

	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	501	452	440	438
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.43	3.50	3.44	3.33
+ Non-interest Income	0.90	0.81	0.84	0.85
- Overhead Expense	3.10	3.08	3.10	3.17
- Provision for Losses	0.34	0.55	0.85	1.17
+ Securities Gains (Losses)	0.06	0.05	0.05	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.04	0.77	0.42	-0.04
Net Operating Income	0.74	0.53	0.21	-0.13
Net Income	0.74	0.53	0.22	-0.13
Net Income (Sub S Adjusted)	0.87	0.65	0.22	0.08
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.57	4.91	5.18	5.54
Interest Expense	0.84	1.11	1.43	1.95
Net Interest Income (TE)	3.72	3.80	3.76	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.55	0.84	1.12	1.18
Earnings Coverage of Net Losses (X)	9.88	6.67	5.35	3.42
Ln&Ls Allowance/Total Loans & Leases	1.81	1.94	1.96	1.84
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.68	4.47	4.71	4.22
30-89 Days Past Due Loans and Leases	0.87	1.00	1.16	1.38
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.05	18.38	17.33	26.30
Net ST Noncore Funding Dependence	4.16	5.94	5.17	14.86
Net Loans and Leases/Total Assets	63.33	63.86	63.30	68.67
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.66	9.35	8.85	8.51
Equity Capital/Total Assets	9.73	9.19	8.44	8.04
Equity Capital+Minority Int/Total Assets	9.83	9.27	8.52	8.11
Tier 1 Common Eq Cap / T RWA	12.12	11.18	10.37	9.42
Net Loans&Ls/Equity Capital (X)	6.90	7.41	8.31	9.19
Cash Dividends/Net Income	19.10	21.89	29.08	44.83
Cash Dividends/Net Income (Sub S Adjusted)	7.24	9.35	7.14	9.64
Retained Earnings/Avg Equity Cap	5.71	3.47	-0.55	-5.53
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.32	0.45	0.54	0.68
Long-Term Debt/Equity Capital	2.18	1.86	2.11	2.19
Equity Investment in Subs/Equity Cap	111.39	113.24	115.17	115.38
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	102.28	92.15	99.60	94.71

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.21	4.51	4.48	4.74	5.11
Less: Interest Expense	0.77	1.02	0.98	1.31	1.80
Equals: Net Interest Income (TE)	3.43	3.50	3.50	3.44	3.33
Plus: Non-Interest Income	0.90	0.81	0.80	0.84	0.85
Equals: Adj Operating Income (TE)	4.39	4.35	4.34	4.32	4.23
Less: Overhead Expense	3.10	3.08	3.11	3.10	3.17
Less: Provision for Loan and Lease Losses	0.34	0.55	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	0.05	0.05	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.04	0.77	0.75	0.42	-0.04
Less: Applicable Income Taxes (TE)	0.28	0.23	0.25	0.20	0.10
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.74	0.53	0.49	0.21	-0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.74	0.53	0.49	0.22	-0.13
Memo: Net Income (Last Four Qtrs)	0.65	0.37	0.48	0.22	-0.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.40	92.17	92.17	91.74	92.46
Avg Int-Bearing Funds / Avg Assets	76.92	78.91	78.68	80.15	81.07
Int Income (TE) / Avg Earning Assets	4.57	4.91	4.88	5.18	5.54
Int Expense / Avg Earning Assets	0.84	1.11	1.07	1.43	1.95
Net Int Inc (TE) / Avg Earn Assets	3.72	3.80	3.81	3.76	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.57	5.78	5.78	5.90	6.03
Interest-Bearing Bank Balances	0.28	0.31	0.31	0.37	0.58
Fed Funds Sold & Reverse Repos	0.21	0.18	0.18	0.20	0.20
Trading Assets	1.31	1.79	1.59	1.55	2.23
Total Earning Assets	4.47	4.80	4.77	5.08	5.45
Investment Securities (TE)	2.75	3.32	3.22	3.70	4.48
U.S. Treasury & Agency Sec (excl MBS)	1.75	2.09	2.04	2.41	3.35
Mortgage-Backed Securities	2.48	3.14	3.00	3.73	4.64
All Other Securities	4.53	5.15	5.09	5.57	5.91
Interest-Bearing Deposits	0.79	1.07	1.03	1.40	2.02
Time Deposits of \$100K or More	1.29	1.60	1.55	1.97	2.76
Time Deposits < \$100K	1.37	1.70	1.67	2.12	2.95
Other Domestic Deposits	0.37	0.54	0.51	0.71	0.93
Foreign Deposits	0.35	0.32	0.32	0.30	0.78
Fed Funds Purchased and Repos	0.66	0.79	0.77	0.90	1.16
Other Borrowed Funds & Trading Liab	3.04	3.11	3.08	3.37	3.44
All Interest-Bearing Funds	0.99	1.29	1.25	1.63	2.22

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	51	49	66	63	63
Avg Assets per Employee (\$000)	4,313	4,249	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	72.63	73.42	73.83	74.34	77.67
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.10	3.08	3.11	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	1.05	1.08	1.10	1.12	1.17
Overhead Less Non-Interest Income	2.15	2.24	2.26	2.22	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.22	71.92	72.34	72.90	76.19
Personnel Expense	37.83	37.22	37.30	36.70	37.43
Net Occupancy Expense	8.86	9.01	8.99	9.26	9.83
Other Operating Expenses	24.11	25.19	25.46	26.48	28.49
Total Non-Interest Income	19.77	18.05	17.92	18.65	19.34
Fiduciary Activities Income	0.73	0.89	0.84	0.97	0.88
Serv Charges on Deposit Accts - Domestic	5.26	5.80	5.80	6.20	7.06
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.52	0.54	0.52	0.49	0.48
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.32	0.30	0.28	0.31	0.34
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.32	0.27	0.31	0.36	0.41
Net Gain (Loss) - Sales Loans, OREO, Oth	2.13	0.30	0.21	0.68	1.03
Other Non-Interest Income	7.42	7.24	7.25	6.80	6.61
Overhead Less Non-Interest Income	50.58	52.95	53.68	53.39	56.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.87	17.16	17.03	13.71	13.21
Appl Inc Tax+TE/Pretax NOI+TE	26.19	26.91	27.01	26.09	26.70

PERCENT OF TOTAL ASSETS -----	PEER GROUP 04				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009 -----
Real Estate Loans	50.89	51.29	50.85	52.85	55.16
Commercial and Industrial Loans	7.64	8.02	7.90	8.30	8.76
Loans to Individuals	1.76	1.87	1.82	1.99	2.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.94	1.02	0.98	0.92	0.93
Other Loans and Leases	0.74	0.85	0.82	0.86	0.80
Net Loans and Leases	63.33	63.86	63.30	65.69	68.67
Debt Securities Over 1 Year	18.73	18.21	18.81	16.87	14.92
Mutual Funds and Equity Securities	0.08	0.07	0.07	0.07	0.10
Subtotal	82.91	82.87	82.83	83.38	84.34
Interest-Bearing Bank Balances	5.00	5.11	4.96	4.33	3.08
Federal Funds Sold & Reverse Repos	0.28	0.37	0.35	0.52	0.67
Debt Securities 1 Year or Less	2.06	1.56	1.75	1.75	1.65
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.51	91.08	91.16	91.22	90.92
Non-Int Cash and Due From Dep Inst	1.68	1.75	1.83	1.49	1.87
Other Real Estate Owned	0.78	0.94	0.90	0.93	0.75
All Other Assets	6.74	7.06	6.91	7.19	7.06
MEMORANDA:					
Short-Term Investments	8.17	7.71	7.82	7.29	6.07
U.S. Treasury Securities	0.10	0.13	0.14	0.28	0.15
U.S. Agency Securities (excl MBS)	3.85	3.98	4.10	4.28	3.85
Municipal Securities	4.61	4.33	4.52	3.92	3.43
Mortgage-Backed Securities	9.43	8.94	9.13	7.75	7.17
Asset-Backed Securities	0.04	0.02	0.02	0.02	0.02
Other Debt Securities	0.36	0.25	0.27	0.18	0.22
RE Loans Secured by 1-4 Family	18.46	17.09	17.26	17.32	17.43
Revolving	2.55	2.80	2.70	2.89	2.99
Closed-End, Sec by First Liens	14.67	12.95	13.26	12.96	12.92
Closed-End, Sec by Junior Liens	0.83	0.98	0.93	1.07	1.19
Commercial Real Estate Loans	28.70	30.53	29.89	31.83	33.96
Construction and Land Dev	4.50	5.40	5.06	6.17	7.99
Multi family	2.19	2.03	2.02	2.04	1.98
Nonfarm Nonresidential	21.17	22.33	22.06	22.70	22.79
RE Loans Secured by Farmland	1.67	1.80	1.80	1.77	1.72
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.88	79.53	79.61	79.72	79.60
RE Loans Secured by 1-4 Family	29.02	26.64	27.13	26.20	25.39
Revolving	3.98	4.32	4.20	4.33	4.31
Closed-End	24.58	21.88	22.45	21.45	20.77
Commercial Real Estate Loans	45.18	47.39	46.88	47.95	48.80
Construction and Land Dev	7.03	8.31	7.87	9.26	11.43
Multi family	3.42	3.15	3.15	3.10	2.88
Nonfarm Nonresidential	33.43	34.77	34.73	34.33	32.85
RE Loans Secured by Farmland	2.66	2.83	2.86	2.71	2.50
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.07	12.42	12.35	12.47	12.59
Loans to Individuals	2.92	3.02	2.98	3.10	3.20
Credit Card Loans	0.07	0.07	0.08	0.08	0.08
Agricultural Loans	1.53	1.62	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	1.18	1.33	1.30	1.30	1.17

