Dividends From Nonbank Subs	0.45	0.00	0.00	0.00	0.00	0.48	2.31	5.64	249
Dividends From Subsidiary BHCs	0.36	0.00	0.00	0.00	0.00	0.00	0.00	43.55	249
Dividends From All Subsidiaries	145.15	0.00	0.00	30.64	107.74	174.78	443.91	1185.14	249
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.06	0.00	0.00	0.00	25.65	56.73	95.28	133.40	298
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.03	0.35	1.48	298
Mgt & Service Fees From Bank Subs	1.37	0.00	0.00	0.00	0.00	0.00	10.65	25.82	298
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.75	298
Operating Income From Bank Subs	35.49	0.00	0.00	0.10	28.17	60.24	110.29	176.91	298
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	57.09	0.00	0.00	0.00	87.75	100.00	113.09	212.00	145
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.48	145
Mgt & Serv Fees From Nonbank Subs	0.56	0.00	0.00	0.00	0.00	0.00	2.60	21.81	145
Other Income From Nonbank Subs	0.42	0.00	0.00	0.00	0.00	0.00	0.00	34.84	145
Operating Inc From Nonbank Subs	70.68	0.00	0.00	2.00	100.00	100.00	208.33	332.75	145
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	21.03	0.00	0.00	0.00	0.00	36.19	76.88	84.10	30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Mgt & Serv Fees From Sub BHCs	1.02	0.00	0.00	0.00	0.00	0.00	2.68	13.46	30
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating Income From Sub BHCs	23.46	0.00	0.00	0.00	12.19	36.19	76.88	84.10	30
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.72	0.00	0.00	0.00	81.73	99.30	99.92	100.00	317
Interest Income From Bank Subs	1.38	0.00	0.00	0.00	0.00	0.09	3.60	53.61	317
Mgt & Serv Fees From Bank Subs	2.78	0.00	0.00	0.00	0.00	0.00	20.25	53.88	317
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	3.80	317
Operating Income From Bank Subs	69.40	0.00	0.00	6.70	97.11	99.82	100.00	100.00	317
Dividends From Nonbank Subs	1.42	0.00	0.00	0.00	0.00	0.27	5.33	39.70	317
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.56	317
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	317
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	317
Operating Inc From Nonbank Subs	4.57	0.00	0.00	0.00	0.00	1.01	27.91	85.67	317
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	317
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	317
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	317
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	317
Operating Income From Sub BHCs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	11.48	317
Loans and Adv From Subs/ST Debt	626.70	0.00	0.00	0.00	206.20	837.65	2091.27	3052.25	52
Loans and Adv From Subs/Total Debt	314.41	0.00	0.00	0.00	124.96	471.28	1398.54	2430.84	122

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1117464	1,063,023	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,214,043	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1,447,333	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1,104,102	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,361,524	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,238,142	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1109964	1,101,921	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,274,906	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,305,707	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,024,427	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	2,960,615	AMERIS BANCORP	MOULTRIE, GA	
1202258	1,167,878	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,228,323	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,665,823	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,372,720	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,040,515	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,048,681	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,256,521	ATBANCORP	DUBUQUE, IA	
3555686	1,063,594	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,360,488	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,658,803	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,086,462	BANCI NDEPENDENT INCORPORATED	SHEFFIELD, AL	
1097306	2,296,629	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	1,954,522	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,707,531	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,123,239	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,485,041	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,092,434	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,721,954	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,435,318	BANK OF MARI N BANCORP	NOVATO, CA	
3035928	1,499,872	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,261,497	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	2,219,916	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,131,415	BANTERRA CORP	ELDORADO, IL	
1115385	1,295,430	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,154,823	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,371,904	BEACON BANCORP	TAUNTON, MA	
1246159	2,372,956	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,086,116	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3141650	2,711,173	BNC BANCORP	THOMASVILLE, NC	
2545831	1,115,293	BNH FINANCIAL	LACONIA, NH	
3814310	2,617,319	BOFI HOLDINGS, INC.	SAN DIEGO, CA	Name change from LSB FINANCIAL
2835514	1,376,448	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,379,489	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,563,413	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,248,977	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,200,558	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,680,175	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1,814,529	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1,364,680	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,384,301	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1130249	2,467,875	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,897,383	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,043,307	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,294,145	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,478,039	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
1247334	1,749,501	CAPITOL BANCORP LTD.	LANSING, MI	
3975770	1,343,367	CARLILE BANCSHARES, INC.	FORT WORTH, TX	New Y-9C/BHCPR reporter
1848003	1,297,288	CASCADE BANCORP	BEND, OR	
3327025	1,216,529	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,570,138	CBFH, INC.	ORANGE, TX	
1493654	1,257,930	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,056,535	CBX CORPORATION	CARROLLTON, IL	
1053496	1,138,067	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,612,079	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,377,608	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	1,935,590	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,208,063	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,168,867	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,193,180	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1111088	2,965,817	CENTURY BANCORP, INC.	MEDFORD, MA	Moved from Peer 2
4228875	1,695,629	CERTUSHOLDINGS, INC.	ATLANTA, GA	
3632484	1,117,890	CFS BANCORP, INC.	MUNSTER, IN	
3145694	1,037,630	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,287,210	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,560,908	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,310,009	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,083,292	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,898,633	CITY HOLDING COMPANY	CROSS LANES, WV	
1055007	1,055,082	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3790432	1,036,980	CLIFTON MHC	CLIFTON, NJ	
1118340	1,741,327	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,258,260	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,559,954	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,064,358	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,097,437	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,548,166	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,105,841	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3967430	2,511,825	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,382,409	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,112,278	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,735,437	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	2,867,926	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,325,000	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,156,874	CREWS BANKING CORPORATION	WAUCHULA, FL	
