

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	451	440	438	414	407
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.50	3.44	3.33	3.38	3.61
+ Non-interest Income	0.80	0.84	0.85	0.84	0.91
- Overhead Expense	3.09	3.10	3.17	3.07	3.05
- Provision for Losses	0.54	0.85	1.17	0.61	0.20
+ Securities Gains (Losses)	0.05	0.06	0.04	-0.08	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	0.76	0.42	-0.04	0.46	1.30
Net Operating Income	0.52	0.22	-0.13	0.28	0.90
Net Income	0.52	0.23	-0.13	0.28	0.91
Net Income (Sub S Adjusted)	0.61	0.25	0.08	0.42	0.92
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.88	5.18	5.54	6.30	7.24
Interest Expense	1.07	1.43	1.95	2.65	3.36
Net Interest Income (TE)	3.81	3.76	3.61	3.65	3.88
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.87	1.12	1.18	0.52	0.18
Earnings Coverage of Net Losses (X)	5.33	3.89	3.42	6.38	22.55
Ln&Ls Allowance/Total Loans & Leases	1.89	1.96	1.84	1.40	1.18
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.26	4.71	4.22	2.42	1.01
30-89 Days Past Due Loans and Leases	1.02	1.16	1.38	1.35	1.00
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	17.34	21.04	26.30	30.85	25.42
Net ST Noncore Funding Dependence	5.14	9.54	14.86	19.79	16.74
Net Loans and Leases/Total Assets	63.27	65.70	68.67	71.80	72.14
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.35	8.85	8.51	8.65	9.19
Equity Capital/Total Assets	9.21	8.45	8.04	8.15	8.78
Equity Capital+Minority Int/Total Assets	9.30	8.53	8.11	8.22	8.83
Tier 1 Common Eq Cap / T RWA	11.41	10.38	9.42	N/A	N/A
Net Loans&Ls/Equity Capital (X)	7.30	8.30	9.19	9.42	8.58
Cash Dividends/Net Income	24.33	29.04	44.83	42.09	34.92
Cash Dividends/Net Income (Sub S Adjusted)	8.23	6.64	9.64	18.00	27.20
Retained Earnings/Avg Equity Cap	3.21	-0.45	-5.53	-0.35	6.13
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.41	0.54	0.68	0.73	0.41
Long-Term Debt/Equity Capital	2.00	2.11	2.19	0.91	0.44
Equity Investment in Subs/Equity Cap	113.20	115.13	115.38	115.32	112.49
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.04	95.11	94.71	103.03	119.02

PERCENT OF AVERAGE ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.48	4.74	5.11	5.84	6.74
Less: Interest Expense	0.98	1.31	1.80	2.46	3.13
Equals: Net Interest Income (TE)	3.50	3.44	3.33	3.38	3.61
Plus: Non-Interest Income	0.80	0.84	0.85	0.84	0.91
Equals: Adj Operating Income (TE)	4.34	4.32	4.23	4.25	4.56
Less: Overhead Expense	3.09	3.10	3.17	3.07	3.05
Less: Provision for Loan and Lease Losses	0.54	0.85	1.17	0.61	0.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.06	0.05	-0.07	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	0.76	0.42	-0.04	0.46	1.30
Less: Applicable Income Taxes (TE)	0.23	0.20	0.10	0.18	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.52	0.22	-0.13	0.28	0.90
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.52	0.23	-0.13	0.28	0.91
Memo: Net Income (Last Four Qtrs)	0.52	0.22	-0.15	0.29	0.91
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.11	91.74	92.46	92.87	93.15
Avg Int-Bearing Funds / Avg Assets	78.60	80.14	81.07	81.10	80.01
Int Income (TE) / Avg Earning Assets	4.88	5.18	5.54	6.30	7.24
Int Expense / Avg Earning Assets	1.07	1.43	1.95	2.65	3.36
Net Int Inc (TE) / Avg Earn Assets	3.81	3.76	3.61	3.65	3.88
YIELD OR COST:					
Total Loans and Leases (TE)	5.78	5.90	6.03	6.69	7.82
Interest-Bearing Bank Balances	0.31	0.37	0.58	2.53	5.59
Fed Funds Sold & Reverse Repos	0.18	0.20	0.20	2.10	5.05
Trading Assets	1.59	1.55	2.23	2.44	4.36
Total Earning Assets	4.77	5.08	5.45	6.20	7.13
Investment Securities (TE)	3.23	3.70	4.48	5.07	5.05
U. S. Treasury & Agency Sec (excl MBS)	2.04	2.41	3.35	4.84	4.79
Mortgage-Backed Securities	3.00	3.73	4.64	4.77	4.71
All Other Securities	5.11	5.57	5.91	6.32	6.38
Interest-Bearing Deposits	1.03	1.40	2.02	2.88	3.69
Time Deposits of \$100K or More	1.55	1.97	2.76	3.86	4.74
Time Deposits < \$100K	1.67	2.12	2.95	3.96	4.74
Other Domestic Deposits	0.51	0.71	0.93	1.50	2.42
Foreign Deposits	0.32	0.30	0.78	2.51	2.05
Fed Funds Purchased and Repos	0.76	0.90	1.16	2.35	4.42
Other Borrowed Funds & Trading Liab	3.08	3.37	3.44	3.82	4.84
All Interest-Bearing Funds	1.25	1.63	2.22	3.03	3.90

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	66	63	63	62	59
Avg Assets per Employee (\$000)	4,214	4,218	4,187	3,949	3,613
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.03	2.16	2.42
Overhead Exp / NII + Non-Int Income	73.53	74.18	77.67	72.85	68.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.09	3.10	3.17	3.07	3.05
Personnel Expense	1.60	1.57	1.56	1.63	1.70
Net Occupancy Expense	0.39	0.39	0.41	0.42	0.43
Other Operating Expenses	1.09	1.11	1.17	0.97	0.91
Overhead Less Non-Interest Income	2.25	2.21	2.26	2.16	2.08
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.02	72.76	76.19	71.44	67.13
Personnel Expense	37.26	36.70	37.43	38.40	37.46
Net Occupancy Expense	8.99	9.26	9.83	9.96	9.35
Other Operating Expenses	25.28	26.40	28.49	22.69	19.98
Total Non-Interest Income	17.92	18.65	19.34	19.28	19.83
Fiduciary Activities Income	0.84	0.97	0.88	1.03	1.19
Serv Charges on Deposit Accts - Domestic	5.79	6.20	7.06	7.43	7.38
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.52	0.49	0.48	0.63	0.68
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.28	0.31	0.34	0.24	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.31	0.36	0.41	0.47	0.49
Net Gain (Loss) - Sales Loans, OREO, Oth	0.28	0.68	1.03	0.91	1.23
Other Non-Interest Income	7.19	6.80	6.61	6.16	5.94
Overhead Less Non-Interest Income	53.35	53.24	56.31	51.68	46.56
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	16.88	13.71	13.21	15.96	21.13
Appl Inc Tax+TE/Pretax NOI+TE	26.97	26.07	26.70	26.77	29.18

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	50.83	52.84	55.16	57.05	56.68
Commercial and Industrial Loans	7.93	8.32	8.76	9.55	9.74
Loans to Individuals	1.82	1.99	2.16	2.34	2.66
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.98	0.92	0.93	0.94	0.97
Other Loans and Leases	0.80	0.85	0.80	0.81	0.77
Net Loans and Leases	63.27	65.70	68.67	71.80	72.14
Debt Securities Over 1 Year	18.76	16.86	14.92	14.74	13.70
Mutual Funds and Equity Securities	0.07	0.07	0.10	0.11	0.20
Subtotal	82.75	83.38	84.34	87.18	86.80
Interest-Bearing Bank Balances	4.94	4.33	3.08	0.76	0.30
Federal Funds Sold & Reverse Repos	0.35	0.52	0.67	0.78	1.02
Debt Securities 1 Year or Less	1.75	1.75	1.65	1.71	2.40
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.13	91.21	90.92	91.30	91.36
Non-Int Cash and Due From Dep Inst	1.84	1.49	1.87	2.09	2.45
Other Real Estate Owned	0.90	0.93	0.75	0.35	0.13
All Other Assets	6.94	7.20	7.06	6.43	6.08

MEMORANDA:

Short-Term Investments	7.79	7.29	6.07	3.79	4.23
U. S. Treasury Securities	0.14	0.28	0.15	0.05	0.07
U. S. Agency Securities (excl MBS)	4.10	4.28	3.85	3.58	5.01
Municipal Securities	4.52	3.92	3.43	3.20	3.27
Mortgage-Backed Securities	9.13	7.74	7.17	7.54	5.98
Asset-Backed Securities	0.02	0.02	0.02	0.00	0.00
Other Debt Securities	0.27	0.18	0.22	0.29	0.32
RE Loans Secured by 1-4 Family	17.25	17.32	17.43	17.60	17.04
Revolving	2.70	2.89	2.99	2.93	2.61
Closed-End, Sec by First Liens	13.26	12.96	12.92	12.90	12.54
Closed-End, Sec by Junior Liens	0.93	1.08	1.19	1.39	1.51
Commercial Real Estate Loans	29.87	31.83	33.96	35.88	35.97
Construction and Land Dev	5.07	6.17	7.99	10.63	11.82
Multifamily	2.02	2.04	1.98	1.92	1.72
Nonfarm Nonresidential	22.05	22.69	22.79	21.93	20.85
RE Loans Secured by Farmland	1.80	1.77	1.72	1.70	1.59
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.61	79.72	79.60	78.90	78.27
RE Loans Secured by 1-4 Family	27.13	26.20	25.39	24.61	23.93
Revolving	4.20	4.33	4.31	4.01	3.58
Closed-End	22.45	21.45	20.77	20.32	20.07
Commercial Real Estate Loans	46.87	47.94	48.80	49.35	49.38
Construction and Land Dev	7.88	9.26	11.43	14.52	16.02
Multifamily	3.15	3.10	2.88	2.67	2.40
Nonfarm Nonresidential	34.71	34.33	32.85	30.37	28.85
RE Loans Secured by Farmland	2.87	2.71	2.50	2.39	2.22
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.39	12.48	12.59	13.26	13.54
Loans to Individuals	2.99	3.10	3.20	3.35	3.81
Credit Card Loans	0.08	0.08	0.08	0.07	0.09
Agricultural Loans	1.61	1.43	1.38	1.33	1.37
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.28	1.30	1.17	1.14	1.09

