

	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	505	461	440	438
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.43	3.48	3.50	3.44
+ Non-interest Income	0.89	0.80	0.80	0.84
- Overhead Expense	3.10	3.09	3.10	3.10
- Provision for Losses	0.33	0.53	0.55	0.85
+ Securities Gains (Losses)	0.06	0.04	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00
= Pretax Net Oper Income (TE)	1.02	0.76	0.75	0.42
Net Operating Income	0.73	0.52	0.50	0.21
Net Income	0.73	0.52	0.50	0.22
Net Income (Sub S Adjusted)	0.86	0.59	0.60	0.08
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.59	4.91	4.88	5.18
Interest Expense	1.13	1.07	1.07	1.43
Net Interest Income (TE)	3.72	3.78	3.81	3.76
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.56	0.79	0.88	1.12
Earnings Coverage of Net Losses (X)	10.94	5.91	5.35	3.88
Ln&Ls Allowance/Total Loans & Leases	1.83	1.96	1.89	1.96
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.90	4.60	4.27	4.71
30-89 Days Past Due Loans and Leases	0.83	1.10	1.02	1.16
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.74	19.58	17.33	21.04
Net ST Noncore Funding Dependence	4.54	7.08	5.17	9.54
Net Loans and Leases/Total Assets	63.30	64.49	63.29	65.70
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.46	9.13	9.35	8.85
Equity Capital/Total Assets	9.46	8.94	9.18	8.44
Equity Capital+Minority Int/Total Assets	9.57	9.02	9.26	8.52
Tier 1 Common Eq Cap / T RWA	11.80	11.00	11.38	10.38
Net Loans&Ls/Equity Capital (X)	7.07	7.68	7.32	8.31
Cash Dividends/Net Income	19.38	24.56	24.29	29.08
Cash Dividends/Net Income (Sub S Adjusted)	12.36	13.33	8.27	7.14
Retained Earnings/Avg Equity Cap	5.65	3.34	2.78	-0.53
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.39	0.45	0.40	0.54
Long-Term Debt/Equity Capital	1.99	2.16	2.04	2.11
Equity Investment in Subs/Equity Cap	111.90	114.14	113.21	115.17
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	100.13	89.50	99.60	94.71

PERCENT OF AVERAGE ASSETS	PEER GROUP 04 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.23	4.52	4.48	4.74	5.11
Less: Interest Expense	0.80	1.04	0.98	1.31	1.80
Equals: Net Interest Income (TE)	3.43	3.48	3.50	3.44	3.33
Plus: Non-Interest Income	0.89	0.80	0.80	0.84	0.85
Equals: Adj Operating Income (TE)	4.37	4.32	4.34	4.32	4.23
Less: Overhead Expense	3.10	3.09	3.10	3.10	3.17
Less: Provision for Loan and Lease Losses	0.33	0.53	0.55	0.85	1.17
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	0.04	0.05	0.06	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.02	0.76	0.75	0.42	-0.04
Less: Applicable Income Taxes (TE)	0.27	0.22	0.25	0.20	0.10
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.73	0.52	0.50	0.21	-0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.73	0.52	0.50	0.22	-0.13
Memo: Net Income (Last Four Qtrs)	0.61	0.30	0.49	0.22	-0.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.41	92.21	92.17	91.74	92.46
Avg Int-Bearing Funds / Avg Assets	77.35	79.03	78.68	80.15	81.07
Int Income (TE) / Avg Earning Assets	4.59	4.91	4.88	5.18	5.54
Int Expense / Avg Earning Assets	0.87	1.13	1.07	1.43	1.95
Net Int Inc (TE) / Avg Earn Assets	3.72	3.78	3.81	3.76	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.57	5.77	5.78	5.90	6.03
Interest-Bearing Bank Balances	0.29	0.32	0.31	0.37	0.58
Fed Funds Sold & Reverse Repos	0.21	0.17	0.18	0.20	0.20
Trading Assets	1.04	1.77	1.59	1.55	2.23
Total Earning Assets	4.49	4.81	4.77	5.08	5.45
Investment Securities (TE)	2.82	3.35	3.22	3.70	4.48
U.S. Treasury & Agency Sec (excl MBS)	1.82	2.05	2.04	2.41	3.35
Mortgage-Backed Securities	2.51	3.25	3.00	3.73	4.64
All Other Securities	4.55	5.21	5.09	5.57	5.91
Interest-Bearing Deposits	0.82	1.10	1.03	1.40	2.02
Time Deposits of \$100K or More	1.33	1.63	1.55	1.97	2.76
Time Deposits < \$100K	1.40	1.73	1.67	2.12	2.95
Other Domestic Deposits	0.38	0.56	0.51	0.71	0.93
Foreign Deposits	0.29	0.30	0.32	0.30	0.78
Fed Funds Purchased and Repos	0.71	0.82	0.77	0.90	1.16
Other Borrowed Funds & Trading Liab	3.05	3.16	3.08	3.37	3.44
All Interest-Bearing Funds	1.02	1.31	1.25	1.63	2.22

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	34	32	66	63	63
Avg Assets per Employee (\$000)	4,302	4,229	4,211	4,218	4,187
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.03
Overhead Exp / NII + Non-Int Income	72.71	74.00	73.78	74.34	77.67
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.10	3.09	3.10	3.10	3.17
Personnel Expense	1.64	1.59	1.60	1.57	1.56
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.41
Other Operating Expenses	1.06	1.09	1.10	1.12	1.17
Overhead Less Non-Interest Income	2.16	2.26	2.26	2.22	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.32	72.53	72.29	72.90	76.19
Personnel Expense	37.86	37.40	37.30	36.70	37.43
Net Occupancy Expense	8.87	9.14	8.99	9.26	9.83
Other Operating Expenses	24.24	25.43	25.44	26.48	28.49
Total Non-Interest Income	19.73	17.95	17.93	18.65	19.34
Fiduciary Activities Income	0.76	0.91	0.84	0.97	0.88
Serv Charges on Deposit Accts - Domestic	5.22	5.69	5.79	6.20	7.06
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.51	0.53	0.52	0.49	0.48
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.34	0.30	0.28	0.31	0.34
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.30	0.27	0.31	0.36	0.41
Net Gain (Loss) - Sales Loans, OREO, Oth	2.08	0.26	0.21	0.68	1.03
Other Non-Interest Income	7.48	6.98	7.25	6.80	6.61
Overhead Less Non-Interest Income	50.87	53.73	53.61	53.39	56.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.35	16.41	16.86	13.71	13.21
Appl Inc Tax+TE/Pretax NOI+TE	25.50	26.41	26.95	26.09	26.70

PERCENT OF TOTAL ASSETS -----	PEER GROUP 04				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009 -----
Real Estate Loans	50.91	51.79	50.84	52.85	55.16
Commercial and Industrial Loans	7.71	8.20	7.91	8.31	8.76
Loans to Individuals	1.79	1.92	1.82	1.99	2.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.92	0.94	0.98	0.92	0.93
Other Loans and Leases	0.73	0.84	0.81	0.86	0.80
Net Loans and Leases	63.30	64.49	63.29	65.70	68.67
Debt Securities Over 1 Year	18.74	18.18	18.81	16.87	14.92
Mutual Funds and Equity Securities	0.08	0.07	0.07	0.07	0.10
Subtotal	82.90	83.42	82.82	83.38	84.34
Interest-Bearing Bank Balances	5.11	4.62	4.96	4.33	3.08
Federal Funds Sold & Reverse Repos	0.27	0.46	0.35	0.52	0.67
Debt Securities 1 Year or Less	1.88	1.50	1.75	1.75	1.65
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.41	91.19	91.16	91.22	90.92
Non-Int Cash and Due From Dep Inst	1.71	1.68	1.83	1.49	1.87
Other Real Estate Owned	0.80	0.95	0.90	0.93	0.75
All Other Assets	6.78	7.05	6.91	7.19	7.06
MEMORANDA:					
Short-Term Investments	8.04	7.18	7.82	7.29	6.07
U.S. Treasury Securities	0.11	0.22	0.14	0.28	0.15
U.S. Agency Securities (excl MBS)	3.84	4.39	4.10	4.28	3.85
Municipal Securities	4.37	4.20	4.52	3.92	3.43
Mortgage-Backed Securities	9.61	8.42	9.13	7.74	7.17
Asset-Backed Securities	0.02	0.02	0.02	0.02	0.02
Other Debt Securities	0.34	0.20	0.27	0.18	0.22
RE Loans Secured by 1-4 Family	18.38	16.92	17.26	17.32	17.43
Revolving	2.61	2.88	2.70	2.89	2.99
Closed-End, Sec by First Liens	14.50	12.68	13.26	12.96	12.92
Closed-End, Sec by Junior Liens	0.87	1.02	0.93	1.07	1.19
Commercial Real Estate Loans	28.84	31.20	29.88	31.83	33.96
Construction and Land Dev	4.60	5.63	5.06	6.17	7.99
Multi family	2.14	2.04	2.02	2.04	1.98
Nonfarm Nonresidential	21.22	22.64	22.06	22.69	22.79
RE Loans Secured by Farmland	1.64	1.77	1.80	1.77	1.72
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.85	79.56	79.60	79.72	79.60
RE Loans Secured by 1-4 Family	28.91	26.11	27.13	26.19	25.39
Revolving	4.08	4.39	4.20	4.33	4.31
Closed-End	24.37	21.31	22.45	21.44	20.77
Commercial Real Estate Loans	45.31	47.99	46.87	47.94	48.80
Construction and Land Dev	7.17	8.62	7.87	9.26	11.43
Multi family	3.35	3.15	3.15	3.10	2.88
Nonfarm Nonresidential	33.47	34.96	34.72	34.33	32.85
RE Loans Secured by Farmland	2.64	2.77	2.86	2.71	2.50
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.17	12.54	12.36	12.48	12.59
Loans to Individuals	2.99	3.08	2.98	3.10	3.20
Credit Card Loans	0.07	0.07	0.08	0.08	0.08
Agricultural Loans	1.49	1.48	1.61	1.43	1.38
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.16	1.30	1.30	1.30	1.17

