

	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Number of BHCs in Peer Group	351	303	297	292
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.38	3.46	3.37	3.22
+ Non-interest Income	1.04	0.93	0.92	0.93
- Overhead Expense	3.16	3.12	3.01	3.19
- Provision for Losses	0.30	0.57	0.96	1.33
+ Securities Gains (Losses)	0.06	0.05	0.06	0.02
+ Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01
= Pretax Net Oper Income (TE)	1.13	0.87	0.43	-0.20
Net Operating Income	0.80	0.57	0.20	-0.33
Net Income	0.80	0.58	0.20	-0.33
Net Income (Sub S Adjusted)	0.92	0.73	0.54	0.34
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.43	4.75	5.03	5.35
Interest Expense	0.71	0.96	1.33	1.84
Net Interest Income (TE)	3.69	3.77	3.69	3.50
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.58	0.94	1.28	1.37
Earnings Coverage of Net Losses (X)	8.57	4.62	3.90	2.91
Ln&Ls Allowance/Total Loans & Leases	1.78	2.01	2.09	1.95
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.09	4.03	4.63	4.37
30-89 Days Past Due Loans and Leases	0.71	0.90	1.06	1.26
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	13.12	15.74	20.36	25.57
Net ST Noncore Funding Dependence	4.51	5.49	9.58	14.78
Net Loans and Leases/Total Assets	62.19	62.30	64.88	68.28
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.76	9.54	8.97	8.57
Equity Capital/Total Assets	9.86	9.51	8.81	8.33
Equity Capital+Minority Int/Total Assets	10.01	9.54	8.84	8.37
Tier 1 Common Eq Cap / T RWA	11.71	11.37	10.12	8.91
Net Loans&Ls/Equity Capital (X)	6.57	6.85	7.76	8.86
Cash Dividends/Net Income	25.96	24.09	31.41	42.35
Cash Dividends/Net Income (Sub S Adjusted)	7.47	7.55	9.60	11.78
Retained Earnings/Avg Equity Cap	5.48	3.90	-1.06	-8.01
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.12	0.14	0.25	0.68
Long-Term Debt/Equity Capital	1.44	1.50	1.59	1.54
Equity Investment in Subs/Equity Cap	108.54	110.80	113.82	116.08
Cash FR Oper+Noncash+Op Exp+Div	120.15	98.04	87.79	91.46

PERCENT OF AVERAGE ASSETS	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.06	4.36	4.60	4.93	5.78
Less: Interest Expense	0.65	0.88	1.21	1.70	2.44
Equals: Net Interest Income (TE)	3.38	3.46	3.37	3.22	3.32
Plus: Non-Interest Income	1.04	0.93	0.92	0.93	0.90
Equals: Adj Operating Income (TE)	4.49	4.43	4.33	4.20	4.28
Less: Overhead Expense	3.16	3.12	3.01	3.19	3.05
Less: Provision for Loan and Lease Losses	0.30	0.57	0.96	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	0.06	0.05	0.06	0.03	-0.05
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.13	0.87	0.43	-0.20	0.33
Less: Applicable Income Taxes (TE)	0.32	0.28	0.25	0.09	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.80	0.57	0.20	-0.33	0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.80	0.58	0.20	-0.33	0.13
Memo: Net Income (Last Four Qtrs)	0.81	0.58	0.20	-0.34	0.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.98	91.88	91.65	92.47	92.63
Avg Int-Bearing Funds / Avg Assets	75.04	77.20	79.10	80.34	81.06
Int Income (TE) / Avg Earning Assets	4.43	4.75	5.03	5.35	6.25
Int Expense / Avg Earning Assets	0.71	0.96	1.33	1.84	2.64
Net Int Inc (TE) / Avg Earn Assets	3.69	3.77	3.69	3.50	3.60
YIELD OR COST:					
Total Loans and Leases (TE)	5.41	5.66	5.79	5.79	6.58
Interest-Bearing Bank Balances	0.26	0.29	0.33	0.49	2.61
Fed Funds Sold & Reverse Repos	0.22	0.19	0.20	0.21	2.07
Trading Assets	1.14	0.95	1.26	2.04	3.49
Total Earning Assets	4.35	4.67	4.94	5.27	6.17
Investment Securities (TE)	2.64	3.14	3.66	4.54	5.10
U.S. Treasury & Agency Sec (excl MBS)	1.56	2.02	2.38	3.29	5.08
Mortgage-Backed Securities	2.41	3.02	3.71	4.62	4.85
All Other Securities	4.40	5.01	5.39	5.88	6.55
Interest-Bearing Deposits	0.66	0.91	1.27	1.87	2.82
Time Deposits of \$100K or More	1.17	1.45	1.85	2.71	3.90
Time Deposits < \$100K	1.24	1.62	2.08	2.88	3.87
Other Domestic Deposits	0.31	0.46	0.66	0.90	1.58
Foreign Deposits	1.43	1.42	1.07	1.04	2.47
Fed Funds Purchased and Repos	0.66	0.81	0.85	1.08	2.31
Other Borrowed Funds & Trading Liab	2.74	3.06	3.25	3.28	3.67
All Interest-Bearing Funds	0.83	1.13	1.52	2.11	3.01

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	74	69	67	66	65
Avg Assets per Employee (\$000)	4,528	4,527	4,658	4,708	4,461
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.70	2.15	1.72	1.56	1.97
Overhead Exp / NII + Non-Int Income	71.37	71.61	71.62	78.38	72.10
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.16	3.12	3.01	3.19	3.05
Personnel Expense	1.68	1.58	1.48	1.47	1.54
Net Occupancy Expense	0.39	0.39	0.39	0.40	0.42
Other Operating Expenses	1.06	1.12	1.12	1.26	1.03
Overhead Less Non-Interest Income	2.03	2.13	2.04	2.18	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.23	70.39	70.36	77.02	70.93
Personnel Expense	37.73	36.03	34.59	35.50	36.28
Net Occupancy Expense	8.75	8.97	9.09	9.71	9.84
Other Operating Expenses	23.40	25.27	26.49	31.20	23.88
Total Non-Interest Income	22.23	20.18	20.34	21.30	20.42
Fiduciary Activities Income	1.43	1.63	1.39	1.38	1.43
Serv Charges on Deposit Accts - Domestic	5.48	6.13	7.03	7.47	7.86
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.66	0.70	0.61	0.54	0.65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.30	0.25	0.30	0.28	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.51	0.58	0.56	0.58	0.61
Net Gain (Loss) - Sales Loans, OREO, Oth	2.56	0.23	0.03	0.98	0.76
Other Non-Interest Income	8.02	8.08	8.00	7.28	6.47
Overhead Less Non-Interest Income	47.23	49.78	49.30	55.51	50.02
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.38	18.60	18.71	13.98	16.14
Appl Inc Tax+TE/Pretax NOI+TE	28.05	28.52	28.82	31.09	31.39

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	48.76	48.23	50.80	53.67	56.71
Commercial and Industrial Loans	8.37	8.80	8.97	9.38	10.26
Loans to Individuals	1.76	1.96	2.13	2.41	2.69
Loans to Depository Institutions	0.00	0.00	0.01	0.01	0.00
Agricultural Loans	0.66	0.69	0.71	0.70	0.70
Other Loans and Leases	1.07	1.06	1.07	1.11	1.08
Net Loans and Leases	62.19	62.30	64.88	68.28	72.63
Debt Securities Over 1 Year	19.39	19.67	17.53	15.18	13.64
Mutual Funds and Equity Securities	0.09	0.08	0.08	0.07	0.11
Subtotal	82.77	82.93	83.32	84.27	86.95
Interest-Bearing Bank Balances	5.10	4.67	4.66	3.79	0.86
Federal Funds Sold & Reverse Repos	0.15	0.19	0.26	0.34	0.49
Debt Securities 1 Year or Less	1.81	1.75	1.57	1.47	1.73
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.95	90.75	90.97	90.71	91.04
Non-Int Cash and Due From Dep Inst	1.94	1.81	1.38	1.68	2.00
Other Real Estate Owned	0.67	0.83	0.87	0.74	0.43
All Other Assets	6.98	7.28	7.53	7.49	6.79
MEMORANDA:					
Short-Term Investments	7.72	7.29	7.21	6.12	3.72
U.S. Treasury Securities	0.13	0.13	0.22	0.08	0.04
U.S. Agency Securities (excl MBS)	3.18	3.41	3.89	3.28	2.82
Municipal Securities	4.00	3.73	3.23	2.88	2.33
Mortgage-Backed Securities	11.50	11.71	9.90	8.96	8.50
Asset-Backed Securities	0.08	0.05	0.04	0.04	0.01
Other Debt Securities	0.53	0.40	0.30	0.21	0.29
RE Loans Secured by 1-4 Family	17.14	15.63	15.89	16.17	15.88
Revolving	2.76	3.12	3.23	3.16	2.95
Closed-End, Sec by First Liens	13.22	11.29	11.29	11.39	11.16
Closed-End, Sec by Junior Liens	0.77	0.89	1.02	1.16	1.29
Commercial Real Estate Loans	28.33	29.52	31.77	34.50	37.61
Construction and Land Dev	3.94	4.63	6.23	8.83	12.37
Multi family	2.56	2.25	2.22	2.16	2.04
Nonfarm Nonresidential	20.85	21.89	22.46	22.58	21.78
RE Loans Secured by Farmland	1.22	1.29	1.29	1.22	1.18
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.81	76.66	77.36	77.43	77.20
RE Loans Secured by 1-4 Family	27.44	25.06	24.45	23.61	22.01
Revolving	4.41	4.96	4.93	4.58	4.04
Closed-End	22.51	19.69	19.14	18.62	17.58
Commercial Real Estate Loans	45.25	46.83	48.30	49.56	50.86
Construction and Land Dev	6.29	7.30	9.47	12.54	16.60
Multi family	4.05	3.52	3.34	3.07	2.74
Nonfarm Nonresidential	33.47	34.81	34.15	32.54	29.63
RE Loans Secured by Farmland	2.04	2.11	2.04	1.81	1.63
Loans to Depository Institutions	0.00	0.00	0.01	0.01	0.00
Commercial and Industrial Loans	13.36	13.96	13.66	13.63	13.98
Loans to Individuals	2.96	3.22	3.38	3.57	3.78
Credit Card Loans	0.04	0.05	0.05	0.05	0.05
Agricultural Loans	1.13	1.13	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	1.76	1.71	1.67	1.64	1.54