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.79	7.29	6.07	3.79	4.23
Liquid Assets	22.94	20.93	18.62	16.16	16.10
Investment Securities	21.33	19.42	17.36	16.97	16.96
Net Loans and Leases	63.27	65.70	68.67	71.80	72.14
Net Lns, Ls & Stdby Ltrs of Credit	63.79	66.22	69.24	72.50	72.94
Core Deposits	65.81	63.84	60.98	58.36	61.99
Noncore Funding	22.66	25.26	28.73	31.08	26.73
Time Deposits of \$100K or More	14.67	15.87	16.22	15.29	14.93
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.32	1.55	1.71	1.97	2.09
Net Fed Funds Purchased (Sold)	0.97	1.08	1.09	1.24	1.14
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.02	1.06	1.87	2.83	2.15
Earning Assets Repr in 1 Year	31.09	33.09	33.79	36.20	39.76
Int-Bearing Liab Repr in 1 Year	27.50	30.87	33.89	35.34	35.09
Long-Term Debt Repr in 1 Year	0.38	0.34	0.50	0.65	0.45
Net Assets Repriceable in 1 Year	2.97	1.52	-1.13	-0.59	3.21
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.34	21.04	26.30	30.85	25.42
Net ST Noncore Funding Dependence	5.14	9.54	14.86	19.79	16.74
Short-Term Inv/ST Noncore Funding	76.37	52.67	36.19	20.66	26.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.72	7.22	-0.06	-5.35	-2.74
Net Loans and Leases/Total Deposits	77.33	80.15	85.09	92.11	91.85
Net Loans and Leases/Core Deposits	97.78	104.95	115.51	126.48	118.23
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.84	0.31	0.47	0.18	0.09
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.38	0.40	1.42	0.32	0.46
Struct Notes Appr(Depr)/T1 Cap	0.06	-0.24	-0.17	-0.02	0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.13	3.62	4.97	5.88	5.78
Available-For-Sale Securities	95.87	96.38	95.03	94.12	94.22
U. S. Treasury Securities	0.68	1.51	1.02	0.28	0.41
U. S. Agency Securities (excl MBS)	20.55	23.84	24.98	23.89	33.19
Municipal Securities	20.70	19.72	19.33	19.16	19.31
Mortgage-Backed Securities	45.24	41.93	42.25	44.05	34.87
Asset-Backed Securities	0.08	0.08	0.09	0.01	0.00
Other Debt Securities	1.46	1.11	1.28	1.85	1.80
Mutual Funds and Equity Securities	0.38	0.42	0.67	0.74	1.29
Debt Securities 1 Year or Less	9.66	10.46	10.61	11.49	16.25
Debt Securities 1 To 5 Years	25.73	28.24	29.02	26.56	28.66
Debt Securities Over 5 Years	59.95	55.62	54.45	57.49	49.57
Pledged Securities	46.86	50.95	55.53	59.80	55.71
Structured Notes, Fair Value	2.99	3.65	2.44	0.61	1.48

ANALYSIS RATIOS

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.54	0.85	1.17	0.61	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.82	1.26	1.63	0.83	0.28
Provision for Ln&Ls Losses/Net Losses	113.12	129.86	166.28	193.62	202.24
Ln&Ls Allowance/Total Loans & Leases	1.89	1.96	1.84	1.40	1.18
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.05	3.12	3.10	5.80	15.23
ALL/Nonaccrual Assets	100.33	87.81	90.40	128.23	298.15
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	95.69	80.27	79.48	108.51	215.92
Gross Ln&Ls Losses/Avg Loans & Leases	0.99	1.22	1.25	0.57	0.23
Recoveries/Avg Loans and Leases	0.10	0.08	0.06	0.05	0.05
Net Losses/Avg Loans and Leases	0.87	1.12	1.18	0.52	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	11.28	10.11	15.40	27.84	38.60
Earnings Coverage of Net Losses (X)	5.33	3.89	3.42	6.38	22.55

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.83	1.04	1.00	0.38	0.08
RE Loans Secured By 1-4 Family	0.66	0.73	0.69	0.25	0.09
Revolving	0.46	0.44	0.45	0.15	0.04
Closed-End	0.70	0.80	0.66	0.26	0.09
Commercial Real Estate Loans	0.97	1.26	1.14	0.43	0.08
Construction and Land Dev	2.70	3.39	3.15	0.93	0.09
Multifamily	0.38	0.49	0.34	0.08	0.01
Nonfarm Nonresidential	0.53	0.56	0.35	0.12	0.04
RE Loans Secured by Farmland	0.08	0.08	0.02	0.01	0.00
Commercial and Industrial Loans	1.11	1.45	1.70	0.70	0.31
Loans to Depository Institutions	0.00	0.05	3.03	0.51	0.00
Loans to Individuals	1.18	1.38	1.50	1.11	0.75
Credit Card Loans	2.10	3.07	2.75	2.12	1.57
Agricultural Loans	0.02	0.09	0.05	0.03	0.00
Loans to Foreign Governments & Inst	0.00	N/A	N/A	0.00	0.00
Other Loans and Leases	0.84	1.22	1.94	1.23	0.55

PERCENT OF LOANS AND LEASES

12/31/2011

12/31/2010

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.02

1.16

1.38

1.35

1.00

90+ Days PD Loans and Leases

0.08

0.12

0.14

0.11

0.10

Nonaccrual Loans and Leases

2.84

3.31

3.17

1.93

0.84

90+ Days PD and Nonaccrual Loans and Leases

2.98

3.50

3.38

2.09

1.00

30-89 Days PD Restructured

0.03

0.01

0.01

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.65

0.52

0.22

0.03

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.02

1.16

1.38

1.35

1.00

90+ Days Past Due Assets

0.08

0.12

0.14

0.11

0.10

Nonaccrual Assets

2.88

3.34

3.20

1.93

0.84

30+ Days PD & Nonaccrual Assets

4.11

4.77

4.95

3.52

2.05

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.95

2.37

2.39

1.54

0.73

90+ PD & Nonaccrual Assets + OREO

2.92

3.38

3.17

1.96

0.90

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.64

3.96

3.58

1.95

0.79

Allowance for Loan & Lease Losses

291.08

287.59

264.24

175.83

90.43

Equity Cap + ALLL

36.15

42.15

39.73

22.62

8.56

Tier 1 Cap + ALLL

35.67

40.91

39.27

21.01

8.10

Loans & Leases + RE Acquired

5.55

5.78

5.03

2.61

1.07

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.04	1.18	1.38	1.35	0.99
- 90+ Days Past Due	0.08	0.12	0.14	0.11	0.10
- Nonaccrual	3.18	3.70	3.55	2.21	0.90
Coml & Indl - 30-89 Days PD	0.68	0.81	1.13	1.09	0.84
- 90+ Days Past Due	0.04	0.08	0.07	0.08	0.06
- Nonaccrual	1.64	2.06	1.74	0.93	0.54
Individuals - 30-89 Days PD	1.16	1.17	1.36	1.61	1.50
- 90+ Days Past Due	0.07	0.08	0.09	0.10	0.08
- Nonaccrual	0.35	0.39	0.46	0.31	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.22	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.64	0.00	0.00
Agricultural - 30-89 Days PD	0.06	0.09	0.11	0.10	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.14	0.20	0.16	0.03	0.02
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	0.00	0.00
- 90+ Days Past Due	0.00	N/A	N/A	0.00	0.00
- Nonaccrual	0.00	N/A	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.20	0.33	0.43	0.49	0.30
- 90+ Days Past Due	0.00	0.00	0.01	0.03	0.02
- Nonaccrual	0.05	0.15	0.22	0.08	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.28	1.42	1.55	1.41	1.19
- 90+ Days Past Due	0.10	0.10	0.13	0.10	0.10
- Nonaccrual	2.14	2.44	2.03	1.26	0.50
Revolving - 30-89 Days PD	0.46	0.53	0.56	0.58	0.59
- 90+ Days Past Due	0.02	0.03	0.02	0.02	0.02
- Nonaccrual	0.60	0.65	0.53	0.34	0.15
Closed-End - 30-89 Days PD	1.47	1.60	1.72	1.59	1.14
- 90+ Days Past Due	0.10	0.11	0.14	0.11	0.10
- Nonaccrual	2.48	2.91	2.46	1.33	0.54
- Jr Lien 30-89 Days PD	0.09	0.09	0.11	0.12	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.01	0.01	0.00
- Jr Lien Nonaccrual	0.15	0.20	0.17	0.09	0.05
Commercial RE - 30-89 Days PD	0.85	1.05	1.30	1.32	0.83
- 90+ Days Past Due	0.05	0.10	0.12	0.09	0.09
- Nonaccrual	3.91	4.35	4.33	2.67	1.02
Const & Dev - 30-89 Days PD	0.73	0.99	1.38	1.68	0.99
- 90+ Days Past Due	0.05	0.11	0.12	0.10	0.06
- Nonaccrual	8.72	9.28	9.25	5.16	1.53
Multi family - 30-89 Days PD	0.31	0.30	0.44	0.33	0.27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.23	1.60	1.76	0.59	0.20
Nonfarm Nres- 30-89 Days PD	0.78	0.88	0.99	0.87	0.63
- 90+ Days Past Due	0.03	0.06	0.08	0.05	0.07
- Nonaccrual	2.71	2.80	2.48	1.11	0.55
Farmland - 30-89 Days PD	0.30	0.43	0.44	0.37	0.36
- 90+ Days Past Due	0.00	0.01	0.03	0.00	0.00
- Nonaccrual	1.57	1.27	1.08	0.38	0.16
Credit Card - 30-89 Days PD	1.12	1.12	1.60	1.52	1.20
- 90+ Days Past Due	0.43	0.49	0.49	0.49	0.32
- Nonaccrual	0.00	0.01	0.02	0.02	0.00