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 04 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	8.17	7.71	7.82	7.29	6.07
Liquid Assets	22.91	22.51	22.95	20.93	18.62
Investment Securities	21.61	20.55	21.34	19.42	17.36
Net Loans and Leases	63.33	63.86	63.30	65.69	68.67
Net Lns, Ls & Stbby Ltrs of Credit	63.79	64.37	63.81	66.22	69.24
Core Deposits	66.71	65.11	65.81	63.84	60.98
Noncore Funding	21.18	23.35	22.67	25.26	28.73
Time Deposits of \$100K or More	13.94	14.96	14.67	15.87	16.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.21	1.39	1.33	1.55	1.71
Net Fed Funds Purchased (Sold)	0.96	1.05	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	1.16	0.99	1.02	1.07	1.87
Earning Assets Repr in 1 Year	30.39	31.62	31.12	33.10	33.79
Int-Bearing Liab Repr in 1 Year	24.68	28.44	27.54	30.87	33.89
Long-Term Debt Repr in 1 Year	0.36	0.38	0.38	0.34	0.50
Net Assets Repriceable in 1 Year	4.93	2.30	2.97	1.53	-1.13
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.05	18.38	17.33	21.04	26.30
Net ST Noncore Funding Dependence	4.16	5.94	5.17	9.54	14.86
Short-Term Inv/ST Noncore Funding	83.07	73.54	74.89	52.67	36.19
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.43	13.31	14.56	7.22	-0.06
Net Loans and Leases/Total Deposits	77.50	78.17	77.33	80.14	85.09
Net Loans and Leases/Core Deposits	96.62	99.87	97.81	104.94	115.51
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.02	0.74	0.83	0.31	0.47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	5.56	4.71	4.39	0.40	1.42
Struct Notes Appr(Depr)/T1 Cap	0.03	0.10	0.06	-0.24	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.01	3.88	4.13	3.62	4.97
Available-For-Sale Securities	94.99	96.12	95.87	96.38	95.03
U.S. Treasury Securities	0.49	0.67	0.68	1.51	1.02
U.S. Agency Securities (excl MBS)	19.60	20.87	20.55	23.84	24.98
Municipal Securities	20.65	20.38	20.70	19.72	19.33
Mortgage-Backed Securities	45.26	45.95	45.24	41.94	42.25
Asset-Backed Securities	0.19	0.08	0.07	0.08	0.09
Other Debt Securities	2.01	1.37	1.46	1.11	1.28
Mutual Funds and Equity Securities	0.47	0.40	0.38	0.42	0.67
Debt Securities 1 Year or Less	10.80	9.06	9.67	10.45	10.61
Debt Securities 1 To 5 Years	25.26	25.92	25.72	28.24	29.02
Debt Securities Over 5 Years	58.92	60.76	60.22	55.63	54.45
Pledged Securities	43.27	48.04	46.87	50.93	55.53
Structured Notes, Fair Value	1.91	3.11	2.99	3.65	2.44

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.34	0.55	0.55	0.85	1.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.52	0.83	0.84	1.26	1.63
Provision for Ln&Ls Losses/Net Losses	131.26	129.98	114.15	129.86	166.28
Ln&Ls Allowance/Total Loans & Leases	1.81	1.94	1.90	1.96	1.84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.54	5.11	4.00	3.12	3.10
ALLL/Nonaccrual Assets	114.34	98.46	100.75	87.82	90.40
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	107.98	91.84	96.02	80.28	79.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.66	0.96	1.00	1.22	1.25
Recoveries/Avg Loans and Leases	0.10	0.10	0.10	0.08	0.06
Net Losses/Avg Loans and Leases	0.55	0.84	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	9.59	8.12	11.26	10.11	15.40
Earnings Coverage of Net Losses (X)	9.88	6.67	5.35	3.88	3.42
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.51	0.81	0.84	1.04	1.00
RE Loans Secured By 1-4 Family	0.40	0.64	0.67	0.73	0.69
Revolving	0.33	0.42	0.46	0.44	0.45
Closed-End	0.41	0.67	0.71	0.80	0.66
Commercial Real Estate Loans	0.59	0.92	0.98	1.26	1.14
Construction and Land Dev	1.41	2.40	2.76	3.39	3.15
Multi family	0.15	0.37	0.37	0.49	0.34
Nonfarm Nonresidential	0.38	0.48	0.53	0.56	0.35
RE Loans Secured by Farmland	0.08	0.05	0.08	0.08	0.02
Commercial and Industrial Loans	0.63	0.94	1.12	1.46	1.70
Loans to Depository Institutions	0.00	0.00	0.00	0.05	3.03
Loans to Individuals	0.91	1.12	1.16	1.38	1.50
Credit Card Loans	1.75	2.12	2.10	3.07	2.75
Agricultural Loans	0.01	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	0.67	0.75	0.87	1.22	1.94

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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PERCENT OF LOANS AND LEASES

09/30/2012

09/30/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases	0.87	1.00	1.02	1.16	1.38
90+ Days PD Loans and Leases	0.07	0.11	0.08	0.12	0.14
Nonaccrual Loans and Leases	2.42	3.02	2.85	3.31	3.17
90+ Days PD and Nonaccrual Loans and Leases	2.55	3.18	2.99	3.50	3.38
30-89 Days PD Restructured	0.02	0.02	0.03	0.01	0.01
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.65	0.65	0.66	0.52	0.22

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.87	1.00	1.02	1.16	1.38
90+ Days Past Due Assets	0.07	0.11	0.08	0.12	0.14
Nonaccrual Assets	2.45	3.06	2.88	3.34	3.20
30+ Days PD & Nonaccrual Assets	3.54	4.28	4.11	4.77	4.95

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.64	2.10	1.95	2.37	2.39
90+ PD & Nonaccrual Assets + OREO	2.49	3.11	2.92	3.38	3.17

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

Total Assets	3.13	3.80	3.65	3.96	3.58
Allowance for Loan & Lease Losses	268.03	290.26	288.32	287.55	264.24
Equity Cap + ALLL	30.14	37.85	36.03	42.22	39.73
Tier 1 Cap + ALLL	29.54	37.50	35.94	40.93	39.27
Loans & Leases + RE Acquired	4.82	5.72	5.55	5.78	5.03

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.87	1.02	1.04	1.18	1.38
- 90+ Days Past Due	0.07	0.12	0.08	0.12	0.14
- Nonaccrual	2.68	3.35	3.18	3.70	3.55
Coml & Indl - 30-89 Days PD	0.60	0.74	0.67	0.81	1.13
- 90+ Days Past Due	0.02	0.05	0.04	0.08	0.07
- Nonaccrual	1.39	1.84	1.64	2.06	1.74
Individuals - 30-89 Days PD	0.99	0.99	1.17	1.17	1.36
- 90+ Days Past Due	0.04	0.06	0.07	0.08	0.09
- Nonaccrual	0.32	0.36	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	0.06	0.06	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.19	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	0.20	0.24	0.20	0.33	0.43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.15	0.07	0.05	0.15	0.22
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.09	1.20	1.28	1.42	1.55
- 90+ Days Past Due	0.07	0.10	0.10	0.10	0.13
- Nonaccrual	1.94	2.26	2.13	2.44	2.03
Revolving - 30-89 Days PD	0.46	0.50	0.46	0.53	0.56
- 90+ Days Past Due	0.02	0.02	0.02	0.03	0.02
- Nonaccrual	0.66	0.65	0.60	0.65	0.53
Closed-End - 30-89 Days PD	1.18	1.31	1.47	1.60	1.72
- 90+ Days Past Due	0.07	0.11	0.10	0.11	0.14
- Nonaccrual	2.18	2.66	2.47	2.91	2.46
- Jr Lien 30-89 Days PD	0.07	0.08	0.09	0.09	0.11
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.13	0.17	0.15	0.20	0.17
Commercial RE - 30-89 Days PD	0.68	0.89	0.85	1.05	1.30
- 90+ Days Past Due	0.05	0.09	0.05	0.10	0.12
- Nonaccrual	3.23	4.04	3.91	4.35	4.33
Const & Dev - 30-89 Days PD	0.55	0.95	0.74	0.99	1.38
- 90+ Days Past Due	0.02	0.09	0.05	0.11	0.12
- Nonaccrual	7.31	8.89	8.71	9.28	9.25
Multi family - 30-89 Days PD	0.19	0.29	0.32	0.30	0.44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.01	1.24	1.17	1.60	1.76
Nonfarm Nres- 30-89 Days PD	0.67	0.75	0.78	0.88	0.99
- 90+ Days Past Due	0.04	0.06	0.03	0.06	0.08
- Nonaccrual	2.40	2.76	2.70	2.80	2.48
Farm land - 30-89 Days PD	0.23	0.18	0.30	0.43	0.44
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.03
- Nonaccrual	1.16	1.72	1.56	1.27	1.08
Credit Card - 30-89 Days PD	1.09	1.14	1.12	1.12	1.60
- 90+ Days Past Due	0.31	0.36	0.43	0.49	0.49
- Nonaccrual	0.01	0.02	0.00	0.01	0.02