PERCENT OF TOTAL ASSETS	PEER GROUP 03 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.72	7.29	7.21	6.12	3.72
Liquid Assets	24.24	24.20	22.12	19.34	15.86
Investment Securities	22.01	22.23	19.94	17.28	16.01
Net Loans and Leases	62.19	62.30	64.88	68.28	72.63
Net Lns, Ls & Stby Ltrs of Credit	62.72	62.93	65.56	69.03	73.47
Core Deposits	68.64	67.00	63.97	60.95	56.17
Noncore Funding	18.90	20.87	24.68	28.13	32.89
Time Deposits of \$100K or More	11.69	13.01	14.57	15.13	14.45
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.45	1.64	1.87	2.13	2.66
Net Fed Funds Purchased (Sold)	1.31	1.51	1.65	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	1.04	0.76	1.03	1.81	3.20
Earning Assets Repr in 1 Year	30.12	31.64	33.24	34.31	38.24
Int-Bearing Liab Repr in 1 Year	22.15	25.74	28.41	31.74	34.72
Long-Term Debt Repr in 1 Year	0.23	0.22	0.30	0.44	0.51
Net Assets Repriceable in 1 Year	7.19	5.49	4.32	1.84	2.54
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.12	15.74	20.36	25.57	33.04
Net ST Noncore Funding Dependence	4.51	5.49	9.58	14.78	21.76
Short-Term Inv/ST Noncore Funding	76.83	76.45	51.74	35.63	18.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.92	16.69	9.15	1.07	-8.05
Net Loans and Leases/Total Deposits	76.13	76.13	79.78	85.63	94.73
Net Loans and Leases/Core Deposits	91.82	94.36	103.06	114.36	134.13
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.13	1.01	0.21	0.32	0.03
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.83	4.36	0.84	1.50	-0.07
Struct Notes Appr(Depr)/T1 Cap	0.03	0.05	-0.10	-0.05	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.34	5.62	5.61	5.21	6.44
Available-For-Sale Securities	93.66	94.38	94.39	94.79	93.56
U.S. Treasury Securities	0.77	0.80	1.42	0.67	0.29
U.S. Agency Securities (excl MBS)	16.29	17.74	21.14	20.71	20.32
Municipal Securities	18.76	17.38	17.29	17.85	14.91
Mortgage-Backed Securities	52.28	52.95	49.22	50.75	52.76
Asset-Backed Securities	0.34	0.21	0.19	0.24	0.08
Other Debt Securities	2.69	1.91	1.51	1.32	1.87
Mutual Funds and Equity Securities	0.49	0.42	0.44	0.47	0.76
Debt Securities 1 Year or Less	10.29	8.97	9.44	9.58	11.51
Debt Securities 1 To 5 Years	26.63	29.13	28.31	28.74	27.08
Debt Securities Over 5 Years	58.59	57.62	58.17	57.62	57.00
Pledged Securities	45.35	48.03	53.00	58.56	66.81
Structured Notes, Fair Value	1.26	2.52	3.71	2.75	0.72

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.30	0.57	0.96	1.33	0.83
Provision for Ln&Ls Losses/Avg Lns&Ls	0.48	0.90	1.45	1.86	1.12
Provision for Ln&Ls Losses/Net Losses	113.13	110.72	133.58	152.98	196.55
Ln&Ls Allowance/Total Loans & Leases	1.78	2.01	2.09	1.95	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.32	3.50	2.79	2.52	4.41
ALLL/Nonaccrual Assets	130.10	109.70	96.30	88.63	113.55
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	121.06	100.46	85.89	80.14	99.32
Gross Ln&Ls Losses/Avg Loans & Leases	0.73	1.08	1.39	1.44	0.76
Recoveries/Avg Loans and Leases	0.13	0.12	0.10	0.07	0.05
Net Losses/Avg Loans and Leases	0.58	0.94	1.28	1.37	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	17.52	11.44	10.11	14.92	25.43
Earnings Coverage of Net Losses (X)	8.57	4.62	3.90	2.91	5.21
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.55	0.95	1.27	1.28	0.56
RE Loans Secured By 1-4 Family	0.51	0.74	0.81	0.81	0.32
Revolving	0.44	0.54	0.58	0.55	0.28
Closed-End	0.50	0.73	0.88	0.86	0.31
Commercial Real Estate Loans	0.58	1.09	1.53	1.53	0.62
Construction and Land Dev	1.55	3.06	4.30	3.85	1.41
Multi family	0.29	0.57	0.62	0.51	0.15
Nonfarm Nonresidential	0.41	0.66	0.67	0.46	0.15
RE Loans Secured by Farmland	0.05	0.16	0.23	0.15	0.03
Commercial and Industrial Loans	0.60	1.05	1.57	1.80	0.92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.07	1.11	1.57	1.77	1.48
Credit Card Loans	1.86	2.49	2.50	3.14	2.40
Agricultural Loans	0.02	0.03	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	0.60	0.91	1.31	2.12	1.05

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 03

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## PERCENT OF LOANS AND LEASES

12/31/2012

12/31/2011

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases	0.71	0.90	1.06	1.26	1.28
90+ Days PD Loans and Leases	0.06	0.10	0.09	0.13	0.13
Nonaccrual Loans and Leases	1.94	2.65	3.31	3.31	2.22
90+ Days PD and Nonaccrual Loans and Leases	2.19	2.95	3.60	3.50	2.41
30-89 Days PD Restructured	0.03	0.03	0.02	0.02	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.52	0.59	0.45	0.25	0.04

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.71	0.90	1.06	1.26	1.28
90+ Days Past Due Assets	0.06	0.10	0.09	0.13	0.13
Nonaccrual Assets	1.96	2.68	3.32	3.32	2.23
30+ Days PD & Nonaccrual Assets	2.97	3.94	4.76	4.83	3.77

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.39	1.89	2.38	2.45	1.80
90+ PD & Nonaccrual Assets + OREO	2.12	2.78	3.30	3.24	2.26

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

Total Assets	2.72	3.26	3.84	3.62	2.21
Allowance for Loan & Lease Losses	237.06	255.74	255.17	246.89	179.38
Equity Cap + ALLL	24.07	31.05	37.81	39.73	24.51
Tier 1 Cap + ALLL	24.45	30.36	37.71	38.62	23.91
Loans & Leases + RE Acquired	4.28	5.11	5.68	5.11	2.95

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	0.73	0.93	1.09	1.28	1.30
- 90+ Days Past Due	0.06	0.09	0.08	0.12	0.13
- Nonaccrual	2.14	3.03	3.78	3.77	2.48
Coml & Indl - 30-89 Days PD	0.45	0.63	0.74	0.92	0.94
- 90+ Days Past Due	0.04	0.05	0.05	0.07	0.07
- Nonaccrual	1.40	1.65	2.00	1.84	1.24
Individuals - 30-89 Days PD	0.87	1.11	1.21	1.36	1.46
- 90+ Days Past Due	0.04	0.05	0.06	0.07	0.08
- Nonaccrual	0.33	0.36	0.43	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	0.00	7.14	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.07	0.15	0.23	0.18
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.00
- Nonaccrual	0.15	0.16	0.22	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	0.15	0.17	0.32	0.51	0.66
- 90+ Days Past Due	0.00	0.00	0.01	0.02	0.02
- Nonaccrual	0.09	0.21	0.34	0.30	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.08	1.15	1.35	1.39	1.37
- 90+ Days Past Due	0.08	0.10	0.10	0.11	0.10
- Nonaccrual	1.83	2.22	2.43	2.16	1.28
Revolving - 30-89 Days PD	0.52	0.54	0.53	0.60	0.49
- 90+ Days Past Due	0.02	0.02	0.03	0.02	0.03
- Nonaccrual	0.87	0.96	0.91	0.59	0.38
Closed-End - 30-89 Days PD	1.19	1.32	1.53	1.55	1.59
- 90+ Days Past Due	0.09	0.11	0.11	0.13	0.11
- Nonaccrual	2.05	2.56	2.86	2.67	1.51
- Jr Lien 30-89 Days PD	0.07	0.09	0.12	0.12	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.14	0.20	0.21	0.21	0.11
Commercial RE - 30-89 Days PD	0.50	0.74	0.95	1.19	1.26
- 90+ Days Past Due	0.05	0.09	0.06	0.11	0.12
- Nonaccrual	2.39	3.55	4.48	4.51	2.98
Const & Dev - 30-89 Days PD	0.62	0.87	1.13	1.54	1.75
- 90+ Days Past Due	0.12	0.12	0.07	0.12	0.13
- Nonaccrual	5.17	8.89	11.28	10.85	5.71
Multi family - 30-89 Days PD	0.21	0.50	0.45	0.70	0.48
- 90+ Days Past Due	0.01	0.01	0.01	0.00	0.01
- Nonaccrual	0.92	1.80	2.06	1.77	1.20
Nonfarm Nres- 30-89 Days PD	0.46	0.65	0.85	0.97	0.86
- 90+ Days Past Due	0.03	0.07	0.04	0.08	0.08
- Nonaccrual	1.94	2.50	2.77	2.36	1.23
Farmland - 30-89 Days PD	0.20	0.41	0.34	0.39	0.35
- 90+ Days Past Due	0.01	0.01	0.01	0.03	0.01
- Nonaccrual	1.36	1.65	1.88	1.54	0.45
Credit Card - 30-89 Days PD	0.85	1.04	0.93	1.14	1.33
- 90+ Days Past Due	0.14	0.30	0.23	0.37	0.35
- Nonaccrual	0.04	0.04	0.02	0.06	0.04