CAPITAL RATIOS

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	9.35	8.85	8.51	8.65	9.19
Tier 1 RBC Ratio	13.65	12.61	11.54	11.17	11.74
Total Risk-Based Capital Ratio	15.20	14.14	13.11	12.57	13.01

Tangible Tier 1 Leverage Ratio	9.29	8.79	8.45	8.61	9.15
Tangible Common Eq Cap/Tan Assets	8.02	7.32	6.94	7.20	7.92

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.14	10.00	10.48	12.58	15.21
Standby Letters of Credit	0.41	0.45	0.49	0.62	0.70
Commercial & Similar Letters of Credit	0.01	0.01	0.02	0.02	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	0.71	0.63	0.56	0.73	0.55
Interest Rate Contracts	0.71	0.62	0.56	0.71	0.54
Interest Rate Futures & Forward Contr	0.13	0.09	0.06	0.08	0.04
Written Options Contr (Int Rate)	0.17	0.15	0.13	0.16	0.07
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.14	0.14	0.12	0.12	0.08

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	16.01	15.04	15.16	18.19	22.11
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PERCENT OF NOTIONAL AMOUNT	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	100.00	99.93	99.94	99.08	99.37
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.02	0.04	0.25	0.35
Futures and Forwards	29.00	25.03	17.26	16.79	17.88
Written Options	34.82	36.68	38.46	37.78	38.32
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	33.29	35.60	37.78	36.16	37.44
Purchased Options	0.83	0.86	1.04	3.10	4.64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.39	0.59	0.48	3.10	4.58
Swaps	32.10	33.51	31.40	30.90	27.68
Held for Trading	1.93	2.79	2.56	2.44	1.24
Interest Rate Contracts	1.92	2.77	2.55	2.44	1.24
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	98.07	97.21	97.44	97.56	98.76
Interest Rate Contracts	87.51	86.62	86.85	85.09	87.84
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.02	0.25	0.35
Deriv Contr (Excl Fut & FX LE 14 Days)	62.85	62.05	58.35	60.50	59.77
One Year or Less	31.03	28.19	27.88	29.52	20.11
Over 1 Year to 5 Years	17.48	20.74	17.33	10.19	25.43
Over 5 Years	7.76	6.44	6.46	5.40	3.10
Gross Negative Fair Value (Abs Val)	1.72	1.22	0.73	1.38	0.45
Gross Positive Fair Value	0.65	0.51	0.67	0.45	0.40
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	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
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	18.38	19.54	29.47	24.85	21.75
Ins Under Assets(L/H)/Tot Ins Und Ast	81.62	80.46	70.53	75.15	78.25
Sep Acct Assets(L/H)/Total Life Ast	8.10	8.46	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.31	0.36	0.41	0.47	0.49
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	74.67	78.57	69.23	64.06	62.11
Other Prem Inc/Total Prem Inc	25.33	21.43	30.77	35.94	37.89
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)	71.74	-207.28	54.76	43.25	7.32
Ins Net Inc (L/H)/Equity (L/H)	1.33	2.17	4.94	12.90	10.53
Insur Ben, Losses, Exp/Insur Premiums	77.84	74.72	51.02	81.84	88.59
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)	0.61	0.73	0.69	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	10.64	10.11	9.78	10.07	9.59
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	0.02	0.08	0.00
Cost: Interest-Bearing Deposits	0.32	0.30	0.78	2.51	2.05
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	150.84	N/A	N/A
Commercial and Industrial Loans	1.04	N/A	21.93	0.14	N/A
Foreign Governments and Inst	0.00	N/A	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-17.11	1.77	-35.81	-9.92	-39.29
Total Selected Assets	-8.87	-1.60	-28.99	-12.15	-33.06
Deposits	-50.63	-13.60	-22.65	-19.78	-9.71

PROFITABILITY:	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	4.87	1.25	-3.33	2.77	9.72
Bank Net Inc/Avg Eq Inv in Banks	5.95	2.75	-1.58	4.43	10.60
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.75	3.42	1.82	4.39	4.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.66	2.67	2.26	0.47	10.89
Bank Net Income/Parent Net Income	111.22	113.45	117.00	112.54	109.90
Nonbank Net Income/Parent Net Income	0.40	0.51	0.30	0.36	0.42
Sub BHCs Net Inc/Parent Net Income	92.33	85.82	81.87	88.34	91.86
LEVERAGE:					
Total Liabilities/Equity	17.10	19.66	21.05	20.69	18.21
Total Debt/Equity Capital	3.16	3.46	3.88	2.48	1.37
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.97	17.55	18.99	18.94	16.55
Tot Debt+Lns Guaranteed for Affl/Equity	3.28	3.65	4.16	2.74	1.58
Total Debt/Eq Cap - Exc Over Fair Value	3.18	3.50	3.91	2.52	1.40
Long-Term Debt/Equity Capital	2.00	2.11	2.19	0.91	0.44
Short-Term Debt/Equity Capital	0.41	0.54	0.68	0.73	0.41
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.07	0.11	0.09	0.08	0.12
Long-Term Debt/Consolidated LT Debt	4.56	4.07	2.95	1.26	1.08
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.20	115.13	115.38	115.32	112.49
Total Investment in Subs/Equity	113.66	115.65	116.09	115.93	113.17
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.34	101.90	101.29	100.74	98.83
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.77	102.27	101.84	101.21	99.32
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.67	1.68	1.89	1.78	1.18
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.90	4.70	5.91	5.40	3.68
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	85.13	83.68	84.08	101.98	112.97
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.04	95.11	94.71	103.03	119.02
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.47	99.99	102.97	93.76	99.01
Pretax Oper Inc + Int Exp/Int Expense	1735.73	913.04	1883.98	4896.69	4446.25
Div + Int From Subs/Int Exp + Div	110.90	97.64	111.22	154.75	165.31
Fees+Other Inc From Subs/Sal + Oth Exp	4.95	3.73	4.35	4.02	5.15
Net Inc/Curr Port of LT Debt+Pfd Div(X)	11.21	9.47	6.86	60.01	75.63
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.60	-0.84	-0.75	-0.92	-0.17
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	18.62	23.26	24.63	3.75	2.07
Total	18.62	23.26	24.63	3.75	2.07
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	0.24	0.22	0.26	0.21	0.29
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

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	75.16	81.37	84.81	86.15	85.76
Dividends Paid/Net Income	24.46	28.91	45.00	42.23	34.98
Net Income - Dividends/Avg Equity	3.20	-0.42	-5.44	-0.10	6.13

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	112.93	99.87	112.73	130.85	146.88
Dividends From Nonbank Subs	0.44	0.53	0.63	0.53	0.49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.14	1.01
Dividends From All Subsidiaries	118.51	108.02	118.17	141.10	171.06

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	30.86	33.92	52.04	59.88	51.13
Interest Income From Bank Subs	0.05	0.05	0.11	0.17	0.35
Mgt & Service Fees From Bank Subs	0.67	0.72	0.88	0.71	0.77
Other Income From Bank Subs	0.01	0.02	0.04	0.04	0.04
Operating Income From Bank Subs	36.18	39.45	57.50	65.48	61.41

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	66.31	73.29	74.88	74.42	69.88
Interest Income From Nonbank Subs	0.24	0.29	0.03	0.00	0.37
Mgt & Serv Fees From Nonbank Subs	0.05	0.28	0.00	0.01	0.09
Other Income From Nonbank Subs	0.00	0.02	0.03	0.07	0.00
Operating Inc From Nonbank Subs	72.73	82.04	83.59	82.73	81.75

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	9.53	15.70	15.99	35.82	27.98
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	9.55	15.70	16.41	35.83	29.19

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	58.42	56.55	58.15	68.16	70.23
Interest Income From Bank Subs	2.76	1.19	1.06	0.85	1.52
Mgt & Serv Fees From Bank Subs	1.79	1.47	1.39	0.91	1.11
Other Income From Bank Subs	0.04	0.05	0.14	0.13	0.08
Operating Income From Bank Subs	74.00	70.33	70.68	78.64	80.70