4392132	1,267,821	CU BANCORP	ENCINO, CA	New Y-9C/BHCPR reporter
1201112	1,197,541	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4284536	2,654,088	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1121229	1,893,078	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,033,817	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,218,159	DURANT BANCORP, INC.	DURANT, OK	
2652104	2,979,645	EAGLE BANCORP, INC.	BETHESDA, MD	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
2626691	1,058,566	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,488,188	EMPRI SE FINANCIAL CORPORATION	WICHITA, KS	
2461016	1,637,547	ENTERPRI SE BANCORP, INC.	LOWELL, MA	
1924925	1,964,997	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,419,496	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,260,221	EXTRACO CORPORATION	WACO, TX	
1055315	2,214,622	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,488,125	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	1,884,436	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,591,955	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,854,982	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,132,746	FARMERS NATIONAL BANCORP.	CANFIELD, OH	
1249002	1,511,989	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
3223967	1,528,967	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,441,744	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,653,319	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,895,897	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,245,506	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,416,737	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,128,061	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,569,732	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,192,135	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,993,164	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1,121,875	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,097,437	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,158,716	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,027,498	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,268,221	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,769,651	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,756,257	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3316917	2,055,671	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,050,490	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,110,533	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,045,474	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,162,147	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,868,754	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,020,105	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,361,234	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,553,177	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,294,965	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,548,706	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,014,183	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	2,513,648	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	Moved from Peer 4
1048894	2,053,167	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
3153130	1,669,732	FIRST PACTRUST BANCORP, INC.	IRVINE, CA	
3795866	2,624,532	FIRST PLACE FINANCIAL CORP.	WARREN, OH	
2836801	1,117,470	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,156,607	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,047,081	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,291,853	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,047,417	FIRST TEXAS BHC, INC.	FORT WORTH, TX	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1132672	1,359,397	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,103,975	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,165,137	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,481,714	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,660,982	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,074,157	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,238,065	FNB UNITED CORP.	ASHEBORO, NC	
3846601	1,073,598	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,464,670	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,070,781	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	
1118238	1,057,868	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,479,147	FREMONT BANCORPORATION	FREMONT, CA	
2697347	2,058,502	FVNB CORP.	VICTORIA, TX	
1098620	1,963,170	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	1,539,790	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,502,733	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,834,978	GUARANTY BANCORP	DENVER, CO	
1862036	1,123,710	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,151,812	GUARANTY FINANCIAL, M.H.C.	BROWN DEER, WI	
3392331	1,457,752	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,071,433	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
2900261	2,841,857	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1,965,329	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,157,291	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	2,062,452	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,356,040	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,366,582	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,054,899	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,058,679	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,153,426	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,067,031	HILLS BANCORPORATION	HILLS, IA	
3843057	1,060,181	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
3843507	2,507,894	HOMESTREET, INC.	SEATTLE, WA	
2592714	2,727,290	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	1,602,983	HOMETRUST BANCSHARES, INC.	ASHVILLE, NC	
1209136	1,846,776	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,929,042	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1200852	2,088,759	HY-VEE INC.	WEST DES MOINES, IA	
3742020	1,172,858	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,195,683	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,210,895	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,403,616	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,516,070	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,106,616	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,139,852	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,751,880	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,494,912	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,003,677	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,389,138	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,044,865	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3790393	2,920,125	KEARNY MHC	KEARNY, NJ	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1123915	1,555,637	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,032,906	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	Moved from Peer 4
1404799	2,859,844	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,954,369	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,109,474	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3357406	1,679,568	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	
1054514	1,721,315	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,656,874	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,638,699	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,030,882	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2,802,284	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,206,777	LNB BANCORP INC.	LORAIN, OH	