CAPITAL RATIOS	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	9.66	9.35	9.35	8.85	8.51
Tier 1 RBC Ratio	14.24	13.45	13.64	12.61	11.54
Total Risk-Based Capital Ratio	15.78	15.01	15.20	14.14	13.11
Tangible Tier 1 Leverage Ratio	9.59	9.28	9.28	8.79	8.45
Tangible Common Eq Cap/Tan Assets	8.49	7.97	7.99	7.32	6.94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.52	10.10	10.13	10.00	10.48
Standby Letters of Credit	0.37	0.42	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	0.94	0.96	0.72	0.63	0.56
Interest Rate Contracts	0.93	0.95	0.72	0.62	0.56
Interest Rate Futures & Forward Contr	0.23	0.16	0.14	0.09	0.06
Written Options Contr (Int Rate)	0.23	0.26	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	0.17	0.15	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	16.84	15.77	15.99	15.04	15.16

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	09/30/2012	09/30/2011	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	30.22	28.18	29.51	25.03	17.26
Written Options	35.93	35.85	34.06	36.68	38.46
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.83	34.74	32.53	35.60	37.78
Purchased Options	0.18	0.32	0.82	0.86	1.04
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.07	0.13	0.60	0.59	0.48
Swaps	30.38	32.60	32.38	33.51	31.40
Held for Trading	2.20	2.49	1.71	2.79	2.56
Interest Rate Contracts	2.20	2.49	1.70	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	97.80	97.51	98.29	97.21	97.44
Interest Rate Contracts	88.18	87.45	87.70	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)	61.91	61.69	63.60	62.05	58.35
One Year or Less	31.62	29.70	31.43	28.19	27.88
Over 1 Year to 5 Years	7.16	18.64	17.90	20.74	17.33
Over 5 Years	8.03	7.04	7.71	6.44	6.46
Gross Negative Fair Value (Abs Val)	1.77	1.69	1.75	1.22	0.73
Gross Positive Fair Value	0.67	0.69	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	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	18.45	18.37	18.38	19.54	29.47
Ins Under Assets(L/H)/Tot Ins Und Ast	81.55	81.63	81.62	80.46	70.53
Sep Acct Assets(L/H)/Total Life Ast	8.33	8.18	8.10	8.46	0.00
Ins Activities Revenue/Adj Oper Inc	0.32	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	64.33	74.35	74.67	78.57	69.23
Other Prem Inc/Total Prem Inc	35.67	25.65	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)	6.73	94.54	71.74	-207.28	54.76
Ins Net Inc (L/H)/Equity (L/H)	1.26	0.66	1.30	2.17	4.94
Insur Ben, Losses, Exp/Insur Premiums	72.36	77.25	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)	0.61	0.54	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	10.68	10.54	10.67	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	0.35	0.32	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	0.11	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	-27.42	-30.48	-17.11	1.77	-35.81
Total Selected Assets	-14.67	-18.29	-8.87	-1.60	-28.99
Deposits	-35.41	-15.59	-50.63	-13.60	-22.65

PROFITABILITY:

	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.10	5.08	4.50	1.18	-3.33
Bank Net Inc/Avg Eq Inv in Banks	8.03	5.89	5.64	2.70	-1.58
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.67	2.73	2.72	3.42	1.82
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.42	4.20	3.00	2.67	2.26
Bank Net Income/Parent Net Income	109.51	111.04	110.51	113.41	117.00
Nonbank Net Income/Parent Net Income	0.32	0.37	0.49	0.52	0.30
Sub BHCs Net Inc/Parent Net Income	87.02	95.27	92.67	85.82	81.87

LEVERAGE:

Total Liabilities/Equity	15.10	16.80	16.95	19.71	21.05
Total Debt/Equity Capital	3.13	2.93	3.19	3.47	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.12	15.01	14.82	17.59	18.99
Tot Debt+Lns Guaranteed for Affl/Equity	3.24	3.20	3.31	3.66	4.16
Total Debt/Eq Cap - Exc Over Fair Value	3.15	2.96	3.21	3.51	3.91
Long-Term Debt/Equity Capital	2.18	1.86	2.07	2.11	2.19
Short-Term Debt/Equity Capital	0.32	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	0.07	0.07	0.11	0.09
Long-Term Debt/Consolidated LT Debt	6.02	4.30	4.57	4.07	2.95

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	111.39	113.24	113.10	115.17	115.38
Total Investment in Subs/Equity	111.82	113.66	113.56	115.70	116.09
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.07	101.86	102.02	101.91	101.29
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.42	102.26	102.49	102.28	101.84

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.13	1.66	1.62	1.65	1.89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.42	5.03	4.79	4.69	5.91

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	88.90	79.20	84.78	83.68	84.08
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.28	92.15	99.60	95.11	94.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	96.90	97.01	102.38	99.99	102.97
Pretax Oper Inc + Int Exp/Int Expense	1516.63	747.48	1728.77	913.04	1883.98
Div + Int From Subs/Int Exp + Div	105.62	98.96	111.29	97.64	111.22
Fees+Other Inc From Subs/Sal + Oth Exp	2.52	4.54	4.95	3.73	4.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.59	9.20	11.48	9.47	6.86

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.40	-0.66	-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	14.36	21.48	18.62	23.26	24.63
Total	14.36	21.48	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	0.24	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				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	75.00	77.39	75.07	81.37	84.81
Dividends Paid/Net Income	19.13	22.06	24.42	28.95	45.00
Net Income - Dividends/Avg Equity	5.70	3.47	2.80	-0.49	-5.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	109.53	101.88	113.39	99.87	112.73
Dividends From Nonbank Subs	0.32	0.47	0.44	0.53	0.63
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	114.71	108.32	118.99	108.02	118.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	23.95	25.02	30.99	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	0.14	0.61	0.68	0.72	0.88
Other Income From Bank Subs	0.01	0.03	0.02	0.02	0.04
Operating Income From Bank Subs	26.36	29.93	36.10	39.42	57.50
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.54	67.65	66.23	73.29	74.88
Interest Income From Nonbank Subs	0.06	0.38	0.24	0.29	0.03
Mgt & Serv Fees From Nonbank Subs	0.02	0.04	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	66.97	73.61	72.64	82.04	83.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	4.14	6.62	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	4.21	6.63	9.32	15.70	16.41
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.88	55.29	58.31	56.55	58.15
Interest Income From Bank Subs	2.91	2.66	2.76	1.19	1.06
Mgt & Serv Fees From Bank Subs	0.54	1.60	1.76	1.47	1.39
Other Income From Bank Subs	0.06	0.07	0.04	0.05	0.14
Operating Income From Bank Subs	76.12	71.23	73.90	70.33	70.68
Dividends From Nonbank Subs	2.01	2.82	1.97	3.06	2.43
Interest Income From Nonbank Subs	0.02	0.02	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	4.93	5.37	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	635.75	518.57	678.47	791.89	573.34
Loans and Adv From Subs/Total Debt	187.63	187.74	210.47	214.11	191.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									501
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.43	2.50	2.71	3.07	3.42	3.79	4.16	4.42	501
+ Non-interest Income	0.89	0.12	0.24	0.51	0.81	1.17	1.80	2.82	501
- Overhead Expense	3.09	2.10	2.24	2.56	3.00	3.52	4.20	4.92	501
- Provision for Losses	0.34	0.00	0.04	0.11	0.24	0.50	0.91	1.27	501
+ Securities Gains (Losses)	0.06	-0.05	-0.00	0.00	0.01	0.10	0.24	0.40	501
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.01	0.04	501
= Pretax Net Oper Income (TE)	1.03	-0.55	0.03	0.56	1.06	1.54	1.99	2.30	501
Net Operating Income	0.73	-0.55	0.00	0.37	0.73	1.06	1.52	1.87	501
Net Income	0.73	-0.55	0.00	0.37	0.73	1.06	1.52	1.87	501
Net Income (Sub S Adjusted)	0.87	-0.24	0.18	0.52	0.91	1.18	1.54	1.70	105
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.56	3.56	3.79	4.19	4.57	4.92	5.32	5.64	501
Interest Expense	0.83	0.32	0.42	0.63	0.82	1.04	1.27	1.47	501
Net Interest Income (TE)	3.72	2.68	2.94	3.34	3.70	4.09	4.47	4.81	501
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.54	0.00	0.03	0.12	0.35	0.89	1.62	2.17	501
Earnings Coverage of Net Losses (X)	9.87	-2.16	0.22	1.61	4.43	14.13	38.65	70.35	500
Ln&Ls Allowance/Total Loans & Leases	1.80	0.85	1.03	1.28	1.67	2.21	3.08	3.68	501
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.67	0.45	0.72	1.55	2.95	5.17	9.29	11.89	501
30-89 Days Past Due Loans and Leases	0.87	0.09	0.17	0.34	0.71	1.33	2.12	2.78	501
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.05	-10.35	-2.00	7.73	14.78	22.82	32.12	37.64	501
Net ST Noncore Funding Dependence	4.15	-17.84	-10.73	-2.08	4.98	10.04	16.96	21.77	501
Net Loans and Leases/Total Assets	63.33	41.49	46.43	54.47	63.56	71.81	78.57	80.55	501
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.65	4.78	7.04	8.31	9.54	10.97	12.60	14.08	456
Equity Capital/Total Assets	9.72	4.15	5.94	8.13	9.62	11.25	13.47	15.00	501
Equity Capital+Minority Int/Total Assets	9.82	4.27	6.28	8.20	9.73	11.31	13.53	15.04	501
Tier 1 Common Eq Cap / T RWA	12.12	3.27	6.51	8.94	11.76	14.74	19.88	23.17	456
Net Loans&Ls/Equity Capital (X)	6.90	3.19	4.04	5.16	6.51	8.29	10.91	14.38	498
Cash Dividends/Net Income	19.10	0.00	0.00	0.00	15.91	36.27	56.22	69.86	451
Cash Dividends/Net Income (Sub S Adjusted)	7.24	-32.49	-18.56	-5.36	0.00	17.54	45.63	62.12	105
Retained Earnings/Avg Equity Cap	5.71	-9.49	-0.53	2.83	5.82	8.98	11.82	14.05	498
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.32	0.00	0.00	0.00	0.00	0.00	1.79	8.79	498
Long-Term Debt/Equity Capital	2.18	0.00	0.00	0.00	0.00	0.41	13.68	29.58	498
Equity Investment in Subs/Equity Cap	111.38	86.31	95.00	99.51	105.66	122.16	141.60	170.81	498
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	102.27	-5.06	4.70	52.36	99.77	126.03	234.53	368.26	475