Dividends From Nonbank Subs	1.97	3.06	2.43	0.69	0.60
Interest Income From Nonbank Subs	0.02	0.01	0.01	0.01	0.01
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	4.33	6.14	5.65	1.47	1.34

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

Loans and Adv From Subs/ST Debt	676.33	791.89	573.34	557.92	628.82
Loans and Adv From Subs/Total Debt	210.47	214.11	191.67	365.63	462.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									451
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.49	2.48	2.77	3.16	3.49	3.83	4.23	4.43	451
+ Non-interest Income	0.80	0.05	0.15	0.45	0.73	1.08	1.53	2.31	451
- Overhead Expense	3.09	2.03	2.23	2.60	3.03	3.51	4.15	4.55	451
- Provision for Losses	0.54	0.02	0.09	0.21	0.39	0.76	1.48	2.05	451
+ Securities Gains (Losses)	0.04	-0.09	-0.01	0.00	0.01	0.09	0.18	0.32	451
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.01	0.00	0.00	0.00	0.02	0.07	451
= Pretax Net Oper Income (TE)	0.75	-1.29	-0.66	0.23	0.86	1.34	1.79	2.09	451
Net Operating Income	0.52	-1.43	-0.59	0.16	0.61	0.93	1.42	1.65	451
Net Income	0.52	-1.43	-0.59	0.17	0.61	0.93	1.42	1.65	451
Net Income (Sub S Adjusted)	0.60	-1.21	-0.45	0.21	0.67	1.09	1.36	1.42	98
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.87	3.90	4.16	4.53	4.88	5.24	5.62	5.87	451
Interest Expense	1.07	0.45	0.59	0.83	1.06	1.29	1.55	1.72	451
Net Interest Income (TE)	3.81	2.74	3.00	3.44	3.80	4.19	4.61	4.84	451
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.87	0.04	0.10	0.27	0.67	1.35	2.33	3.19	451
Earnings Coverage of Net Losses (X)	5.32	-0.11	0.24	1.04	2.80	7.36	17.78	36.51	451
Ln&Ls Allowance/Total Loans & Leases	1.88	0.97	1.07	1.33	1.73	2.37	3.16	3.83	451
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.26	0.68	0.89	1.79	3.47	6.15	10.39	13.45	451
30-89 Days Past Due Loans and Leases	1.01	0.09	0.17	0.39	0.84	1.51	2.42	3.44	451
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.34	-9.30	0.04	10.03	17.45	25.41	33.58	37.69	451
Net ST Noncore Funding Dependence	5.13	-16.10	-10.72	-0.96	5.90	11.49	18.68	22.34	451
Net Loans and Leases/Total Assets	63.27	42.61	48.65	54.94	63.96	70.65	76.70	80.03	451
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.35	4.09	6.51	8.10	9.29	10.65	12.21	13.79	451
Equity Capital/Total Assets	9.21	3.37	5.31	7.61	9.12	10.94	12.91	14.41	451
Equity Capital+Minority Int/Total Assets	9.30	3.39	5.39	7.73	9.26	10.96	12.97	14.47	451
Tier 1 Common Eq Cap / T RWA	11.40	3.10	5.47	8.32	11.05	14.05	18.77	21.44	451
Net Loans&Ls/Equity Capital (X)	7.29	3.39	4.13	5.47	6.89	8.69	11.26	16.03	445
Cash Dividends/Net Income	24.32	0.00	0.00	0.00	23.51	43.40	61.67	81.35	371
Cash Dividends/Net Income (Sub S Adjusted)	8.23	-30.98	-15.89	-0.14	0.00	17.73	44.48	55.63	98
Retained Earnings/Avg Equity Cap	3.20	-30.50	-9.26	0.97	4.56	7.40	10.05	12.69	449
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.41	0.00	0.00	0.00	0.00	0.00	3.06	10.57	445
Long-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.00	13.77	25.80	445
Equity Investment in Subs/Equity Cap	113.19	92.73	95.80	99.67	106.81	123.95	147.80	168.16	445
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.04	-2.19	7.67	68.79	99.99	127.94	190.04	293.66	431

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.47	3.57	3.76	4.15	4.46	4.81	5.14	5.52	451
Less: Interest Expense	0.98	0.41	0.54	0.75	0.97	1.19	1.45	1.57	451
Equals: Net Interest Income (TE)	3.49	2.48	2.77	3.16	3.49	3.83	4.23	4.43	451
Plus: Non-Interest Income	0.80	0.05	0.15	0.45	0.73	1.08	1.53	2.31	451
Equals: Adj Operating Income (TE)	4.33	2.86	3.28	3.83	4.29	4.87	5.38	5.97	451
Less: Overhead Expense	3.09	2.03	2.23	2.60	3.03	3.51	4.15	4.55	451
Less: Provision for Loan and Lease Losses	0.54	0.02	0.09	0.21	0.39	0.76	1.48	2.05	451
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Plus: Realized G/L on AFS Sec	0.05	-0.05	-0.01	0.00	0.01	0.09	0.18	0.32	451
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.01	0.00	0.00	0.00	0.02	0.07	451
Equals: Pretax Net Oper Inc (TE)	0.75	-1.29	-0.66	0.23	0.86	1.34	1.79	2.09	451
Less: Applicable Income Taxes (TE)	0.23	-0.14	-0.01	0.03	0.20	0.42	0.57	0.69	451
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	451
Equals: Net Operating Income	0.52	-1.43	-0.59	0.16	0.61	0.93	1.42	1.65	451
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Equals: Net Income	0.52	-1.43	-0.59	0.17	0.61	0.93	1.42	1.65	451
Memo: Net Income (Last Four Qtrs)	0.51	-1.49	-0.67	0.16	0.60	0.94	1.43	1.65	434
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.11	85.09	87.81	90.38	92.33	93.93	95.78	96.66	451
Avg Int-Bearing Funds / Avg Assets	78.59	63.73	69.19	74.21	79.11	83.12	86.93	88.99	451
Int Income (TE) / Avg Earning Assets	4.87	3.90	4.16	4.53	4.88	5.24	5.62	5.87	451
Int Expense / Avg Earning Assets	1.07	0.45	0.59	0.83	1.06	1.29	1.55	1.72	451
Net Int Inc (TE) / Avg Earn Assets	3.81	2.74	3.00	3.44	3.80	4.19	4.61	4.84	451
YIELD OR COST:									
Total Loans and Leases (TE)	5.78	4.96	5.17	5.43	5.76	6.09	6.40	6.74	451
Interest-Bearing Bank Balances	0.31	0.00	0.04	0.19	0.26	0.36	0.70	1.27	448
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.06	0.17	0.24	0.44	1.03	309
Trading Assets	1.59	0.00	0.00	0.00	0.00	3.02	7.29	7.47	19
Total Earning Assets	4.77	3.88	4.05	4.41	4.77	5.09	5.43	5.77	451
Investment Securities (TE)	3.22	1.65	2.11	2.59	3.15	3.89	4.42	4.93	451
U.S. Treasury & Agency Sec (excl MBS)	2.04	0.44	0.89	1.41	1.99	2.62	3.48	3.97	411
Mortgage-Backed Securities	2.99	1.36	1.85	2.43	2.93	3.58	4.32	4.85	432
All Other Securities	5.11	1.87	2.95	4.09	5.03	6.02	7.62	10.39	433
Interest-Bearing Deposits	1.03	0.47	0.59	0.80	1.01	1.25	1.50	1.65	451
Time Deposits of \$100K or More	1.55	0.84	0.99	1.24	1.51	1.85	2.18	2.40	451
Time Deposits < \$100K	1.66	0.94	1.10	1.36	1.61	1.96	2.28	2.51	451
Other Domestic Deposits	0.51	0.18	0.22	0.33	0.48	0.67	0.86	0.95	451
Foreign Deposits	0.32	0.08	0.08	0.08	0.08	0.32	0.46	0.51	2
Fed Funds Purchased and Repos	0.75	0.00	0.00	0.21	0.53	1.03	2.79	3.80	364
Other Borrowed Funds & Trading Liab	3.07	0.30	1.01	2.24	3.25	3.91	4.59	5.30	426
All Interest-Bearing Funds	1.24	0.59	0.75	1.00	1.23	1.48	1.74	1.88	451

