

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
--	------------	------------	------------	------------	------------

Number of BHCs in Peer Group	300	295	297	296	292
------------------------------	-----	-----	-----	-----	-----

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.45	3.34	3.37	3.22	3.32
+ Non-interest Income	0.92	0.91	0.92	0.93	0.90
- Overhead Expense	3.07	2.96	3.01	3.19	3.05
- Provision for Losses	0.54	0.93	0.97	1.33	0.83
+ Securities Gains (Losses)	0.05	0.07	0.06	0.03	-0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
= Pretax Net Oper Income (TE)	0.90	0.45	0.43	-0.19	0.33
Net Operating Income	0.63	0.25	0.20	-0.33	0.13
Net Income	0.63	0.25	0.20	-0.33	0.13
Net Income (Sub S Adjusted)	0.73	0.57	0.54	0.34	0.31

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.79	5.06	5.03	5.35	6.25
Interest Expense	1.00	1.40	1.33	1.84	2.64
Net Interest Income (TE)	3.77	3.66	3.70	3.50	3.60

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.88	1.17	1.28	1.36	0.70
Earnings Coverage of Net Losses (X)	5.39	4.15	3.90	2.91	5.21
Ln&Ls Allowance/Total Loans & Leases	2.05	2.06	2.09	1.95	1.52
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.41	4.84	4.68	4.37	2.74
30-89 Days Past Due Loans and Leases	0.82	1.06	1.06	1.26	1.28

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	16.29	21.93	20.32	25.56	33.04
Net ST Noncore Funding Dependence	5.48	10.73	9.56	14.78	21.76
Net Loans and Leases/Total Assets	62.56	65.81	64.87	68.28	72.63

CAPITALIZATION:

Tier 1 Leverage Ratio	9.59	8.94	8.98	8.57	8.56
Equity Capital/Total Assets	9.61	8.84	8.81	8.34	8.16
Equity Capital+Minority Int/Total Assets	9.63	8.88	8.85	8.37	8.20
Tier 1 Common Eq Cap / T RWA	11.32	9.78	10.12	8.92	N/A
Net Loans&Ls/Equity Capital (X)	6.74	7.93	7.75	8.84	9.38
Cash Dividends/Net Income	23.10	29.53	31.24	42.35	54.37
Cash Dividends/Net Income (Sub S Adjusted)	7.93	7.06	9.60	11.78	11.06
Retained Earnings/Avg Equity Cap	4.54	-0.62	-1.01	-7.89	-1.78

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.13	0.34	0.25	0.68	1.14
Long-Term Debt/Equity Capital	1.61	1.75	1.58	1.54	1.29
Equity Investment in Subs/Equity Cap	110.88	115.15	113.82	116.03	117.20
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.91	81.28	87.91	91.46	99.40

PERCENT OF AVERAGE ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.39	4.63	4.60	4.93	5.78
Less: Interest Expense	0.92	1.27	1.21	1.70	2.44
Equals: Net Interest Income (TE)	3.45	3.34	3.37	3.22	3.32
Plus: Non-Interest Income	0.92	0.91	0.92	0.93	0.90
Equals: Adj Operating Income (TE)	4.43	4.29	4.33	4.20	4.28
Less: Overhead Expense	3.07	2.96	3.01	3.19	3.05
Less: Provision for Loan and Lease Losses	0.54	0.93	0.97	1.33	0.83
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.07	0.06	0.03	-0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.90	0.45	0.43	-0.19	0.33
Less: Applicable Income Taxes (TE)	0.28	0.20	0.24	0.09	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.63	0.25	0.20	-0.33	0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.63	0.25	0.20	-0.33	0.13
Memo: Net Income (Last Four Qtrs)	0.51	0.03	0.20	-0.33	0.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.85	91.74	91.61	92.47	92.63
Avg Int-Bearing Funds / Avg Assets	77.50	79.68	79.10	80.34	81.06
Int Income (TE) / Avg Earning Assets	4.79	5.06	5.03	5.35	6.25
Int Expense / Avg Earning Assets	1.00	1.40	1.33	1.84	2.64
Net Int Inc (TE) / Avg Earn Assets	3.77	3.66	3.70	3.50	3.60
YIELD OR COST:					
Total Loans and Leases (TE)	5.67	5.75	5.79	5.79	6.58
Interest-Bearing Bank Balances	0.29	0.33	0.34	0.49	2.61
Fed Funds Sold & Reverse Repos	0.18	0.19	0.20	0.21	2.07
Trading Assets	1.12	1.10	1.20	2.04	3.49
Total Earning Assets	4.70	4.97	4.95	5.27	6.17
Investment Securities (TE)	3.22	3.79	3.66	4.54	5.10
U. S. Treasury & Agency Sec (excl MBS)	2.07	2.55	2.38	3.29	5.08
Mortgage-Backed Securities	3.19	3.95	3.71	4.62	4.85
All Other Securities	5.09	5.47	5.39	5.88	6.55
Interest-Bearing Deposits	0.95	1.33	1.27	1.87	2.82
Time Deposits of \$100K or More	1.49	1.92	1.85	2.71	3.90
Time Deposits < \$100K	1.65	2.17	2.08	2.88	3.87
Other Domestic Deposits	0.48	0.69	0.66	0.90	1.58
Foreign Deposits	1.37	1.24	1.07	1.04	2.47
Fed Funds Purchased and Repos	0.84	0.87	0.85	1.08	2.31
Other Borrowed Funds & Trading Liab	3.17	3.37	3.26	3.28	3.67
All Interest-Bearing Funds	1.18	1.59	1.52	2.11	3.01

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	52	50	67	66	65
Avg Assets per Employee (\$000)	4,570	4,733	4,658	4,708	4,461
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.22	1.72	1.72	1.56	1.97
Overhead Exp / NII + Non-Int Income	70.61	70.97	71.54	78.32	72.10
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.07	2.96	3.01	3.19	3.05
Personnel Expense	1.57	1.48	1.48	1.47	1.54
Net Occupancy Expense	0.40	0.39	0.39	0.40	0.42
Other Operating Expenses	1.08	1.09	1.12	1.26	1.03
Overhead Less Non-Interest Income	2.10	2.03	2.04	2.18	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.40	69.92	70.28	76.97	70.93
Personnel Expense	35.74	34.74	34.59	35.50	36.28
Net Occupancy Expense	8.99	9.24	9.09	9.71	9.84
Other Operating Expenses	24.52	25.74	26.43	31.14	23.88
Total Non-Interest Income	20.00	20.30	20.30	21.30	20.42
Fiduciary Activities Income	1.61	1.45	1.39	1.38	1.43
Serv Charges on Deposit Accts - Domestic	6.22	7.01	7.03	7.47	7.86
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.72	0.60	0.62	0.54	0.65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.26	0.30	0.28	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.58	0.58	0.56	0.58	0.61
Net Gain (Loss) - Sales Loans, OREO, Oth	0.13	0.28	-0.02	0.98	0.76
Other Non-Interest Income	7.87	7.56	8.01	7.28	6.47
Overhead Less Non-Interest Income	48.94	49.04	49.28	55.46	50.02
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.54	19.25	18.76	13.98	16.14
Appl Inc Tax+TE/Pretax NOI+TE	28.84	29.41	28.80	31.09	31.39

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	48.43	51.82	50.81	53.67	56.71
Commercial and Industrial Loans	8.78	8.99	8.97	9.38	10.26
Loans to Individuals	2.01	2.15	2.13	2.41	2.69
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.00
Agricultural Loans	0.68	0.67	0.71	0.70	0.70
Other Loans and Leases	1.08	1.05	1.07	1.11	1.08
Net Loans and Leases	62.56	65.81	64.87	68.28	72.63
Debt Securities Over 1 Year	18.91	16.42	17.55	15.18	13.64
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.07	0.11
Subtotal	82.43	83.13	83.35	84.27	86.95
Interest-Bearing Bank Balances	5.29	4.74	4.66	3.79	0.86
Federal Funds Sold & Reverse Repos	0.22	0.32	0.27	0.34	0.49
Debt Securities 1 Year or Less	1.68	1.52	1.57	1.48	1.73
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.77	90.82	90.97	90.71	91.04
Non-Int Cash and Due From Dep Inst	1.69	1.58	1.38	1.68	2.00
Other Real Estate Owned	0.91	0.89	0.87	0.74	0.43
All Other Assets	7.41	7.49	7.53	7.49	6.79

MEMORANDA:

Short-Term Investments	7.94	7.29	7.21	6.13	3.72
U. S. Treasury Securities	0.16	0.17	0.22	0.08	0.04
U. S. Agency Securities (excl MBS)	3.47	3.65	3.89	3.28	2.82
Municipal Securities	3.57	3.05	3.23	2.88	2.33
Mortgage-Backed Securities	11.04	9.29	9.90	8.95	8.50
Asset-Backed Securities	0.05	0.04	0.04	0.04	0.01
Other Debt Securities	0.35	0.28	0.30	0.21	0.29
RE Loans Secured by 1-4 Family	15.64	16.29	15.90	16.17	15.88
Revolving	3.12	3.25	3.23	3.16	2.95
Closed-End, Sec by First Liens	11.21	11.55	11.29	11.39	11.16
Closed-End, Sec by Junior Liens	0.92	1.07	1.02	1.16	1.29
Commercial Real Estate Loans	29.69	32.52	31.78	34.50	37.61
Construction and Land Dev	4.86	6.70	6.22	8.83	12.37
Multifamily	2.19	2.23	2.23	2.16	2.04
Nonfarm Nonresidential	21.86	22.73	22.47	22.58	21.78
RE Loans Secured by Farmland	1.30	1.21	1.29	1.22	1.18
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.72	77.81	77.38	77.43	77.20
RE Loans Secured by 1-4 Family	24.95	24.71	24.46	23.60	22.01
Revolving	4.95	4.90	4.93	4.58	4.04
Closed-End	19.56	19.35	19.14	18.62	17.58
Commercial Real Estate Loans	46.97	48.69	48.30	49.56	50.86
Construction and Land Dev	7.65	10.05	9.46	12.55	16.60
Multifamily	3.41	3.31	3.34	3.07	2.74
Nonfarm Nonresidential	34.63	34.03	34.16	32.54	29.63
RE Loans Secured by Farmland	2.10	1.88	2.04	1.81	1.63
Loans to Depository Institutions	0.01	0.00	0.01	0.01	0.00
Commercial and Industrial Loans	13.89	13.52	13.66	13.63	13.98
Loans to Individuals	3.29	3.32	3.38	3.57	3.78
Credit Card Loans	0.05	0.04	0.05	0.05	0.05
Agricultural Loans	1.10	1.03	1.12	1.04	0.95
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.72	1.63	1.67	1.64	1.54

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.94	7.29	7.21	6.13	3.72
Liquid Assets	24.07	21.54	22.13	19.34	15.86
Investment Securities	21.31	18.65	19.94	17.28	16.01
Net Loans and Leases	62.56	65.81	64.87	68.28	72.63
Net Lns, Ls & Stdby Ltrs of Credit	63.20	66.51	65.55	69.02	73.47
Core Deposits	65.98	62.64	63.98	60.95	56.17
Noncore Funding	21.85	25.84	24.67	28.12	32.89
Time Deposits of \$100K or More	13.62	14.97	14.57	15.13	14.45
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.74	1.92	1.87	2.13	2.66
Net Fed Funds Purchased (Sold)	1.56	1.65	1.64	1.88	2.25
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.78	1.18	1.03	1.81	3.20
Earning Assets Repr in 1 Year	32.14	33.90	33.17	34.31	38.24
Int-Bearing Liab Repr in 1 Year	26.55	29.04	28.38	31.74	34.72
Long-Term Debt Repr in 1 Year	0.19	0.31	0.30	0.44	0.51
Net Assets Repriceable in 1 Year	5.29	4.25	4.31	1.85	2.54
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.29	21.93	20.32	25.56	33.04
Net ST Noncore Funding Dependence	5.48	10.73	9.56	14.78	21.76
Short-Term Inv/ST Noncore Funding	78.76	47.29	51.86	35.64	18.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.67	7.00	9.19	1.07	-8.05
Net Loans and Leases/Total Deposits	76.64	81.50	79.77	85.63	94.73
Net Loans and Leases/Core Deposits	96.29	107.33	103.04	114.36	134.13
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.08	0.81	0.21	0.32	0.03
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.80	4.20	0.84	1.50	-0.07
Struct Notes Appr(Depr)/T1 Cap	0.08	0.15	-0.10	-0.05	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.87	5.29	5.61	5.21	6.44
Available-For-Sale Securities	94.13	94.71	94.39	94.79	93.56
U. S. Treasury Securities	1.04	1.36	1.42	0.67	0.29
U. S. Agency Securities (excl MBS)	18.38	21.11	21.14	20.71	20.32
Municipal Securities	17.31	17.38	17.29	17.84	14.91
Mortgage-Backed Securities	51.49	49.25	49.22	50.74	52.76
Asset-Backed Securities	0.21	0.19	0.19	0.24	0.08
Other Debt Securities	1.80	1.57	1.51	1.33	1.87
Mutual Funds and Equity Securities	0.44	0.49	0.44	0.47	0.76
Debt Securities 1 Year or Less	8.79	9.92	9.44	9.59	11.51
Debt Securities 1 To 5 Years	29.01	29.93	28.37	28.74	27.08
Debt Securities Over 5 Years	57.77	55.86	58.21	57.61	57.00
Pledged Securities	50.58	55.55	52.99	58.56	66.81
Structured Notes, Fair Value	2.71	3.90	3.71	2.75	0.72

ANALYSIS RATIOS

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.54	0.93	0.97	1.33	0.83
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	1.36	1.45	1.86	1.12
Provision for Ln&Ls Losses/Net Losses	119.67	140.40	133.60	153.10	196.55
Ln&Ls Allowance/Total Loans & Leases	2.05	2.06	2.09	1.95	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.98	3.05	2.79	2.52	4.41
ALL/Nonaccrual Assets	101.30	87.20	94.25	88.54	113.55
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	92.90	81.48	85.96	80.04	99.32
Gross Ln&Ls Losses/Avg Loans & Leases	1.03	1.27	1.39	1.44	0.76
Recoveries/Avg Loans and Leases	0.12	0.09	0.10	0.07	0.05
Net Losses/Avg Loans and Leases	0.88	1.17	1.28	1.36	0.70
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	8.21	6.95	10.11	14.92	25.43
Earnings Coverage of Net Losses (X)	5.39	4.15	3.90	2.91	5.21

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.90	1.12	1.27	1.28	0.56
RE Loans Secured By 1-4 Family	0.73	0.70	0.80	0.81	0.32
Revolving	0.53	0.51	0.58	0.55	0.28
Closed-End	0.71	0.75	0.87	0.86	0.31
Commercial Real Estate Loans	1.02	1.33	1.54	1.53	0.62
Construction and Land Dev	2.84	3.75	4.33	3.81	1.41
Multifamily	0.42	0.55	0.62	0.51	0.15
Nonfarm Nonresidential	0.61	0.58	0.67	0.46	0.15
RE Loans Secured by Farmland	0.07	0.15	0.23	0.15	0.03
Commercial and Industrial Loans	1.04	1.41	1.56	1.80	0.92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.17	1.53	1.57	1.77	1.48
Credit Card Loans	2.49	2.30	2.50	3.14	2.40
Agricultural Loans	0.01	0.09	0.12	0.10	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.93	1.31	1.30	2.12	1.05