CAPITAL RATIOS	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.76	9.54	8.97	8.57	8.56
Tier 1 RBC Ratio	13.93	13.83	12.81	11.50	10.67
Total Risk-Based Capital Ratio	15.41	15.38	14.41	13.12	12.20
Tangible Tier 1 Leverage Ratio	9.69	9.48	8.91	8.51	8.50
Tangible Common Eq Cap/Tan Assets	8.28	8.00	7.11	6.63	6.61
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.46	12.01	11.53	12.07	14.26
Standby Letters of Credit	0.45	0.52	0.57	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	2.09	1.51	1.45	1.08	1.01
Interest Rate Contracts	2.06	1.46	1.41	1.04	0.96
Interest Rate Futures & Forward Contr	0.44	0.22	0.19	0.11	0.15
Written Options Contr (Int Rate)	0.35	0.23	0.19	0.13	0.18
Purchased Options Contr (Int Rate)	0.00	0.01	0.02	0.01	0.00
Interest Rate Swaps	0.50	0.45	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	21.00	19.49	17.78	17.50	20.29

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	99.99	99.98	99.97	99.73	98.29
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.01	0.01	1.68
Futures and Forwards	25.24	29.98	22.83	19.27	26.20
Written Options	22.22	27.34	25.92	30.88	29.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	22.22	27.34	25.92	30.56	21.93
Purchased Options	0.84	2.11	4.39	3.36	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.66	2.11	4.39	3.36	3.35
Swaps	36.86	36.64	35.84	35.42	35.59
Held for Trading	3.21	3.07	4.17	3.05	2.39
Interest Rate Contracts	3.21	3.07	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	96.79	96.36	95.83	96.95	97.61
Interest Rate Contracts	96.27	95.22	94.60	95.52	82.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.01	0.01	1.68
Deriv Contr (Excl Fut & FX LE 14 Days)	71.79	68.16	69.93	64.47	64.23
One Year or Less	24.66	31.81	33.44	20.86	30.15
Over 1 Year to 5 Years	12.81	15.37	14.65	15.19	21.86
Over 5 Years	13.32	12.33	9.94	10.76	7.56
Gross Negative Fair Value (Abs Val)	1.30	1.49	0.98	0.87	1.29
Gross Positive Fair Value	0.98	0.94	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	0.02	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	12/31/2012	12/31/2011	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	63.17	53.95	44.70	26.81	35.94
Ins Under Assets(L/H)/Tot Ins Und Ast	36.83	46.05	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	0.51	0.58	0.56	0.58	0.61
Premium Inc/Ins Activities Revenue	0.00	0.00	0.01	0.16	0.02
Credit Rel Prem Inc/Tot Prem Inc	88.89	77.78	80.00	61.08	66.19
Other Prem Inc/Total Prem Inc	11.11	22.22	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)	1.10	15.48	35.22	19.14	15.50
Ins Net Inc (L/H)/Equity (L/H)	17.91	-200.43	19.83	18.05	20.67
Insur Ben, Losses, Exp/Insur Premiums	168.17	245.33	27.98	182.53	168.57
Reinsurance Recov(P/C)/Tot Assets(P/C)	14.32	16.87	20.11	33.48	25.23
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	16.67	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	10.66	10.13	10.01	10.03	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	1.43	1.42	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	0.10	2.16	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	-15.32	-35.46	-10.88	-47.32	-51.32
Total Selected Assets	-8.40	24.00	-18.62	-28.05	-35.75
Deposits	-21.01	-28.41	-54.53	5.44	-19.36

## PROFITABILITY:

	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	7.71	5.83	1.05	-5.90	1.11
Bank Net Inc/Avg Eq Inv in Banks	8.41	6.57	2.39	-4.34	2.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.54	1.39	0.39	-0.21	2.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.44	4.03	2.24	3.11	4.68
Bank Net Income/Parent Net Income	107.62	110.21	114.92	107.48	124.27
Nonbank Net Income/Parent Net Income	0.55	0.67	0.68	1.56	1.61
Sub BHCs Net Inc/Parent Net Income	94.75	92.15	93.03	105.97	95.47

## LEVERAGE:

Total Liabilities/Equity	15.05	17.08	20.64	24.11	25.61
Total Debt/Equity Capital	1.96	2.07	2.46	3.28	3.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.96	13.92	17.34	20.42	21.77
Tot Debt+Lns Guaranteed for Affl/Equity	2.10	2.25	2.77	3.76	3.99
Total Debt/Equ Cap - Exc Over Fair Value	1.97	2.10	2.50	3.31	3.28
Long-Term Debt/Equity Capital	1.44	1.50	1.59	1.54	1.29
Short-Term Debt/Equity Capital	0.12	0.14	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	0.03	0.05	0.11	0.09	0.16
Long-Term Debt/Consolidated LT Debt	4.84	3.56	3.02	2.23	1.68

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	108.54	110.80	113.82	116.08	117.20
Total Investment in Subs/Equity	109.01	111.30	114.51	117.05	118.02
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	99.71	99.26	99.68	100.77	100.35
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	100.05	99.62	100.25	101.63	101.22

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.71	1.27	1.46	2.19	3.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.65	3.51	5.13	9.76	5.89

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	112.36	91.46	74.03	82.61	98.10
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	120.15	98.04	87.79	91.46	99.40
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.43	97.56	98.60	98.60	111.59
Pretax Oper Inc + Int Exp/Int Expense	4514.60	3071.87	3038.00	1568.57	3325.90
Div + Int From Subs/Int Exp + Div	190.29	119.05	102.13	146.73	171.88
Fees+Other Inc From Subs/Sal + Oth Exp	6.77	7.93	8.07	8.07	8.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	26.80	27.58	12.90	16.00	66.41

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.39	0.78	0.46	-0.10	-0.71
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## PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	20.22	17.91	18.20	13.10	5.18
Total	20.22	17.91	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	0.19	0.25	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	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	67.43	73.51	89.28	119.84	96.98
Dividends Paid/Net Income	25.84	24.39	31.42	42.32	54.32
Net Income - Dividends/Avg Equity	5.49	3.99	-0.97	-8.01	-1.83
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	162.13	107.13	79.52	103.58	133.86
Dividends From Nonbank Subs	0.87	1.02	0.96	1.91	2.43
Dividends From Subsidiary BHCs	0.35	0.00	1.12	0.50	3.40
Dividends From All Subsidiaries	179.51	122.00	93.78	119.35	169.59
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.96	29.18	29.39	54.07	61.49
Interest Income From Bank Subs	0.07	0.05	0.16	0.26	0.37
Mgt & Service Fees From Bank Subs	1.35	2.20	3.46	6.26	7.18
Other Income From Bank Subs	0.03	0.02	0.03	0.02	0.06
Operating Income From Bank Subs	44.81	35.33	39.06	71.33	84.25
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	62.19	60.42	62.52	72.59	78.02
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.50	0.01
Mgt & Serv Fees From Nonbank Subs	0.77	0.43	0.67	3.62	1.27
Other Income From Nonbank Subs	0.18	0.00	0.05	0.00	0.00
Operating Inc From Nonbank Subs	74.42	65.49	76.71	107.00	99.61
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	24.03	16.73	38.86	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	1.11	0.76	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	26.21	20.24	38.94	22.91	32.70
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.40	47.04	43.45	52.12	61.17
Interest Income From Bank Subs	1.29	4.18	5.85	3.32	1.65
Mgt & Serv Fees From Bank Subs	1.99	4.31	5.93	4.42	3.81
Other Income From Bank Subs	0.07	0.09	0.14	0.09	0.09
Operating Income From Bank Subs	72.07	70.80	66.17	72.13	77.03
Dividends From Nonbank Subs	1.14	0.67	2.57	2.75	1.65
Interest Income From Nonbank Subs	0.01	0.01	0.13	0.03	0.05
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	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	3.29	4.10	6.49	5.28	3.54
Dividends From Subsidiary BHCs	0.00	0.00	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	0.21	0.00	1.22	0.74	2.08
Loans and Adv From Subs/ST Debt	587.17	515.27	798.08	684.65	552.32
Loans and Adv From Subs/Total Debt	296.84	251.26	356.65	297.82	322.06