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	65.55	47.38	50.51	56.29	63.66	74.13	86.26	94.83	451
Avg Assets per Employee (\$000)	4213.95	2740.66	2941.07	3434.20	3989.66	4830.66	6178.35	7355.30	451
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	433
Overhead Exp / NII + Non-Int Income	73.53	51.04	56.98	64.15	71.63	81.86	93.06	103.18	451
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.09	2.03	2.23	2.60	3.03	3.51	4.15	4.55	451
Personnel Expense	1.59	1.02	1.13	1.32	1.55	1.86	2.15	2.32	451
Net Occupancy Expense	0.38	0.20	0.23	0.29	0.37	0.47	0.57	0.66	451
Other Operating Expenses	1.08	0.65	0.72	0.86	1.03	1.28	1.61	1.94	451
Overhead Less Non-Interest Income	2.25	1.39	1.61	1.88	2.23	2.58	2.97	3.28	451
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	72.01	49.60	55.01	62.97	70.15	80.48	92.33	102.95	451
Personnel Expense	37.25	25.70	28.43	32.61	36.96	41.73	47.09	50.47	451
Net Occupancy Expense	8.98	4.88	5.65	6.84	8.57	10.88	13.32	15.75	451
Other Operating Expenses	25.28	15.71	17.28	20.17	23.59	29.32	38.01	45.99	451
Total Non-Interest Income	17.92	1.50	4.97	12.23	17.84	23.79	31.18	40.84	451
Fiduciary Activities Income	0.84	0.00	0.00	0.00	0.00	1.50	4.29	7.69	451
Serv Charges on Deposit Accts - Domestic	5.78	1.11	1.77	3.39	5.12	7.87	11.42	13.57	451
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Investment Banking Fees & Commissions	0.51	0.00	0.00	0.00	0.14	1.04	2.03	2.98	451
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Net Servicing Fees	0.28	0.00	0.00	0.00	0.00	0.37	1.51	2.38	451
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Insurance Activities Revenue	0.31	0.00	0.00	0.00	0.01	0.24	1.80	5.38	451
Net Gain (Loss) - Sales Loans, OREO, Oth	0.27	-12.36	-6.43	-1.69	0.06	2.42	6.84	12.02	451
Other Non-Interest Income	7.18	1.93	2.83	4.64	6.67	9.23	13.56	17.25	451
Overhead Less Non-Interest Income	53.34	28.30	34.13	41.89	51.54	62.94	80.24	90.43	451
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	16.87	-21.01	0.00	1.61	18.98	29.47	34.19	36.58	368
Appl Inc Tax+TE/Pretax NOI+TE	26.96	0.00	0.20	17.24	31.75	36.72	40.52	46.04	368

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.82	28.63	35.85	41.50	50.60	59.73	66.77	70.76	451
Commercial and Industrial Loans	7.92	1.93	2.76	4.69	6.95	10.78	15.16	17.92	451
Loans to Individuals	1.81	0.11	0.25	0.54	1.29	2.76	4.94	7.65	451
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Agricultural Loans	0.98	0.00	0.00	0.00	0.09	1.26	5.68	9.37	451
Other Loans and Leases	0.80	0.00	0.00	0.06	0.43	1.27	2.57	3.77	451
Net Loans and Leases	63.27	42.61	48.65	54.94	63.96	70.65	76.70	80.03	451
Debt Securities Over 1 Year	18.75	2.41	3.90	10.68	17.99	27.19	34.36	37.82	451
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.08	0.44	0.86	451
Subtotal	82.75	67.77	71.22	78.53	83.63	87.72	89.84	91.04	451
Interest-Bearing Bank Balances	4.94	0.03	0.21	1.05	3.74	7.95	13.67	17.11	451
Federal Funds Sold & Reverse Repos	0.34	0.00	0.00	0.00	0.00	0.32	2.25	4.13	451
Debt Securities 1 Year or Less	1.74	0.00	0.01	0.26	1.04	2.59	5.52	7.74	451
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Total Earning Assets	91.13	85.47	87.38	89.62	91.35	92.74	94.20	95.05	451
Non-Int Cash and Due From Dep Inst	1.84	0.43	0.74	1.29	1.71	2.37	3.28	3.97	451
Other Real Estate Owned	0.89	0.01	0.04	0.19	0.59	1.40	2.70	3.63	451
All Other Assets	6.93	3.37	4.03	5.34	6.85	8.35	10.53	11.81	451
MEMORANDA:									
Short-Term Investments	7.79	1.05	1.72	3.23	6.72	11.81	17.08	21.27	451
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.00	0.90	2.73	451
U.S. Agency Securities (excl MBS)	4.10	0.00	0.00	0.53	2.81	7.43	13.52	17.96	451
Municipal Securities	4.52	0.00	0.00	0.69	3.50	8.16	13.17	15.65	451
Mortgage-Backed Securities	9.12	0.00	0.33	3.33	8.11	14.97	20.38	25.35	451
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.40	451
Other Debt Securities	0.27	0.00	0.00	0.00	0.00	0.30	1.63	3.60	451
RE Loans Secured by 1-4 Family	17.25	4.29	6.41	10.37	16.36	23.12	30.77	37.96	451
Revolving	2.69	0.02	0.21	0.90	2.56	4.08	6.05	7.37	451
Closed-End, Sec by First Liens	13.25	3.31	4.08	7.12	12.09	18.10	25.84	31.14	451
Closed-End, Sec by Junior Liens	0.92	0.06	0.16	0.38	0.79	1.40	2.14	2.61	451
Commercial Real Estate Loans	29.87	12.26	15.44	21.85	29.25	37.76	45.46	51.35	451
Construction and Land Dev	5.06	0.95	1.35	2.25	4.36	7.36	10.66	13.47	451
Multifamily	2.02	0.15	0.39	0.83	1.58	3.04	5.07	6.36	451
Nonfarm Nonresidential	22.04	9.58	11.07	16.13	21.30	27.60	34.80	38.37	451
RE Loans Secured by Farmland	1.79	0.00	0.00	0.06	0.59	3.33	7.94	10.96	451
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.60	56.24	60.71	72.39	81.35	87.49	92.32	94.98	451
RE Loans Secured by 1-4 Family	27.12	7.28	10.42	17.02	26.25	35.99	48.51	55.32	451
Revolving	4.19	0.03	0.36	1.50	3.81	6.57	9.26	11.53	451
Closed-End	22.45	5.62	8.11	13.19	20.98	30.42	41.84	50.13	451
Commercial Real Estate Loans	46.87	21.41	27.36	36.36	46.43	57.40	67.22	72.06	451
Construction and Land Dev	7.88	1.55	2.24	3.58	7.01	11.31	16.31	19.27	451
Multifamily	3.15	0.29	0.66	1.37	2.49	4.69	7.55	10.11	451
Nonfarm Nonresidential	34.70	15.11	19.38	26.44	34.56	41.80	52.19	55.31	451
RE Loans Secured by Farmland	2.86	0.00	0.00	0.10	0.96	5.19	11.68	17.11	451
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Commercial and Industrial Loans	12.38	3.19	4.43	7.42	11.55	16.95	22.78	26.61	451
Loans to Individuals	2.98	0.17	0.36	0.88	2.14	4.44	8.42	13.06	451
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.11	0.44	0.67	451
Agricultural Loans	1.60	0.00	0.00	0.00	0.14	2.06	8.95	15.32	451
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Other Loans and Leases	1.28	0.00	0.00	0.10	0.67	2.05	4.51	6.14	451

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.79	1.05	1.72	3.23	6.72	11.81	17.08	21.27	451
Liquid Assets	22.94	8.34	11.23	16.34	21.37	29.73	36.65	43.23	451
Investment Securities	21.32	3.62	6.78	12.92	20.73	29.21	37.14	41.49	451
Net Loans and Leases	63.27	42.61	48.65	54.94	63.96	70.65	76.70	80.03	451
Net Lns, Ls & Stdby Ltrs of Credit	63.78	43.47	48.87	55.32	64.13	71.51	77.50	80.89	451
Core Deposits	65.81	49.60	54.86	59.71	66.51	71.53	75.77	78.26	451
Noncore Funding	22.65	9.77	12.62	16.10	21.96	28.81	34.85	38.99	451
Time Deposits of \$100K or More	14.66	5.92	7.47	9.87	13.95	19.30	24.02	27.78	451
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Fed Funds Purchased and Repos	1.31	0.00	0.00	0.00	0.55	2.40	5.35	7.35	451
Net Fed Funds Purchased (Sold)	0.97	-3.41	-1.02	0.00	0.22	2.11	4.69	6.57	451
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Oth Borrowings W/Rem Mat 1 Yr or Less	1.02	0.00	0.00	0.00	0.58	1.80	3.52	5.86	451
Earning Assets Repr in 1 Year	31.08	12.32	17.25	22.85	29.79	38.61	48.59	54.91	451
Int-Bearing Liab Repr in 1 Year	27.49	9.10	11.92	16.31	23.30	35.80	56.47	62.41	451
Long-Term Debt Repr in 1 Year	0.37	0.00	0.00	0.00	0.00	0.53	2.13	4.59	451
Net Assets Repriceable in 1 Year	2.96	-34.70	-24.91	-5.16	4.37	13.45	22.96	28.31	451
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.34	-9.30	0.04	10.03	17.45	25.41	33.58	37.69	451
Net ST Noncore Funding Dependence	5.13	-16.10	-10.72	-0.96	5.90	11.49	18.68	22.34	451
Short-Term Inv/ST Noncore Funding	76.37	6.94	11.68	27.71	56.43	107.81	215.38	354.17	447
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.72	-10.09	-4.93	2.91	12.12	24.53	42.82	54.11	451
Net Loans and Leases/Total Deposits	77.33	53.97	58.51	67.14	77.96	87.06	97.20	101.74	451
Net Loans and Leases/Core Deposits	97.77	62.62	69.72	81.16	95.51	113.00	131.99	140.99	451
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.84	-0.21	0.00	0.00	0.10	1.28	3.89	7.49	186
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.38	-1.26	0.06	1.21	3.76	7.03	10.60	13.38	443
Struct Notes Appr(Depr)/T1 Cap	0.06	-0.22	-0.07	0.00	0.02	0.11	0.26	0.36	224
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.13	0.00	0.00	0.00	0.00	3.01	27.25	55.17	451
Available-For-Sale Securities	95.86	44.01	72.42	96.84	100.00	100.00	100.00	100.00	451
U.S. Treasury Securities	0.68	0.00	0.00	0.00	0.00	0.00	4.00	13.32	451
U.S. Agency Securities (excl MBS)	20.54	0.00	0.00	3.41	17.22	34.72	61.81	77.36	451
Municipal Securities	20.70	0.00	0.00	5.06	20.34	36.04	51.83	60.36	451
Mortgage-Backed Securities	45.24	0.01	3.32	21.57	47.48	64.66	86.21	94.86	451
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.53	1.88	451
Other Debt Securities	1.45	0.00	0.00	0.00	0.00	1.68	9.05	17.73	451
Mutual Funds and Equity Securities	0.37	0.00	0.00	0.00	0.00	0.40	2.06	5.35	451
Debt Securities 1 Year or Less	9.65	0.00	0.15	1.69	5.61	14.71	30.59	44.23	451
Debt Securities 1 To 5 Years	25.72	0.15	1.73	8.32	23.40	41.97	58.43	66.29	451
Debt Securities Over 5 Years	59.95	5.55	14.28	38.32	63.97	81.58	92.63	96.35	451
Pledged Securities	46.86	2.76	11.38	26.24	46.33	65.64	82.49	89.39	451
Structured Notes, Fair Value	2.98	0.00	0.00	0.00	0.00	4.86	14.71	25.42	451