PERCENT OF LOANS AND LEASES

09/30/2011

09/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

0.82

1.06

1.06

1.26

1.28

90+ Days PD Loans and Leases

0.10

0.10

0.08

0.13

0.13

Nonaccrual Loans and Leases

2.94

3.51

3.38

3.31

2.22

90+ Days PD and Nonaccrual Loans and Leases

3.26

3.77

3.60

3.50

2.41

30-89 Days PD Restructured

0.03

0.02

0.02

0.02

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.62

0.39

0.45

0.25

0.04

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.82

1.06

1.06

1.26

1.28

90+ Days Past Due Assets

0.10

0.10

0.08

0.13

0.13

Nonaccrual Assets

2.97

3.52

3.40

3.33

2.23

30+ Days PD & Nonaccrual Assets

4.16

4.92

4.75

4.84

3.77

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.11

2.54

2.38

2.45

1.80

90+ PD & Nonaccrual Assets + OREO

3.08

3.50

3.30

3.24

2.26

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.60

3.96

3.88

3.62

2.21

Allowance for Loan & Lease Losses

263.13

262.52

257.79

247.06

179.38

Equity Cap + ALLL

32.80

39.75

38.09

39.73

24.51

Tier 1 Cap + ALLL

32.96

39.34

38.01

38.62

23.91

Loans & Leases + RE Acquired

5.54

5.76

5.73

5.11

2.95

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	0.84	1.08	1.09	1.28	1.30
- 90+ Days Past Due	0.10	0.10	0.07	0.13	0.13
- Nonaccrual	3.39	4.01	3.86	3.78	2.48
Coml & Indl - 30-89 Days PD	0.61	0.84	0.74	0.92	0.94
- 90+ Days Past Due	0.08	0.05	0.05	0.07	0.07
- Nonaccrual	1.88	2.17	2.04	1.84	1.24
Individuals - 30-89 Days PD	0.92	1.08	1.21	1.36	1.46
- 90+ Days Past Due	0.06	0.06	0.06	0.07	0.08
- Nonaccrual	0.42	0.42	0.44	0.37	0.33
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	7.41	7.41	0.00	0.00
Agricultural - 30-89 Days PD	0.06	0.17	0.15	0.23	0.18
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.00
- Nonaccrual	0.19	0.25	0.23	0.32	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.19	0.29	0.32	0.51	0.66
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.02
- Nonaccrual	0.21	0.48	0.38	0.30	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.01	1.08	1.35	1.39	1.37
- 90+ Days Past Due	0.08	0.10	0.09	0.12	0.10
- Nonaccrual	2.37	2.44	2.48	2.16	1.28
Revolving - 30-89 Days PD	0.55	0.53	0.53	0.60	0.49
- 90+ Days Past Due	0.03	0.03	0.02	0.02	0.03
- Nonaccrual	0.91	0.92	0.93	0.59	0.38
Closed-End - 30-89 Days PD	1.12	1.20	1.54	1.55	1.59
- 90+ Days Past Due	0.09	0.11	0.10	0.13	0.11
- Nonaccrual	2.79	2.90	2.94	2.67	1.51
- Jr Lien 30-89 Days PD	0.08	0.10	0.12	0.12	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.20	0.27	0.23	0.21	0.11
Commercial RE - 30-89 Days PD	0.80	1.06	0.95	1.19	1.26
- 90+ Days Past Due	0.10	0.09	0.05	0.11	0.12
- Nonaccrual	4.02	4.80	4.59	4.52	2.98
Const & Dev - 30-89 Days PD	0.84	1.40	1.12	1.54	1.75
- 90+ Days Past Due	0.11	0.10	0.06	0.12	0.13
- Nonaccrual	9.08	12.06	11.55	10.88	5.71
Multi family - 30-89 Days PD	0.42	0.55	0.46	0.70	0.48
- 90+ Days Past Due	0.02	0.00	0.01	0.00	0.01
- Nonaccrual	2.02	2.55	2.22	1.77	1.20
Nonfarm Nres- 30-89 Days PD	0.69	0.88	0.85	0.97	0.86
- 90+ Days Past Due	0.08	0.07	0.03	0.08	0.08
- Nonaccrual	2.77	2.86	2.84	2.36	1.23
Farmland - 30-89 Days PD	0.31	0.56	0.34	0.39	0.35
- 90+ Days Past Due	0.03	0.02	0.01	0.03	0.01
- Nonaccrual	1.89	1.85	1.99	1.54	0.45
Credit Card - 30-89 Days PD	1.06	0.97	0.93	1.14	1.33
- 90+ Days Past Due	0.21	0.31	0.23	0.37	0.35
- Nonaccrual	0.04	0.05	0.02	0.06	0.04

CAPITAL RATIOS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.59	8.94	8.98	8.57	8.56
Tier 1 RBC Ratio	13.88	12.46	12.81	11.51	10.67
Total Risk-Based Capital Ratio	15.44	14.08	14.42	13.13	12.20
Tangible Tier 1 Leverage Ratio	9.53	8.89	8.92	8.52	8.50
Tangible Common Eq Cap/Tan Assets	8.01	7.20	7.12	6.64	6.61
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.00	11.61	11.53	12.07	14.26
Standby Letters of Credit	0.53	0.60	0.58	0.65	0.75
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.02	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	1.63	1.93	1.43	1.08	1.01
Interest Rate Contracts	1.59	1.89	1.39	1.04	0.96
Interest Rate Futures & Forward Contr	0.27	0.34	0.19	0.11	0.15
Written Options Contr (Int Rate)	0.31	0.40	0.19	0.13	0.18
Purchased Options Contr (Int Rate)	0.00	0.02	0.01	0.01	0.00
Interest Rate Swaps	0.44	0.47	0.43	0.37	0.28
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	19.25	17.57	17.78	17.50	20.29

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	99.97	99.97	99.97	99.73	98.29
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.01	0.01	0.01	1.68
Futures and Forwards	21.69	21.63	23.02	19.27	26.20
Written Options	29.84	21.03	26.25	30.88	29.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.83	21.03	26.25	30.56	21.93
Purchased Options	2.18	4.07	3.91	3.36	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.17	4.07	3.91	3.36	3.35
Swaps	35.39	34.83	35.84	35.42	35.59
Held for Trading	2.67	2.99	4.17	3.05	2.39
Interest Rate Contracts	2.67	2.99	4.74	3.64	2.39
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	97.33	97.01	95.83	96.95	97.61
Interest Rate Contracts	95.60	96.15	94.60	95.52	82.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.01	0.01	0.01	1.68
Deriv Contr (Excl Fut & FX LE 14 Days)	66.48	73.63	69.60	64.47	64.23
One Year or Less	30.94	33.35	33.61	20.86	30.15
Over 1 Year to 5 Years	13.96	12.08	14.12	15.19	21.86
Over 5 Years	11.81	9.33	9.94	10.76	7.56
Gross Negative Fair Value (Abs Val)	1.44	1.44	0.98	0.87	1.29
Gross Positive Fair Value	1.05	0.98	0.98	0.80	1.17
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	0.01	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
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	53.93	44.72	44.70	26.81	35.94
Ins Under Assets(L/H)/Tot Ins Und Ast	46.07	55.28	55.30	73.19	64.06
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.58	0.58	0.56	0.58	0.61
Premium Inc/Ins Activities Revenue	0.00	0.01	0.01	0.16	0.02
Credit Rel Prem Inc/Tot Prem Inc	80.00	80.00	80.00	61.08	66.19
Other Prem Inc/Total Prem Inc	20.00	20.00	20.00	38.92	33.81
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)	16.22	42.10	35.22	19.14	15.50
Ins Net Inc (L/H)/Equity (L/H)	-190.32	24.01	19.83	18.05	20.67
Insur Ben, Losses, Exp/Insur Premiums	223.13	21.53	27.98	182.53	168.57
Reinsurance Recov(P/C)/Tot Assets(P/C)	17.00	20.16	20.11	33.48	25.23
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.67	14.29	14.29	11.15	13.26
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.11	10.02	10.01	10.01	10.21
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.37	1.24	1.07	1.04	2.47
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.18	0.21	0.75	0.07	0.31
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-11.77	193.30	-10.88	-47.32	-51.32
Total Selected Assets	45.94	-10.03	-18.62	-28.05	-35.75
Deposits	-35.38	-45.94	-54.53	5.44	-19.36

PROFITABILITY:	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	6.36	1.20	1.10	-5.78	1.11
Bank Net Inc/Avg Eq Inv in Banks	7.05	2.64	2.43	-4.22	2.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.34	1.52	0.39	-0.19	2.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.86	3.29	2.24	3.11	4.68
Bank Net Income/Parent Net Income	112.41	115.03	115.39	107.48	124.27
Nonbank Net Income/Parent Net Income	0.80	0.96	0.67	1.56	1.61
Sub BHCs Net Inc/Parent Net Income	90.32	94.62	93.03	105.97	95.47
LEVERAGE:					
Total Liabilities/Equity	17.07	22.14	20.63	24.05	25.61
Total Debt/Equity Capital	2.15	2.90	2.46	3.24	3.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.03	18.52	17.33	20.36	21.77
Tot Debt+Lns Guaranteed for Affl/Equity	2.24	3.34	2.77	3.72	3.99
Total Debt/Eq Cap - Exc Over Fair Value	2.18	2.93	2.50	3.27	3.28
Long-Term Debt/Equity Capital	1.61	1.75	1.58	1.54	1.29
Short-Term Debt/Equity Capital	0.13	0.34	0.25	0.68	1.14
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.08	0.09	0.11	0.09	0.16
Long-Term Debt/Consolidated LT Debt	3.58	2.98	3.03	2.23	1.68
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.88	115.15	113.82	116.03	117.20
Total Investment in Subs/Equity	111.37	115.84	114.50	117.00	118.02
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.00	100.51	99.68	100.74	100.35
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.41	101.08	100.25	101.60	101.22
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.35	1.73	1.51	2.19	3.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.52	5.30	5.18	9.76	5.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	81.45	70.32	73.26	82.61	98.10
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.91	81.28	87.91	91.46	99.40
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.91	94.51	98.60	98.60	111.59
Pretax Oper Inc + Int Exp/Int Expense	2394.97	1876.69	3038.00	1568.57	3325.90
Div + Int From Subs/Int Exp + Div	111.95	88.78	100.89	146.73	171.88
Fees+Other Inc From Subs/Sal + Oth Exp	8.08	8.71	8.07	8.07	8.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	36.08	14.11	12.80	16.00	66.41
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.70	0.28	0.46	-0.10	-0.71
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	15.66	17.67	18.20	13.10	5.18
Total	15.66	17.67	18.20	13.23	5.18
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	0.27	0.40	0.34	0.42	0.54
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

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	77.02	91.94	89.65	119.84	96.98
Dividends Paid/Net Income	23.33	29.54	31.25	42.32	54.32
Net Income - Dividends/Avg Equity	4.53	-0.63	-0.92	-7.88	-1.83

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	97.67	73.52	78.11	103.58	133.86
Dividends From Nonbank Subs	0.81	0.95	0.96	1.91	2.43
Dividends From Subsidiary BHCs	0.00	1.07	1.12	0.50	3.40
Dividends From All Subsidiaries	111.46	87.66	92.36	119.35	169.59

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	24.99	26.28	28.67	54.07	61.49
Interest Income From Bank Subs	0.06	0.18	0.16	0.26	0.37
Mgt & Service Fees From Bank Subs	2.33	4.37	3.44	6.26	7.18
Other Income From Bank Subs	0.02	0.02	0.03	0.02	0.06
Operating Income From Bank Subs	31.24	38.46	38.27	71.33	84.25

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	49.60	58.60	62.52	71.95	78.02
Interest Income From Nonbank Subs	0.00	0.12	0.00	0.49	0.01
Mgt & Serv Fees From Nonbank Subs	0.52	0.67	0.67	3.59	1.27
Other Income From Nonbank Subs	0.01	0.00	0.05	0.00	0.00
Operating Inc From Nonbank Subs	59.14	78.64	76.71	106.04	99.61