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.20	3.27	3.50	3.85	4.20	4.54	4.90	5.24	501
Less: Interest Expense	0.77	0.29	0.40	0.58	0.76	0.96	1.17	1.32	501
Equals: Net Interest Income (TE)	3.43	2.50	2.71	3.07	3.42	3.79	4.16	4.42	501
Plus: Non-Interest Income	0.89	0.12	0.24	0.51	0.81	1.17	1.80	2.82	501
Equals: Adj Operating Income (TE)	4.38	2.94	3.38	3.75	4.36	4.89	5.69	6.41	501
Less: Overhead Expense	3.09	2.10	2.24	2.56	3.00	3.52	4.20	4.92	501
Less: Provision for Loan and Lease Losses	0.34	0.00	0.04	0.11	0.24	0.50	0.91	1.27	501
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Plus: Realized G/L on AFS Sec	0.06	-0.03	-0.00	0.00	0.02	0.10	0.25	0.38	501
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.01	0.04	501
Equals: Pretax Net Oper Inc (TE)	1.03	-0.55	0.03	0.56	1.06	1.54	1.99	2.30	501
Less: Applicable Income Taxes (TE)	0.27	-0.02	0.00	0.06	0.23	0.48	0.62	0.69	501
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	501
Equals: Net Operating Income	0.73	-0.55	0.00	0.37	0.73	1.06	1.52	1.87	501
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Equals: Net Income	0.73	-0.55	0.00	0.37	0.73	1.06	1.52	1.87	501
Memo: Net Income (Last Four Qtrs)	0.65	-1.35	-0.49	0.31	0.72	1.05	1.50	1.80	427
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.39	86.31	88.35	90.57	92.45	94.45	95.93	96.71	501
Avg Int-Bearing Funds / Avg Assets	76.91	61.18	67.73	72.35	77.26	81.48	85.57	88.04	456
Int Income (TE) / Avg Earning Assets	4.56	3.56	3.79	4.19	4.57	4.92	5.32	5.64	501
Int Expense / Avg Earning Assets	0.83	0.32	0.42	0.63	0.82	1.04	1.27	1.47	501
Net Int Inc (TE) / Avg Earn Assets	3.72	2.68	2.94	3.34	3.70	4.09	4.47	4.81	501
YIELD OR COST:									
Total Loans and Leases (TE)	5.56	4.69	4.94	5.19	5.53	5.90	6.26	6.72	501
Interest-Bearing Bank Balances	0.28	0.00	0.01	0.17	0.24	0.34	0.61	0.86	499
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.18	0.26	0.62	1.60	298
Trading Assets	1.31	0.00	0.00	0.00	0.00	2.92	6.32	7.45	20
Total Earning Assets	4.46	3.50	3.72	4.10	4.48	4.81	5.16	5.52	501
Investment Securities (TE)	2.75	1.31	1.64	2.18	2.64	3.30	4.06	4.55	500
U.S. Treasury & Agency Sec (excl MBS)	1.74	0.21	0.69	1.12	1.68	2.29	3.06	3.64	456
Mortgage-Backed Securities	2.47	1.19	1.48	1.89	2.38	2.93	3.95	4.65	477
All Other Securities	4.52	1.31	2.41	3.30	4.46	5.57	7.12	8.77	481
Interest-Bearing Deposits	0.79	0.33	0.42	0.59	0.77	0.96	1.19	1.28	501
Time Deposits of \$100K or More	1.29	0.68	0.79	1.00	1.25	1.57	1.91	2.08	501
Time Deposits < \$100K	1.36	0.73	0.86	1.08	1.33	1.66	1.95	2.17	501
Other Domestic Deposits	0.36	0.11	0.15	0.23	0.34	0.49	0.64	0.75	501
Foreign Deposits	0.34	0.10	0.10	0.10	0.26	0.45	0.48	0.49	3
Fed Funds Purchased and Repos	0.65	0.00	0.00	0.18	0.38	0.82	2.68	3.84	374
Other Borrowed Funds & Trading Liab	3.04	0.40	1.19	2.22	3.14	3.87	4.61	5.20	460
All Interest-Bearing Funds	0.99	0.42	0.56	0.78	0.97	1.20	1.42	1.60	456

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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Avg Personnel Exp Per Employee (\$000)	51.36	37.40	39.46	43.64	49.96	58.03	66.94	76.27	501
Avg Assets per Employee (\$000)	4312.80	2600.47	2887.16	3427.61	4104.73	4992.87	6422.55	7420.01	501
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	485
Overhead Exp / NOI + Non-Int Income	72.62	51.85	57.26	63.82	71.50	81.39	90.76	100.24	501
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.09	2.10	2.24	2.56	3.00	3.52	4.20	4.92	501
Personnel Expense	1.64	1.04	1.15	1.34	1.60	1.90	2.26	2.59	501
Net Occupancy Expense	0.38	0.19	0.23	0.29	0.37	0.47	0.58	0.68	501
Other Operating Expenses	1.04	0.61	0.68	0.82	1.00	1.21	1.56	2.04	501
Overhead Less Non-Interest Income	2.15	1.25	1.44	1.79	2.13	2.48	2.88	3.23	501
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	71.22	50.67	55.19	62.16	69.79	80.56	90.05	99.42	501
Personnel Expense	37.82	26.09	28.74	33.51	37.66	42.11	47.51	50.76	501
Net Occupancy Expense	8.85	4.38	5.46	6.80	8.69	10.77	13.15	14.71	501
Other Operating Expenses	24.11	14.76	16.52	19.15	23.02	28.03	36.71	41.13	501
Total Non-Interest Income	19.77	3.30	6.61	12.71	18.94	25.82	35.71	43.76	501
Fiduciary Activities Income	0.73	0.00	0.00	0.00	0.00	1.19	4.07	7.07	501
Serv Charges on Deposit Accts - Domestic	5.25	0.86	1.47	2.85	4.78	7.36	10.64	12.35	501
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Investment Banking Fees & Commissions	0.52	0.00	0.00	0.00	0.11	1.06	2.07	2.75	501
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Net Servicing Fees	0.32	-0.21	0.00	0.00	0.00	0.40	1.79	2.91	501
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Insurance Activities Revenue	0.31	0.00	0.00	0.00	0.00	0.23	1.84	6.06	501
Net Gain (Loss) - Sales Loans, OREO, Oth	2.12	-8.81	-4.14	-0.28	0.91	4.67	11.09	19.61	501
Other Non-Interest Income	7.42	2.17	2.88	4.68	6.83	9.69	14.15	17.92	501
Overhead Less Non-Interest Income	50.58	22.83	30.66	39.96	49.88	60.52	73.55	84.83	501
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	18.86	-0.03	0.00	3.54	21.21	30.48	35.65	38.26	454
Appl Inc Tax+TE/Pretax NOI+TE	26.19	0.00	0.68	14.85	32.19	36.27	39.84	42.45	454