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 04 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	8.04	7.18	7.82	7.29	6.07
Liquid Assets	23.14	22.06	22.95	20.93	18.62
Investment Securities	21.42	20.48	21.33	19.42	17.36
Net Loans and Leases	63.30	64.49	63.29	65.70	68.67
Net Lns, Ls & Stby Ltrs of Credit	63.76	65.01	63.80	66.23	69.24
Core Deposits	66.58	64.82	65.81	63.84	60.98
Noncore Funding	21.62	23.91	22.67	25.26	28.73
Time Deposits of \$100K or More	14.22	15.32	14.67	15.87	16.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.18	1.40	1.32	1.55	1.71
Net Fed Funds Purchased (Sold)	0.92	0.98	0.98	1.08	1.09
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.20	0.89	1.02	1.07	1.87
Earning Assets Repr in 1 Year	30.28	31.37	31.12	33.10	33.79
Int-Bearing Liab Repr in 1 Year	25.26	29.28	27.54	30.87	33.89
Long-Term Debt Repr in 1 Year	0.40	0.34	0.38	0.34	0.50
Net Assets Repriceable in 1 Year	4.24	1.36	2.97	1.53	-1.13
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.74	19.58	17.33	21.04	26.30
Net ST Noncore Funding Dependence	4.54	7.08	5.17	9.54	14.86
Short-Term Inv/ST Noncore Funding	81.37	67.68	75.35	52.67	36.19
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.44	12.12	14.61	7.22	-0.06
Net Loans and Leases/Total Deposits	77.34	78.63	77.33	80.15	85.09
Net Loans and Leases/Core Deposits	96.91	101.26	97.81	104.95	115.51
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.95	0.56	0.83	0.31	0.47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.80	3.09	4.39	0.40	1.42
Struct Notes Appr(Depr)/T1 Cap	0.05	0.05	0.06	-0.24	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.98	3.99	4.13	3.62	4.97
Available-For-Sale Securities	95.02	96.01	95.87	96.38	95.03
U.S. Treasury Securities	0.52	1.10	0.68	1.51	1.02
U.S. Agency Securities (excl MBS)	19.75	23.13	20.55	23.84	24.98
Municipal Securities	19.54	19.77	20.70	19.72	19.33
Mortgage-Backed Securities	46.76	43.29	45.24	41.93	42.25
Asset-Backed Securities	0.11	0.09	0.07	0.08	0.09
Other Debt Securities	1.86	1.15	1.46	1.11	1.28
Mutual Funds and Equity Securities	0.46	0.39	0.38	0.42	0.67
Debt Securities 1 Year or Less	10.13	8.38	9.67	10.46	10.61
Debt Securities 1 To 5 Years	26.03	27.38	25.72	28.24	29.02
Debt Securities Over 5 Years	58.76	59.27	60.22	55.62	54.45
Pledged Securities	43.96	48.04	46.87	50.95	55.53
Structured Notes, Fair Value	2.11	3.74	2.99	3.65	2.44

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.33	0.53	0.55	0.85	1.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.50	0.79	0.83	1.26	1.63
Provision for Ln&Ls Losses/Net Losses	139.59	128.68	113.89	129.86	166.28
Ln&Ls Allowance/Total Loans & Leases	1.83	1.96	1.89	1.96	1.84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.15	4.91	4.00	3.12	3.10
ALLL/Nonaccrual Assets	109.09	95.22	100.54	87.82	90.40
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	104.40	87.46	95.83	80.28	79.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.66	0.91	1.00	1.22	1.25
Recoveries/Avg Loans and Leases	0.09	0.10	0.10	0.08	0.06
Net Losses/Avg Loans and Leases	0.56	0.79	0.88	1.12	1.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.03	5.06	11.27	10.11	15.40
Earnings Coverage of Net Losses (X)	10.94	5.91	5.35	3.88	3.42
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.51	0.74	0.84	1.04	1.00
RE Loans Secured By 1-4 Family	0.42	0.60	0.67	0.73	0.69
Revolving	0.31	0.40	0.46	0.44	0.45
Closed-End	0.42	0.60	0.71	0.80	0.66
Commercial Real Estate Loans	0.56	0.86	0.98	1.26	1.14
Construction and Land Dev	1.26	2.07	2.75	3.39	3.15
Multi family	0.09	0.31	0.37	0.49	0.34
Nonfarm Nonresidential	0.36	0.45	0.53	0.56	0.35
RE Loans Secured by Farmland	0.06	0.03	0.08	0.08	0.02
Commercial and Industrial Loans	0.63	0.88	1.12	1.45	1.70
Loans to Depository Institutions	0.00	0.00	0.00	0.05	3.03
Loans to Individuals	0.97	1.14	1.16	1.38	1.50
Credit Card Loans	1.89	2.04	2.10	3.07	2.75
Agricultural Loans	0.00	0.02	0.02	0.09	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	0.77	0.81	0.87	1.22	1.94

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

PAGE 7

PERCENT OF LOANS AND LEASES

06/30/2012

06/30/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases	0.83	1.10	1.02	1.16	1.38
90+ Days PD Loans and Leases	0.06	0.12	0.08	0.12	0.14
Nonaccrual Loans and Leases	2.61	3.15	2.85	3.31	3.17
90+ Days PD and Nonaccrual Loans and Leases	2.74	3.33	2.99	3.50	3.38
30-89 Days PD Restructured	0.02	0.03	0.03	0.01	0.01
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.67	0.62	0.66	0.52	0.22

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.83	1.10	1.02	1.16	1.38
90+ Days Past Due Assets	0.06	0.12	0.08	0.12	0.14
Nonaccrual Assets	2.64	3.19	2.88	3.34	3.20
30+ Days PD & Nonaccrual Assets	3.67	4.53	4.11	4.77	4.95

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.77	2.21	1.95	2.37	2.39
90+ PD & Nonaccrual Assets + OREO	2.64	3.23	2.92	3.38	3.17

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

Total Assets	3.31	3.86	3.65	3.96	3.58
Allowance for Loan & Lease Losses	277.47	289.16	288.97	287.55	264.24
Equity Cap + ALLL	32.09	39.57	36.28	42.19	39.73
Tier 1 Cap + ALLL	31.64	38.50	35.92	40.91	39.27
Loans & Leases + RE Acquired	5.10	5.76	5.56	5.78	5.03

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

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.84	1.12	1.04	1.18	1.38
- 90+ Days Past Due	0.06	0.11	0.08	0.12	0.14
- Nonaccrual	2.88	3.50	3.18	3.70	3.55
Coml & Indl - 30-89 Days PD	0.56	0.79	0.67	0.81	1.13
- 90+ Days Past Due	0.02	0.08	0.04	0.08	0.07
- Nonaccrual	1.48	2.01	1.64	2.06	1.74
Individuals - 30-89 Days PD	0.85	0.98	1.17	1.17	1.36
- 90+ Days Past Due	0.04	0.07	0.07	0.08	0.09
- Nonaccrual	0.34	0.38	0.35	0.39	0.46
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.64
Agricultural - 30-89 Days PD	0.08	0.11	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.11	0.16	0.14	0.20	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.18	0.20	0.20	0.33	0.43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.08	0.07	0.05	0.15	0.22
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.04	1.23	1.28	1.42	1.55
- 90+ Days Past Due	0.06	0.10	0.10	0.10	0.13
- Nonaccrual	2.06	2.41	2.13	2.44	2.03
Revolving - 30-89 Days PD	0.46	0.51	0.46	0.53	0.56
- 90+ Days Past Due	0.01	0.02	0.02	0.03	0.02
- Nonaccrual	0.70	0.65	0.60	0.65	0.53
Closed-End - 30-89 Days PD	1.13	1.39	1.47	1.60	1.72
- 90+ Days Past Due	0.07	0.11	0.10	0.11	0.14
- Nonaccrual	2.33	2.86	2.47	2.91	2.46
- Jr Lien 30-89 Days PD	0.06	0.09	0.09	0.09	0.11
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.14	0.18	0.15	0.20	0.17
Commercial RE - 30-89 Days PD	0.67	1.09	0.85	1.05	1.30
- 90+ Days Past Due	0.04	0.09	0.05	0.10	0.12
- Nonaccrual	3.50	4.15	3.91	4.35	4.33
Const & Dev - 30-89 Days PD	0.73	1.04	0.74	0.99	1.38
- 90+ Days Past Due	0.02	0.06	0.05	0.11	0.12
- Nonaccrual	7.76	9.07	8.71	9.28	9.25
Multi family - 30-89 Days PD	0.21	0.30	0.31	0.30	0.44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.41	1.41	1.19	1.60	1.76
Nonfarm Nres- 30-89 Days PD	0.61	0.84	0.78	0.88	0.99
- 90+ Days Past Due	0.03	0.07	0.03	0.06	0.08
- Nonaccrual	2.49	2.71	2.70	2.80	2.48
Farmland - 30-89 Days PD	0.28	0.34	0.30	0.43	0.44
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.03
- Nonaccrual	1.28	1.60	1.56	1.27	1.08
Credit Card - 30-89 Days PD	0.96	1.10	1.12	1.12	1.60
- 90+ Days Past Due	0.28	0.35	0.43	0.49	0.49
- Nonaccrual	0.01	0.00	0.00	0.01	0.02