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	16.46	22.24	38.83	21.46	31.54
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.27	0.14
Mgt & Serv Fees From Sub BHCs	1.24	0.08	0.01	0.24	0.05
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	21.02	22.54	38.91	22.91	32.70

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	43.80	36.96	43.09	52.12	61.17
Interest Income From Bank Subs	4.16	4.44	5.85	3.32	1.65
Mgt & Serv Fees From Bank Subs	5.29	6.67	5.93	4.42	3.81
Other Income From Bank Subs	0.08	0.08	0.14	0.09	0.09
Operating Income From Bank Subs	68.56	62.80	65.80	72.13	77.03

Dividends From Nonbank Subs	1.11	3.82	2.57	2.75	1.65
Interest Income From Nonbank Subs	0.02	0.18	0.13	0.03	0.05
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	0.00	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.90	7.59	6.49	5.28	3.54

Dividends From Subsidiary BHCs	0.00	0.36	0.76	0.36	1.62
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	0.01	0.50	1.22	0.74	2.08

Loans and Adv From Subs/ST Debt	1136.43	2122.77	797.99	684.65	552.32
Loans and Adv From Subs/Total Debt	315.51	479.78	356.62	297.82	322.06

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									300
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.45	2.40	2.68	3.10	3.46	3.79	4.11	4.34	300
+ Non-interest Income	0.91	0.04	0.22	0.56	0.86	1.20	1.79	2.33	300
- Overhead Expense	3.06	1.87	2.11	2.57	3.01	3.50	4.12	4.72	300
- Provision for Losses	0.54	0.03	0.10	0.21	0.42	0.76	1.25	1.98	300
+ Securities Gains (Losses)	0.05	-0.02	-0.00	0.00	0.02	0.08	0.21	0.28	300
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.04	300
= Pretax Net Oper Income (TE)	0.90	-1.90	-0.44	0.41	1.02	1.44	1.91	2.44	300
Net Operating Income	0.62	-1.87	-0.42	0.29	0.69	1.06	1.43	1.75	300
Net Income	0.62	-1.76	-0.42	0.29	0.69	1.06	1.43	1.75	300
Net Income (Sub S Adjusted)	0.73	-0.57	0.06	0.43	0.77	1.07	1.23	1.54	53
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.79	3.68	4.15	4.47	4.77	5.11	5.44	5.74	300
Interest Expense	1.00	0.41	0.56	0.72	1.00	1.27	1.47	1.62	300
Net Interest Income (TE)	3.77	2.69	2.98	3.41	3.75	4.16	4.55	4.80	300
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.88	0.01	0.09	0.24	0.65	1.30	2.45	3.46	300
Earnings Coverage of Net Losses (X)	5.39	-0.58	-0.01	1.14	2.73	7.50	17.98	38.75	298
Ln&Ls Allowance/Total Loans & Leases	2.04	0.95	1.13	1.42	1.81	2.64	3.47	4.32	300
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.40	0.63	0.89	1.72	3.42	6.66	10.85	14.34	300
30-89 Days Past Due Loans and Leases	0.82	0.08	0.20	0.38	0.68	1.15	1.91	2.57	300
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.29	-11.36	-1.00	8.41	15.27	25.22	34.38	42.10	300
Net ST Noncore Funding Dependence	5.47	-18.42	-10.68	-1.15	5.60	12.58	19.24	23.88	300
Net Loans and Leases/Total Assets	62.55	42.63	49.07	55.79	62.60	69.74	75.64	77.73	300
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.58	5.69	6.90	8.29	9.43	10.54	13.39	15.04	300
Equity Capital/Total Assets	9.60	5.11	6.35	8.03	9.41	10.87	13.69	15.25	300
Equity Capital+Minority Int/Total Assets	9.63	5.11	6.47	8.03	9.41	10.88	13.69	15.25	300
Tier 1 Common Eq Cap / T RWA	11.32	2.76	5.34	8.21	11.19	13.79	18.48	22.96	300
Net Loans&Ls/Equity Capital (X)	6.74	3.00	4.13	5.22	6.69	7.96	9.92	11.52	295
Cash Dividends/Net Income	23.10	0.00	0.00	0.00	22.93	41.42	59.02	73.88	255
Cash Dividends/Net Income (Sub S Adjusted)	7.93	-43.74	-25.14	-8.56	0.00	23.02	46.53	66.63	53
Retained Earnings/Avg Equity Cap	4.54	-21.72	-4.52	1.89	5.39	8.08	10.86	12.38	296
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.13	0.00	0.00	0.00	0.00	0.00	0.92	3.12	295
Long-Term Debt/Equity Capital	1.61	0.00	0.00	0.00	0.00	0.38	10.26	24.13	295
Equity Investment in Subs/Equity Cap	110.87	86.94	95.07	99.34	107.51	121.69	137.24	147.70	295
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.90	-36.40	0.11	43.56	94.22	124.69	213.87	358.63	295

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.38	3.42	3.79	4.12	4.38	4.68	4.90	5.19	300
Less: Interest Expense	0.91	0.39	0.50	0.65	0.91	1.16	1.35	1.49	300
Equals: Net Interest Income (TE)	3.45	2.40	2.68	3.10	3.46	3.79	4.11	4.34	300
Plus: Non-Interest Income	0.91	0.04	0.22	0.56	0.86	1.20	1.79	2.33	300
Equals: Adj Operating Income (TE)	4.43	2.92	3.32	3.81	4.34	4.98	5.65	6.23	300
Less: Overhead Expense	3.06	1.87	2.11	2.57	3.01	3.50	4.12	4.72	300
Less: Provision for Loan and Lease Losses	0.54	0.03	0.10	0.21	0.42	0.76	1.25	1.98	300
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Plus: Realized G/L on AFS Sec	0.05	-0.01	-0.00	0.00	0.02	0.08	0.21	0.28	300
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.04	300
Equals: Pretax Net Oper Inc (TE)	0.90	-1.90	-0.44	0.41	1.02	1.44	1.91	2.44	300
Less: Applicable Income Taxes (TE)	0.27	-0.13	-0.02	0.06	0.27	0.46	0.67	0.84	300
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Equals: Net Operating Income	0.62	-1.87	-0.42	0.29	0.69	1.06	1.43	1.75	300
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Equals: Net Income	0.62	-1.76	-0.42	0.29	0.69	1.06	1.43	1.75	300
Memo: Net Income (Last Four Qtrs)	0.50	-3.05	-0.89	0.19	0.64	1.01	1.35	1.68	295
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.84	83.52	87.24	89.69	92.14	94.12	95.47	96.31	300
Avg Int-Bearing Funds / Avg Assets	77.49	60.55	66.13	72.03	78.58	83.07	86.82	88.42	300
Int Income (TE) / Avg Earning Assets	4.79	3.68	4.15	4.47	4.77	5.11	5.44	5.74	300
Int Expense / Avg Earning Assets	1.00	0.41	0.56	0.72	1.00	1.27	1.47	1.62	300
Net Int Inc (TE) / Avg Earn Assets	3.77	2.69	2.98	3.41	3.75	4.16	4.55	4.80	300
YIELD OR COST:									
Total Loans and Leases (TE)	5.66	4.81	5.02	5.28	5.59	5.97	6.54	6.97	300
Interest-Bearing Bank Balances	0.28	0.00	0.09	0.20	0.25	0.32	0.61	0.88	298
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.04	0.14	0.25	0.53	0.96	194
Trading Assets	1.12	0.00	0.00	0.00	0.00	2.01	4.37	5.15	25
Total Earning Assets	4.70	3.66	4.08	4.39	4.69	4.99	5.31	5.67	300
Investment Securities (TE)	3.21	1.71	2.04	2.64	3.22	3.81	4.34	4.61	300
U. S. Treasury & Agency Sec (excl MBS)	2.06	0.49	0.81	1.39	1.97	2.67	3.62	4.48	285
Mortgage-Backed Securities	3.18	1.69	2.05	2.57	3.07	3.70	4.89	5.42	291
All Other Securities	5.09	2.25	3.07	4.08	5.09	6.01	7.00	8.37	293
Interest-Bearing Deposits	0.95	0.37	0.50	0.71	0.96	1.18	1.42	1.61	300
Time Deposits of \$100K or More	1.49	0.74	0.88	1.16	1.47	1.80	2.12	2.30	299
Time Deposits < \$100K	1.65	0.84	1.00	1.32	1.65	1.94	2.36	2.64	299
Other Domestic Deposits	0.48	0.17	0.21	0.30	0.42	0.64	0.88	0.99	300
Foreign Deposits	1.36	0.00	0.00	0.00	0.40	0.74	2.98	4.65	6
Fed Funds Purchased and Repos	0.83	0.00	0.10	0.23	0.51	1.01	3.17	3.75	259
Other Borrowed Funds & Trading Liab	3.16	0.43	1.47	2.34	3.22	4.05	4.64	5.40	284
All Interest-Bearing Funds	1.17	0.56	0.68	0.90	1.19	1.43	1.64	1.77	300

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	51.83	36.07	38.63	43.48	50.35	59.38	70.14	78.99	300
Avg Assets per Employee (\$000)	4570.24	2713.66	3072.68	3573.27	4239.51	5467.49	6908.54	7762.06	300