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									351
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.38	2.35	2.63	3.04	3.40	3.73	4.02	4.33	351
+ Non-interest Income	1.03	0.16	0.28	0.61	0.96	1.31	2.09	3.43	351
- Overhead Expense	3.15	1.83	2.09	2.60	3.06	3.61	4.57	5.31	351
- Provision for Losses	0.30	-0.06	0.01	0.09	0.23	0.47	0.74	1.35	351
+ Securities Gains (Losses)	0.06	-0.01	-0.00	0.00	0.03	0.10	0.24	0.31	351
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	351
= Pretax Net Oper Income (TE)	1.12	-1.24	0.09	0.72	1.18	1.55	2.05	2.51	351
Net Operating Income	0.80	-0.99	0.03	0.49	0.83	1.14	1.48	1.87	351
Net Income	0.80	-0.99	0.03	0.49	0.83	1.14	1.48	1.87	351
Net Income (Sub S Adjusted)	0.92	0.13	0.36	0.65	0.87	1.15	1.47	2.02	61
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.43	3.49	3.76	4.11	4.39	4.70	5.12	5.54	351
Interest Expense	0.71	0.24	0.32	0.48	0.70	0.92	1.09	1.29	351
Net Interest Income (TE)	3.69	2.61	2.92	3.29	3.70	4.05	4.47	4.81	351
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.58	0.00	0.05	0.14	0.37	0.88	1.64	2.88	351
Earnings Coverage of Net Losses (X)	8.56	-3.14	0.16	1.85	4.73	11.90	27.76	58.94	351
Ln&Ls Allowance/Total Loans & Leases	1.78	0.80	0.99	1.26	1.63	2.23	3.07	3.49	351
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.08	0.45	0.63	1.19	2.33	4.44	7.92	11.85	351
30-89 Days Past Due Loans and Leases	0.71	0.05	0.13	0.28	0.62	1.04	1.57	2.53	351
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	13.11	-11.77	-3.39	5.57	12.64	21.06	30.41	35.95	351
Net ST Noncore Funding Dependence	4.50	-15.84	-9.85	-1.02	4.62	10.89	16.21	20.93	351
Net Loans and Leases/Total Assets	62.18	40.77	46.86	54.43	62.48	70.51	76.38	80.28	351
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.76	5.92	7.42	8.43	9.44	10.92	13.01	14.98	308
Equity Capital/Total Assets	9.86	4.59	6.71	8.28	9.63	11.23	13.69	16.15	351
Equity Capital+Minority Int/Total Assets	10.01	4.62	6.92	8.39	9.69	11.47	14.27	16.60	351
Tier 1 Common Eq Cap / T RWA	11.70	3.96	6.68	8.98	11.62	14.12	17.22	20.70	308
Net Loans&Ls/Equity Capital (X)	6.57	2.85	3.73	5.11	6.44	7.72	9.96	11.32	347
Cash Dividends/Net Income	25.96	0.00	0.00	3.10	27.03	46.02	62.11	78.14	318
Cash Dividends/Net Income (Sub S Adjusted)	7.47	-36.14	-21.77	-5.97	1.49	21.81	41.14	59.30	61
Retained Earnings/Avg Equity Cap	5.47	-15.38	-1.29	2.93	5.54	8.52	12.24	16.50	347
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.12	0.00	0.00	0.00	0.00	0.00	0.70	3.71	347
Long-Term Debt/Equity Capital	1.43	0.00	0.00	0.00	0.00	0.87	10.11	16.49	347
Equity Investment in Subs/Equity Cap	108.54	86.00	93.03	98.71	104.64	118.07	132.51	148.71	347
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	120.14	-14.93	14.03	51.33	100.11	146.02	321.05	535.99	346

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.05	3.17	3.44	3.76	4.05	4.33	4.66	5.07	351
Less: Interest Expense	0.65	0.22	0.29	0.44	0.64	0.85	1.01	1.18	351
Equals: Net Interest Income (TE)	3.38	2.35	2.63	3.04	3.40	3.73	4.02	4.33	351
Plus: Non-Interest Income	1.03	0.16	0.28	0.61	0.96	1.31	2.09	3.43	351
Equals: Adj Operating Income (TE)	4.48	2.88	3.29	3.89	4.40	5.01	5.85	6.90	351
Less: Overhead Expense	3.15	1.83	2.09	2.60	3.06	3.61	4.57	5.31	351
Less: Provision for Loan and Lease Losses	0.30	-0.06	0.01	0.09	0.23	0.47	0.74	1.35	351
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Plus: Realized G/L on AFS Sec	0.06	-0.00	0.00	0.00	0.02	0.10	0.24	0.31	351
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	351
Equals: Pretax Net Oper Inc (TE)	1.12	-1.24	0.09	0.72	1.18	1.55	2.05	2.51	351
Less: Applicable Income Taxes (TE)	0.31	-0.08	0.00	0.09	0.31	0.51	0.68	0.77	351
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	351
Equals: Net Operating Income	0.80	-0.99	0.03	0.49	0.83	1.14	1.48	1.87	351
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Equals: Net Income	0.80	-0.99	0.03	0.49	0.83	1.14	1.48	1.87	351
Memo: Net Income (Last Four Qtrs)	0.81	-0.97	0.07	0.50	0.84	1.14	1.48	1.87	346
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.97	82.05	87.23	90.14	92.38	94.01	95.35	96.15	351
Avg Int-Bearing Funds / Avg Assets	75.03	58.27	62.23	69.00	76.13	80.81	85.73	87.38	308
Int Income (TE) / Avg Earning Assets	4.43	3.49	3.76	4.11	4.39	4.70	5.12	5.54	351
Int Expense / Avg Earning Assets	0.71	0.24	0.32	0.48	0.70	0.92	1.09	1.29	351
Net Int Inc (TE) / Avg Earn Assets	3.69	2.61	2.92	3.29	3.70	4.05	4.47	4.81	351
YIELD OR COST:									
Total Loans and Leases (TE)	5.40	4.37	4.66	4.96	5.32	5.76	6.43	6.92	351
Interest-Bearing Bank Balances	0.25	0.00	0.06	0.19	0.25	0.31	0.43	0.61	350
Fed Funds Sold & Reverse Repos	0.22	0.00	0.00	0.04	0.12	0.25	0.73	2.76	200
Trading Assets	1.14	0.00	0.00	0.00	0.00	2.49	3.96	5.00	35
Total Earning Assets	4.34	3.47	3.67	4.01	4.33	4.62	5.02	5.48	351
Investment Securities (TE)	2.63	1.28	1.61	2.14	2.61	3.09	3.70	4.28	351
U.S. Treasury & Agency Sec (excl MBS)	1.56	0.32	0.63	1.11	1.52	1.98	2.60	3.06	325
Mortgage-Backed Securities	2.41	1.24	1.46	1.83	2.30	2.78	3.85	4.98	343
All Other Securities	4.39	1.49	2.31	3.24	4.35	5.49	6.51	7.21	344
Interest-Bearing Deposits	0.66	0.23	0.31	0.46	0.63	0.82	1.08	1.25	351
Time Deposits of \$100K or More	1.17	0.48	0.65	0.91	1.15	1.44	1.74	1.93	351
Time Deposits < \$100K	1.24	0.53	0.67	0.96	1.21	1.51	1.88	2.11	351
Other Domestic Deposits	0.31	0.09	0.13	0.18	0.28	0.40	0.57	0.72	351
Foreign Deposits	1.42	0.00	0.00	0.00	0.28	0.58	3.14	3.99	4
Fed Funds Purchased and Repos	0.65	0.00	0.00	0.13	0.30	0.72	3.32	4.01	298
Other Borrowed Funds & Trading Liab	2.74	0.26	0.79	1.75	2.85	3.77	4.41	5.19	332
All Interest-Bearing Funds	0.83	0.33	0.43	0.60	0.81	1.05	1.24	1.36	308