CAPITAL RATIOS	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	9.46	9.13	9.35	8.85	8.51
Tier 1 RBC Ratio	13.95	13.12	13.64	12.61	11.54
Total Risk-Based Capital Ratio	15.50	14.68	15.20	14.14	13.11
Tangible Tier 1 Leverage Ratio	9.40	9.06	9.28	8.79	8.45
Tangible Common Eq Cap/Tan Assets	8.23	7.80	7.99	7.32	6.94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.36	10.10	10.13	10.00	10.48
Standby Letters of Credit	0.37	0.43	0.41	0.45	0.49
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	0.87	0.57	0.72	0.63	0.56
Interest Rate Contracts	0.87	0.57	0.71	0.62	0.56
Interest Rate Futures & Forward Contr	0.20	0.07	0.14	0.09	0.06
Written Options Contr (Int Rate)	0.21	0.11	0.16	0.15	0.13
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.12	0.14	0.14	0.14	0.12
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	16.49	15.57	15.99	15.04	15.16

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	100.00	100.00	99.93	99.94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.02	0.04
Futures and Forwards	29.89	19.15	29.66	25.03	17.26
Written Options	35.22	36.59	34.23	36.68	38.46
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.07	35.42	32.70	35.60	37.78
Purchased Options	0.52	0.60	0.83	0.86	1.04
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.39	0.38	0.61	0.59	0.48
Swaps	31.09	32.40	32.03	33.51	31.40
Held for Trading	2.36	2.60	1.72	2.79	2.56
Interest Rate Contracts	2.36	2.59	1.71	2.77	2.55
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.64	97.40	98.28	97.21	97.44
Interest Rate Contracts	87.95	86.97	87.64	86.62	86.85
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	62.82	60.87	63.41	62.05	58.35
One Year or Less	30.00	29.04	31.59	28.19	27.88
Over 1 Year to 5 Years	8.64	18.97	17.48	20.74	17.33
Over 5 Years	8.73	6.76	7.76	6.44	6.46
Gross Negative Fair Value (Abs Val)	1.76	1.19	1.76	1.22	0.73
Gross Positive Fair Value	0.63	0.50	0.65	0.51	0.67
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	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	18.75	18.50	18.38	19.54	29.47
Ins Under Assets(L/H)/Tot Ins Und Ast	81.25	81.50	81.62	80.46	70.53
Sep Acct Assets(L/H)/Total Life Ast	8.33	7.77	8.10	8.46	0.00
Ins Activities Revenue/Adj Oper Inc	0.30	0.27	0.31	0.36	0.41
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	64.78	76.47	74.67	78.57	69.23
Other Prem Inc/Total Prem Inc	35.22	23.53	25.33	21.43	30.77
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)	17.52	75.90	71.74	-207.28	54.76
Ins Net Inc (L/H)/Equity (L/H)	1.93	1.76	1.30	2.17	4.94
Insur Ben, Losses, Exp/Insur Premiums	64.60	87.51	77.84	74.72	51.02
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)	0.58	0.61	0.61	0.73	0.69
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.84	10.27	10.66	10.11	9.78
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	0.02
Cost: Interest-Bearing Deposits	0.29	0.30	0.32	0.30	0.78
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	150.84
Commercial and Industrial Loans	N/A	0.07	1.04	N/A	21.93
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-10.47	12.01	-17.11	1.77	-35.81
Total Selected Assets	4.13	-20.88	-8.87	-1.60	-28.99
Deposits	-33.74	-2.96	-50.63	-13.60	-22.65

PROFITABILITY:

	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.21	5.17	4.53	1.18	-3.33
Bank Net Inc/Avg Eq Inv in Banks	8.13	5.92	5.74	2.70	-1.58
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.83	3.26	2.72	3.42	1.82
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.72	4.49	3.00	2.67	2.26
Bank Net Income/Parent Net Income	110.07	110.81	110.62	113.41	117.00
Nonbank Net Income/Parent Net Income	0.35	0.36	0.50	0.52	0.30
Sub BHCs Net Inc/Parent Net Income	90.00	81.96	92.67	85.82	81.87

LEVERAGE:

Total Liabilities/Equity	15.77	17.92	17.09	19.71	21.05
Total Debt/Equity Capital	3.07	3.33	3.18	3.47	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.59	15.99	14.95	17.59	18.99
Tot Debt+Lns Guaranteed for Affl/Equity	3.21	3.44	3.31	3.66	4.16
Total Debt/Eq Cap - Exc Over Fair Value	3.09	3.36	3.20	3.51	3.91
Long-Term Debt/Equity Capital	1.99	2.16	2.04	2.11	2.19
Short-Term Debt/Equity Capital	0.39	0.45	0.40	0.54	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	0.04	0.08	0.07	0.11	0.09
Long-Term Debt/Consolidated LT Debt	5.48	4.40	4.57	4.07	2.95

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	111.90	114.14	113.21	115.17	115.38
Total Investment in Subs/Equity	112.40	114.55	113.67	115.70	116.09
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.46	101.96	102.17	101.91	101.29
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.82	102.33	102.63	102.28	101.84

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.32	1.61	1.64	1.65	1.89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.91	4.58	4.82	4.69	5.91

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	82.15	74.33	84.80	83.68	84.08
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	100.13	89.50	99.60	95.11	94.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.67	94.21	102.38	99.99	102.97
Pretax Oper Inc + Int Exp/Int Expense	1684.39	600.76	1728.77	913.04	1883.98
Div + Int From Subs/Int Exp + Div	95.43	84.30	111.29	97.64	111.22
Fees+Other Inc From Subs/Sal + Oth Exp	2.90	4.42	4.95	3.73	4.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	12.45	6.41	11.49	9.47	6.86

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.49	-0.68	-0.60	-0.85	-0.75
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	11.36	22.04	18.62	23.26	24.63
Total	11.36	22.04	18.62	23.26	24.68

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	0.18	0.23	0.24	0.22	0.26
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 GROUP 04				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	77.46	90.22	74.92	81.37	84.81
Dividends Paid/Net Income	19.63	24.67	24.34	28.95	45.00
Net Income - Dividends/Avg Equity	5.64	3.38	2.83	-0.49	-5.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	101.74	89.27	113.39	99.87	112.73
Dividends From Nonbank Subs	0.29	0.43	0.44	0.53	0.63
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	106.12	95.84	118.99	108.02	118.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	23.50	24.49	30.89	33.87	52.04
Interest Income From Bank Subs	0.04	0.04	0.05	0.05	0.11
Mgt & Service Fees From Bank Subs	0.26	0.62	0.68	0.72	0.88
Other Income From Bank Subs	0.01	0.02	0.02	0.02	0.04
Operating Income From Bank Subs	26.89	29.56	35.99	39.42	57.50
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	60.90	67.58	66.23	73.29	74.88
Interest Income From Nonbank Subs	0.04	0.09	0.24	0.29	0.03
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.05	0.28	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.03
Operating Inc From Nonbank Subs	63.43	71.29	72.64	82.04	83.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	2.70	7.60	9.30	15.70	15.99
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	2.77	7.61	9.32	15.70	16.41
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	58.82	53.33	58.31	56.55	58.15
Interest Income From Bank Subs	2.83	2.41	2.76	1.19	1.06
Mgt & Serv Fees From Bank Subs	0.71	2.13	1.76	1.47	1.39
Other Income From Bank Subs	0.05	0.09	0.04	0.05	0.14
Operating Income From Bank Subs	75.53	69.94	73.90	70.33	70.68
Dividends From Nonbank Subs	2.49	3.31	1.97	3.06	2.43
Interest Income From Nonbank Subs	0.01	0.03	0.02	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	4.03	5.76	4.36	6.14	5.65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00
Loans and Adv From Subs/ST Debt	694.68	546.96	678.47	791.89	573.34
Loans and Adv From Subs/Total Debt	180.27	182.92	210.47	214.11	191.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									505
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.42	2.51	2.69	3.06	3.43	3.78	4.15	4.37	505
+ Non-interest Income	0.89	0.12	0.23	0.49	0.79	1.16	1.78	2.95	505
- Overhead Expense	3.10	2.11	2.25	2.57	3.04	3.52	4.12	4.89	505
- Provision for Losses	0.32	0.00	0.02	0.11	0.24	0.50	0.92	1.23	505
+ Securities Gains (Losses)	0.05	-0.03	-0.00	0.00	0.00	0.10	0.25	0.38	505
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.04	505
= Pretax Net Oper Income (TE)	1.01	-0.57	0.06	0.50	1.03	1.55	1.94	2.19	505
Net Operating Income	0.73	-0.58	0.04	0.35	0.71	1.08	1.53	1.84	505
Net Income	0.73	-0.58	0.04	0.35	0.71	1.08	1.53	1.84	505
Net Income (Sub S Adjusted)	0.85	-0.19	0.17	0.49	0.89	1.18	1.56	1.66	105
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.58	3.54	3.80	4.22	4.60	4.94	5.31	5.63	505
Interest Expense	0.86	0.33	0.44	0.65	0.85	1.07	1.31	1.50	505
Net Interest Income (TE)	3.71	2.67	2.88	3.37	3.72	4.09	4.46	4.80	505
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.55	0.00	0.02	0.11	0.36	0.87	1.70	2.43	505
Earnings Coverage of Net Losses (X)	10.93	-1.84	0.27	1.49	4.47	15.01	42.07	93.84	503
Ln&Ls Allowance/Total Loans & Leases	1.83	0.85	1.04	1.29	1.67	2.22	3.17	3.90	505
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.89	0.46	0.72	1.59	3.17	5.54	9.71	12.61	505
30-89 Days Past Due Loans and Leases	0.83	0.07	0.13	0.32	0.68	1.23	2.01	2.80	505
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.73	-8.89	-1.16	8.19	14.98	23.98	32.09	39.26	505
Net ST Noncore Funding Dependence	4.54	-16.52	-8.89	-1.95	4.35	11.01	17.92	22.49	505
Net Loans and Leases/Total Assets	63.30	42.14	47.00	54.37	63.96	71.99	78.02	80.82	505
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.46	3.93	6.62	8.23	9.37	10.74	12.46	13.97	460
Equity Capital/Total Assets	9.46	3.41	5.63	7.88	9.42	11.15	13.40	14.72	505
Equity Capital+Minority Int/Total Assets	9.57	3.48	5.84	7.98	9.52	11.19	13.44	14.82	505
Tier 1 Common Eq Cap / T RWA	11.80	3.18	6.16	8.67	11.43	14.46	19.35	22.50	460
Net Loans&Ls/Equity Capital (X)	7.07	3.25	4.18	5.24	6.69	8.44	11.41	14.86	499
Cash Dividends/Net Income	19.37	0.00	0.00	0.00	15.63	38.19	57.60	74.57	461
Cash Dividends/Net Income (Sub S Adjusted)	12.36	-34.98	-15.98	-0.55	2.73	27.51	58.10	82.58	105
Retained Earnings/Avg Equity Cap	5.64	-8.15	-0.06	2.70	5.74	8.69	11.61	15.43	499
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.38	0.00	0.00	0.00	0.00	0.00	2.35	9.34	499
Long-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.00	13.30	26.79	499
Equity Investment in Subs/Equity Cap	111.90	87.04	94.68	99.42	105.89	122.79	144.22	171.34	499
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	100.13	-4.46	1.54	46.41	96.93	121.19	230.44	417.37	476