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.22	0.00	0.00	0.00	0.87	4.57	8.21	11.18	287
Overhead Exp / NII + Non-Int Income	70.60	48.17	52.51	61.63	69.49	78.37	91.16	108.28	300

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.06	1.87	2.11	2.57	3.01	3.50	4.12	4.72	300
Personnel Expense	1.56	0.93	1.08	1.31	1.54	1.80	2.13	2.44	300
Net Occupancy Expense	0.39	0.19	0.23	0.29	0.38	0.48	0.58	0.63	300
Other Operating Expenses	1.08	0.62	0.70	0.84	1.02	1.27	1.65	2.00	300
Overhead Less Non-Interest Income	2.10	1.02	1.34	1.67	2.07	2.46	3.02	3.44	300

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.40	45.97	51.24	60.23	68.18	76.94	90.85	108.28	300
Personnel Expense	35.73	21.86	25.39	31.33	35.94	39.88	45.08	51.24	300
Net Occupancy Expense	8.98	4.61	5.44	6.78	8.99	10.86	13.20	15.32	300
Other Operating Expenses	24.51	15.29	16.38	18.82	22.42	28.31	38.39	49.73	300
Total Non-Interest Income	19.99	1.32	6.63	13.95	19.65	25.43	34.79	42.22	300
Fiduciary Activities Income	1.60	0.00	0.00	0.00	0.35	2.93	5.91	10.69	300
Serv Charges on Deposit Accts - Domestic	6.22	1.23	2.00	3.65	5.74	8.21	11.88	13.42	300
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Investment Banking Fees & Commissions	0.72	0.00	0.00	0.00	0.43	1.41	2.44	3.34	300
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Net Servicing Fees	0.26	0.00	0.00	0.00	0.00	0.34	1.37	2.28	300
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Insurance Activities Revenue	0.57	0.00	0.00	0.00	0.03	0.34	4.16	6.70	300
Net Gain (Loss) - Sales Loans, OREO, Oth	0.12	-16.09	-5.80	-1.39	0.27	2.09	5.87	8.53	300
Other Non-Interest Income	7.87	1.84	3.10	4.98	7.11	10.03	14.95	22.19	300
Overhead Less Non-Interest Income	48.93	21.46	28.95	37.90	46.89	57.72	74.11	106.04	300

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.53	-0.87	0.00	4.59	23.73	30.94	35.97	38.34	255
Appl Inc Tax+TE/Pretax NOI+TE	28.84	0.00	3.60	21.66	33.05	36.84	39.99	42.68	255

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.43	26.47	32.14	39.22	49.18	57.01	64.41	67.06	300
Commercial and Industrial Loans	8.77	2.07	2.89	4.83	7.80	12.07	17.97	24.19	300
Loans to Individuals	2.01	0.10	0.20	0.54	1.41	2.81	6.24	11.20	300
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	300
Agricultural Loans	0.67	0.00	0.00	0.00	0.11	1.12	3.70	7.22	300
Other Loans and Leases	1.07	0.00	0.01	0.16	0.60	1.52	3.81	6.45	300
Net Loans and Leases	62.55	42.63	49.07	55.79	62.60	69.74	75.64	77.73	300
Debt Securities Over 1 Year	18.90	1.84	5.28	11.84	18.76	26.35	33.41	38.27	300
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.11	0.38	0.71	300
Subtotal	82.43	66.06	71.76	78.05	83.43	87.59	89.49	90.70	300
Interest-Bearing Bank Balances	5.28	0.09	0.28	1.63	4.21	8.08	13.47	17.40	300
Federal Funds Sold & Reverse Repos	0.22	0.00	0.00	0.00	0.00	0.22	1.30	3.01	300
Debt Securities 1 Year or Less	1.68	0.00	0.04	0.26	0.98	2.63	5.65	7.75	300
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	300
Total Earning Assets	90.77	84.80	86.59	88.77	91.02	92.74	94.10	94.90	300
Non-Int Cash and Due From Dep Inst	1.68	0.46	0.65	1.20	1.61	2.22	2.94	3.22	300
Other Real Estate Owned	0.91	0.01	0.04	0.17	0.58	1.42	2.68	4.23	300
All Other Assets	7.40	3.59	4.33	5.34	7.04	9.18	11.64	13.46	300
MEMORANDA:									
Short-Term Investments	7.94	1.13	1.85	3.71	6.79	11.90	17.40	20.77	300
U.S. Treasury Securities	0.15	0.00	0.00	0.00	0.00	0.02	0.99	2.84	300
U.S. Agency Securities (excl MBS)	3.47	0.00	0.00	0.51	2.62	6.37	10.45	13.49	300
Municipal Securities	3.57	0.00	0.02	0.58	2.58	5.85	9.93	11.86	300
Mortgage-Backed Securities	11.03	0.00	0.27	4.30	10.26	17.14	24.46	29.96	300
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.01	0.38	0.64	300
Other Debt Securities	0.35	0.00	0.00	0.00	0.03	0.53	1.80	4.09	300
RE Loans Secured by 1-4 Family	15.63	3.51	5.04	9.13	13.87	21.35	29.98	33.68	300
Revolving	3.12	0.00	0.15	1.14	2.84	4.79	6.93	8.54	300
Closed-End, Sec by First Liens	11.21	2.16	3.11	5.98	9.70	15.99	23.31	27.30	300
Closed-End, Sec by Junior Liens	0.92	0.08	0.17	0.44	0.82	1.28	2.04	2.60	300
Commercial Real Estate Loans	29.69	11.71	16.33	22.23	28.97	36.69	45.28	49.80	300
Construction and Land Dev	4.85	0.81	1.20	2.41	4.53	6.99	9.44	11.22	300
Multifamily	2.18	0.24	0.51	1.03	1.82	3.10	4.92	7.70	300
Nonfarm Nonresidential	21.86	8.47	12.25	16.04	21.48	27.15	33.18	38.70	300
RE Loans Secured by Farmland	1.29	0.00	0.00	0.04	0.58	2.29	4.88	6.53	300
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.71	47.91	55.44	67.54	78.80	86.99	91.42	95.11	300
RE Loans Secured by 1-4 Family	24.95	4.70	8.55	14.85	24.07	33.79	44.32	49.48	300
Revolving	4.94	0.00	0.23	1.83	4.59	7.65	10.99	13.42	300
Closed-End	19.56	3.54	5.73	11.21	18.77	27.12	35.98	41.54	300
Commercial Real Estate Loans	46.97	22.23	27.70	37.03	47.27	57.08	66.56	72.35	300
Construction and Land Dev	7.64	1.36	1.98	4.23	7.30	10.63	14.34	17.47	300
Multifamily	3.41	0.44	0.88	1.70	3.04	4.61	7.12	10.66	300
Nonfarm Nonresidential	34.62	16.85	20.28	26.37	34.38	41.93	49.73	56.40	300
RE Loans Secured by Farmland	2.09	0.00	0.00	0.06	1.05	3.71	7.92	10.38	300
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	300
Commercial and Industrial Loans	13.88	3.02	4.68	8.04	12.50	19.18	26.05	34.20	300
Loans to Individuals	3.28	0.14	0.29	0.85	2.20	4.54	9.48	18.35	300
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.02	0.30	0.63	300
Agricultural Loans	1.10	0.00	0.00	0.00	0.19	1.76	5.53	9.46	300
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Other Loans and Leases	1.72	0.00	0.02	0.25	1.07	2.51	5.61	11.59	300