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	73.52	48.81	52.46	61.19	70.93	85.63	100.02	110.47	351
Avg Assets per Employee (\$000)	4528.31	2629.58	2960.96	3506.39	4191.90	5396.88	7161.30	8413.93	351
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	1.69	0.00	0.00	0.00	0.42	3.62	6.99	8.68	343
Overhead Exp / NOI + Non-Int Income	71.36	49.68	55.04	61.67	70.86	79.96	90.01	100.54	351
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.15	1.83	2.09	2.60	3.06	3.61	4.57	5.31	351
Personnel Expense	1.68	0.95	1.12	1.36	1.63	1.93	2.38	2.90	351
Net Occupancy Expense	0.39	0.18	0.23	0.29	0.38	0.47	0.58	0.68	351
Other Operating Expenses	1.05	0.54	0.63	0.80	0.99	1.23	1.69	2.06	351
Overhead Less Non-Interest Income	2.03	1.14	1.28	1.63	1.97	2.37	2.94	3.45	351
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	70.22	47.67	53.07	60.71	69.89	78.86	88.93	100.53	351
Personnel Expense	37.73	24.79	27.82	32.84	37.72	42.55	48.05	50.77	351
Net Occupancy Expense	8.75	4.77	5.49	6.79	8.54	10.44	12.85	14.27	351
Other Operating Expenses	23.40	13.95	15.77	18.24	21.66	27.37	36.92	44.98	351
Total Non-Interest Income	22.23	4.78	8.59	15.45	21.70	27.86	38.89	49.82	351
Fiduciary Activities Income	1.42	0.00	0.00	0.00	0.03	2.76	5.69	9.55	351
Serv Charges on Deposit Accts - Domestic	5.48	0.85	1.70	2.98	5.06	7.71	10.70	13.32	351
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	351
Investment Banking Fees & Commissions	0.66	0.00	0.00	0.00	0.37	1.29	2.27	3.13	351
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Net Servicing Fees	0.29	-0.16	0.00	0.00	0.00	0.32	1.68	2.62	351
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Insurance Activities Revenue	0.50	0.00	0.00	0.00	0.02	0.35	3.85	6.91	351
Net Gain (Loss) - Sales Loans, OREO, Oth	2.55	-8.49	-4.32	-0.20	1.61	5.03	10.69	26.35	351
Other Non-Interest Income	8.02	2.26	3.22	4.89	7.54	10.66	14.88	18.26	351
Overhead Less Non-Interest Income	47.23	16.32	27.36	36.34	45.27	56.60	74.66	86.83	351
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	21.37	-0.40	0.00	4.97	25.86	32.70	36.03	38.58	320
Appl Inc Tax+TE/Pretax NOI+TE	28.05	0.00	2.04	22.26	33.23	36.71	39.60	41.04	320

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.75	25.97	31.32	39.37	48.83	57.55	66.81	71.03	351
Commercial and Industrial Loans	8.37	0.84	1.96	4.43	7.53	11.38	17.29	22.80	351
Loans to Individuals	1.76	0.06	0.13	0.43	1.06	2.46	5.43	10.06	351
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	351
Agricultural Loans	0.66	0.00	0.00	0.00	0.05	0.87	3.08	7.25	351
Other Loans and Leases	1.07	0.00	0.00	0.11	0.65	1.53	3.35	5.65	351
Net Loans and Leases	62.18	40.77	46.86	54.43	62.48	70.51	76.38	80.28	351
Debt Securities Over 1 Year	19.38	1.98	4.18	11.18	19.02	28.38	33.97	41.59	351
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.12	0.49	0.78	351
Subtotal	82.76	65.86	71.99	78.37	83.92	87.42	90.03	91.38	351
Interest-Bearing Bank Balances	5.10	0.10	0.28	1.14	4.11	8.14	14.06	16.99	351
Federal Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.00	0.13	0.73	2.12	351
Debt Securities 1 Year or Less	1.81	0.01	0.11	0.44	1.33	2.82	5.17	7.26	351
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	351
Total Earning Assets	90.94	84.63	86.83	89.20	91.19	92.88	94.34	94.96	351
Non-Int Cash and Due From Dep Inst	1.94	0.43	0.75	1.21	1.87	2.65	3.33	3.96	351
Other Real Estate Owned	0.66	0.00	0.01	0.09	0.37	0.99	2.20	3.49	351
All Other Assets	6.97	3.52	3.96	5.05	6.55	8.68	10.88	12.58	351
MEMORANDA:									
Short-Term Investments	7.71	0.82	1.50	3.61	6.56	11.14	17.26	20.54	351
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.02	0.90	2.68	351
U.S. Agency Securities (excl MBS)	3.18	0.00	0.00	0.49	2.27	5.36	9.93	13.59	351
Municipal Securities	4.00	0.00	0.03	0.74	3.02	6.57	10.87	13.63	351
Mortgage-Backed Securities	11.50	0.04	0.82	4.31	10.15	17.36	26.80	30.63	351
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.02	0.55	1.06	351
Other Debt Securities	0.53	0.00	0.00	0.00	0.09	0.80	2.63	4.41	351
RE Loans Secured by 1-4 Family	17.14	3.54	5.75	9.17	15.21	22.47	34.70	45.51	351
Revolving	2.75	0.00	0.13	0.90	2.39	4.19	6.35	8.13	351
Closed-End, Sec by First Liens	13.21	2.50	3.55	6.50	11.48	18.32	28.94	39.38	351
Closed-End, Sec by Junior Liens	0.77	0.07	0.15	0.34	0.62	1.11	1.76	2.28	351
Commercial Real Estate Loans	28.33	9.52	14.50	20.78	27.89	36.13	42.21	47.34	351
Construction and Land Dev	3.93	0.49	0.82	1.99	3.59	5.69	7.77	9.78	351
Multi family	2.55	0.18	0.46	1.07	2.09	3.42	6.38	11.27	351
Nonfarm Nonresidential	20.85	6.84	9.95	15.34	20.26	26.84	33.15	37.02	351
RE Loans Secured by Farml and	1.21	0.00	0.00	0.01	0.44	2.28	5.03	7.25	351
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.80	50.97	58.34	67.68	79.07	87.98	94.12	96.48	351
RE Loans Secured by 1-4 Family	27.44	6.65	9.52	16.38	25.63	36.57	53.77	62.78	351
Revolving	4.41	0.01	0.22	1.53	4.03	6.81	9.89	12.68	351
Closed-End	22.51	4.62	6.48	12.11	21.07	30.34	46.61	56.95	351
Commercial Real Estate Loans	45.24	18.54	26.19	35.41	44.92	55.16	64.24	69.22	351
Construction and Land Dev	6.29	0.83	1.51	3.29	5.95	8.75	12.44	14.35	351
Multi family	4.05	0.34	0.82	1.85	3.33	5.43	9.21	16.90	351
Nonfarm Nonresidential	33.46	11.30	17.85	25.62	33.80	41.24	49.60	55.19	351
RE Loans Secured by Farml and	2.04	0.00	0.00	0.02	0.78	3.92	8.16	11.61	351
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	351
Commercial and Industrial Loans	13.36	1.60	3.30	6.92	12.61	18.70	27.52	33.30	351
Loans to Individuals	2.96	0.09	0.19	0.64	1.88	3.99	9.70	17.13	351
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.59	351
Agricultural Loans	1.13	0.00	0.00	0.00	0.09	1.46	5.86	12.35	351
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Other Loans and Leases	1.75	0.00	0.01	0.17	1.02	2.38	6.01	9.64	351

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.71	0.82	1.50	3.61	6.56	11.14	17.26	20.54	351
Liquid Assets	24.23	9.52	12.03	16.81	23.80	31.90	36.85	41.88	351
Investment Securities	22.01	4.29	7.16	13.44	21.57	29.90	39.32	45.25	351
Net Loans and Leases	62.18	40.77	46.86	54.43	62.48	70.51	76.38	80.28	351
Net Lns, Ls & Stdbly Ltrs of Credit	62.71	41.53	47.15	54.84	62.89	70.90	76.92	81.52	351
Core Deposits	68.63	47.98	54.94	62.41	69.74	75.15	79.54	81.34	351
Noncore Funding	18.90	6.74	9.06	12.99	18.02	24.27	31.46	36.17	351
Time Deposits of \$100K or More	11.69	3.81	4.85	7.42	10.48	16.20	20.85	25.14	351
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Fed Funds Purchased and Repos	1.44	0.00	0.00	0.00	0.91	2.56	5.21	7.32	351
Net Fed Funds Purchased (Sold)	1.31	-0.85	-0.24	0.00	0.69	2.32	4.94	6.95	351
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Oth Borrowings W/Rem Mat 1 Yr or Less	1.03	0.00	0.00	0.00	0.44	1.91	4.36	5.96	351
Earning Assets Repr in 1 Year	30.12	10.65	14.69	20.95	28.54	38.21	51.43	54.93	351
Int-Bearing Liab Repr in 1 Year	22.14	5.25	7.11	12.03	18.47	28.41	52.98	58.60	351
Long-Term Debt Repr in 1 Year	0.22	0.00	0.00	0.00	0.00	0.01	1.45	3.03	351
Net Assets Repriceable in 1 Year	7.18	-31.31	-20.31	-1.78	8.40	18.18	27.44	35.06	351
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.11	-11.77	-3.39	5.57	12.64	21.06	30.41	35.95	351
Net ST Noncore Funding Dependence	4.50	-15.84	-9.85	-1.02	4.62	10.89	16.21	20.93	351
Short-Term Inv/ST Noncore Funding	76.82	5.68	11.20	30.28	64.30	107.44	186.01	276.58	351
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.92	-7.49	-3.55	3.73	17.43	27.43	45.25	56.28	351
Net Loans and Leases/Total Deposits	76.12	49.82	56.38	66.83	75.85	85.89	97.53	101.46	351
Net Loans and Leases/Core Deposits	91.81	57.82	64.69	75.69	89.03	106.07	126.70	141.72	351
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.13	-0.14	0.00	0.00	0.27	1.67	4.98	6.54	152
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.82	-0.19	0.16	1.58	3.80	7.92	12.07	15.16	305
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.03	-0.01	0.00	0.01	0.03	0.09	0.17	143
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.34	0.00	0.00	0.00	0.00	10.00	33.34	55.96	351
Available-For-Sale Securities	93.65	43.29	65.39	89.85	100.00	100.00	100.00	100.00	351
U. S. Treasury Securities	0.76	0.00	0.00	0.00	0.00	0.17	5.85	14.10	351
U. S. Agency Securities (excl MBS)	16.29	0.00	0.00	2.84	13.53	28.40	48.46	65.00	351
Municipal Securities	18.75	0.00	0.26	4.32	15.75	30.60	43.50	54.11	351
Mortgage-Backed Securities	52.27	1.02	9.59	29.91	55.18	73.41	87.96	95.67	351
Asset-Backed Securities	0.34	0.00	0.00	0.00	0.00	0.10	2.35	4.95	351
Other Debt Securities	2.68	0.00	0.00	0.00	0.50	4.37	13.70	24.35	351
Mutual Funds and Equity Securities	0.49	0.00	0.00	0.00	0.00	0.57	2.46	5.20	351
Debt Securities 1 Year or Less	10.29	0.06	0.48	2.35	6.68	15.14	32.74	50.81	351
Debt Securities 1 To 5 Years	26.62	0.57	2.62	8.88	23.32	42.67	58.46	66.90	351
Debt Securities Over 5 Years	58.58	8.55	17.52	38.01	58.78	80.21	90.36	97.34	351
Pledged Securities	45.35	5.69	10.74	25.45	43.62	65.63	80.98	89.44	351
Structured Notes, Fair Value	1.26	0.00	0.00	0.00	0.00	1.12	7.84	13.66	351