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.54	0.02	0.09	0.21	0.39	0.76	1.48	2.05	451
Provision for Ln&Ls Losses/Avg Lns&Ls	0.82	0.04	0.15	0.35	0.60	1.20	2.19	2.94	451
Provision for Ln&Ls Losses/Net Losses	113.12	19.80	48.44	77.33	103.48	137.87	198.23	357.72	451
Ln&Ls Allowance/Total Loans & Leases	1.88	0.97	1.07	1.33	1.73	2.37	3.16	3.83	451
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.04	0.81	0.99	1.56	2.53	5.50	11.77	23.89	446
ALLL/Nonaccrual Assets	100.32	26.60	31.91	46.21	71.91	132.65	268.14	394.94	450
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	95.69	26.24	30.96	44.05	70.55	128.36	246.70	345.23	450
Gross Ln&Ls Losses/Avg Loans & Leases	0.99	0.09	0.15	0.33	0.76	1.52	2.46	3.38	451
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.02	0.06	0.15	0.28	0.41	451
Net Losses/Avg Loans and Leases	0.87	0.04	0.10	0.27	0.67	1.35	2.33	3.19	451
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Recoveries/Prior Year-End Losses	11.27	1.04	1.85	4.28	8.34	16.77	30.29	42.85	400
Earnings Coverage of Net Losses (X)	5.32	-0.11	0.24	1.04	2.80	7.36	17.78	36.51	451
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.83	0.02	0.05	0.21	0.54	1.37	2.24	3.32	451
RE Loans Secured By 1-4 Family	0.66	0.00	0.03	0.14	0.44	0.99	2.05	2.86	451
Revolving	0.46	0.00	0.00	0.00	0.15	0.82	1.68	2.65	436
Closed-End	0.69	0.00	0.01	0.11	0.42	1.09	2.23	3.42	451
Commercial Real Estate Loans	0.96	0.00	0.01	0.18	0.63	1.54	2.88	4.16	451
Construction and Land Dev	2.69	-0.02	0.00	0.00	1.17	4.85	9.71	15.32	449
Multifamily	0.38	0.00	0.00	0.00	0.00	0.12	2.40	5.90	444
Nonfarm Nonresidential	0.52	-0.00	0.00	0.05	0.32	0.94	1.70	2.21	451
RE Loans Secured by Farmland	0.07	-0.00	0.00	0.00	0.00	0.00	0.49	1.73	374
Commercial and Industrial Loans	1.10	-0.15	-0.01	0.10	0.60	1.70	3.98	6.18	451
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	1.18	0.05	0.10	0.38	0.79	1.61	3.68	6.14	388
Credit Card Loans	2.09	-0.08	0.00	0.54	1.56	3.20	5.96	8.43	145
Agricultural Loans	0.02	-0.08	-0.01	0.00	0.00	0.00	0.21	0.47	300
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.84	-0.29	-0.02	0.00	0.00	0.48	4.60	15.85	415

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	1.01	0.09	0.17	0.39	0.84	1.51	2.42	3.44	451
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.01	0.13	0.42	0.62	451
Nonaccrual Loans and Leases	2.84	0.36	0.54	1.15	2.26	4.26	7.10	10.07	451
90+ Days PD and Nonaccrual Loans and Leases	2.97	0.43	0.62	1.25	2.41	4.42	7.16	10.11	451
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.43	451
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	451
Nonaccrual Restructured	0.65	0.00	0.00	0.00	0.37	1.18	2.30	3.46	451
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.01	0.09	0.17	0.39	0.84	1.51	2.42	3.43	451
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.01	0.13	0.42	0.62	451
Nonaccrual Assets	2.87	0.37	0.57	1.19	2.32	4.26	7.10	10.07	451
30+ Days PD & Nonaccrual Assets	4.10	0.77	1.09	2.12	3.40	5.69	9.44	11.42	451
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.94	0.24	0.39	0.79	1.55	2.68	4.75	6.70	451
90+ PD & Nonaccrual Assets + OREO	2.91	0.42	0.61	1.17	2.33	4.05	7.54	9.83	451
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.64	0.49	0.71	1.47	2.84	5.16	8.98	12.11	451
Allowance for Loan & Lease Losses	291.08	52.03	79.50	158.85	274.35	404.70	574.47	698.15	451
Equity Cap + ALLL	36.14	4.13	6.08	13.04	27.64	48.88	93.06	139.85	445
Tier 1 Cap + ALLL	35.67	4.14	6.55	13.92	26.93	49.38	91.94	135.96	451
Loans & Leases + RE Acquired	5.54	0.77	1.18	2.41	4.50	7.79	13.12	17.44	451

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	1.03	0.05	0.13	0.37	0.81	1.59	2.60	3.66	451
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.12	0.42	0.67	451
- Nonaccrual	3.17	0.29	0.52	1.22	2.54	4.58	7.76	10.64	451
Coml & Indl - 30-89 Days PD	0.68	0.00	0.00	0.11	0.40	1.10	2.33	3.78	451
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.22	0.73	451
- Nonaccrual	1.63	0.00	0.00	0.27	1.00	2.52	6.06	8.78	451
Individuals - 30-89 Days PD	1.16	0.00	0.00	0.34	0.99	1.97	3.12	4.33	449
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.37	0.87	449
- Nonaccrual	0.35	0.00	0.00	0.00	0.12	0.62	1.47	2.61	449
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.43	0.94	300
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.80	3.56	300
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.10	1.32	3.89	415
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	415
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.27	1.47	415
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.28	0.00	0.12	0.50	1.10	1.93	2.96	3.76	451
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.49	0.92	451
- Nonaccrual	2.13	0.04	0.24	0.77	1.54	3.27	5.65	7.29	451
Revolving - 30-89 Days PD	0.45	0.00	0.00	0.00	0.24	0.87	1.62	2.25	436
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.58	436
- Nonaccrual	0.60	0.00	0.00	0.00	0.26	1.08	2.51	4.49	436
Closed-End - 30-89 Days PD	1.46	0.00	0.06	0.53	1.19	2.21	3.38	4.40	451
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.51	1.11	451
- Nonaccrual	2.47	0.03	0.22	0.82	1.78	3.81	6.83	8.94	451
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.05	0.15	0.31	0.45	451
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	451
- Jr Lien Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.24	0.65	1.26	451
Commercial RE - 30-89 Days PD	0.84	0.00	0.00	0.14	0.54	1.41	2.85	4.48	451
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.33	0.71	451
- Nonaccrual	3.91	0.11	0.42	1.13	3.05	5.62	10.19	12.69	451
Const & Dev - 30-89 Days PD	0.73	0.00	0.00	0.00	0.13	1.17	3.47	5.64	449
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.35	1.03	449
- Nonaccrual	8.71	0.00	0.00	0.63	5.70	16.32	30.10	37.25	449
Multifamily - 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.00	2.29	6.16	444
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	444
- Nonaccrual	1.22	0.00	0.00	0.00	0.00	0.75	8.22	17.10	444
Nonfarm Nres- 30-89 Days PD	0.77	0.00	0.00	0.07	0.46	1.32	2.75	4.48	451
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.50	451
- Nonaccrual	2.71	0.00	0.13	0.82	2.06	4.36	6.89	9.56	451
Farmland - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.29	1.77	3.88	374
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	374
- Nonaccrual	1.56	0.00	0.00	0.00	0.00	1.38	10.23	19.95	374
Credit Card - 30-89 Days PD	1.12	0.00	0.00	0.00	0.77	1.94	3.68	5.99	145
- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.00	0.67	2.25	3.36	145
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	145

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.35	4.09	6.51	8.10	9.29	10.65	12.21	13.79	451
Tier 1 RBC Ratio	13.64	5.69	8.91	11.22	13.31	15.94	19.62	22.53	451
Total Risk-Based Capital Ratio	15.20	8.23	11.10	12.85	14.70	17.42	20.88	23.40	451
Tangible Tier 1 Leverage Ratio	9.28	4.01	6.21	8.03	9.27	10.51	12.17	13.79	451
Tangible Common Eq Cap/Tan Assets	8.02	2.57	4.22	6.12	8.05	9.73	11.90	13.96	451
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.13	2.96	4.24	6.74	9.75	13.45	16.70	19.15	451
Standby Letters of Credit	0.40	0.00	0.02	0.11	0.27	0.58	1.17	1.69	451
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	451
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.71	0.00	0.00	0.00	0.00	1.16	3.27	7.81	451
Interest Rate Contracts	0.71	0.00	0.00	0.00	0.00	1.14	3.27	7.81	451
Interest Rate Futures & Forward Contr	0.12	0.00	0.00	0.00	0.00	0.00	0.93	2.37	451
Written Options Contr (Int Rate)	0.16	0.00	0.00	0.00	0.00	0.00	0.95	2.72	451
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Interest Rate Swaps	0.14	0.00	0.00	0.00	0.00	0.00	1.28	2.29	451
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	16.01	4.66	6.91	10.38	15.41	20.65	26.65	30.92	451