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.22	3.29	3.52	3.88	4.23	4.55	4.89	5.24	505
Less: Interest Expense	0.80	0.30	0.41	0.59	0.79	0.99	1.22	1.36	505
Equals: Net Interest Income (TE)	3.42	2.51	2.69	3.06	3.43	3.78	4.15	4.37	505
Plus: Non-Interest Income	0.89	0.12	0.23	0.49	0.79	1.16	1.78	2.95	505
Equals: Adj Operating Income (TE)	4.37	2.99	3.35	3.76	4.34	4.86	5.56	6.70	505
Less: Overhead Expense	3.10	2.11	2.25	2.57	3.04	3.52	4.12	4.89	505
Less: Provision for Loan and Lease Losses	0.32	0.00	0.02	0.11	0.24	0.50	0.92	1.23	505
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Plus: Realized G/L on AFS Sec	0.05	-0.02	-0.00	0.00	0.00	0.10	0.26	0.38	505
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.04	505
Equals: Pretax Net Oper Inc (TE)	1.01	-0.57	0.06	0.50	1.03	1.55	1.94	2.19	505
Less: Applicable Income Taxes (TE)	0.26	-0.03	0.00	0.05	0.23	0.46	0.62	0.70	505
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	505
Equals: Net Operating Income	0.73	-0.58	0.04	0.35	0.71	1.08	1.53	1.84	505
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Equals: Net Income	0.73	-0.58	0.04	0.35	0.71	1.08	1.53	1.84	505
Memo: Net Income (Last Four Qtrs)	0.61	-1.64	-0.58	0.25	0.70	1.01	1.49	1.76	428
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.41	86.07	88.00	90.67	92.46	94.53	96.04	96.73	505
Avg Int-Bearing Funds / Avg Assets	77.34	61.57	67.82	72.73	77.61	81.97	86.48	88.91	460
Int Income (TE) / Avg Earning Assets	4.58	3.54	3.80	4.22	4.60	4.94	5.31	5.63	505
Int Expense / Avg Earning Assets	0.86	0.33	0.44	0.65	0.85	1.07	1.31	1.50	505
Net Int Inc (TE) / Avg Earn Assets	3.71	2.67	2.88	3.37	3.72	4.09	4.46	4.80	505
YIELD OR COST:									
Total Loans and Leases (TE)	5.57	4.72	4.96	5.21	5.54	5.92	6.25	6.58	505
Interest-Bearing Bank Balances	0.28	0.00	0.00	0.17	0.25	0.35	0.60	0.92	502
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.00	0.15	0.26	0.71	2.86	282
Trading Assets	1.04	0.00	0.00	0.00	0.00	1.92	4.09	6.82	22
Total Earning Assets	4.48	3.54	3.73	4.12	4.50	4.82	5.20	5.50	505
Investment Securities (TE)	2.81	1.32	1.73	2.21	2.71	3.41	4.19	4.77	504
U.S. Treasury & Agency Sec (excl MBS)	1.82	0.26	0.66	1.16	1.73	2.41	3.23	4.00	455
Mortgage-Backed Securities	2.51	1.15	1.49	1.92	2.44	2.98	3.91	4.64	481
All Other Securities	4.54	1.28	2.32	3.35	4.50	5.58	6.95	9.04	482
Interest-Bearing Deposits	0.82	0.34	0.44	0.62	0.81	1.00	1.23	1.34	505
Time Deposits of \$100K or More	1.32	0.71	0.81	1.02	1.29	1.61	1.95	2.11	505
Time Deposits < \$100K	1.39	0.75	0.88	1.11	1.35	1.70	1.98	2.21	505
Other Domestic Deposits	0.38	0.12	0.16	0.24	0.35	0.51	0.67	0.77	505
Foreign Deposits	0.29	0.08	0.08	0.08	0.08	0.29	0.42	0.46	2
Fed Funds Purchased and Repos	0.70	0.00	0.00	0.20	0.41	0.96	2.91	3.86	356
Other Borrowed Funds & Trading Liab	3.05	0.33	1.10	2.22	3.17	3.92	4.69	5.26	463
All Interest-Bearing Funds	1.01	0.44	0.58	0.80	0.99	1.24	1.47	1.63	460

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	34.22	24.62	26.18	29.31	33.24	38.64	44.69	50.97	505
Avg Assets per Employee (\$000)	4302.37	2646.79	2916.43	3387.13	4071.30	5003.36	6489.51	7357.82	505
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	492
Overhead Exp / NOI + Non-Int Income	72.71	51.98	57.71	63.74	71.79	81.02	90.55	100.30	505
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.10	2.11	2.25	2.57	3.04	3.52	4.12	4.89	505
Personnel Expense	1.64	1.05	1.15	1.35	1.60	1.88	2.24	2.65	505
Net Occupancy Expense	0.38	0.19	0.23	0.29	0.37	0.47	0.58	0.67	505
Other Operating Expenses	1.05	0.60	0.67	0.82	1.00	1.23	1.59	1.95	505
Overhead Less Non-Interest Income	2.15	1.23	1.45	1.80	2.13	2.50	2.87	3.20	505
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	71.32	50.07	55.82	62.36	69.93	79.64	89.82	99.36	505
Personnel Expense	37.86	26.22	28.72	33.31	37.41	42.50	47.39	51.10	505
Net Occupancy Expense	8.87	4.29	5.38	6.78	8.64	10.76	13.24	14.64	505
Other Operating Expenses	24.24	14.90	16.35	19.09	23.15	27.88	36.06	41.03	505
Total Non-Interest Income	19.73	3.46	6.64	12.65	18.91	25.67	35.56	47.81	505
Fiduciary Activities Income	0.75	0.00	0.00	0.00	0.00	1.23	4.20	7.39	505
Serv Charges on Deposit Accts - Domestic	5.22	0.82	1.43	2.84	4.74	7.26	10.57	12.49	505
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Investment Banking Fees & Commissions	0.51	0.00	0.00	0.00	0.11	1.08	2.12	2.81	505
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Net Servicing Fees	0.34	-0.06	0.00	0.00	0.00	0.43	1.80	2.97	505
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Insurance Activities Revenue	0.30	0.00	0.00	0.00	0.00	0.20	1.89	5.45	505
Net Gain (Loss) - Sales Loans, OREO, Oth	2.08	-9.07	-3.95	-0.23	0.90	4.42	11.97	19.50	505
Other Non-Interest Income	7.48	2.19	2.97	4.58	6.82	9.57	14.12	18.51	505
Overhead Less Non-Interest Income	50.87	23.14	30.72	40.05	50.43	60.86	73.95	84.96	505
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	18.35	-0.14	0.00	1.96	20.77	30.49	35.44	38.07	460
Appl Inc Tax+TE/Pretax NOI+TE	25.49	0.00	0.00	12.30	31.59	36.51	40.47	42.73	460