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.89	27.27	33.35	41.59	50.96	59.71	69.05	72.74	501
Commercial and Industrial Loans	7.64	1.15	2.34	4.29	6.71	10.68	15.03	19.18	501
Loans to Individuals	1.75	0.09	0.19	0.51	1.30	2.54	4.75	8.38	501
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Agricultural Loans	0.94	0.00	0.00	0.00	0.05	1.23	5.69	8.91	501
Other Loans and Leases	0.74	0.00	0.00	0.05	0.37	1.32	2.79	4.02	501
Net Loans and Leases	63.33	41.49	46.43	54.47	63.56	71.81	78.57	80.55	501
Debt Securities Over 1 Year	18.73	1.85	4.39	9.96	17.48	26.59	35.52	39.81	501
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.07	0.57	1.11	501
Subtotal	82.91	66.99	72.52	78.57	84.27	87.44	90.18	91.08	501
Interest-Bearing Bank Balances	4.99	0.05	0.20	1.31	3.81	8.37	13.13	17.73	501
Federal Funds Sold & Reverse Repos	0.28	0.00	0.00	0.00	0.00	0.27	1.89	3.38	501
Debt Securities 1 Year or Less	2.05	0.00	0.05	0.40	1.34	3.24	6.33	9.79	501
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Total Earning Assets	91.50	85.66	87.82	89.93	91.66	93.17	94.73	95.41	501
Non-Int Cash and Due From Dep Inst	1.67	0.40	0.63	1.13	1.55	2.10	3.12	4.30	501
Other Real Estate Owned	0.77	0.00	0.03	0.13	0.46	1.21	2.60	3.56	501
All Other Assets	6.73	3.04	3.80	5.09	6.57	8.22	10.30	11.36	501
MEMORANDA:									
Short-Term Investments	8.17	1.08	1.80	3.91	6.96	12.28	17.20	21.92	501
U.S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.00	0.65	2.27	501
U.S. Agency Securities (excl MBS)	3.84	0.00	0.00	0.55	2.62	6.73	12.84	17.95	501
Municipal Securities	4.61	0.00	0.00	0.58	3.58	8.36	13.87	16.74	501
Mortgage-Backed Securities	9.43	0.00	0.27	3.35	8.59	14.83	21.91	28.12	501
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.27	0.84	501
Other Debt Securities	0.35	0.00	0.00	0.00	0.00	0.51	2.04	3.92	501
RE Loans Secured by 1-4 Family	18.46	4.53	6.66	10.72	17.12	24.99	35.28	41.47	501
Revolving	2.54	0.00	0.14	0.85	2.37	3.83	5.88	7.10	501
Closed-End, Sec by First Liens	14.67	3.33	4.46	8.23	13.16	20.42	30.09	36.23	501
Closed-End, Sec by Junior Liens	0.83	0.03	0.12	0.32	0.69	1.25	1.95	2.47	501
Commercial Real Estate Loans	28.69	11.53	14.53	20.66	28.45	36.61	43.68	49.35	501
Construction and Land Dev	4.50	0.63	1.04	2.00	3.78	6.59	9.68	12.34	501
Multi family	2.19	0.10	0.32	0.85	1.67	3.21	5.77	7.31	501
Nonfarm Nonresidential	21.16	8.16	10.20	14.92	20.63	26.87	33.55	37.82	501
RE Loans Secured by Farml and	1.66	0.00	0.00	0.03	0.49	2.98	7.54	10.82	501
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.87	54.60	60.87	71.85	81.48	88.78	92.90	95.85	501
RE Loans Secured by 1-4 Family	29.01	7.63	11.08	17.84	27.30	38.58	52.74	60.96	501
Revolving	3.98	0.00	0.27	1.42	3.79	6.12	9.12	11.38	501
Closed-End	24.57	5.79	8.59	14.29	22.81	33.66	46.66	57.23	501
Commercial Real Estate Loans	45.18	19.31	25.20	34.02	44.41	55.86	66.29	70.71	501
Construction and Land Dev	7.02	1.13	1.76	3.25	6.21	10.28	14.74	17.64	501
Multi family	3.42	0.22	0.56	1.35	2.64	5.04	8.53	11.43	501
Nonfarm Nonresidential	33.43	12.92	18.05	24.69	32.77	41.69	51.64	56.17	501
RE Loans Secured by Farml and	2.66	0.00	0.00	0.04	0.76	4.98	12.01	16.98	501
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Commercial and Industrial Loans	12.06	1.99	3.82	7.06	11.21	16.57	23.69	26.63	501
Loans to Individuals	2.92	0.14	0.30	0.80	2.09	4.20	8.85	13.22	501
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.08	0.42	0.67	501
Agricultural Loans	1.52	0.00	0.00	0.00	0.09	2.08	8.62	15.71	501
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Other Loans and Leases	1.18	0.00	0.00	0.07	0.61	2.06	4.51	6.29	501

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.17	1.08	1.80	3.91	6.96	12.28	17.20	21.92	501
Liquid Assets	22.91	7.28	10.14	15.31	21.78	29.36	38.19	43.82	501
Investment Securities	21.60	3.54	6.48	12.55	20.44	30.59	39.45	44.36	501
Net Loans and Leases	63.33	41.49	46.43	54.47	63.56	71.81	78.57	80.55	501
Net Lns, Ls & Stdbly Ltrs of Credit	63.78	42.19	47.03	54.96	63.89	72.12	79.11	81.23	501
Core Deposits	66.71	49.88	53.67	60.86	67.12	72.86	77.60	79.48	501
Noncore Funding	21.17	8.37	10.69	14.72	20.80	27.46	34.32	39.04	501
Time Deposits of \$100K or More	13.94	5.16	6.69	9.39	13.14	18.18	23.55	29.13	501
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Fed Funds Purchased and Repos	1.21	0.00	0.00	0.00	0.47	2.45	4.98	6.75	501
Net Fed Funds Purchased (Sold)	0.95	-2.81	-1.02	0.00	0.19	2.22	4.54	5.95	501
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Oth Borrowings W/Rem Mat 1 Yr or Less	1.15	0.00	0.00	0.00	0.68	2.19	4.02	7.36	501
Earning Assets Repr in 1 Year	30.38	12.57	15.63	22.33	29.49	37.95	47.44	52.83	501
Int-Bearing Liab Repr in 1 Year	24.68	8.27	10.40	14.56	20.21	31.56	55.00	59.55	501
Long-Term Debt Repr in 1 Year	0.36	0.00	0.00	0.00	0.00	0.37	2.22	4.31	501
Net Assets Repriceable in 1 Year	4.93	-33.89	-20.35	-3.45	6.10	14.97	24.87	29.39	501
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.05	-10.35	-2.00	7.73	14.78	22.82	32.12	37.64	501
Net ST Noncore Funding Dependence	4.15	-17.84	-10.73	-2.08	4.98	10.04	16.96	21.77	501
Short-Term Inv/ST Noncore Funding	83.06	7.99	12.39	33.56	63.50	116.90	225.69	339.92	497
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.43	-10.51	-4.79	2.59	13.42	25.95	45.80	55.70	501
Net Loans and Leases/Total Deposits	77.49	51.18	57.14	66.19	77.33	88.42	99.03	104.12	501
Net Loans and Leases/Core Deposits	96.61	60.04	66.74	79.54	95.42	112.35	133.09	146.00	501
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.02	-0.01	0.00	0.00	0.16	1.44	4.73	8.27	185
Avail-For-Sale Sec Appr(Depr)/T1 Cap	5.56	-0.02	0.24	1.82	4.98	8.65	13.01	15.68	451
Struct Notes Appr(Depr)/T1 Cap	0.03	-0.17	-0.06	0.00	0.01	0.06	0.15	0.31	207
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.01	0.00	0.00	0.00	0.00	3.50	30.56	66.47	500
Available-For-Sale Securities	94.98	30.73	67.65	96.38	100.00	100.00	100.00	100.00	500
U. S. Treasury Securities	0.48	0.00	0.00	0.00	0.00	0.00	3.19	10.59	500
U. S. Agency Securities (excl MBS)	19.60	0.00	0.00	3.03	15.08	33.37	61.67	78.44	500
Municipal Securities	20.64	0.00	0.00	4.25	20.03	37.57	51.72	64.04	500
Mortgage-Backed Securities	45.25	0.00	2.28	23.10	47.19	66.44	84.85	94.25	500
Asset-Backed Securities	0.18	0.00	0.00	0.00	0.00	0.00	1.29	4.24	500
Other Debt Securities	2.01	0.00	0.00	0.00	0.00	2.57	12.00	20.87	500
Mutual Funds and Equity Securities	0.46	0.00	0.00	0.00	0.00	0.38	3.27	6.93	500
Debt Securities 1 Year or Less	10.80	0.00	0.32	2.25	7.29	16.75	32.24	49.50	500
Debt Securities 1 To 5 Years	25.25	0.17	1.88	7.79	22.56	40.91	56.19	67.07	500
Debt Securities Over 5 Years	58.91	2.86	15.07	37.96	62.05	80.32	92.82	96.29	500
Pledged Securities	43.26	0.56	7.42	23.22	43.14	62.20	79.75	88.35	500
Structured Notes, Fair Value	1.90	0.00	0.00	0.00	0.00	2.54	10.37	21.41	500