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.94	1.13	1.85	3.71	6.79	11.90	17.40	20.77	300
Liquid Assets	24.06	10.96	13.78	18.37	23.08	30.35	36.55	40.03	300
Investment Securities	21.30	4.09	7.48	13.80	20.83	28.59	35.74	41.99	300
Net Loans and Leases	62.55	42.63	49.07	55.79	62.60	69.74	75.64	77.73	300
Net Lns, Ls & Stdby Ltrs of Credit	63.19	43.17	49.36	56.33	62.98	70.35	76.58	80.24	300
Core Deposits	65.98	41.71	53.09	60.06	67.02	72.17	76.65	79.30	300
Noncore Funding	21.84	8.67	10.55	14.89	20.58	27.60	35.59	45.23	300
Time Deposits of \$100K or More	13.62	4.83	6.55	9.10	12.64	18.03	22.58	29.08	300
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Fed Funds Purchased and Repos	1.74	0.00	0.00	0.03	1.29	3.01	6.08	8.13	300
Net Fed Funds Purchased (Sold)	1.55	-2.04	-0.37	0.00	0.97	2.61	5.88	7.59	300
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Oth Borrowings W/Rem Mat 1 Yr or Less	0.77	0.00	0.00	0.00	0.34	1.41	2.97	4.06	300
Earning Assets Repr in 1 Year	32.14	14.33	17.97	23.08	30.81	40.51	50.74	59.67	300
Int-Bearing Liab Repr in 1 Year	26.55	6.11	10.90	15.20	21.63	35.85	56.62	64.80	300
Long-Term Debt Repr in 1 Year	0.19	0.00	0.00	0.00	0.00	0.06	1.19	2.55	300
Net Assets Repriceable in 1 Year	5.28	-30.87	-21.08	-3.99	7.75	15.10	24.37	29.29	300
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.29	-11.36	-1.00	8.41	15.27	25.22	34.38	42.10	300
Net ST Noncore Funding Dependence	5.47	-18.42	-10.68	-1.15	5.60	12.58	19.24	23.88	300
Short-Term Inv/ST Noncore Funding	78.75	8.36	12.99	29.41	57.89	107.13	235.75	377.89	297
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.66	-9.31	-4.24	4.67	13.72	26.65	40.13	50.81	300
Net Loans and Leases/Total Deposits	76.63	51.14	57.46	68.01	77.06	85.08	93.06	97.24	300
Net Loans and Leases/Core Deposits	96.29	59.92	69.50	81.11	94.21	109.62	127.91	147.73	300
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.08	-0.23	-0.00	0.00	0.25	1.76	4.67	6.80	152
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.80	-1.83	0.11	1.65	4.00	7.92	12.33	15.01	293
Struct Notes Appr(Depr)/T1 Cap	0.08	-0.04	0.00	0.00	0.04	0.12	0.30	0.44	156
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.86	0.00	0.00	0.00	0.01	7.03	34.20	54.60	300
Available-For-Sale Securities	94.13	43.62	61.55	92.76	99.98	100.00	100.00	100.00	300
U.S. Treasury Securities	1.03	0.00	0.00	0.00	0.00	0.18	6.21	19.41	300
U.S. Agency Securities (excl MBS)	18.37	0.00	0.00	2.70	16.91	31.21	52.99	68.70	300
Municipal Securities	17.31	0.00	0.28	4.40	13.37	27.61	43.91	51.06	300
Mortgage-Backed Securities	51.48	0.16	3.91	29.18	54.59	73.29	87.61	93.95	300
Asset-Backed Securities	0.20	0.00	0.00	0.00	0.00	0.04	1.46	3.34	300
Other Debt Securities	1.79	0.00	0.00	0.00	0.15	2.33	9.38	20.07	300
Mutual Funds and Equity Securities	0.43	0.00	0.00	0.00	0.01	0.65	2.32	4.13	300
Debt Securities 1 Year or Less	8.78	0.01	0.25	1.65	5.27	13.35	26.25	44.16	300
Debt Securities 1 To 5 Years	29.01	0.94	3.00	12.45	28.35	44.34	58.58	69.31	300
Debt Securities Over 5 Years	57.76	5.43	12.39	38.72	58.95	80.22	91.63	96.59	300
Pledged Securities	50.57	9.87	14.46	30.76	51.09	68.47	86.04	92.79	300
Structured Notes, Fair Value	2.70	0.00	0.00	0.00	0.11	4.23	13.57	20.74	300

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.54	0.03	0.10	0.21	0.42	0.76	1.25	1.98	300
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	0.06	0.16	0.34	0.67	1.23	2.08	3.10	300
Provision for Ln&Ls Losses/Net Losses	119.67	5.49	38.74	74.02	103.24	156.32	245.34	316.08	298
Ln&Ls Allowance/Total Loans & Leases	2.04	0.95	1.13	1.42	1.81	2.64	3.47	4.32	300
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.98	0.74	1.06	1.53	2.92	5.43	11.01	19.02	288
ALLL/Nonaccrual Assets	101.29	27.01	35.32	50.48	80.77	137.09	242.44	362.37	299
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	92.90	21.41	30.24	48.17	76.38	124.21	220.56	289.11	299
Gross Ln&Ls Losses/Avg Loans & Leases	1.02	0.09	0.17	0.32	0.74	1.53	3.02	3.81	300
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.03	0.08	0.16	0.35	0.53	300
Net Losses/Avg Loans and Leases	0.88	0.01	0.09	0.24	0.65	1.30	2.45	3.46	300
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Recoveries/Prior Year-End Losses	8.20	1.12	1.84	3.47	6.43	10.96	21.13	30.44	292
Earnings Coverage of Net Losses (X)	5.39	-0.58	-0.01	1.14	2.73	7.50	17.98	38.75	298
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.89	0.00	0.04	0.19	0.61	1.36	2.70	3.81	298
RE Loans Secured By 1-4 Family	0.72	0.00	0.01	0.15	0.45	1.06	2.22	3.79	298
Revolving	0.53	-0.01	0.00	0.00	0.24	0.89	2.02	2.92	285
Closed-End	0.70	0.00	0.01	0.14	0.38	1.08	2.18	4.03	298
Commercial Real Estate Loans	1.01	-0.00	0.00	0.12	0.67	1.72	3.01	4.39	298
Construction and Land Dev	2.83	-0.09	0.00	0.00	1.28	4.80	10.35	14.76	298
Multifamily	0.41	-0.02	0.00	0.00	0.00	0.37	2.38	4.92	298
Nonfarm Nonresidential	0.61	-0.00	0.00	0.04	0.30	0.91	2.36	2.95	298
RE Loans Secured by Farmland	0.07	-0.04	0.00	0.00	0.00	0.00	0.35	1.92	252
Commercial and Industrial Loans	1.04	-0.19	-0.03	0.11	0.50	1.63	3.78	6.54	300
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Loans to Individuals	1.17	0.06	0.11	0.28	0.64	1.73	3.51	5.32	258
Credit Card Loans	2.49	0.00	0.00	0.37	1.64	3.56	6.84	13.61	93
Agricultural Loans	0.01	-0.46	-0.02	0.00	0.00	0.00	0.16	0.48	210
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	0.93	-0.17	-0.01	0.00	0.00	0.81	4.55	21.94	286

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

30-89 Days PD Loans and Leases	0.82	0.08	0.20	0.38	0.68	1.15	1.91	2.57	300
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.02	0.15	0.47	0.93	300
Nonaccrual Loans and Leases	2.94	0.36	0.52	1.15	2.37	4.15	7.31	10.14	300
90+ Days PD and Nonaccrual Loans and Leases	3.26	0.46	0.69	1.26	2.56	4.53	8.20	12.79	300
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.19	0.40	300
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	300
Nonaccrual Restructured	0.61	0.00	0.00	0.08	0.45	1.02	2.08	3.31	300
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.82	0.08	0.20	0.38	0.67	1.15	1.91	2.57	300
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.02	0.15	0.47	0.93	300
Nonaccrual Assets	2.97	0.36	0.54	1.17	2.40	4.27	7.31	10.46	300
30+ Days PD & Nonaccrual Assets	4.16	0.85	1.12	1.91	3.30	5.76	9.94	14.43	300
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.11	0.24	0.43	0.80	1.58	2.95	5.19	8.05	300
90+ PD & Nonaccrual Assets + OREO	3.07	0.38	0.57	1.20	2.36	4.55	7.70	11.66	300
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.60	0.39	0.74	1.42	2.65	5.44	8.56	12.50	300
Allowance for Loan & Lease Losses	263.12	48.72	83.13	133.80	226.72	389.20	538.44	668.73	299
Equity Cap + ALLL	32.80	3.88	6.51	11.98	24.89	50.85	86.59	119.10	295
Tier 1 Cap + ALLL	32.96	3.68	6.92	12.70	25.09	48.25	85.54	126.54	300
Loans & Leases + RE Acquired	5.53	0.68	1.25	2.26	4.09	8.15	12.96	16.60	300

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	0.07	0.17	0.37	0.68	1.24	1.95	2.75	298
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.15	0.50	0.97	298
- Nonaccrual	3.39	0.36	0.66	1.32	2.76	4.89	8.30	11.47	298
Coml & Indl - 30-89 Days PD	0.60	0.00	0.00	0.15	0.42	1.01	1.87	3.28	300
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.05	0.48	1.47	300
- Nonaccrual	1.87	0.02	0.14	0.49	1.33	2.66	5.50	9.85	300
Individuals - 30-89 Days PD	0.92	0.00	0.00	0.28	0.80	1.46	2.76	3.75	299
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.78	299
- Nonaccrual	0.41	0.00	0.00	0.02	0.22	0.67	1.76	2.42	299
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.31	0.99	210
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	210
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.08	1.41	2.60	210
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	0.18	0.00	0.00	0.00	0.00	0.20	0.86	3.20	286
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.47	286
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.00	1.58	5.49	286
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.00	0.04	0.16	0.47	0.88	1.37	2.44	3.37	298
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.12	0.41	0.78	298
- Nonaccrual	2.37	0.13	0.34	0.88	1.80	3.70	5.68	7.44	298
Revolving - 30-89 Days PD	0.55	0.00	0.00	0.06	0.37	0.94	1.82	2.56	285
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.20	0.42	285
- Nonaccrual	0.91	0.00	0.00	0.05	0.55	1.62	3.35	4.66	285
Closed-End - 30-89 Days PD	1.12	0.00	0.11	0.42	0.90	1.63	2.52	3.74	298
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.12	0.51	0.86	298
- Nonaccrual	2.79	0.13	0.30	0.91	2.02	4.16	7.36	9.91	298
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.05	0.14	0.26	0.48	298
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	298
- Jr Lien Nonaccrual	0.20	0.00	0.00	0.00	0.08	0.32	0.76	1.65	298
Commercial RE - 30-89 Days PD	0.80	0.00	0.02	0.19	0.58	1.22	2.25	3.33	298
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.10	0.59	1.13	298
- Nonaccrual	4.01	0.24	0.58	1.44	3.29	5.79	10.41	13.75	298
Const & Dev - 30-89 Days PD	0.84	0.00	0.00	0.00	0.31	1.37	3.40	5.38	298
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.00	0.55	2.89	298
- Nonaccrual	9.08	0.00	0.00	1.45	6.39	15.76	26.21	41.58	298
Multifamily - 30-89 Days PD	0.41	0.00	0.00	0.00	0.00	0.28	2.73	5.09	298
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.74	298
- Nonaccrual	2.01	0.00	0.00	0.00	0.22	3.24	9.15	18.30	298
Nonfarm Nres- 30-89 Days PD	0.68	0.00	0.00	0.14	0.51	1.09	2.31	3.13	298
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.07	0.43	0.98	298
- Nonaccrual	2.76	0.09	0.17	0.86	2.25	4.17	7.03	10.26	298
Farmland - 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.40	1.64	2.81	252
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.83	252
- Nonaccrual	1.88	0.00	0.00	0.00	0.05	2.26	11.43	17.66	252
Credit Card - 30-89 Days PD	1.06	0.00	0.00	0.00	0.75	1.81	3.40	4.65	93
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.00	0.35	1.01	1.67	93
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.64	93