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.91	26.95	33.92	41.68	51.19	59.96	69.03	72.47	505
Commercial and Industrial Loans	7.71	1.25	2.29	4.30	6.89	10.69	15.39	19.09	505
Loans to Individuals	1.79	0.09	0.19	0.49	1.30	2.60	4.92	8.27	505
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Agricultural Loans	0.91	0.00	0.00	0.00	0.04	1.12	5.37	8.71	505
Other Loans and Leases	0.73	0.00	0.00	0.04	0.37	1.32	2.75	3.75	505
Net Loans and Leases	63.30	42.14	47.00	54.37	63.96	71.99	78.02	80.82	505
Debt Securities Over 1 Year	18.74	2.13	4.54	10.10	17.47	26.71	35.47	39.45	505
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.08	0.50	1.19	505
Subtotal	82.89	67.24	72.95	78.35	83.97	87.50	90.11	91.32	505
Interest-Bearing Bank Balances	5.10	0.04	0.23	1.43	3.81	8.07	13.70	17.34	505
Federal Funds Sold & Reverse Repos	0.27	0.00	0.00	0.00	0.00	0.25	1.87	3.28	505
Debt Securities 1 Year or Less	1.88	0.00	0.02	0.32	1.17	2.82	5.70	8.89	505
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Total Earning Assets	91.40	84.91	87.49	89.75	91.70	93.14	94.73	95.40	505
Non-Int Cash and Due From Dep Inst	1.70	0.42	0.67	1.15	1.60	2.16	3.04	4.18	505
Other Real Estate Owned	0.80	0.00	0.04	0.17	0.50	1.21	2.56	3.80	505
All Other Assets	6.78	3.14	3.76	5.20	6.64	8.27	10.14	11.66	505
MEMORANDA:									
Short-Term Investments	8.03	1.15	1.88	3.75	6.85	11.91	17.55	21.50	505
U.S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.00	0.70	2.39	505
U.S. Agency Securities (excl MBS)	3.83	0.00	0.00	0.47	2.71	6.70	12.46	18.11	505
Municipal Securities	4.36	0.00	0.00	0.46	3.40	7.90	13.27	15.84	505
Mortgage-Backed Securities	9.60	0.00	0.29	3.42	8.75	15.15	21.64	28.66	505
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.52	505
Other Debt Securities	0.34	0.00	0.00	0.00	0.00	0.49	1.94	3.77	505
RE Loans Secured by 1-4 Family	18.38	4.40	6.40	10.80	17.06	24.72	35.00	41.70	505
Revolving	2.61	0.00	0.15	0.87	2.53	3.91	6.03	7.37	505
Closed-End, Sec by First Liens	14.49	3.27	4.49	8.10	12.98	20.22	29.75	34.77	505
Closed-End, Sec by Junior Liens	0.86	0.04	0.12	0.34	0.73	1.32	1.97	2.59	505
Commercial Real Estate Loans	28.84	11.30	14.41	20.98	28.52	36.71	44.72	49.76	505
Construction and Land Dev	4.60	0.68	1.17	2.09	3.85	6.81	9.81	12.05	505
Multi family	2.14	0.10	0.35	0.86	1.70	3.12	5.46	7.35	505
Nonfarm Nonresidential	21.22	7.93	10.25	15.09	20.68	26.76	33.68	37.17	505
RE Loans Secured by Farml and	1.64	0.00	0.00	0.02	0.49	2.91	7.37	10.70	505
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.84	56.09	61.04	71.86	81.37	88.66	92.88	95.99	505
RE Loans Secured by 1-4 Family	28.91	7.69	10.66	17.76	27.42	39.37	52.09	60.66	505
Revolving	4.07	0.00	0.24	1.43	3.85	6.25	9.24	11.14	505
Closed-End	24.37	5.36	8.50	14.40	22.13	33.74	45.89	56.68	505
Commercial Real Estate Loans	45.30	19.49	26.24	33.88	44.46	55.06	66.19	71.48	505
Construction and Land Dev	7.17	1.33	1.83	3.46	6.31	10.51	14.91	17.84	505
Multi family	3.34	0.22	0.62	1.41	2.70	4.90	8.20	11.14	505
Nonfarm Nonresidential	33.47	12.83	18.32	24.85	32.93	41.49	50.92	55.30	505
RE Loans Secured by Farml and	2.63	0.00	0.00	0.04	0.76	4.93	11.43	16.52	505
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Commercial and Industrial Loans	12.17	2.14	3.67	6.92	11.38	16.26	23.85	27.31	505
Loans to Individuals	2.98	0.13	0.26	0.78	2.10	4.30	9.11	13.06	505
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.08	0.43	0.68	505
Agricultural Loans	1.49	0.00	0.00	0.00	0.08	2.01	8.46	15.03	505
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Other Loans and Leases	1.16	0.00	0.00	0.06	0.60	2.13	4.42	6.10	505

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.03	1.15	1.88	3.75	6.85	11.91	17.55	21.50	505
Liquid Assets	23.13	8.43	10.51	15.76	21.67	29.63	38.78	44.44	505
Investment Securities	21.42	3.21	6.45	12.17	20.34	29.67	39.07	43.97	505
Net Loans and Leases	63.30	42.14	47.00	54.37	63.96	71.99	78.02	80.82	505
Net Lns, Ls & Stdbly Ltrs of Credit	63.76	43.13	47.51	54.93	64.40	72.78	78.61	81.86	505
Core Deposits	66.58	48.51	53.86	60.35	67.20	73.25	77.42	79.56	505
Noncore Funding	21.61	8.78	11.03	14.79	21.08	28.24	34.78	40.94	505
Time Deposits of \$100K or More	14.21	5.30	6.83	9.65	13.17	18.70	23.96	29.48	505
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Fed Funds Purchased and Repos	1.17	0.00	0.00	0.00	0.44	2.33	4.57	6.79	505
Net Fed Funds Purchased (Sold)	0.92	-2.58	-0.95	0.00	0.14	2.05	4.04	6.00	505
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Oth Borrowings W/Rem Mat 1 Yr or Less	1.19	0.00	0.00	0.00	0.81	2.05	4.38	6.88	505
Earning Assets Repr in 1 Year	30.28	11.83	15.13	22.01	29.49	37.76	46.71	53.43	505
Int-Bearing Liab Repr in 1 Year	25.26	7.72	10.64	15.03	20.67	32.31	55.53	61.30	505
Long-Term Debt Repr in 1 Year	0.40	0.00	0.00	0.00	0.00	0.39	2.42	5.11	505
Net Assets Repriceable in 1 Year	4.24	-32.27	-23.41	-4.17	5.87	15.22	22.56	29.38	505
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.73	-8.89	-1.16	8.19	14.98	23.98	32.09	39.26	505
Net ST Noncore Funding Dependence	4.54	-16.52	-8.89	-1.95	4.35	11.01	17.92	22.49	505
Short-Term Inv/ST Noncore Funding	81.36	7.58	13.27	28.49	63.17	113.45	219.59	352.14	501
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.44	-10.19	-5.84	2.50	12.95	25.32	47.49	60.14	505
Net Loans and Leases/Total Deposits	77.33	51.72	57.01	65.83	77.53	88.70	98.40	103.98	505
Net Loans and Leases/Core Deposits	96.90	60.89	66.48	79.55	95.31	112.89	130.61	145.18	505
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.94	-0.02	0.00	0.00	0.11	1.27	4.32	8.28	185
Avail -For-Sale Sec Appr(Depr)/T1 Cap	4.80	-0.64	0.13	1.48	4.12	7.98	11.79	14.72	451
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.16	-0.04	0.00	0.02	0.08	0.20	0.35	221
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.97	0.00	0.00	0.00	0.00	3.41	31.52	68.67	504
Available-For-Sale Securities	95.02	28.02	66.78	96.43	100.00	100.00	100.00	100.00	504
U. S. Treasury Securities	0.51	0.00	0.00	0.00	0.00	0.00	3.57	12.63	504
U. S. Agency Securities (excl MBS)	19.74	0.00	0.00	3.26	15.06	34.13	62.83	80.12	504
Municipal Securities	19.54	0.00	0.00	3.52	18.66	35.77	50.38	61.96	504
Mortgage-Backed Securities	46.76	0.01	2.94	24.28	48.81	68.04	84.86	94.41	504
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.88	2.82	504
Other Debt Securities	1.85	0.00	0.00	0.00	0.00	2.39	11.49	19.27	504
Mutual Funds and Equity Securities	0.46	0.00	0.00	0.00	0.00	0.38	3.27	6.93	504
Debt Securities 1 Year or Less	10.12	0.00	0.29	1.89	6.60	16.33	30.96	44.60	504
Debt Securities 1 To 5 Years	26.03	0.00	1.74	7.85	23.18	43.54	57.48	70.07	504
Debt Securities Over 5 Years	58.76	4.53	14.95	36.44	61.68	79.92	92.70	96.91	504
Pledged Securities	43.95	2.62	8.93	23.55	43.92	64.02	81.86	89.63	504
Structured Notes, Fair Value	2.11	0.00	0.00	0.00	0.00	3.39	11.36	20.30	504