2325350	2,095,046	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,505,841	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,517,117	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,755,006	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,200,375	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,592,895	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,058,773	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,236,064	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,388,463	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,685,864	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,340,043	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,352,548	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2390013	1,650,999	META FINANCIAL GROUP, INC	SIOUX FALLS, SD	
2807614	2,538,407	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,526,768	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,717,669	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,235,961	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,505,434	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,428,974	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,064,541	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,721,630	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,001,557	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,526,556	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,110,322	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	Moved from Peer 4
1138919	1,047,768	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,473,835	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3841941	1,240,793	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,542,791	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,080,974	NATIONAL BANCSHARES, INC.	BLACKSBURG, VA	
2398082	1,765,101	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,555,834	NEB CORPORATION	FOND DU LAC, WI	
3575750	1,117,607	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	1,713,909	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,954,367	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3793170	2,486,717	NORTHFIELD BANCORP, MHC	STATEN ISLAND, NY	
3025385	1,133,798	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,523,966	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,264,557	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,061,543	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
2609975	2,316,424	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,139,506	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	1,903,400	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,841,579	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,282,091	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
2692892	2,769,648	ORITANI FINANCIAL CORP	WASHINGTON, NJ	
1248153	1,269,319	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,350,666	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,097,870	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	1,089,336	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1075984	1,140,092	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
4210478	1,110,190	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,142,545	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,225,746	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,583,490	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1,235,587	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,866,858	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,006,608	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,700,361	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	1,060,543	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,116,721	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,286,041	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,133,700	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,157,770	PREMIERWEST BANCORP	MEDFORD, OR	
3632493	1,271,604	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,347,517	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,023,946	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,024,903	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,109,141	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1201194	1,288,219	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1209426	1,008,607	RIVER VALLEY BANCORPORATION	WAUSAU, WI	Moved from Peer 4
2509413	1,952,079	ROCKVILLE FINANCIAL, INC.	ROCKVILLE, CT	
3817049	1,859,140	ROMA FINANCIAL CORPORATION, MH	ROBBINSVILLE, NJ	
1249730	2,102,678	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,081,693	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,163,246	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2,763,386	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,178,633	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,423,302	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,837,969	SILVER QUEEN FINANCIAL SERVICE	ENGLEWOOD, CO	
2532402	1,130,136	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	2,546,170	SKBHC HOLDINGS LLC	SEATTLE, WA	
2033226	2,097,842	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,673,725	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,092,045	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,079,214	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,389,593	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2,156,750	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3345430	1,790,651	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,172,041	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,629,293	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1207431	1,229,781	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,643,744	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,463,892	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,564,663	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,960,132	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,700,381	STERLING BANCORP	NEW YORK, NY	
1126046	2,251,018	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1,956,476	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,569,105	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,172,338	SUMMIT BANCORP, INC.	ARCADEPHIA, AR	
1247679	1,404,086	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,688,823	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3609682	2,242,477	TALMER BANCORP INC.	TROY, MI	
1246467	1,168,474	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,562,686	TERRITORIAL BANCORP INC	HONOLULU, HI	
1070420	1,049,612	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,186,870	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,515,481	TRICO BANCSHARES	CHICO, CA	
1056161	1,564,264	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,027,264	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,341,110	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,040,594	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,291,390	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,833,189	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	1,690,756	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,232,081	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,445,045	USAMERI BANCORP, INC.	CLEARWATER, FL	
2012315	1,490,120	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,036,337	VISION BANCSHARES, INC.	LAREDO, TX	
2406174	1,680,121	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1135048	1,197,034	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,267,966	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,475,980	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,974,708	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,317,027	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,082,410	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,853,465	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,615,885	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,645,865	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,253,937	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,920,378	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,544,952	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,096,024	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 349 bank holding companies.