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.30	-0.06	0.01	0.09	0.23	0.47	0.74	1.35	351
Provision for Ln&Ls Losses/Avg Ln&Ls	0.48	-0.11	0.02	0.17	0.38	0.72	1.14	2.36	351
Provision for Ln&Ls Losses/Net Losses	113.12	-59.08	6.12	61.08	94.09	143.61	303.32	459.22	351
Ln&Ls Allowance/Total Loans & Leases	1.78	0.80	0.99	1.26	1.63	2.23	3.07	3.49	351
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.31	1.00	1.30	2.16	3.81	8.42	18.13	34.07	337
ALLL/Nonaccrual Assets	130.10	34.50	43.40	64.24	101.55	181.31	285.71	435.54	351
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	121.05	26.90	37.88	57.55	95.31	171.93	274.92	364.90	351
Gross Ln&Ls Losses/Avg Loans & Leases	0.73	0.07	0.11	0.24	0.51	1.04	1.94	3.37	351
Recoveries/Avg Loans and Leases	0.13	0.01	0.01	0.04	0.08	0.19	0.40	0.63	351
Net Losses/Avg Loans and Leases	0.58	0.00	0.05	0.14	0.37	0.88	1.64	2.88	351
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Recoveries/Prior Year-End Losses	17.51	2.83	3.86	7.38	13.79	24.02	41.21	71.08	301
Earnings Coverage of Net Losses (X)	8.56	-3.14	0.16	1.85	4.73	11.90	27.76	58.94	351
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.54	-0.00	0.02	0.09	0.31	0.81	1.88	2.79	351
RE Loans Secured By 1-4 Family	0.50	-0.00	0.00	0.11	0.32	0.71	1.59	2.44	351
Revolving	0.43	-0.04	0.00	0.00	0.21	0.80	1.46	2.19	335
Closed-End	0.50	-0.03	0.00	0.09	0.29	0.66	1.89	2.76	351
Commercial Real Estate Loans	0.58	-0.03	0.00	0.06	0.27	0.89	1.90	3.71	351
Construction and Land Dev	1.55	-0.69	-0.07	0.00	0.37	2.52	5.90	12.65	347
Multi family	0.28	-0.17	-0.00	0.00	0.00	0.29	1.46	3.96	348
Nonfarm Nonresidential	0.41	-0.02	-0.00	0.03	0.20	0.61	1.60	2.16	351
RE Loans Secured by Farmland	0.05	-0.17	-0.00	0.00	0.00	0.00	0.36	1.32	282
Commercial and Industrial Loans	0.59	-0.28	-0.06	0.05	0.32	0.99	2.03	3.68	349
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	1.06	0.06	0.09	0.25	0.56	1.37	4.03	6.26	280
Credit Card Loans	1.86	-0.34	0.00	0.00	1.36	3.05	5.03	8.24	100
Agricultural Loans	0.02	-0.23	-0.04	0.00	0.00	0.00	0.23	0.82	232
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.59	-0.13	-0.00	0.00	0.00	0.66	3.39	9.69	326

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.71	0.05	0.13	0.28	0.62	1.04	1.57	2.53	351
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.00	0.07	0.29	0.95	351
Nonaccrual Loans and Leases	1.93	0.30	0.43	0.79	1.48	2.75	4.59	6.54	351
90+ Days PD and Nonaccrual Loans and Leases	2.18	0.34	0.48	0.84	1.67	3.20	4.97	9.43	351
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.27	351
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	351
Nonaccrual Restructured	0.51	0.00	0.00	0.08	0.36	0.87	1.75	2.44	351
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.71	0.05	0.13	0.28	0.62	1.04	1.57	2.53	351
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.00	0.07	0.29	0.95	351
Nonaccrual Assets	1.96	0.33	0.43	0.80	1.53	2.78	4.59	6.54	351
30+ Days PD & Nonaccrual Assets	2.96	0.55	0.78	1.36	2.49	4.38	6.83	10.46	351
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.38	0.18	0.30	0.54	1.06	1.99	3.32	5.81	351
90+ PD & Nonaccrual Assets + OREO	2.12	0.25	0.42	0.78	1.52	3.35	5.33	8.69	351
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.71	0.36	0.53	1.08	1.96	4.29	6.80	9.29	351
Allowance for Loan & Lease Losses	237.05	41.68	60.91	114.02	206.50	327.42	494.24	600.58	351
Equity Cap + ALLL	24.06	3.32	5.23	9.98	17.18	33.92	58.89	106.42	347
Tier 1 Cap + ALLL	24.45	3.25	5.40	10.27	17.62	36.09	59.18	100.25	308
Loans & Leases + RE Acquired	4.28	0.60	0.96	1.71	3.17	6.91	10.47	13.81	351

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.73	0.04	0.10	0.28	0.60	1.09	1.71	2.52	351
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.07	0.27	1.05	351
- Nonaccrual	2.13	0.28	0.50	0.86	1.74	3.14	4.92	6.87	351
Coml & Indl - 30-89 Days PD	0.44	0.00	0.00	0.06	0.28	0.74	1.54	2.47	349
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.31	0.75	349
- Nonaccrual	1.39	0.00	0.01	0.28	0.83	1.91	4.52	7.04	349
Individuals - 30-89 Days PD	0.86	0.00	0.00	0.22	0.66	1.50	2.55	3.84	347
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.58	347
- Nonaccrual	0.32	0.00	0.00	0.00	0.15	0.54	1.15	2.67	347
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.08	0.51	1.59	232
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	232
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.01	1.13	2.83	232
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.11	0.96	1.90	326
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	326
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.50	1.95	326
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.08	0.02	0.14	0.39	0.87	1.56	2.64	3.73	351
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.09	0.50	1.13	351
- Nonaccrual	1.82	0.07	0.26	0.69	1.31	2.68	4.66	6.46	351
Revolving - 30-89 Days PD	0.52	0.00	0.00	0.04	0.40	0.94	1.55	2.28	335
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.48	335
- Nonaccrual	0.87	0.00	0.00	0.00	0.49	1.47	3.16	4.89	335
Closed-End - 30-89 Days PD	1.19	0.00	0.07	0.38	0.93	1.80	3.07	4.10	351
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.09	0.48	1.45	351
- Nonaccrual	2.04	0.07	0.25	0.68	1.49	3.11	5.68	7.82	351
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.04	0.11	0.22	0.33	351
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	351
- Jr Lien Nonaccrual	0.14	0.00	0.00	0.00	0.07	0.20	0.53	0.94	351
Commercial RE - 30-89 Days PD	0.49	0.00	0.00	0.08	0.38	0.88	1.42	2.25	351
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.24	1.41	351
- Nonaccrual	2.38	0.09	0.28	0.79	1.91	3.66	5.94	9.15	351
Const & Dev - 30-89 Days PD	0.62	0.00	0.00	0.00	0.20	0.95	2.96	4.41	347
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.00	0.73	3.61	347
- Nonaccrual	5.16	0.00	0.00	0.39	3.07	8.78	18.48	24.18	347
Multi Family - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.09	1.32	3.06	348
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.64	348
- Nonaccrual	0.92	0.00	0.00	0.00	0.00	1.48	4.50	8.39	348
Nonfarm Nres- 30-89 Days PD	0.46	0.00	0.00	0.06	0.36	0.81	1.45	2.02	351
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.92	351
- Nonaccrual	1.93	0.00	0.12	0.57	1.37	2.81	5.28	8.08	351
Farmland - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.25	0.95	2.55	282
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.37	282
- Nonaccrual	1.36	0.00	0.00	0.00	0.00	1.77	6.97	13.45	282
Credit Card - 30-89 Days PD	0.85	0.00	0.00	0.00	0.45	1.36	3.39	5.75	100
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.17	0.61	1.38	100
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.92	100