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	451
Ins Under Assets(P/C)/Tot Ins Und Ast	18.37	0.00	0.00	0.00	0.00	1.57	81.66	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	81.62	0.00	0.00	71.34	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	8.10	0.00	0.00	0.00	0.00	0.00	0.00	38.89	12
Ins Activities Revenue/Adj Oper Inc	0.31	0.00	0.00	0.00	0.01	0.24	1.80	5.38	451
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	265
Credit Rel Prem Inc/Tot Prem Inc	74.67	0.00	0.00	35.71	100.00	100.00	100.00	100.00	15
Other Prem Inc/Total Prem Inc	25.32	0.00	0.00	0.00	0.00	33.72	100.00	100.00	15
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
Ins Net Inc (P/C)/Equity (P/C)	71.73	15.21	15.21	15.21	57.60	100.00	100.00	100.00	3
Ins Net Inc (L/H)/Equity (L/H)	1.32	-2.52	-2.34	-0.18	0.64	2.26	3.15	4.75	11
Insur Ben, Losses, Exp/Insur Premiums	77.83	0.00	0.00	0.41	83.79	100.00	131.48	172.79	15
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)	0.60	0.00	0.00	0.00	0.00	0.00	0.73	3.10	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	451
CSV Life Insurance/Tier 1 Cap + ALLL	10.63	0.00	0.00	0.69	12.40	19.14	23.59	27.55	449
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	451
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Cost: Interest-Bearing Deposits	0.32	0.08	0.08	0.08	0.08	0.32	0.46	0.51	2
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	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-17.11	-100.00	-100.00	-44.55	-6.52	4.14	81.34	96.85	29
Total Selected Assets	-8.87	-100.00	-100.00	-36.36	-3.39	13.37	88.42	122.09	42
Deposits	-50.63	-90.50	-90.50	-90.50	-90.50	-50.63	-26.70	-18.73	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.16	0.00	0.00	40.81	91.01	104.21	151.02	208.47	262
Dividends Paid/Net Income	24.46	0.00	0.00	0.00	23.59	43.43	62.03	81.74	370
Net Income - Dividends/Avg Equity	3.19	-30.50	-9.26	0.83	4.51	7.40	10.05	12.69	449
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	112.92	0.00	0.00	53.04	106.00	163.58	311.26	384.60	291
Dividends From Nonbank Subs	0.44	0.00	0.00	0.00	0.00	0.42	2.76	7.37	291
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	291
Dividends From All Subsidiaries	118.50	0.00	0.00	69.33	109.72	170.30	323.65	385.45	291
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.85	0.00	0.00	0.00	33.00	56.34	78.51	102.72	359
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.25	1.44	359
Mgt & Service Fees From Bank Subs	0.67	0.00	0.00	0.00	0.00	0.00	3.22	24.77	359
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.12	359
Operating Income From Bank Subs	36.18	0.00	0.00	1.45	35.08	60.49	99.84	173.87	359
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.31	0.00	0.00	4.27	100.00	100.00	100.00	100.00	152
Interest Income From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.00	10.12	152
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.88	152
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Operating Inc From Nonbank Subs	72.72	0.00	0.00	41.66	100.00	100.00	100.00	189.11	152
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	9.53	0.00	0.00	0.00	0.00	1.36	53.11	78.39	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	9.55	0.00	0.00	0.00	0.00	1.62	53.11	78.39	30
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	58.42	0.00	0.00	0.00	89.82	99.80	100.00	100.00	396
Interest Income From Bank Subs	2.76	0.00	0.00	0.00	0.00	0.04	3.94	99.69	396
Mgt & Serv Fees From Bank Subs	1.78	0.00	0.00	0.00	0.00	0.00	7.85	62.07	396
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.80	396
Operating Income From Bank Subs	73.99	0.00	0.00	65.03	98.60	100.00	100.00	100.00	396
Dividends From Nonbank Subs	1.97	0.00	0.00	0.00	0.00	0.28	5.48	57.77	396
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.10	396
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	396
Operating Inc From Nonbank Subs	4.33	0.00	0.00	0.00	0.00	0.89	25.52	95.22	396
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Loans and Adv From Subs/ST Debt	676.33	0.00	0.00	0.00	220.02	803.71	2684.36	5751.25	75
Loans and Adv From Subs/Total Debt	210.46	0.00	0.00	0.00	110.45	301.29	821.65	1382.73	156

BHCPR Reporters for Quarter Ending 12/31/2011
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
3109904	809,759	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	935,467	ADAM BANK GROUP, INC.	TAMPA, FL	
1055623	556,252	ADBANC, INC.	OGALLALA, NE	
2467474	578,934	ADIRONDACK BANCORP, INC.	UTICA, NY	
3472176	868,864	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	525,329	ALBANK CORPORATION	CHICAGO, IL	
3123638	511,632	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	597,280	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	576,037	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	882,102	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	818,278	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	724,722	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	897,870	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1136269	536,748	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	752,552	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	633,361	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
3035049	542,883	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2312837	581,518	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	656,960	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	New Y-9C/BHCPR reporter
1107193	645,708	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	976,356	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2710796	707,184	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	778,056	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	597,180	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	569,230	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	790,992	ASB BANCORP, INC.	ASHEVILLE, NC	New Y-9C/BHCPR reporter
1129533	776,324	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	625,379	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	647,320	B. P. C. CORPORATION	COOKEVILLE, TN	
1895397	574,019	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	651,499	BANCTENN CORP.	KINGSPORT, TN	
1030040	940,691	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	553,200	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	719,846	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	720,602	BANKFIVE, MHC	FALL RIVER, MA	
1201363	784,967	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	608,566	BANKSHARES, INC., THE	WINTER PARK, FL	
1209248	766,642	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
3832949	643,599	BCSB BANCORP, INC.	BALTIMORE, MD	New Y-9C/BHCPR reporter
3274996	610,993	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2728157	861,843	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1919770	958,080	BIG SANDY HOLDING COMPANY	LIMON, CO	Moved from Peer 3
1491913	559,287	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	654,452	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	665,158	BNCCORP, INC.	BISMARCK, ND	
3807974	752,939	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	745,832	BOU BANCORP, INC.	OGDEN, UT	
1471960	517,027	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	669,005	BSB BANCORP INC.	BELMONT, MA	Name change from BSB BANCORP MHC
3189728	517,768	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
3488850	655,109	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
2183493	923, 631	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	768, 851	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	712, 810	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	680, 557	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	673, 325	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	826, 407	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	634, 345	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2254508	624, 482	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3819267	729, 235	CBM FLORIDA HOLDING COMPANY	BRADENTON, FL	
1118283	624, 677	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1106132	605, 791	CENTRABANC CORPORATION	WACO, TX	
2746049	521, 350	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	662, 099	CENTRAL BANCORPORATION	PROVO, UT	
1203899	645, 219	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	891, 425	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	551, 164	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	849, 023	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	834, 713	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	967, 549	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	Moved from Peer 3
3632756	548, 126	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	715, 847	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	699, 238	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	637, 953	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
3434633	616, 306	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	610, 257	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	503, 974	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
2244545	609, 412	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	583, 008	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	867, 719	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	539, 636	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	589, 911	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	652, 485	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	645, 900	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	878, 567	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	853, 945	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	534, 971	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	665, 974	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	555, 280	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	798, 090	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	996, 156	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	Moved from Peer 3
3153242	933, 643	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	858, 957	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	914, 315	CNB CORPORATION	CONWAY, SC	
3444801	642, 631	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	639, 265	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	798, 570	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1838974	738, 616	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	645, 708	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	946, 429	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	579, 756	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	552, 906	COMMUNITY BANCORP	DERBY, VT	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
1247398	769,079	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	727,893	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	525,271	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	792,729	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1097986	560,423	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2593083	522,986	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	Moved from Peer 5
2754585	532,850	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	618,532	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	674,554	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	633,348	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	602,986	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	684,027	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1130931	519,830	CORTLAND BANCORP	CORTLAND, OH	Moved from Peer 5
2524788	678,293	COUNTY BANCORP, INC.	MANITOWOC, WI	
1102581	714,214	CU BANK SHARES, INC.	DALLAS, TX	
2242523	971,162	D. L. EVANS BANCORP	BURLEY, ID	
2497462	523,619	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	843,014	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	555,758	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	850,998	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	801,371	DI BOLL STATE BANCSHARES, INC.	DI BOLL, TX	
2065432	581,894	DIMECO, INC	HONESDALE, PA	
1117455	608,144	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	589,681	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	568,022	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	796,892	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1135909	511,425	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	557,951	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	921,709	ECB BANCORP, INC.	ENGELHARD, NC	
3695957	764,182	ENB FINANCIAL CORP	EPHRATA, PA	
3180547	611,366	EQUITY BANCSHARES, INC.	WICHITA, KS	New Y-9C/BHCPR reporter
3728930	939,244	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	579,558	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	740,902	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	566,734	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	570,498	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	504,900	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	793,646	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	870,383	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	922,993	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	536,889	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	622,758	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	654,435	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	567,981	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	614,248	FAUQUIER BANCSHARES, INC.	WARRENTON, VA	
3031902	524,082	FCB FINANCIAL CORP.	SAVANNAH, GA	
2121552	660,655	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	662,095	FIDELITY COMPANY	DUBUQUE, IA	
2858773	606,744	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	518,005	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
1138188	549,281	FIRST AMERICAN BANCORP	ATHENS, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
3266302	533, 128	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	684, 906	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	852, 911	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1838590	540, 870	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2385493	681, 413	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	536, 434	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	721, 854	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	555, 629	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1119404	687, 821	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	541, 690	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1105470	566, 187	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
1983977	644, 310	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	742, 527	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	594, 503	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	883, 599	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	676, 221	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	848, 046	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	753, 333	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	522, 370	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	912, 965	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	791, 532	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	557, 772	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1134078	797, 170	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
3393178	585, 445	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	558, 418	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	818, 546	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	910, 028	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1076123	539, 064	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	959, 416	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	518, 213	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
2880626	781, 150	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	677, 987	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	635, 002	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
2521509	756, 332	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	703, 962	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	859, 944	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	557, 825	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	860, 025	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	958, 785	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
2127657	765, 171	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	642, 609	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	671, 157	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	710, 142	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	825, 993	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	729, 391	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	608, 144	FLORIDA BUSINESS BANGROUP, IN	TAMPA, FL	
3223828	799, 023	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	546, 392	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	599, 093	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	715, 641	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	787, 574	FNB BANCORP, INC.	NEWTOWN, PA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
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3446346	997, 599	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	885, 299	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	917, 249	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	990, 167	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3367094	561, 063	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	628, 777	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
1064915	513, 715	GN BANKSHARES, INC.	GIRARD, KS	
1203714	678, 994	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	912, 762	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	633, 316	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3309889	640, 519	GSB, MHC	GREENFIELD, MA	
1096952	536, 876	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	648, 802	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	547, 675	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	567, 673	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	840, 410	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	702, 743	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	618, 162	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	535, 698	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	571, 524	HEARTLAND BANCORP	GAHANNA, OH	
1917600	901, 130	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1055089	540, 963	HERITAGE GROUP, INC.	AURORA, NE	
2253529	987, 138	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1109496	567, 379	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	791, 499	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	622, 270	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
3234105	599, 069	HOME STATE BANCORP	LOVELAND, CO	
1209181	595, 107	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	903, 274	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	560, 993	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	671, 018	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	971, 681	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1208054	555, 355	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	964, 898	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	819, 631	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3059504	984, 607	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
3734753	586, 486	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	569, 619	INTER-MOUNTAIN BANCORP, , INC.	BOZEMAN, MT	
2634490	937, 534	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
3488485	994, 432	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
2737766	588, 273	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	549, 989	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1109290	953, 578	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	530, 404	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	841, 807	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	566, 256	JJR HOLDING COMPANY, INC.	BRI CK, NJ	
4208961	657, 936	JRMB II, INC	LAWTON, OK	
1140127	527, 709	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	659, 879	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	560, 092	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	598, 295	LANDMARK BANCORP, INC.	MANHATTAN, KS	