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.34	0.00	0.04	0.11	0.24	0.50	0.91	1.27	501
Provision for Ln&Ls Losses/Avg Lns&Ls	0.52	0.00	0.08	0.18	0.39	0.78	1.36	1.85	501
Provision for Ln&Ls Losses/Net Losses	131.26	0.00	21.03	59.72	100.88	174.45	331.85	675.92	500
Ln&Ls Allowance/Total Loans & Leases	1.80	0.85	1.03	1.28	1.67	2.21	3.08	3.68	501
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.54	0.94	1.29	2.05	4.02	9.39	24.87	47.76	478
ALLL/Nonaccrual Assets	114.34	26.82	34.84	50.53	84.20	151.40	292.72	524.77	498
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	107.97	26.19	33.28	49.36	80.42	138.94	288.15	428.17	499
Gross Ln&Ls Losses/Avg Loans & Leases	0.66	0.03	0.07	0.20	0.47	1.01	1.83	2.37	501
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.06	0.14	0.31	0.42	501
Net Losses/Avg Loans and Leases	0.54	0.00	0.03	0.12	0.35	0.89	1.62	2.17	501
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Recoveries/Prior Year-End Losses	9.59	0.96	1.60	3.30	7.26	13.55	27.17	36.21	427
Earnings Coverage of Net Losses (X)	9.87	-2.16	0.22	1.61	4.43	14.13	38.65	70.35	500
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.50	0.00	0.01	0.09	0.33	0.85	1.57	2.08	501
RE Loans Secured By 1-4 Family	0.40	-0.00	0.00	0.06	0.25	0.65	1.27	1.77	501
Revolving	0.33	-0.05	-0.00	0.00	0.01	0.52	1.57	2.36	476
Closed-End	0.40	-0.01	0.00	0.04	0.22	0.67	1.35	2.01	501
Commercial Real Estate Loans	0.59	-0.03	0.00	0.03	0.31	1.04	2.02	3.09	500
Construction and Land Dev	1.41	-0.30	-0.05	0.00	0.27	2.25	6.63	10.40	495
Multi family	0.15	-0.00	0.00	0.00	0.00	0.00	1.06	2.95	491
Nonfarm Nonresidential	0.38	-0.03	-0.00	0.00	0.19	0.69	1.48	2.19	500
RE Loans Secured by Farmland	0.08	-0.01	0.00	0.00	0.00	0.00	0.58	2.42	398
Commercial and Industrial Loans	0.63	-0.35	-0.11	0.00	0.24	1.11	2.52	3.94	499
Loans to Depository Institutions	0.00	-44.64	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans to Individuals	0.91	0.04	0.09	0.25	0.59	1.34	2.70	4.64	391
Credit Card Loans	1.74	-0.28	-0.00	0.08	1.27	2.74	5.37	10.05	159
Agricultural Loans	0.00	-0.06	-0.00	0.00	0.00	0.00	0.04	0.53	311
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.67	-0.10	0.00	0.00	0.00	0.35	3.89	12.54	445

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.87	0.09	0.17	0.34	0.71	1.33	2.12	2.78	501
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.12	0.34	0.66	501
Nonaccrual Loans and Leases	2.42	0.26	0.45	0.97	1.97	3.48	6.13	8.23	501
90+ Days PD and Nonaccrual Loans and Leases	2.54	0.31	0.51	1.09	2.08	3.64	6.30	8.65	501
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.12	0.20	501
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	501
Nonaccrual Restructured	0.64	0.00	0.00	0.03	0.41	1.03	2.37	3.66	501
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.87	0.09	0.17	0.34	0.71	1.33	2.15	2.78	501
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.12	0.34	0.66	501
Nonaccrual Assets	2.45	0.26	0.52	1.02	1.98	3.54	6.13	8.23	501
30+ Days PD & Nonaccrual Assets	3.54	0.62	0.90	1.76	2.97	4.98	8.06	10.58	501
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.64	0.19	0.33	0.69	1.34	2.31	3.95	5.82	501
90+ PD & Nonaccrual Assets + OREO	2.48	0.32	0.51	1.05	2.02	3.40	6.47	8.08	501
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	3.12	0.40	0.61	1.31	2.51	4.47	7.98	9.90	501
Allowance for Loan & Lease Losses	268.02	41.99	64.17	141.71	245.96	372.53	569.44	691.64	501
Equity Cap + ALLL	30.14	3.52	5.27	11.87	22.86	43.26	79.22	112.60	498
Tier 1 Cap + ALLL	29.53	3.73	5.52	11.95	23.02	38.52	79.35	116.69	456
Loans & Leases + RE Acquired	4.81	0.63	0.92	2.20	3.96	6.65	11.83	15.28	501

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 4
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.86	0.05	0.13	0.34	0.69	1.26	2.08	2.89	501
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.37	0.71	501
- Nonaccrual	2.68	0.19	0.41	1.10	2.18	3.80	6.63	8.91	501
Coml & Indl - 30-89 Days PD	0.59	0.00	0.00	0.05	0.30	1.02	2.20	3.35	499
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.41	499
- Nonaccrual	1.38	0.00	0.00	0.16	0.78	2.33	5.31	8.40	499
Individuals - 30-89 Days PD	0.99	0.00	0.00	0.25	0.81	1.66	2.79	4.05	499
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.24	0.48	499
- Nonaccrual	0.31	0.00	0.00	0.00	0.11	0.52	1.34	3.02	499
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Agri cul tural - 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.00	0.37	1.04	311
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	311
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.45	1.88	311
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.11	1.32	3.18	445
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	445
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.93	4.95	445
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.08	0.00	0.12	0.41	0.86	1.64	2.56	3.61	501
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.37	0.67	501
- Nonaccrual	1.94	0.00	0.17	0.69	1.45	2.98	5.37	6.52	501
Revol vi ng - 30-89 Days PD	0.45	0.00	0.00	0.00	0.22	0.86	1.71	2.64	476
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.56	476
- Nonaccrual	0.66	0.00	0.00	0.00	0.18	1.13	2.92	4.87	476
Closed-End - 30-89 Days PD	1.17	0.00	0.10	0.41	0.93	1.73	2.79	3.86	501
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.39	0.72	501
- Nonaccrual	2.17	0.00	0.15	0.70	1.62	3.27	5.61	8.24	501
- Jr Li en 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.12	0.29	0.41	501
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	501
- Jr Li en Nonaccrual	0.13	0.00	0.00	0.00	0.05	0.21	0.60	1.01	501
Commercial RE - 30-89 Days PD	0.68	0.00	0.00	0.12	0.46	1.17	2.22	3.24	500
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.01	0.38	0.81	500
- Nonaccrual	3.23	0.02	0.23	1.01	2.61	4.83	8.67	10.73	500
Const & Dev - 30-89 Days PD	0.55	0.00	0.00	0.00	0.06	0.94	2.53	4.99	495
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.76	495
- Nonaccrual	7.31	0.00	0.00	0.14	3.85	13.33	26.79	38.19	495
Mul ti fami ly - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.00	1.46	3.57	491
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	491
- Nonaccrual	1.01	0.00	0.00	0.00	0.00	0.81	6.60	13.31	491
Nonfarm Nres- 30-89 Days PD	0.66	0.00	0.00	0.07	0.41	1.18	2.37	3.49	500
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.30	0.80	500
- Nonaccrual	2.39	0.00	0.09	0.58	1.76	3.73	6.35	8.29	500
Farm land - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.18	1.34	3.26	398
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	398
- Nonaccrual	1.15	0.00	0.00	0.00	0.00	0.71	8.33	18.51	398
Credi t Card - 30-89 Days PD	1.08	0.00	0.00	0.00	0.74	1.86	3.23	5.77	159
- 90+ Days Past Due	0.30	0.00	0.00	0.00	0.00	0.48	1.56	2.33	159
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	159

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.65	4.78	7.04	8.31	9.54	10.97	12.60	14.08	456
Tier 1 RBC Ratio	14.23	6.99	9.56	11.63	13.86	16.61	20.35	23.40	456
Total Risk-Based Capital Ratio	15.77	9.60	11.35	13.23	15.16	17.92	21.59	24.67	456
Tangible Tier 1 Leverage Ratio	9.58	4.71	6.95	8.22	9.50	10.96	12.45	14.01	456
Tangible Common Eq Cap/Tan Assets	8.49	2.72	4.79	6.55	8.56	10.18	12.57	14.11	456
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.51	3.23	4.33	6.77	10.31	13.97	17.71	20.90	501
Standby Letters of Credit	0.36	0.00	0.00	0.09	0.23	0.52	1.09	1.44	501
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.25	501
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.93	0.00	0.00	0.00	0.00	1.57	4.94	11.08	501
Interest Rate Contracts	0.93	0.00	0.00	0.00	0.00	1.57	4.94	11.08	501
Interest Rate Futures & Forward Contr	0.22	0.00	0.00	0.00	0.00	0.00	1.60	4.43	501
Written Options Contr (Int Rate)	0.23	0.00	0.00	0.00	0.00	0.00	1.47	4.49	501
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Interest Rate Swaps	0.12	0.00	0.00	0.00	0.00	0.00	1.13	2.11	501
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	16.84	4.64	7.34	10.74	16.29	21.90	28.36	33.48	501