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.32	0.00	0.02	0.11	0.24	0.50	0.92	1.23	505
Provision for Ln&Ls Losses/Avg Lns&Ls	0.49	0.00	0.06	0.19	0.38	0.74	1.36	1.73	505
Provision for Ln&Ls Losses/Net Losses	139.58	-13.86	0.00	50.79	100.83	173.39	427.92	782.06	503
Ln&Ls Allowance/Total Loans & Leases	1.83	0.85	1.04	1.29	1.67	2.22	3.17	3.90	505
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.15	0.93	1.26	2.07	4.02	10.73	28.55	62.52	480
ALLL/Nonaccrual Assets	109.09	26.28	33.05	48.24	80.95	141.78	300.29	477.96	502
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	104.40	25.54	32.14	46.31	77.47	140.99	274.08	434.26	503
Gross Ln&Ls Losses/Avg Loans & Leases	0.66	0.03	0.07	0.18	0.45	1.01	1.92	2.54	505
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.05	0.13	0.29	0.45	505
Net Losses/Avg Loans and Leases	0.55	0.00	0.02	0.11	0.36	0.87	1.70	2.43	505
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Recoveries/Prior Year-End Losses	6.03	-0.42	0.81	2.01	4.23	8.64	17.66	25.16	435
Earnings Coverage of Net Losses (X)	10.93	-1.84	0.27	1.49	4.47	15.01	42.07	93.84	503
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.50	-0.00	0.00	0.09	0.31	0.82	1.66	2.42	505
RE Loans Secured By 1-4 Family	0.41	-0.01	0.00	0.05	0.25	0.68	1.41	2.11	505
Revolving	0.30	-0.02	0.00	0.00	0.00	0.51	1.53	2.24	481
Closed-End	0.41	-0.02	0.00	0.02	0.21	0.69	1.45	2.29	505
Commercial Real Estate Loans	0.56	-0.03	0.00	0.01	0.26	0.97	1.96	3.19	505
Construction and Land Dev	1.26	-0.32	-0.08	0.00	0.10	1.95	5.69	10.03	498
Multi family	0.08	0.00	0.00	0.00	0.00	0.00	0.59	2.22	494
Nonfarm Nonresidential	0.35	-0.04	-0.00	0.00	0.13	0.56	1.41	2.07	505
RE Loans Secured by Farmland	0.06	-0.00	0.00	0.00	0.00	0.00	0.29	2.40	399
Commercial and Industrial Loans	0.62	-0.29	-0.11	0.00	0.17	1.01	2.78	4.48	503
Loans to Depository Institutions	0.00	-42.35	0.00	0.00	0.00	0.00	0.00	0.00	28
Loans to Individuals	0.97	0.04	0.10	0.25	0.63	1.24	3.06	5.16	366
Credit Card Loans	1.89	-0.30	-0.15	0.00	1.22	2.69	5.70	12.55	156
Agricultural Loans	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.13	311
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	0.77	-0.21	0.00	0.00	0.00	0.24	4.09	19.89	449

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.83	0.07	0.13	0.32	0.68	1.23	2.01	2.80	505
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.00	0.09	0.32	0.67	505
Nonaccrual Loans and Leases	2.60	0.28	0.46	1.03	2.03	3.75	6.59	8.94	505
90+ Days PD and Nonaccrual Loans and Leases	2.73	0.32	0.54	1.12	2.13	3.94	6.94	9.15	505
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.30	505
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	505
Nonaccrual Restructured	0.67	0.00	0.00	0.02	0.41	1.14	2.35	3.44	505
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.83	0.07	0.13	0.32	0.68	1.23	2.01	2.79	505
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.00	0.09	0.32	0.67	505
Nonaccrual Assets	2.64	0.29	0.50	1.09	2.07	3.75	6.59	8.94	505
30+ Days PD & Nonaccrual Assets	3.67	0.64	0.95	1.80	3.11	5.23	8.34	10.75	505
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.76	0.19	0.36	0.70	1.38	2.53	4.44	5.82	505
90+ PD & Nonaccrual Assets + OREO	2.64	0.32	0.50	1.06	2.15	3.66	7.05	8.92	505
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	3.31	0.37	0.62	1.39	2.63	4.79	8.43	11.85	505
Allowance for Loan & Lease Losses	277.47	40.29	65.87	146.60	259.96	386.72	566.03	691.13	505
Equity Cap + ALLL	32.08	3.18	5.62	12.36	24.02	45.53	86.90	117.73	499
Tier 1 Cap + ALLL	31.63	3.47	6.10	12.53	25.11	42.44	83.14	124.18	460
Loans & Leases + RE Acquired	5.09	0.64	1.00	2.16	4.14	7.12	11.94	16.79	505

PEER GROUP 4 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.84	0.05	0.11	0.31	0.66	1.27	2.12	2.87	505
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.35	0.74	505
	- Nonaccrual	2.87	0.24	0.44	1.12	2.25	4.14	6.97	9.58	505
Coml & Indl	- 30-89 Days PD	0.56	0.00	0.00	0.05	0.31	0.95	2.13	3.16	503
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.56	503
	- Nonaccrual	1.47	0.00	0.00	0.18	0.83	2.44	5.37	8.66	503
Individuals	- 30-89 Days PD	0.85	0.00	0.00	0.23	0.67	1.42	2.56	3.24	503
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.57	503
	- Nonaccrual	0.34	0.00	0.00	0.00	0.12	0.57	1.43	3.19	503
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Agricultural	- 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.65	1.27	311
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	311
	- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.69	2.91	311
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	0.17	0.00	0.00	0.00	0.00	0.06	1.23	3.01	449
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	449
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.33	3.54	449
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.04	0.00	0.10	0.35	0.79	1.58	2.61	3.21	505
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.36	0.64	505
	- Nonaccrual	2.06	0.00	0.17	0.72	1.56	3.17	5.24	7.24	505
Revolving	- 30-89 Days PD	0.45	0.00	0.00	0.00	0.19	0.84	1.79	2.60	481
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.32	481
	- Nonaccrual	0.69	0.00	0.00	0.00	0.27	1.15	3.18	5.34	481
Closed-End	- 30-89 Days PD	1.13	0.00	0.05	0.38	0.85	1.70	2.88	3.63	505
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.36	0.65	505
	- Nonaccrual	2.32	0.00	0.16	0.76	1.67	3.59	6.11	9.10	505
	- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.02	0.10	0.23	0.36	505
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	505
	- Jr Lien Nonaccrual	0.14	0.00	0.00	0.00	0.05	0.23	0.57	1.11	505
Commercial RE	- 30-89 Days PD	0.66	0.00	0.00	0.09	0.44	1.08	2.35	3.15	505
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.78	505
	- Nonaccrual	3.49	0.03	0.30	1.08	2.72	5.22	9.45	12.04	505
Const & Dev	- 30-89 Days PD	0.72	0.00	0.00	0.00	0.12	1.12	3.56	6.75	498
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.84	498
	- Nonaccrual	7.76	0.00	0.00	0.24	4.43	14.40	28.80	38.20	498
Multi Family	- 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.00	1.78	4.03	494
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	494
	- Nonaccrual	1.41	0.00	0.00	0.00	0.00	1.41	8.35	16.39	494
Nonfarm Nres	- 30-89 Days PD	0.60	0.00	0.00	0.03	0.35	1.00	2.33	3.25	505
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.71	505
	- Nonaccrual	2.49	0.00	0.07	0.61	1.82	3.83	6.72	8.39	505
Farmland	- 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.28	1.77	3.85	399
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	399
	- Nonaccrual	1.28	0.00	0.00	0.00	0.00	0.91	8.40	19.68	399
Credit Card	- 30-89 Days PD	0.96	0.00	0.00	0.00	0.75	1.49	3.43	4.73	156
	- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.40	1.50	2.33	156
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.58	156

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.46	3.93	6.62	8.23	9.37	10.74	12.46	13.97	460
Tier 1 RBC Ratio	13.95	6.00	9.20	11.46	13.52	16.38	20.37	22.71	460
Total Risk-Based Capital Ratio	15.49	8.76	11.15	13.04	14.91	17.82	21.62	23.97	460
Tangible Tier 1 Leverage Ratio	9.40	3.93	6.47	8.08	9.33	10.69	12.39	13.97	460
Tangible Common Eq Cap/Tan Assets	8.22	2.46	4.60	6.25	8.31	10.00	12.32	14.01	460
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.36	2.71	4.17	6.58	9.99	13.73	17.66	20.20	505
Standby Letters of Credit	0.37	0.00	0.01	0.09	0.24	0.53	1.07	1.45	505
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.25	505
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.86	0.00	0.00	0.00	0.00	1.31	4.50	10.28	505
Interest Rate Contracts	0.86	0.00	0.00	0.00	0.00	1.31	4.50	10.28	505
Interest Rate Futures & Forward Contr	0.19	0.00	0.00	0.00	0.00	0.00	1.41	4.43	505
Written Options Contr (Int Rate)	0.20	0.00	0.00	0.00	0.00	0.00	1.44	3.73	505
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Interest Rate Swaps	0.12	0.00	0.00	0.00	0.00	0.00	1.17	2.10	505
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	16.49	4.24	7.18	10.83	15.81	21.59	28.03	32.14	505