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.76	5.92	7.42	8.43	9.44	10.92	13.01	14.98	308
Tier 1 RBC Ratio	13.93	8.52	10.09	11.69	13.69	15.64	19.04	22.29	308
Total Risk-Based Capital Ratio	15.40	10.65	11.74	13.30	14.99	17.00	20.61	23.86	308
Tangible Tier 1 Leverage Ratio	9.69	5.82	7.35	8.38	9.38	10.91	12.94	14.87	308
Tangible Common Eq Cap/Tan Assets	8.28	2.65	4.69	6.62	8.28	9.88	11.76	13.29	308
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.46	3.37	5.46	8.14	11.91	16.52	21.57	23.88	351
Standby Letters of Credit	0.45	0.00	0.02	0.13	0.29	0.66	1.20	1.65	351
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.20	351
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.08	0.00	0.00	0.00	0.66	2.75	9.46	15.85	351
Interest Rate Contracts	2.05	0.00	0.00	0.00	0.63	2.75	9.26	15.85	351
Interest Rate Futures & Forward Contr	0.43	0.00	0.00	0.00	0.00	0.48	2.46	5.12	351
Written Options Contr (Int Rate)	0.35	0.00	0.00	0.00	0.00	0.51	1.86	4.37	351
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	351
Interest Rate Swaps	0.49	0.00	0.00	0.00	0.00	0.46	3.15	5.91	351
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.00	6.64	9.20	14.04	20.16	28.15	34.77	39.46	351

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	98.48	100.00	100.00	100.00	100.00	100.00	100.00	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	214
Futures and Forwards	25.23	0.00	0.00	0.00	17.96	55.63	91.13	100.00	214
Written Options	22.22	0.00	0.00	0.00	13.56	48.49	79.67	100.00	214
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Over-The-Counter	22.21	0.00	0.00	0.00	13.56	48.49	79.67	100.00	214
Purchased Options	0.83	0.00	0.00	0.00	0.00	0.00	2.36	42.02	214
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Over-The-Counter	0.66	0.00	0.00	0.00	0.00	0.00	1.13	42.02	214
Swaps	36.86	0.00	0.00	0.00	3.17	92.64	100.00	100.00	214
Held for Trading	3.20	0.00	0.00	0.00	0.00	0.00	5.81	95.00	214
Interest Rate Contracts	3.20	0.00	0.00	0.00	0.00	0.00	5.81	95.00	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Non-Traded	96.79	0.00	90.26	100.00	100.00	100.00	100.00	100.00	214
Interest Rate Contracts	96.26	0.00	52.30	100.00	100.00	100.00	100.00	100.00	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	214
Deriv Contr (Excl Fut & FX LE 14 Days)	71.78	0.00	10.68	47.41	75.16	100.00	100.00	100.00	188
One Year or Less	24.65	0.00	0.00	0.00	16.17	55.13	88.82	100.00	188
Over 1 Year to 5 Years	12.80	0.00	0.00	0.00	0.00	23.87	67.12	82.91	188
Over 5 Years	13.31	0.00	0.00	0.00	0.00	33.75	71.37	100.00	188
Gross Negative Fair Value (Abs Val)	1.29	0.00	0.00	0.00	0.22	2.35	5.57	7.70	214
Gross Positive Fair Value	0.98	0.00	0.00	0.00	0.60	1.77	3.03	7.64	214
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	308
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	308
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	308
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	308
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308
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	308
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	308
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.25	308

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	351
Ins Under Assets(P/C)/Tot Ins Und Ast	63.16	0.00	0.00	0.00	97.42	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	36.83	0.00	0.00	0.00	0.00	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	5
Ins Activities Revenue/Adj Oper Inc	0.50	0.00	0.00	0.00	0.02	0.35	3.85	6.91	351
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Credit Rel Prem Inc/Tot Prem Inc	88.88	0.00	0.00	100.00	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	11.11	0.00	0.00	0.00	0.00	0.00	10.00	55.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
Ins Net Inc (P/C)/Equity (P/C)	1.09	-33.93	-33.93	-29.74	3.23	18.06	21.29	24.03	7
Ins Net Inc (L/H)/Equity (L/H)	17.90	-15.78	-15.78	-11.92	0.78	3.29	51.88	75.94	5
Insur Ben, Losses, Exp/Insur Premiums	168.17	0.00	0.00	0.00	50.29	217.44	333.60	552.51	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	14.31	0.00	0.00	0.00	0.00	0.05	30.15	65.07	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	0.00	0.00	0.00	0.00	0.00	50.00	75.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	351
CSV Life Insurance/Tier 1 Cap + ALLL	10.65	0.00	0.00	2.71	11.55	18.81	22.47	25.85	307
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	351
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Cost: Interest-Bearing Deposits	1.42	0.00	0.00	0.00	0.28	0.58	3.14	3.99	4
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.10	0.06	0.06	0.06	0.06	0.10	0.12	0.13	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-15.32	-100.00	-100.00	-70.80	-12.79	1.57	104.07	184.06	26
Total Selected Assets	-8.40	-100.00	-100.00	-56.22	-5.76	2.60	141.22	217.48	45
Deposits	-21.00	-100.00	-100.00	-100.00	2.55	3.67	7.31	8.53	4



PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	67.42	0.00	0.00	23.85	74.32	101.12	145.30	195.55	232
Dividends Paid/Net Income	25.84	0.00	0.00	3.10	27.03	45.87	62.02	78.14	318
Net Income - Dividends/Avg Equity	5.49	-15.38	-1.29	3.01	5.57	8.52	12.24	16.50	347
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	162.13	0.00	0.00	10.60	115.01	207.43	555.21	1283.05	262
Dividends From Nonbank Subs	0.86	0.00	0.00	0.00	0.00	0.63	5.13	16.34	262
Dividends From Subsidiary BHCs	0.34	0.00	0.00	0.00	0.00	0.00	0.00	47.70	262
Dividends From All Subsidiaries	179.51	0.00	0.00	73.48	116.65	210.95	681.65	1329.43	262
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.95	0.00	0.00	0.00	39.85	63.64	104.06	169.99	297
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.03	0.41	1.58	297
Mgt & Service Fees From Bank Subs	1.34	0.00	0.00	0.00	0.00	0.00	11.24	27.20	297
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.02	1.45	297
Operating Income From Bank Subs	44.81	0.00	0.00	4.46	40.89	70.53	132.00	194.50	297
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	62.18	0.00	0.00	0.00	100.00	100.00	118.17	177.22	146
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.68	146
Mgt & Serv Fees From Nonbank Subs	0.76	0.00	0.00	0.00	0.00	0.00	3.50	27.92	146
Other Income From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	15.20	146
Operating Inc From Nonbank Subs	74.42	0.00	0.00	4.63	100.00	100.00	158.97	380.46	146
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.02	0.00	0.00	0.00	0.00	48.75	74.58	92.63	30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Mgt & Serv Fees From Sub BHCs	1.11	0.00	0.00	0.00	0.00	0.00	2.30	14.92	30
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating Income From Sub BHCs	26.21	0.00	0.00	0.00	18.02	48.75	74.58	92.63	30
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.40	0.00	0.00	0.00	90.50	99.51	99.93	100.00	324
Interest Income From Bank Subs	1.28	0.00	0.00	0.00	0.00	0.07	2.08	65.07	324
Mgt & Serv Fees From Bank Subs	1.98	0.00	0.00	0.00	0.00	0.00	15.19	40.29	324
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.86	324
Operating Income From Bank Subs	72.07	0.00	0.00	32.14	97.94	99.89	100.00	100.00	324
Dividends From Nonbank Subs	1.14	0.00	0.00	0.00	0.00	0.31	8.60	28.59	324
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.56	324
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	324
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	324
Operating Inc From Nonbank Subs	3.28	0.00	0.00	0.00	0.00	0.95	16.66	78.05	324
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	324
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	324
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	324
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	324
Operating Income From Sub BHCs	0.20	0.00	0.00	0.00	0.00	0.00	0.00	45.49	324
Loans and Adv From Subs/ST Debt	587.16	0.00	0.00	0.00	166.07	704.24	1965.58	4954.20	48
Loans and Adv From Subs/Total Debt	296.84	0.00	0.00	0.00	104.49	394.81	1363.45	1784.31	123