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.58	5.69	6.90	8.29	9.43	10.54	13.39	15.04	300
Tier 1 RBC Ratio	13.87	7.74	9.74	11.52	13.36	15.69	19.54	26.33	300
Total Risk-Based Capital Ratio	15.43	10.10	11.58	13.33	14.83	17.26	20.81	26.41	300
Tangible Tier 1 Leverage Ratio	9.52	5.68	6.84	8.24	9.35	10.51	13.34	15.04	300
Tangible Common Eq Cap/Tan Assets	8.01	2.92	4.16	6.23	7.96	9.55	12.32	13.99	300
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.00	3.76	5.13	7.78	11.89	15.57	20.59	22.37	300
Standby Letters of Credit	0.53	0.03	0.07	0.19	0.40	0.84	1.32	2.07	300
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.18	300
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.63	0.00	0.00	0.00	0.42	2.60	7.70	11.82	300
Interest Rate Contracts	1.58	0.00	0.00	0.00	0.40	2.34	7.70	11.82	300
Interest Rate Futures & Forward Contr	0.26	0.00	0.00	0.00	0.00	0.23	1.91	3.52	300
Written Options Contr (Int Rate)	0.31	0.00	0.00	0.00	0.00	0.46	1.81	3.51	300
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	300
Interest Rate Swaps	0.43	0.00	0.00	0.00	0.00	0.44	2.33	6.04	300
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.24	6.19	8.06	12.73	18.63	25.62	32.33	35.43	300

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.97	98.00	100.00	100.00	100.00	100.00	100.00	100.00	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.83	178
Futures and Forwards	21.68	0.00	0.00	0.00	9.02	55.50	82.96	100.00	178
Written Options	29.83	0.00	0.00	0.00	19.44	48.80	100.00	100.00	178
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Over-The-Counter	29.83	0.00	0.00	0.00	19.44	48.80	100.00	100.00	178
Purchased Options	2.17	0.00	0.00	0.00	0.00	0.00	7.85	50.00	178
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Over-The-Counter	2.17	0.00	0.00	0.00	0.00	0.00	7.85	50.00	178
Swaps	35.38	0.00	0.00	0.00	0.00	87.10	100.00	100.00	178
Held for Trading	2.66	0.00	0.00	0.00	0.00	0.00	0.00	80.16	178
Interest Rate Contracts	2.66	0.00	0.00	0.00	0.00	0.00	0.00	80.16	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Non-Traded	97.33	11.18	100.00	100.00	100.00	100.00	100.00	100.00	178
Interest Rate Contracts	95.60	0.00	23.13	100.00	100.00	100.00	100.00	100.00	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.83	178
Deriv Contr (Excl Fut & FX LE 14 Days)	66.47	0.00	0.00	47.26	74.34	100.00	100.00	100.00	178
One Year or Less	30.94	0.00	0.00	0.00	13.10	56.32	98.59	100.00	178
Over 1 Year to 5 Years	13.95	0.00	0.00	0.00	0.00	29.17	79.43	100.00	178
Over 5 Years	11.81	0.00	0.00	0.00	0.00	17.89	70.79	95.01	178
Gross Negative Fair Value (Abs Val)	1.43	0.00	0.00	0.00	0.35	2.45	6.83	8.44	178
Gross Positive Fair Value	1.05	0.00	0.00	0.00	0.53	2.10	3.58	6.54	178
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	300
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	300
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	300
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	300
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.21	300

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	300
Ins Under Assets(P/C)/Tot Ins Und Ast	53.92	0.00	0.00	0.00	46.61	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	46.07	0.00	0.00	0.00	3.38	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Ins Activities Revenue/Adj Oper Inc	0.57	0.00	0.00	0.00	0.03	0.34	4.16	6.70	300
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	195
Credit Rel Prem Inc/Tot Prem Inc	80.00	0.00	0.00	50.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	20.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Ins Net Inc (P/C)/Equity (P/C)	16.21	-54.32	-54.32	-32.00	4.48	11.74	64.53	98.93	6
Ins Net Inc (L/H)/Equity (L/H)	-190.32	-266.66	-266.66	-638.56	-0.70	1.28	54.91	94.12	6
Insur Ben, Losses, Exp/Insur Premiums	223.13	0.00	0.00	0.00	20.00	210.65	335.08	850.87	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	16.99	0.00	0.00	0.00	0.00	0.98	41.18	70.59	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.66	0.00	0.00	0.00	0.00	0.00	40.00	70.00	6
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
CSV Life Insurance/Tier 1 Cap + ALLL	10.11	0.00	0.00	2.51	10.85	18.36	21.99	25.70	298
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	300
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Cost: Interest-Bearing Deposits	1.36	0.00	0.00	0.00	0.40	0.74	2.98	4.65	6
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.17	0.03	0.03	0.03	0.03	0.14	0.33	0.40	3
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	-11.76	-100.00	-100.00	-43.30	-17.39	9.42	76.26	189.10	21
Total Selected Assets	45.94	-100.00	-100.00	-32.32	0.00	17.45	445.63	1102.44	42
Deposits	-35.37	-100.00	-100.00	-100.00	-21.81	-10.03	-9.81	-9.73	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.02	0.00	0.00	38.02	80.75	106.25	175.22	261.60	161
Dividends Paid/Net Income	23.32	0.00	0.00	0.00	22.93	41.55	59.39	75.25	255
Net Income - Dividends/Avg Equity	4.52	-21.72	-4.52	1.87	5.38	8.08	10.86	12.38	296
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	97.66	0.00	0.00	0.00	100.39	157.51	295.05	495.62	209
Dividends From Nonbank Subs	0.80	0.00	0.00	0.00	0.00	0.61	4.59	15.36	209
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209
Dividends From All Subsidiaries	111.46	0.00	0.00	0.98	106.74	162.74	311.24	577.35	209
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	24.98	0.00	0.00	0.00	21.84	51.13	74.15	93.33	246
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.06	0.31	0.74	246
Mgt & Service Fees From Bank Subs	2.33	0.00	0.00	0.00	0.00	0.00	14.59	50.57	246
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.89	246
Operating Income From Bank Subs	31.24	0.00	0.00	0.07	28.74	57.44	89.78	139.11	246
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.59	0.00	0.00	0.00	50.04	100.00	100.00	170.48	119
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Mgt & Serv Fees From Nonbank Subs	0.52	0.00	0.00	0.00	0.00	0.00	2.66	16.79	119
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.60	119
Operating Inc From Nonbank Subs	59.13	0.00	0.00	0.00	89.38	100.00	130.68	279.90	119
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	16.45	0.00	0.00	0.00	0.00	34.91	53.91	73.23	21
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Mgt & Serv Fees From Sub BHCs	1.24	0.00	0.00	0.00	0.00	0.00	2.13	21.44	21
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating Income From Sub BHCs	21.02	0.00	0.00	0.00	7.77	43.61	56.83	73.39	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	43.79	0.00	0.00	0.00	46.38	98.87	99.93	100.00	272
Interest Income From Bank Subs	4.15	0.00	0.00	0.00	0.00	0.26	27.28	100.00	272
Mgt & Serv Fees From Bank Subs	5.29	0.00	0.00	0.00	0.00	0.00	46.01	74.27	272
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	4.32	272
Operating Income From Bank Subs	68.56	0.00	0.00	9.40	97.70	99.92	100.00	100.00	272
Dividends From Nonbank Subs	1.11	0.00	0.00	0.00	0.00	0.37	4.04	40.98	272
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.01	272
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	272
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	272
Operating Inc From Nonbank Subs	4.90	0.00	0.00	0.00	0.00	1.32	18.54	93.66	272
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	272
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	272
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	272
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	272
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.60	272
Loans and Adv From Subs/ST Debt	1136.43	0.00	0.00	0.42	502.75	1523.08	2699.12	14278.4	42
Loans and Adv From Subs/Total Debt	315.50	0.00	0.00	7.36	170.37	444.63	1132.49	2119.03	106