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	505
Ins Under Assets(P/C)/Tot Ins Und Ast	18.74	0.00	0.00	0.00	0.00	3.47	82.19	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	81.25	0.00	0.00	68.77	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	8.33	0.00	0.00	0.00	0.00	0.00	0.00	40.00	12
Ins Activities Revenue/Adj Oper Inc	0.30	0.00	0.00	0.00	0.00	0.20	1.89	5.45	505
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	283
Credit Rel Prem Inc/Tot Prem Inc	64.77	0.00	0.00	0.00	96.42	100.00	100.00	100.00	15
Other Prem Inc/Total Prem Inc	35.22	0.00	0.00	0.00	0.00	90.90	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	505
Ins Net Inc (P/C)/Equity (P/C)	17.51	-20.68	-20.68	-20.68	-7.61	21.04	49.08	58.43	3
Ins Net Inc (L/H)/Equity (L/H)	1.92	-4.87	-4.50	-0.58	0.58	4.94	6.00	7.02	11
Insur Ben, Losses, Exp/Insur Premiums	64.60	0.00	0.00	0.00	39.89	99.47	149.53	200.20	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)	0.57	0.00	0.00	0.00	0.00	0.00	0.00	2.77	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	505
CSV Life Insurance/Tier 1 Cap + ALLL	10.84	0.00	0.00	0.76	12.41	19.14	24.40	30.47	459
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	505
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Cost: Interest-Bearing Deposits	0.29	0.08	0.08	0.08	0.08	0.29	0.42	0.46	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-10.47	-100.00	-100.00	-85.01	-14.61	15.37	108.62	163.47	34
Total Selected Assets	4.12	-100.00	-100.00	-31.77	-5.01	31.83	157.97	271.18	47
Deposits	-33.74	-100.00	-100.00	-100.00	-100.00	-33.74	6.01	19.26	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.46	0.00	0.00	47.45	94.00	106.00	145.24	258.26	265
Dividends Paid/Net Income	19.63	0.00	0.00	0.00	15.93	38.31	57.63	74.68	458
Net Income - Dividends/Avg Equity	5.63	-7.69	-0.22	2.69	5.74	8.69	11.61	15.43	499
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	101.73	0.00	0.00	9.33	102.29	141.06	261.51	413.82	305
Dividends From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.20	1.75	5.24	305
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Dividends From All Subsidiaries	106.11	0.00	0.00	50.29	103.62	146.47	270.79	457.85	305
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	23.50	0.00	0.00	0.00	16.89	46.52	75.65	96.96	436
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.17	1.21	436
Mgt & Service Fees From Bank Subs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	11.10	436
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.78	436
Operating Income From Bank Subs	26.88	0.00	0.00	0.00	21.48	51.62	81.89	109.61	436
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.89	0.00	0.00	0.00	100.00	100.00	100.00	100.00	152
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.14	152
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	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	63.42	0.00	0.00	1.26	100.00	100.00	100.00	124.25	152
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	2.70	0.00	0.00	0.00	0.00	0.00	13.27	24.32	38
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Operating Income From Sub BHCs	2.76	0.00	0.00	0.00	0.00	0.00	13.27	24.32	38
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	58.82	0.00	0.00	0.00	92.31	99.79	100.00	100.00	405
Interest Income From Bank Subs	2.82	0.00	0.00	0.00	0.00	0.04	29.23	100.00	405
Mgt & Serv Fees From Bank Subs	0.71	0.00	0.00	0.00	0.00	0.00	0.13	31.09	405
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.71	405
Operating Income From Bank Subs	75.53	0.00	0.00	68.96	99.04	100.00	100.00	100.00	405
Dividends From Nonbank Subs	2.48	0.00	0.00	0.00	0.00	0.19	8.43	90.67	405
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.79	405
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Operating Inc From Nonbank Subs	4.02	0.00	0.00	0.00	0.00	0.87	41.41	100.00	405
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
Loans and Adv From Subs/ST Debt	694.67	0.00	0.00	0.00	222.22	870.62	3092.80	4918.40	90
Loans and Adv From Subs/Total Debt	180.27	0.00	0.00	0.00	96.65	298.99	801.88	1333.33	180