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1117464	1,049,995	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,321,390	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1,409,453	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1,108,757	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,405,075	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,221,104	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,055,633	AMERICAN BANCOR, LTD.	DICKINSON, ND	Moved from Peer 4
1109964	1,148,507	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,363,967	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,283,687	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,475,958	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,000,992	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	Moved from Peer 4
1202258	1,217,692	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,245,433	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,412,972	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,395,017	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,022,796	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,062,627	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,368,265	ATBANCORP	DUBUQUE, IA	
3555686	1,201,587	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,409,131	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,620,141	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,090,111	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1097306	2,292,841	BANCLPLUS CORPORATION	RIDGELAND, MS	
1138012	1,920,626	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,873,011	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,152,957	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,418,264	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,064,176	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,844,104	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,434,749	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,481,192	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,211,117	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	2,169,686	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,169,414	BANTERRA CORP	ELDORADO, IL	
1115385	1,302,935	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,024,468	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 4
3170539	1,171,358	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,375,192	BEACON BANCORP	TAUNTON, MA	
1823345	1,120,558	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
2545831	1,128,889	BNH FINANCIAL	LACONIA, NH	
3814310	2,874,322	BOFI HOLDING, INC.	SAN DIEGO, CA	Name change from BOFI HOLDINGS, INC.
2835514	1,377,366	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,435,196	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,622,874	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,345,118	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,145,107	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,821,688	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	2,035,885	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1,416,988	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,508,396	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1130249	2,564,757	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,887,028	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,040,798	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,317,743	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,619,995	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
1247334	1,618,331	CAPITOL BANCORP LTD.	LANSING, MI	
3975770	1,987,055	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
1848003	1,301,707	CASCADE BANCORP	BEND, OR	
3327025	1,238,687	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,713,236	CBFH, INC.	ORANGE, TX	
1493654	1,257,342	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,093,760	CBX CORPORATION	CARROLLTON, IL	
1053496	1,206,744	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,629,765	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,363,240	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	1,866,394	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,206,922	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,175,447	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,218,347	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
4228875	1,822,419	CERTUSHOLDINGS, INC.	ATLANTA, GA	
3632484	1,137,464	CFS BANCORP, INC.	MUNSTER, IN	
1141487	1,013,800	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	Moved from Peer 4
3145694	1,039,226	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,248,185	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,598,196	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,286,907	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,085,467	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,916,037	CITY HOLDING COMPANY	CHARLESTON, WV	
1055007	1,112,612	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	1,008,241	CLAYTON BANCORP, INC	KNOXVILLE, TN	Moved from Peer 4
3790432	1,020,465	CLIFTON MHC	CLIFTON, NJ	
1118340	1,773,124	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,279,285	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,653,641	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,059,737	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,139,397	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,724,503	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,033,696	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3967430	2,579,665	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,396,375	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,153,288	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,750,453	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1058594	1,317,333	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,173,854	CREWS BANKING CORPORATION	WAUCHULA, FL	
4392132	1,249,637	CU BANCORP	ENCINO, CA	
1201112	1,218,712	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	2,062,573	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,081,962	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,272,807	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,077,523	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,523,691	EMPRI SE FINANCIAL CORPORATION	WICHITA, KS	

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2461016	1,665,726	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,188,786	EQUITY BANCSHARES, INC.	WICHITA, KS	Moved from Peer 4
1924925	1,927,664	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,406,352	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,229,644	EXTRACO CORPORATION	WACO, TX	
1055315	2,311,002	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,483,836	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	1,974,727	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,722,499	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,807,232	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,139,695	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,862,777	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARIANA, NC	
3223967	1,610,987	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,477,030	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,764,034	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,869,635	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,277,677	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,409,330	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,203,139	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,577,533	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,226,108	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,898,086	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1,136,970	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,178,325	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,194,712	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,031,911	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,251,406	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,731,097	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,823,274	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3316917	2,046,949	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,091,237	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,166,938	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
1064728	1,195,153	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,885,966	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,008,679	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,407,303	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,601,683	FIRST M & F CORPORATION	KOSCIUSKO, MS	
1208009	1,020,426	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	Moved from Peer 4
2322304	1,379,349	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,578,032	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
3485541	2,670,868	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	2,108,290	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
3153130	1,687,792	FIRST PACTRUST BANCORP, INC.	IRVINE, CA	
3795866	2,601,520	FIRST PLACE FINANCIAL CORP.	WARREN, OH	
2836801	1,063,555	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,235,025	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,058,805	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,331,174	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,142,178	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,320,784	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,105,077	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	

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1050646	1,324,528	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,500,063	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,785,028	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,086,417	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,151,564	FNB UNITED CORP.	ASHEBORO, NC	
3846601	1,091,294	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,625,871	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,057,784	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	
1118238	1,028,191	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,573,355	FREMONT BANCORPORATION	FREMONT, CA	
2697347	2,390,556	FVNB CORP.	VICTORIA, TX	
1098620	2,007,014	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,203,883	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,675,336	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,886,938	GUARANTY BANCORP	DENVER, CO	
1862036	1,160,071	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,134,986	GUARANTY FINANCIAL, M.H.C.	BROWN DEER, WI	
3392331	1,429,774	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,054,092	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
2900261	2,882,500	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	2,126,027	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,181,606	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	2,936,343	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,057,964	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	Moved from Peer 4
2634874	1,693,312	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,345,540	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,097,506	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,097,532	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,220,423	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,099,720	HILLS BANCORPORATION	HILLS, IA	
3843057	1,048,615	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
3843507	2,631,258	HOMESTREET, INC.	SEATTLE, WA	
2482196	1,105,867	HOMETOWN BANC CORP	GRAND ISLAND, NE	Moved from Peer 4
2592714	2,734,400	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	1,586,860	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	1,848,227	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,891,246	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1200852	2,134,507	HY-VEE INC.	WEST DES MOINES, IA	
3742020	1,215,241	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,217,358	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,252,963	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,023,867	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,740,060	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,188,750	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,111,252	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,665,792	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,520,107	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,028,730	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,430,639	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,121,903	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3790393	2,897,626	KEARNY MHC	KEARNY, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1123915	1,653,647	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,003,465	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
1404799	2,918,975	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
2128917	1,104,556	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3357406	1,661,076	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	
1054514	1,753,482	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,715,812	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,706,012	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,064,618	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2,831,154	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,178,254	LNB BANCORP INC.	LORAIN, OH	
2325350	2,125,575	LONE STAR NATIONAL BANCSHARES-	MCCALLEN, TX	
1103766	1,731,697	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,560,718	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,769,288	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,152,581	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,569,275	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,069,545	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,269,095	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,422,926	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,708,578	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,285,476	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,411,873	MERIDIAN FINANCIAL SERVICES	BOSTON, MA	
2390013	1,763,276	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	Name change from META FINANCIAL GROUP, INC
2807614	2,636,411	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,521,902	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,509,709	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,236,781	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	Moved from Peer 4
2868950	1,143,345	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	1,570,434	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,851,731	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,115,631	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,792,819	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,085,646	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,601,483	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,215,446	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,062,827	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,423,688	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3841941	1,252,570	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,621,838	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,104,361	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,707,613	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,591,628	NEB CORPORATION	FOND DU LAC, WI	
3575750	1,269,987	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	1,708,707	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	2,023,031	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3793170	2,813,891	NORTHFIELD BANCORP, MHC	STATEN ISLAND, NY	
3025385	1,160,107	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,578,686	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,203,088	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,045,488	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	

BHCPR Reporters for Quarter Ending 12/31/2012  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
2609975	2,277,753	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,147,550	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2,045,799	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,881,443	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,257,349	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
2692892	2,809,260	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1248153	1,232,668	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,374,406	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,053,601	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	1,173,792	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,145,939	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
4210478	2,034,160	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,033,351	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,203,953	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,667,836	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1,278,734	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,918,050	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,013,516	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,728,533	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	1,089,807	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,159,654	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,162,631	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,120,787	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,140,313	PREMIERWEST BANCORP	MEDFORD, OR	
3632493	1,248,330	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,382,295	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,093,730	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,114,495	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,121,807	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1201194	1,297,221	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	2,003,557	ROCKVILLE FINANCIAL, INC.	VERNON ROCKVILLE, CT	
2066886	1,012,769	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	Moved from Peer 4
3817049	1,837,330	ROMA FINANCIAL CORPORATION, MH	ROBINSVILLE, NJ	
1249730	2,148,380	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,173,929	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,228,528	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2,906,314	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,185,807	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,437,903	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,835,386	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,133,081	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	2,763,445	SKBHC HOLDINGS LLC	SEATTLE, WA	
2033226	2,136,537	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,663,121	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,120,934	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,050,479	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
1062621	2,122,255	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,063,115	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	Moved from Peer 4
3345430	1,804,629	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,193,374	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,675,085	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	

BHCPR Reporters for Quarter Ending 12/31/2012  
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1207431	1,180,557	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,684,806	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,648,459	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,583,584	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,751,588	STERLING BANCORP	NEW YORK, NY	
1126046	2,388,045	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4135209	1,218,918	STRATEGIC GROWTH BANK INCORPOR	EL PASO, TX	New Y-9C/BHCPR reporter
1130865	1,622,464	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,162,899	SUMMIT BANCORP, INC.	ARCADELPHIA, AR	
1247679	1,387,104	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,754,705	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3609682	2,360,642	TALMER BANCORP INC.	TROY, MI	
1246467	1,209,652	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,574,657	TERRITORIAL BANCORP INC.	HONOLULU, HI	Name change from TERRITORIAL BANCORP INC
1070420	1,078,856	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,231,906	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,609,269	TRICO BANCSHARES	CHICO, CA	
1056161	1,577,071	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,074,659	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,380,740	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,035,593	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,280,824	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,810,734	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	2,404,800	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,304,841	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,599,534	USAMERI BANCORP, INC.	CLEARWATER, FL	
2012315	1,511,987	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,823,817	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	Moved from Peer 2
3211012	1,106,145	VISION BANCSHARES, INC.	LAREDO, TX	
2406174	1,687,678	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3922466	1,147,617	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	Moved from Peer 4
1135048	1,306,373	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,448,175	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,488,180	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	2,018,328	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,301,462	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,051,488	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,853,210	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,750,859	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,663,812	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,396,641	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,923,572	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,566,261	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,167,424	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,016,311	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	Moved from Peer 4

Note: Peer Group 3 has 351 bank holding companies.