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	501
Ins Under Assets(P/C)/Tot Ins Und Ast	18.45	0.00	0.00	0.00	0.00	2.54	81.28	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	81.54	0.00	0.00	70.84	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	0.31	0.00	0.00	0.00	0.00	0.23	1.84	6.06	501
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	286
Credit Rel Prem Inc/Tot Prem Inc	64.33	0.00	0.00	0.00	90.74	100.00	100.00	100.00	15
Other Prem Inc/Total Prem Inc	35.66	0.00	0.00	0.00	0.00	90.15	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	501
Ins Net Inc (P/C)/Equity (P/C)	6.72	-23.24	-23.24	-23.24	-11.84	10.63	30.58	37.23	3
Ins Net Inc (L/H)/Equity (L/H)	1.26	-5.57	-5.14	-0.94	0.36	2.43	6.07	6.52	11
Insur Ben, Losses, Exp/Insur Premiums	72.36	0.00	0.00	0.00	70.67	100.00	150.75	201.76	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)	0.61	0.00	0.00	0.00	0.00	0.00	0.00	2.93	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
CSV Life Insurance/Tier 1 Cap + ALLL	10.67	0.00	0.00	0.64	12.32	19.05	23.31	28.89	455
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	501
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Cost: Interest-Bearing Deposits	0.34	0.10	0.10	0.10	0.26	0.45	0.48	0.49	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
GROWTH RATES:									
Net Loans and Leases	-27.41	-100.00	-100.00	-100.00	-24.03	-2.70	62.61	157.72	36
Total Selected Assets	-14.66	-100.00	-100.00	-64.50	-6.68	3.54	81.57	175.26	50
Deposits	-35.40	-100.00	-100.00	-100.00	-100.00	-35.40	3.34	16.26	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.99	0.00	0.00	34.86	86.66	104.09	156.04	233.93	283
Dividends Paid/Net Income	19.13	0.00	0.00	0.00	15.95	36.35	56.33	69.90	450
Net Income - Dividends/Avg Equity	5.69	-9.49	-0.59	2.80	5.82	9.05	11.91	14.05	498
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	109.53	0.00	0.00	43.55	104.31	152.26	287.07	498.62	315
Dividends From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.20	1.89	6.08	315
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	315
Dividends From All Subsidiaries	114.71	0.00	0.00	50.01	105.64	155.45	296.91	520.15	315
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	23.94	0.00	0.00	0.00	18.10	46.21	74.30	95.37	430
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.20	1.26	430
Mgt & Service Fees From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	8.26	430
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.69	430
Operating Income From Bank Subs	26.35	0.00	0.00	0.00	19.88	49.57	78.20	106.39	430
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.54	0.00	0.00	0.15	100.00	100.00	100.00	113.00	149
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.88	149
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.19	149
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Operating Inc From Nonbank Subs	66.96	0.00	0.00	9.31	100.00	100.00	111.82	142.33	149
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	4.14	0.00	0.00	0.00	0.00	0.00	24.13	41.60	36
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Operating Income From Sub BHCs	4.20	0.00	0.00	0.00	0.00	0.00	24.13	41.60	36
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.88	0.00	0.00	0.00	93.95	99.81	100.00	100.00	412
Interest Income From Bank Subs	2.91	0.00	0.00	0.00	0.00	0.05	23.77	100.00	412
Mgt & Serv Fees From Bank Subs	0.54	0.00	0.00	0.00	0.00	0.00	0.00	18.89	412
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.09	412
Operating Income From Bank Subs	76.11	0.00	0.00	74.40	98.97	100.00	100.00	100.00	412
Dividends From Nonbank Subs	2.01	0.00	0.00	0.00	0.00	0.18	8.15	62.80	412
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.07	412
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	412
Operating Inc From Nonbank Subs	4.93	0.00	0.00	0.00	0.00	0.87	36.90	100.00	412
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Loans and Adv From Subs/ST Debt	635.75	0.00	0.00	0.00	215.05	929.04	2719.96	5944.01	82
Loans and Adv From Subs/Total Debt	187.62	0.00	0.00	0.00	97.77	274.93	846.06	1620.14	180

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
3109904	849,348	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	961,343	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	541,554	ADBANC, INC.	OGALLALA, NE	
2467474	601,426	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	881,711	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	533,061	ALBANK CORPORATION	CHICAGO, IL	
2127068	567,468	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
3123638	521,930	ALLIANCE BANCSHARES CORPORATIO	CHANTILLY, VA	
1127146	591,716	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	574,634	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	826,688	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	829,772	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	749,222	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	951,559	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1136269	564,320	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	791,771	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	677,018	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
3035049	504,740	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2312837	584,558	AMERICAN RIVER BANCSHARES	RANCHO CORDOVA, CA	
1066441	615,209	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
1107193	672,129	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	997,742	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
2710796	735,667	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	870,643	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	607,847	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	560,592	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	772,513	ASB BANCORP, INC.	ASHEVILLE, NC	
3840029	785,896	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	753,570	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	686,737	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	653,235	B. P. C. CORPORATION	COOKEVILLE, TN	
1895397	609,681	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	659,371	BANCTENN CORP.	KINGSPORT, TN	
1030040	946,450	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	568,433	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	743,426	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	716,251	BANKFIVE, MHC	FALL RIVER, MA	
1201363	809,355	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	725,279	BANCSHARES, INC., THE	WINTER PARK, FL	
1209248	739,179	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
1202708	985,567	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 3
3832949	645,403	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	599,901	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
3793161	911,111	BEACON FEDERAL BANCORP, INC.	EAST SYRACUSE, NY	
4297853	543,874	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
2728157	847,094	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1919770	810,906	BIG SANDY HOLDING COMPANY	LIMON, CO	
1491913	559,377	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	662,917	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	742,475	BNCCORP, INC.	BISMARCK, ND	
3807974	839,351	BOH HOLDINGS, INC.	HOUSTON, TX	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
2935142	764,188	BOU BANCORP, INC.	OGDEN, UT	
1471960	568,485	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	822,659	BSB BANCORP INC.	BELMONT, MA	
3488850	688,140	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	954,493	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2324997	521,372	CACHE VALLEY BANKING COMPANY	LOGAN, UT	New Y-9C/BHCPR reporter
1251256	755,090	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	721,598	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	702,160	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	675,867	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	841,499	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	650,648	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	638,276	CARVER BANCORP, INC.	NEW YORK, NY	
2254508	737,078	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3819267	900,848	CBM FLORIDA HOLDING COMPANY	BRADENTON, FL	
1118283	644,093	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	655,291	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	610,234	CENTRABANC CORPORATION	WACO, TX	
2746049	551,580	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	701,456	CENTRAL BANCORPORATION	PROVO, UT	
1203899	718,945	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	858,857	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	591,332	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	887,737	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	797,069	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	904,247	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
3632756	558,994	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	707,717	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	583,485	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	715,627	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	633,870	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	633,583	CHEVLOT FINANCIAL CORPORATION	CHEVLOT, OH	
3434633	607,976	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	631,795	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	675,899	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	625,083	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	839,981	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	547,956	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	612,104	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	689,174	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	689,361	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	530,183	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	876,217	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	847,897	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	535,910	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	665,113	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	555,442	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
3127104	940,502	CITIZENS SOUTH BANKING CORPORA	GASTONIA, NC	Moved from Peer 3
1097566	747,629	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
3153242	999,525	CLAYTON BANCORP, INC	KNOXVILLE, TN	Moved from Peer 3
1086270	820,004	CNB BANCSHARES, INC.	SEVIERVILLE, TN	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1134108	955,810	CNB CORPORATION	CONWAY, SC	
3444801	685,035	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	595,603	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	798,187	COLOEAST BANKSHARES, INC.	LAMAR, CO	
4201748	630,294	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1838974	754,733	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	668,054	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	914,393	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	518,935	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	561,662	COMMUNITY BANCORP	DERBY, VT	
1247398	802,253	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	750,480	COMMUNITY BANCSHARES, INC.	MARTHUR, OH	
1084511	528,111	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	803,648	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	547,603	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	581,206	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2754585	508,143	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	560,894	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	705,130	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	558,804	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	570,557	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	672,971	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	579,613	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	554,508	CORTLAND BANCORP	CORTLAND, OH	
2524788	728,702	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	616,199	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1102581	678,904	CU BANK SHARES, INC.	DALLAS, TX	
2242523	958,882	D.L. EVANS BANCORP	BURLEY, ID	
1094613	520,525	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	857,653	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	840,839	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	613,704	DIMECO, INC	HONESTDALE, PA	
1117455	627,957	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	567,817	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	574,152	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	514,480	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	556,502	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	927,592	ECB BANCORP, INC.	ENGELHARD, NC	
3806511	644,868	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	530,452	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	784,839	ENB FINANCIAL CORP	EPHRATA, PA	
3180547	699,865	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	970,015	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	578,677	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	799,668	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	587,606	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	532,061	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	527,321	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	814,869	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	831,852	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	920,979	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	