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
3109904	841,709	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	990,450	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	543,377	ADBANC, INC.	OGALLALA, NE	
2467474	582,502	ADIRONDACK BANCORP, INC.	UTICA, NY	
3472176	865,620	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	536,203	ALBANK CORPORATION	CHICAGO, IL	
2127068	558,660	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
3123638	507,818	ALLIANCE BANCSHARES CORPORATIO	CHANTILLY, VA	
1127146	587,414	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	584,456	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	974,562	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	812,760	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	701,875	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	943,481	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1136269	565,954	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	792,617	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	675,563	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
3035049	513,899	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2312837	589,672	AMERICAN RIVER BANCSHARES	RANCHO CORDOVA, CA	
1066441	629,682	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
1107193	644,324	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	993,079	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2710796	717,681	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	807,418	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	607,817	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	565,454	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	799,036	ASB BANCORP, INC.	ASHEVILLE, NC	
3840029	779,729	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	766,265	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	671,327	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	654,249	B.P.C. CORPORATION	COOKEVILLE, TN	
1895397	562,615	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	651,489	BANCTENN CORP.	KINGSPORT, TN	
1030040	962,545	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	561,576	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	737,495	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	722,100	BANKFIVE, MHC	FALL RIVER, MA	
1201363	818,043	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	702,262	BANCSHARES, INC., THE	WINTER PARK, FL	
1209248	746,358	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
3832949	642,952	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	611,659	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
3793161	998,068	BEACON FEDERAL BANCORP, INC.	EAST SYRACUSE, NY	Moved from Peer 3
4297853	555,439	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
2728157	888,047	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1919770	845,024	BIG SANDY HOLDING COMPANY	LIMON, CO	
1491913	557,663	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	656,457	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	698,004	BNCCORP, INC.	BISMARCK, ND	
3807974	815,486	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	742,974	BOU BANCORP, INC.	OGDEN, UT	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
1471960	530,207	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	755,371	BSB BANCORP INC.	BELMONT, MA	
3488850	645,399	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	946,687	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	767,922	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	710,824	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	703,924	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	677,476	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	826,855	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	631,787	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	644,957	CARVER BANCORP, INC.	NEW YORK, NY	
2254508	722,969	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3819267	925,472	CBM FLORIDA HOLDING COMPANY	BRADENTON, FL	
1118283	613,819	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	668,964	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	608,389	CENTRABANC CORPORATION	WACO, TX	
2746049	565,737	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	688,725	CENTRAL BANCORPORATION	PROVO, UT	
1203899	740,985	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	893,598	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	554,740	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	836,044	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	805,854	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	926,009	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
3632756	557,218	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	724,252	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	586,640	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	707,486	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	635,649	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	634,376	CHEVLOT FINANCIAL CORPORATION	CHEVLOT, OH	
3434633	604,866	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	611,703	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	623,188	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	612,519	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	863,849	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	544,259	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	611,128	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	674,636	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	687,960	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	533,366	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	881,350	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	844,782	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	539,083	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	653,341	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	557,070	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	760,518	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1086270	848,650	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	933,695	CNB CORPORATION	CONWAY, SC	
3444801	672,458	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	617,483	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	803,146	COLOEAST BANKSHARES, INC.	LAMAR, CO	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
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4201748	617,695	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1838974	739,141	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	662,355	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	924,317	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	540,498	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	553,378	COMMUNITY BANCORP	DERBY, VT	
1247398	801,782	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	747,108	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	527,602	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	825,508	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	540,034	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
3834738	503,006	COMMUNITY FINANCIAL CORPORATIO	STAUNTON, VA	
1097986	568,542	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2754585	511,534	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	574,267	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	697,790	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	573,013	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	639,204	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	684,900	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	558,682	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	522,699	CORTLAND BANCORP	CORTLAND, OH	
2524788	702,024	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	626,292	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1102581	682,559	CU BANK SHARES, INC.	DALLAS, TX	
2242523	969,114	D.L. EVANS BANCORP	BURLEY, ID	
2497462	515,578	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	529,197	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	799,470	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	823,977	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	608,543	DI MECO, INC	HONESDALE, PA	
1117455	635,775	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1127913	580,912	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	568,917	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	736,748	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1135909	523,434	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	545,144	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	944,266	ECB BANCORP, INC.	ENGELHARD, NC	
3806511	621,946	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	540,349	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	776,632	ENB FINANCIAL CORP	EPHRATA, PA	
3180547	618,199	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	966,070	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	577,701	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	779,063	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	553,873	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	553,864	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	525,127	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	823,177	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	862,893	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	943,793	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	528,195	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
1099672	618,947	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	660,705	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	567,663	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	582,554	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3818822	568,996	FB BANCORP	SAN ANTONIO, TX	
3031902	504,257	FCB FINANCIAL CORP.	SAVANNAH, GA	
2348274	619,981	FCT BANCSHARES, INC.	WACO, TX	
2121552	665,374	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	678,410	FIDELITY COMPANY	DUBUQUE, IA	
2858773	595,738	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	518,750	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	569,869	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1138188	574,760	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	529,916	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	700,934	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	910,506	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	586,132	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	563,091	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	636,126	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	700,616	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	541,377	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	799,565	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	567,573	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1119404	721,260	FIRST BRECKENRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	520,532	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1105470	595,917	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	538,134	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	830,562	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
1983977	614,069	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	750,367	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	598,738	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	871,025	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	609,969	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	873,306	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	780,185	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	511,972	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
2568102	797,960	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	998,678	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	Moved from Peer 3
3842658	723,104	FIRST FOUNDATION INC.	IRVINE, CA	
1095889	554,023	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	611,529	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	623,951	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	553,518	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	806,669	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	938,594	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2560263	967,747	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	Moved from Peer 3
1076123	531,230	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	972,100	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	528,971	FIRST NEBRASKA BANC, INC.	SIDNEY, NE	
2880626	785,050	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	610,571	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
1119383	704,923	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	660,578	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	587,103	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	742,871	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	714,296	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	849,574	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	568,903	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	871,116	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	576,582	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	813,930	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	903,607	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	735,100	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	747,918	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	829,665	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	664,390	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	626,568	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
3223828	722,174	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	551,732	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	612,603	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	748,750	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	816,488	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	974,186	FORCHT BANCORP, INC.	CORBIN, KY	Moved from Peer 3
1137453	886,756	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	904,178	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3200463	980,341	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	603,784	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	661,232	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
1064915	536,531	GN BANKSHARES, INC.	GIRARD, KS	
1203714	665,200	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	924,493	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	629,483	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	592,070	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	644,343	GSB, MHC	GREENFIELD, MA	
1096952	567,171	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	657,356	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	532,494	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	615,850	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	828,976	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	709,744	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	598,006	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	531,029	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	571,789	HEARTLAND BANCCORP	GAHANNA, OH	
1917600	948,012	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1055089	551,685	HERITAGE GROUP, INC.	AURORA, NE	
1109496	545,428	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	797,232	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	600,819	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	669,957	HMN FINANCIAL, INC.	ROCHESTER, MN	
3851191	987,253	HOME BANCORP, INC.	LAFAYETTE, LA	
3234105	627,840	HOME STATE BANCORP	LOVELAND, CO	
1209181	599,851	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
2482196	991,312	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	578,444	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	652,493	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1208054	631,550	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	948,362	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	844,421	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3059504	936,070	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
3734753	651,736	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	574,200	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	967,191	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2737766	583,645	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	563,617	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
3821756	522,929	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	883,628	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	558,672	JJR HOLDING COMPANY, INC.	BRICK, NJ	
4208961	686,737	JRMB II, INC	LAWTON, OK	
4253073	923,339	KAISER FEDERAL FINANCIAL GROUP	COVINA, CA	
1140127	570,090	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	670,583	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	559,859	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	998,957	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	Moved from Peer 3
3030307	660,502	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	831,575	LCNB CORP.	LEBANON, OH	
1131406	544,273	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	New Y-9C/BHCPR reporter
1416578	587,018	LEGEND BANCORP, INC.	BOWIE, TX	
3851285	572,600	LIBERTY BANSHARES IOWA, INC.	WEST DES MOINES, IA	
1145001	603,875	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	543,114	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	814,687	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	684,114	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	605,149	LINCOLN BANCORP	REINBECK, IA	
1097173	656,197	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	919,494	LOVE SAVINGS HOLDING COMPANY	SAINT LOUIS, MO	
4268349	810,825	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	638,876	LYONS BANCORP, INC.	LYONS, NY	
2052777	740,385	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	962,348	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	524,366	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	818,952	MACON BANCORP	FRANKLIN, NC	
1135413	753,980	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	527,812	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	832,725	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805297	654,051	MALVERN FEDERAL MUTUAL HOLDING	PAOLI, PA	
1139363	829,008	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	897,663	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	607,590	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	884,843	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1099328	667,169	MERCANTILE BANCORP, INC.	QUINCY, IL	
3696093	584,569	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	578,390	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	657,958	MERRIMACK BANCORP MHC	CONCORD, NH	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
2217503	710,659	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	677,474	METROPOLITAN BANC GROUP, INC.	RIDGELAND, MS	
2820211	580,622	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	676,917	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	696,934	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	504,573	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	657,303	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	844,534	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	611,273	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	523,895	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	656,027	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	994,081	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1119495	880,677	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	586,739	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	904,674	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	656,940	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	508,814	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	638,568	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	850,109	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	843,285	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2623430	935,954	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1947045	532,098	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
3306806	558,472	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
1070756	687,297	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	654,138	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	563,682	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	733,022	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	759,004	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	725,615	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	633,559	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	504,521	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	Moved from Peer 5
3823844	646,672	NEXBANK CAPITAL, INC.	DALLAS, TX	
1070569	509,093	NEXTER INCORPORATED	BUTLER, PA	
1827893	651,207	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	669,880	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	776,427	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3778542	822,322	NORTH JERSEY COMMUNITY BANCORP	ENGLEWOOD CLIFFS, NJ	
3109070	677,579	NORTH STATE BANCORP	RALEIGH, NC	
2962737	548,871	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	907,592	NORTH VALLEY BANCORP	REDDING, CA	
2324111	669,196	NORTHEAST BANCORP	LEWISTON, ME	
1246935	758,825	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	713,381	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	959,646	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	842,108	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	680,081	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	878,087	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	964,944	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	684,867	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3912766	961,516	NUTMEG FINANCIAL MHC	NAUGATUCK, CT	
2460569	689,041	NVE BANCORP, MHC	ENGLEWOOD, NJ	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
3726440	596,417	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	733,105	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	801,372	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	894,347	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	625,548	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	839,874	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1076673	872,319	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	910,355	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	710,044	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	677,349	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	668,398	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	544,102	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
2454586	605,372	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	594,779	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	641,944	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	632,961	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	550,064	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	689,518	PALM BANCORP	PALMERTON, PA	
3021800	955,979	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	750,037	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	788,550	PARKE BANCORP, INC	SEWELL, NJ	
2337081	569,037	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	818,433	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	914,393	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	911,229	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
4183536	559,664	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	852,608	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
1139541	638,714	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1866155	506,994	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
3145966	583,712	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	617,488	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	678,134	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	696,870	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	665,758	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	656,842	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	635,065	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	597,619	POST OAK BANCSHARES, INC.	HOUSTON, TX	
1207600	958,324	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	Moved from Peer 3
1084575	535,148	PRIORITONE CAPITAL CORPORATIO	MAGEE, MS	
2293329	791,218	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	553,151	PROVIDENT BANCORP	AMESBURY, MA	
3314575	503,907	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	Moved from Peer 5
2321419	709,284	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	601,486	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
3828652	806,463	PVF CAPITAL CORP.	OLON, OH	
1118434	890,136	QNB CORP.	QUAKERTOWN, PA	
1130904	839,808	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	604,538	RBB BANCORP	LOS ANGELES, CA	
1132243	618,781	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
1416439	893,726	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	938,391	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
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3271230	590,632	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	794,050	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	993,143	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
3180060	814,730	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	807,293	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	515,222	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	555,388	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	830,626	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	633,977	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	782,852	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	688,892	SABINE BANCSHARES, INC.	MANY, LA	
2603928	608,664	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	836,178	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	600,856	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1493560	952,221	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	694,354	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	771,693	SBM FINANCIAL, INC.	GARDINER, ME	
3308677	530,329	SBT BANCSHARES, INC.	DALLAS, TX	
1204029	565,416	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	533,280	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	910,112	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	661,089	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	756,747	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	675,574	SECURITY STAR BANCSHARES, INC.	ODESSA, TX	
1248573	649,495	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	602,920	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	896,644	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3306815	956,269	SIFINANCIAL GROUP INC	WILLIAMTIC, CT	
3076592	548,973	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3438097	747,198	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	648,158	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	761,649	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	876,320	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	768,655	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	974,560	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	858,839	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	584,214	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	519,462	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	759,759	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	739,297	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	711,998	SOUTHERN NATIONAL BANCORP OF	MCLEAN, VA	
2169871	709,094	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	619,163	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	914,706	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1247361	735,786	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	940,393	STARION BANCORPORATION	BISMARCK, ND	
1097771	919,791	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	799,822	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2290560	700,138	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	851,351	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	540,706	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
4049678	632,142	SUNWEST BANCORP, INC.	TUSTIN, CA	
1202883	519,774	SWORD FINANCIAL CORPORATION	HORIZON, WI	
3841772	844,234	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	750,914	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	763,897	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	688,709	TF FINANCIAL CORPORATION	NEWTOWN, PA	
3934562	756,878	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	524,003	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	729,136	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	651,239	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	523,326	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2523389	975,875	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	818,518	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	884,319	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	701,522	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1114940	534,260	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1135516	884,152	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	655,239	UNITED BANCORPORATION	OSSEO, WI	
1136009	565,013	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	605,604	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	603,285	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	785,116	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	665,907	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	Moved from Peer 3
3837962	588,618	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	525,585	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	796,282	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	850,566	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3461358	583,763	VB TEXAS, INC.	HOUSTON, TX	
3251027	523,111	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3292253	528,597	VISION BANCSHARES, INC.	ADA, OK	
1054813	517,613	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
3922466	571,311	WASHINGTONFIRST BANCSHARES, IN	RESTON, VA	
1204104	771,499	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3851230	546,436	WBSB BANCORP, MHC	WEST BEND, WI	
3803033	561,434	WEBFIVE MHC	WEBSTER, MA	
1085255	589,690	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	758,291	WESTBRAND, INC.	MINOT, ND	
3831326	873,228	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1051979	681,065	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	720,334	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	505,104	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	777,499	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	714,144	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	789,900	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	613,477	215 HOLDING CO.	MINNEAPOLIS, MN	
1035157	954,123	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 505 bank holding companies.