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
1117464	1, 024, 618	ACNB CORPORATION	GETTYSBURG, PA	Moved from Peer 4
2067007	1, 161, 380	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1, 432, 276	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 040, 729	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2, 291, 454	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2, 322, 207	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1109964	1, 063, 228	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2, 361, 890	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1, 305, 139	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	Moved from Peer 4
1059715	1, 805, 428	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 941, 489	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1202258	1, 020, 228	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2, 017, 048	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 288, 837	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 952, 978	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1, 021, 803	ASSABET VALLEY BANCORP	HUDSON, MA	
1108350	1, 303, 335	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 612, 173	BANC ED CORP. , THE	EDWARDSVILLE, IL	
1082209	1, 033, 767	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
2896458	1, 574, 675	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
1097306	2, 234, 733	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 119, 013	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 537, 409	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 087, 515	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1205398	1, 098, 315	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 624, 399	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 362, 717	BANK OF MARIN BANCORP	NOVATO, CA	
4272869	1, 103, 441	BANKGUAM HOLDING COMPANY	HAGATNA, GU	New Y-9C/BHCPR reporter
3434624	2, 157, 243	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 111, 493	BANTERRA CORP	ELDORADO, IL	
1115385	1, 156, 032	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 052, 984	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1, 080, 570	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1, 301, 058	BEACON BANCORP	TAUNTON, MA	
1246159	2, 403, 076	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	
1919770	1, 036, 483	BIG SANDY HOLDING COMPANY	LIMON, CO	
4228875	1, 821, 924	BLUE RIDGE HOLDINGS, INC.	ATLANTA, GA	
3141650	2, 197, 758	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 365, 953	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 226, 664	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1, 278, 886	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1, 095, 348	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1, 380, 103	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2, 425, 206	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 757, 119	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1, 202, 191	CAMBRI DGE BANCORP	CAMBRIDGE, MA	
2687795	2, 262, 676	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 346, 716	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 714, 958	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
1085509	2, 505, 358	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
1247334	2, 468, 924	CAPITOL BANCORP LTD.	LANSING, MI	

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
2682996	2,554,482	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1,392,800	CASCADE BANCORP	BEND, OR	
3327025	1,172,207	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,444,462	CBFH, INC.	ORANGE, TX	
1493654	1,268,661	CBS BANC-CORP.	RUSSELLVILLE, AL	
1053496	1,077,722	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,376,517	CENTER BANCORP, INC.	UNION, NJ	
3003178	2,259,356	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	2,153,805	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	2,613,789	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2,124,636	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,140,633	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,008,484	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	2,663,912	CENTURY BANCORP, INC.	MEDFORD, MA	
1133594	1,266,403	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,528,465	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,312,054	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,127,101	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,685,330	CITY HOLDING COMPANY	CROSS LANES, WV	
1055007	1,004,457	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	Moved from Peer 4
1118340	1,543,672	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,412,286	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,416,052	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,013,850	CODORUS VALLEY BANCORP, INC.	YORK, PA	Moved from Peer 4
1085170	1,145,983	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,293,763	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,183,111	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3967430	2,217,213	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,243,707	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,072,569	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1,366,646	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,612,054	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	2,203,373	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,281,580	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,100,882	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,149,856	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4284536	1,862,612	CUSTOMERS BANCORP, INC	WYOMISSING, PA	New Y-9C/BHCPR reporter
1121229	1,820,098	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,444,178	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,074,705	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,072,577	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1,313,609	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1,442,525	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,469,666	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,496,800	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1104923	1,219,393	EXTRACO CORPORATION	WACO, TX	
1055315	1,973,525	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,881,570	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,511,511	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,902,737	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,086,405	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
1249002	1, 430, 775	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	2, 109, 047	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 358, 811	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 804, 183	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1, 199, 133	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1, 427, 038	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2, 100, 502	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 570, 758	FIRST BANK CORP	FORT SMITH, AR	
1247428	1, 135, 599	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1, 804, 901	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1, 145, 185	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1, 031, 392	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	Moved from Peer 4
1203509	1, 143, 612	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1, 024, 194	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1, 249, 515	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2, 220, 092	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1, 696, 730	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1, 142, 895	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2, 499, 485	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1, 223, 809	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1, 312, 201	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1, 586, 867	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 198, 080	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1, 503, 953	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1, 130, 641	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	1, 778, 109	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1, 940, 018	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1, 123, 513	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2, 070, 794	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1, 169, 897	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1, 275, 083	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1, 434, 103	FIRST UNITED CORPORATION	OAKLAND, MD	
1050646	1, 014, 253	FIRST YORK BAN CORP.	YORK, NE	Moved from Peer 4
1134322	1, 500, 295	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 611, 871	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1, 088, 950	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	1, 643, 893	FNB UNITED CORP.	ASHEBORO, NC	
1128358	1, 438, 551	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 426, 614	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 011, 816	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 879, 074	FVNB CORP.	VICTORIA, TX	
1098620	1, 872, 146	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	1, 179, 030	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	Moved from Peer 4
3474835	1, 158, 284	GREEN BANCORP, INC.	HOUSTON, TX	Moved from Peer 4
3254952	1, 692, 368	GUARANTY BANCORP	DENVER, CO	
1862036	1, 071, 211	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3392331	1, 028, 354	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2, 438, 691	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
2900261	2, 686, 562	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1, 689, 894	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1, 169, 516	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
1208120	1,925,625	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,252,700	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,369,090	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	1,996,380	HILLS BANCORPORATION	HILLS, IA	
3843057	1,177,212	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
2592714	2,716,058	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,490,810	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,922,257	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,144,193	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,119,211	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,317,373	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,211,786	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	1,767,316	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,356,274	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,991,245	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,397,425	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,324,093	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,507,212	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,025,414	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
1404799	2,741,983	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,828,673	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,105,360	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,673,309	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,590,811	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,618,691	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,101,218	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2,740,795	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,170,283	LNB BANCORP INC.	LORAIN, OH	
2325350	2,228,117	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,427,616	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,077,593	LSB FINANCIAL	LACONIA, NH	
2634696	1,516,101	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,757,549	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,401,286	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,732,456	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,245,401	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,477,985	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,560,946	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,224,184	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,078,563	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,435,124	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,498,327	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,953,159	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,153,656	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,501,935	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,221,951	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,075,032	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,632,538	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,022,207	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,594,771	MINNWEST CORPORATION	MINNETONKA, MN	
1138919	1,024,417	MONTECITO BANCORP	SANTA BARBARA, CA	Moved from Peer 4

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
2947882	1,140,989	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,487,169	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,042,122	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1202052	1,520,170	NEB CORPORATION	FOND DU LAC, WI	
1076002	1,699,930	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,901,135	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1,065,611	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,307,446	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,292,490	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1,090,067	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	1,940,704	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,796,283	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1,517,315	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,252,918	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,008,677	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	Moved from Peer 4
1075984	1,249,983	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
1200692	2,316,119	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,271,555	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,575,288	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1,214,105	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,806,051	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,089,619	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,650,851	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1,578,023	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,140,073	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,301,656	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,069,783	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1,898,960	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,984,610	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,134,242	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,415,935	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1,750,664	ROCKVILLE FINANCIAL, INC.	ROCKVILLE, CT	
2066886	1,120,549	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1249730	1,988,724	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,927,767	SALEM FIVE BANCORP	SALEM, MA	
1085013	2,051,037	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,089,570	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2,259,378	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,157,536	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,351,242	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1,567,943	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	1,969,889	SKBHC HOLDINGS LLC	SCOTTSDALE, AZ	
2033226	2,113,027	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,610,046	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,134,131	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,071,115	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1,546,127	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2,572,492	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,280,319	SPIRIT BANCORP, INC.	BRISTOW, OK	
3345430	1,563,711	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,200,072	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
1141647	1,595,023	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,429,985	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,617,686	STATE BANCORP, INC.	NEW HYDE PARK, NY	
4036324	2,675,360	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,110,257	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,337,951	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,957,883	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,656,833	STERLING BANCORP	NEW YORK, NY	
1126046	2,025,495	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1,929,835	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,522,819	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,116,453	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,464,584	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,721,105	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3609682	2,151,142	TALMER BANCORP INC.	TROY, MI	
1246467	1,026,628	TAMPA BANKING COMPANY, THE	TAMPA, FL	
2916169	1,190,897	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1118292	2,539,324	TOWER BANCORP INC.	HARRISBURG, PA	
1070420	1,047,231	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,117,162	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,488,467	TRICO BANCSHARES	CHICO, CA	
1056161	1,482,833	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,770,549	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,172,471	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,052,421	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,270,319	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	2,174,127	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,090,352	USAMERIBANCORP, INC.	CLEARWATER, FL	
2012315	1,318,510	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,942,323	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
3211012	1,005,033	VISION BANCSHARES, INC.	LAREDO, TX	Moved from Peer 4
1136139	1,488,176	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,678,812	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1115349	2,970,379	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	1,058,014	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,226,599	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,521,247	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,896,411	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,935,005	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,680,713	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,540,839	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,243,704	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	2,047,161	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,247,130	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	1,979,524	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 300 bank holding companies.