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2759900	791, 570	LCNB CORP.	LEBANON, OH	
1416578	586, 608	LEGEND BANCORP, INC.	BOWIE, TX	
1086748	865, 685	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	670, 436	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	597, 175	LINCOLN BANCORP	REINBECK, IA	
1097173	647, 203	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
4268349	738, 351	LOWELL FIVE BANCORP MHC	LOWELL, MA	
2052777	709, 991	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	938, 533	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	875, 035	MACON BANCORP	FRANKLIN, NC	
1135413	732, 192	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	526, 325	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
1139363	799, 955	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	880, 880	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	600, 628	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	899, 597	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1099328	834, 781	MERCANTILE BANCORP, INC.	QUINCY, IL	
3696093	555, 432	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	571, 602	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	652, 249	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	726, 965	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	595, 994	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	668, 051	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	715, 383	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	510, 086	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	Moved from Peer 5
1398740	657, 113	MIDDLEFIELD BANCORP	MIDDLEFIELD, OH	
2868950	809, 040	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	575, 551	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
3719992	616, 540	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	909, 568	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1119495	886, 933	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	592, 189	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	866, 360	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	655, 344	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	509, 954	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	646, 123	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	813, 725	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	847, 961	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	525, 004	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	913, 267	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	540, 165	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	527, 951	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1070756	675, 889	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	624, 605	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	589, 651	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	724, 602	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	738, 338	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	780, 384	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	634, 639	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	New Y-9C/BHCPR reporter
1830361	514, 516	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	Moved from Peer 5
1070569	502, 895	NEXTier INCORPORATED	BUTLER, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
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1827893	593, 197	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	677, 750	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	762, 464	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3778542	729, 515	NORTH JERSEY COMMUNITY BANCORP	ENGLEWOOD CLIFFS, NJ	
3109070	632, 974	NORTH STATE BANCORP	RALEIGH, NC	
2962737	612, 794	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	904, 486	NORTH VALLEY BANCORP	REDDING, CA	
2324111	594, 556	NORTHEAST BANCORP	LEWISTON, ME	
1246935	734, 743	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	685, 763	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	949, 800	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	820, 539	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	651, 758	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	958, 847	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	668, 814	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	532, 664	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	684, 226	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	612, 377	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	713, 895	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	804, 177	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	881, 082	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
3200221	804, 835	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1076673	849, 504	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	903, 977	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	704, 071	ONE AMERICAN CORP.	VACHERIE, LA	
3596009	632, 906	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	578, 386	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
3595084	546, 047	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	622, 959	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	640, 513	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	961, 128	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1099908	534, 220	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	697, 515	PALM BANCORP	PALMERTON, PA	
3021800	965, 753	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	771, 073	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	790, 738	PARKE BANCORP, INC	SEWELL, NJ	
2337081	570, 901	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	763, 953	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	924, 674	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	889, 894	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	549, 702	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	804, 152	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1139541	621, 404	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1866155	537, 540	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
3145966	576, 973	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3013225	675, 649	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	662, 064	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	652, 882	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	675, 923	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	634, 507	PONKAPOAG BANCORP, MHC	CANTON, MA	
1084575	519, 091	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	

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2293329	783, 742	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	530, 708	PROVIDENT BANCORP	AMESBURY, MA	
3314575	500, 727	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	Moved from Peer 5
2321419	623, 074	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	585, 593	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	508, 732	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 5
1118434	868, 804	QNB CORP.	QUAKERTOWN, PA	
1130904	876, 511	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
2743235	998, 478	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	870, 004	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
3271230	567, 221	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	836, 322	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	985, 687	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	809, 112	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	510, 795	ROCKHOLD BANCORP	KIRKSVILLE, MO	Moved from Peer 5
2324429	848, 734	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	629, 592	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	799, 705	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	683, 714	SABINE BANCSHARES, INC.	MANY, LA	
2603928	577, 067	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	854, 532	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	609, 284	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1493560	985, 235	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	727, 507	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	544, 649	SBT BANCSHARES, INC.	DALLAS, TX	
1098509	511, 322	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	916, 587	SECURITY FEDERAL CORPORATION	AIKEN, SC	New Y-9C/BHCPR reporter
1107308	663, 014	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	651, 887	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	671, 800	SECURITY STAR BANCSHARES, INC.	ODESSA, TX	New Y-9C/BHCPR reporter
1248573	660, 852	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	574, 173	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3438097	723, 414	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	620, 443	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	715, 376	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	898, 514	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	740, 564	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	950, 435	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	868, 686	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	579, 292	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	527, 985	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	768, 051	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	773, 280	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	611, 724	SOUTHERN NATIONAL BANCORP OF	MCLEAN, VA	
2169871	674, 367	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	642, 008	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	849, 078	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1247361	730, 207	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	924, 935	STARION BANCORPORATION	BISMARCK, ND	
1097771	932, 969	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	710, 103	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	

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2360454	836,382	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	582,604	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	609,187	SUNWEST BANCORP, INC.	TUSTIN, CA	
1202883	508,266	SWORD FINANCIAL CORPORATION	HORICON, WI	
3841772	814,316	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1140341	570,404	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	721,176	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	739,364	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3934562	752,838	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	534,116	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	735,849	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	700,681	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
2523389	983,479	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	751,855	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	888,025	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	689,860	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1135516	885,009	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	657,342	UNITED BANCORPORATION	OSSEO, WI	
1136009	587,045	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	654,016	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	621,810	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	810,847	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	825,354	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
2082532	526,902	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	773,504	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	832,530	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3461358	617,601	VB TEXAS, INC.	HOUSTON, TX	
3251027	586,267	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3292253	555,412	VISION BANCSHARES, INC.	ADA, OK	
3004689	554,584	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
1054813	531,819	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1204104	760,739	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	558,872	WEBFIVE MHC	WEBSTER, MA	
1085255	596,932	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	712,081	WESTBRAND, INC.	MINOT, ND	
3122051	986,432	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1051979	686,985	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	773,608	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
2784920	791,727	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	700,025	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	740,978	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	610,297	215 HOLDING CO.	MINNEAPOLIS, MN	
1035157	909,063	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 451 bank holding companies.