BHCPR Reporters for Quarter Ending 09/30/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
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1134881	526,055	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	619,456	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	665,553	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	568,700	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	575,612	FAQUIER BANCSHARES, INC.	WARRENTON, VA	
3818822	594,150	FB BANCORP	SAN ANTONIO, TX	
2348274	689,304	FCT BANCSHARES, INC.	WACO, TX	
2121552	646,845	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	675,743	FIDELITY COMPANY	DUBUQUE, IA	
2858773	615,459	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	532,224	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	599,876	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1138188	562,156	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	527,023	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	719,512	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	922,368	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	573,648	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	561,132	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	652,303	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	725,668	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	553,580	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	827,995	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	570,464	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1119404	734,014	FIRST BRECKENRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	529,449	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1105470	609,674	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	552,384	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	828,452	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
1983977	595,279	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	785,833	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	607,062	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	886,765	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	613,481	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	890,003	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	771,012	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	509,531	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
2568102	812,223	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	973,053	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3842658	839,128	FIRST FOUNDATION INC.	IRVINE, CA	
1095889	557,206	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	619,747	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	627,685	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	608,091	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	812,828	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	937,621	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1076123	521,682	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	960,078	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	531,951	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
2880626	805,565	FIRST NORTHERN COMMUNITY BANCO	DI XON, CA	
3834701	584,405	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	715,707	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1082393	661,053	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	638,932	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	717,162	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	719,836	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	810,690	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	590,286	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	895,710	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	629,256	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	774,245	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	879,527	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	791,463	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	780,862	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	816,217	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	636,696	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	607,126	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
3223828	723,276	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	552,232	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	602,666	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	897,724	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	807,106	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	926,365	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	890,704	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	907,104	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3200463	965,171	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	617,419	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	644,588	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
2540292	515,815	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	Moved from Peer 5
1064915	530,356	GN BANCSHARES, INC.	GIRARD, KS	
1205950	506,739	GNB BANCORPORATION	GRUNDY CENTER, IA	New Y-9C/BHCPR reporter
1203714	686,639	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	890,466	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	616,335	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	601,851	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	646,778	GSB, MHC	GREENFIELD, MA	
1096952	564,784	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	653,872	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	535,156	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	646,659	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	806,874	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	699,717	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	585,189	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	512,497	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	577,859	HEARTLAND BANCORP	GAHANNA, OH	
1917600	939,213	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1055089	550,873	HERITAGE GROUP, INC.	AURORA, NE	
1109496	529,049	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	795,659	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	599,801	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	643,274	HMN FINANCIAL, INC.	ROCHESTER, MN	
3851191	973,883	HOME BANCORP, INC.	LAFAYETTE, LA	
3234105	647,723	HOME STATE BANCORP	LOVELAND, CO	

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1209181	616,882	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	996,241	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	567,079	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	996,734	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	Moved from Peer 3
1125740	660,118	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1208054	618,319	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	961,753	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	799,978	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	662,610	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	588,375	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	964,728	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2737766	552,213	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	562,878	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
3821756	507,267	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	877,374	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	571,450	JJR HOLDING COMPANY, INC.	BRICK, NJ	
4208961	675,242	JRMB II, INC	LAWTON, OK	
4253073	915,435	KAISER FEDERAL FINANCIAL GROUP	COVINA, CA	
1140127	578,967	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	672,263	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	565,980	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	644,306	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	817,192	LCNB CORP.	LEBANON, OH	
1131406	533,928	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
1416578	579,123	LEGEND BANCORP, INC.	BOWIE, TX	
1145001	604,563	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	547,408	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	742,320	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	683,290	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	595,066	LINCOLN BANCORP	REINBECK, IA	
1097173	657,927	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	945,531	LOVE SAVINGS HOLDING COMPANY	SAINT LOUIS, MO	
4268349	815,823	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	656,270	LYONS BANCORP, INC.	LYONS, NY	
2052777	724,067	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	990,093	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	551,117	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	789,951	MACON BANCORP	FRANKLIN, NC	
1135413	755,695	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	508,839	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	835,522	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805297	711,812	MALVERN FEDERAL MUTUAL HOLDING	PAOLI, PA	
1139363	892,052	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	893,745	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	592,918	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	897,071	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3696093	572,360	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	569,255	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	648,007	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	700,977	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	630,778	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
2820211	562,824	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	668,174	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	723,504	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	500,643	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	668,022	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	924,152	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	615,615	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	540,686	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	669,781	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	883,786	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	563,962	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	884,181	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	647,519	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	637,434	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	825,803	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	830,742	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2623430	938,004	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	504,967	NATCOM BANCSHARES, INC.	SUPERIOR, WI	Moved from Peer 5
1947045	509,938	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2947882	971,133	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	Moved from Peer 3
3306806	545,133	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
1070756	669,914	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	641,295	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	577,833	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	729,019	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	768,842	NEW MEXICO BANQUEST CORPORATION	SANTA FE, NM	
3049617	708,217	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	633,014	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	511,697	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3823844	719,283	NEXBANK CAPITAL, INC.	DALLAS, TX	
1070569	510,553	NEXTIER INCORPORATED	BUTLER, PA	
1827893	644,793	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	681,969	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	792,770	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3778542	882,526	NORTH JERSEY COMMUNITY BANCORP	ENGLEWOOD CLIFFS, NJ	
3109070	669,528	NORTH STATE BANCORP	RALEIGH, NC	
2962737	540,047	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	894,032	NORTH VALLEY BANCORP	REDDING, CA	
2324111	670,908	NORTHEAST BANCORP	LEWISTON, ME	
1246935	825,854	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	720,885	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	863,064	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	678,621	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	876,730	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	964,895	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	698,697	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3912766	956,103	NUTMEG FINANCIAL MHC	NAUGATUCK, CT	
2460569	694,472	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	627,817	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	740,142	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	795,954	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1200311	895,480	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	649,094	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	857,662	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1076673	887,886	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	908,752	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	709,935	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	677,160	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	673,329	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	529,198	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
2454586	622,018	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	607,063	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	673,700	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	643,844	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	543,289	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	700,829	PALM BANCORP	PALMERTON, PA	
3021800	972,358	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	740,488	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	770,190	PARKE BANCORP, INC	SEWELL, NJ	
2337081	577,644	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	840,606	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	908,194	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	942,292	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
4183536	570,827	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	813,434	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1139541	649,416	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
3145966	563,274	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	625,864	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	691,618	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	707,511	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	670,705	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	629,223	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	630,164	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	603,317	POST OAK BANCSHARES, INC.	HOUSTON, TX	
1084575	530,407	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
2293329	768,709	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	567,432	PROVIDENT BANCORP	AMESBURY, MA	
2321419	692,794	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	607,544	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
3828652	787,213	PVF CAPITAL CORP.	SOLON, OH	
1118434	934,110	QNB CORP.	QUAKERTOWN, PA	
1130904	831,739	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	626,654	RBB BANCORP	LOS ANGELES, CA	
1132243	652,019	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
1416439	920,433	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	993,716	RELIANCE BANCSHARES, INC.	DES PERES, MO	Moved from Peer 3
1398807	966,990	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	606,349	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	771,702	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
3180060	809,553	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	780,197	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	510,058	ROCKHOLD BANCORP	KIRKSVILLE, MO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
2066886	996,869	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	Moved from Peer 3
4299147	544,411	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	801,681	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	632,286	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	787,488	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	699,291	SABINE BANCSHARES, INC.	MANY, LA	
2603928	618,976	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	835,578	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	611,038	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1493560	896,267	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	678,467	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	781,201	SBM FINANCIAL, INC.	GARDNER, ME	
3308677	501,977	SBT BANCSHARES, INC.	DALLAS, TX	
1204029	573,226	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	518,168	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	904,235	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	667,762	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	738,118	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	738,045	SECURITY STAR BANCSHARES, INC.	ODESSA, TX	
1248573	648,697	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	588,548	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	861,766	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3306815	949,465	SI FINANCIAL GROUP INC	WILLMANTIC, CT	
3076592	557,908	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3438097	749,161	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	657,611	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	779,962	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	870,787	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	787,699	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	975,020	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	838,389	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	567,764	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	525,866	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	780,505	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	743,787	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	708,269	SOUTHERN NATIONAL BANCORP OF	MCLEAN, VA	
2169871	710,940	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	598,036	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	941,957	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1062135	982,127	SPIRIT BANKCORP, INC.	BRISTOW, OK	Moved from Peer 3
1247361	722,659	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	960,743	STARION BANCORPORATION	BISMARCK, ND	
1097771	950,577	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	824,709	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2290560	683,816	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	861,353	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	523,831	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	620,210	SUNWEST BANCORP, INC.	TUSTIN, CA	
1202883	517,669	SWORD FINANCIAL CORPORATION	HORIZON, WI	
3841772	852,186	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	733,985	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	

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1103878	784, 857	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	700, 507	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	569, 994	TGR FINANCIAL, INC.	NAPLES, FL	New Y-9C/BHCPR reporter
3934562	777, 036	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	527, 506	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	736, 954	TIMBERLAND BANCORP, INC.	HOOQUI AM, WA	
2745604	649, 466	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	512, 641	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2523389	981, 914	TRI -COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	943, 783	TRI -COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	882, 329	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	690, 774	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1114940	582, 915	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1135516	898, 581	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	662, 451	UNITED BANCORPORATION	OSSEO, WI	
1136009	555, 248	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	633, 630	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	584, 322	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	802, 679	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	643, 703	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	573, 487	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	534, 903	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	785, 292	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	860, 731	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3461358	585, 159	VB TEXAS, INC.	HOUSTON, TX	
3251027	506, 697	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3292253	536, 883	VISION BANCSHARES, INC.	ADA, OK	
3922466	596, 104	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
1204104	807, 957	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3851230	525, 953	WBSB BANCORP, MHC	WEST BEND, WI	
3803033	562, 631	WEBFIVE MHC	WEBSTER, MA	
1085255	551, 547	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	791, 747	WESTBRAND, INC.	MINOT, ND	
3831326	924, 205	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1051979	674, 575	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	728, 843	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	508, 746	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	796, 158	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	725, 194	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	813, 631	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	620, 891	215 HOLDING CO.	MINNEAPOLIS, MN	
1035157	975, 164	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 501 bank holding companies.