

	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Number of BHCs in Peer Group	485	451	438	414
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.42	3.50	3.44	3.33
+ Non-interest Income	0.93	0.80	0.84	0.84
- Overhead Expense	3.14	3.11	3.10	3.17
- Provision for Losses	0.33	0.56	0.85	1.17
+ Securities Gains (Losses)	0.06	0.05	0.05	0.04
+ Other Tax Equiv Adjustments	0.00	0.01	0.00	0.01
= Pretax Net Oper Income (TE)	1.03	0.75	0.42	-0.04
Net Operating Income	0.73	0.49	0.21	-0.13
Net Income	0.73	0.49	0.22	-0.13
Net Income (Sub S Adjusted)	0.83	0.60	0.22	0.08
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.52	4.88	5.18	5.54
Interest Expense	0.80	1.07	1.43	1.95
Net Interest Income (TE)	3.71	3.81	3.76	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.57	0.88	1.12	1.18
Earnings Coverage of Net Losses (X)	8.68	5.35	3.88	3.42
Ln&Ls Allowance/Total Loans & Leases	1.76	1.90	1.96	1.84
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.35	4.26	4.71	4.22
30-89 Days Past Due Loans and Leases	0.93	1.02	1.16	1.38
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	13.58	17.33	21.04	26.30
Net ST Noncore Funding Dependence	3.75	5.22	9.54	14.86
Net Loans and Leases/Total Assets	62.94	63.30	65.69	68.67
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.68	9.35	8.85	8.51
Equity Capital/Total Assets	9.69	9.18	8.44	8.04
Equity Capital+Minority Int/Total Assets	9.76	9.26	8.52	8.11
Tier 1 Common Eq Cap / T RWA	12.25	11.38	10.37	9.42
Net Loans&Ls/Equity Capital (X)	6.86	7.30	8.31	9.19
Cash Dividends/Net Income	23.91	24.36	29.08	44.83
Cash Dividends/Net Income (Sub S Adjusted)	11.14	8.27	7.14	9.64
Retained Earnings/Avg Equity Cap	5.08	2.76	-0.55	-5.53
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.25	0.40	0.54	0.68
Long-Term Debt/Equity Capital	2.00	2.07	2.11	2.19
Equity Investment in Subs/Equity Cap	110.93	113.10	115.17	115.38
Cash FR Oper+Noncash+Op Exp+Div	108.76	99.60	95.11	94.71

PERCENT OF AVERAGE ASSETS	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.17	4.48	4.74	5.11	5.84
Less: Interest Expense	0.74	0.98	1.31	1.80	2.46
Equals: Net Interest Income (TE)	3.42	3.50	3.44	3.33	3.38
Plus: Non-Interest Income	0.93	0.80	0.84	0.85	0.84
Equals: Adj Operating Income (TE)	4.41	4.34	4.32	4.23	4.25
Less: Overhead Expense	3.14	3.11	3.10	3.17	3.07
Less: Provision for Loan and Lease Losses	0.33	0.56	0.85	1.17	0.61
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.07	0.05	0.05	0.05	-0.07
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.03	0.75	0.42	-0.04	0.46
Less: Applicable Income Taxes (TE)	0.27	0.25	0.20	0.10	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.73	0.49	0.21	-0.13	0.28
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.73	0.49	0.22	-0.13	0.28
Memo: Net Income (Last Four Qtrs)	0.73	0.48	0.22	-0.15	0.29
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.37	92.18	91.74	92.46	92.87
Avg Int-Bearing Funds / Avg Assets	76.70	78.68	80.15	81.07	81.11
Int Income (TE) / Avg Earning Assets	4.52	4.88	5.18	5.54	6.30
Int Expense / Avg Earning Assets	0.80	1.07	1.43	1.95	2.65
Net Int Inc (TE) / Avg Earn Assets	3.71	3.81	3.76	3.61	3.65
YIELD OR COST:					
Total Loans and Leases (TE)	5.54	5.78	5.90	6.03	6.69
Interest-Bearing Bank Balances	0.29	0.31	0.37	0.58	2.53
Fed Funds Sold & Reverse Repos	0.19	0.18	0.20	0.20	2.10
Trading Assets	0.83	1.59	1.55	2.23	2.44
Total Earning Assets	4.43	4.77	5.08	5.45	6.20
Investment Securities (TE)	2.67	3.22	3.70	4.48	5.07
U.S. Treasury & Agency Sec (excl MBS)	1.68	2.04	2.41	3.35	4.84
Mortgage-Backed Securities	2.39	3.00	3.73	4.64	4.77
All Other Securities	4.47	5.09	5.57	5.91	6.32
Interest-Bearing Deposits	0.76	1.03	1.40	2.02	2.88
Time Deposits of \$100K or More	1.26	1.55	1.97	2.76	3.86
Time Deposits < \$100K	1.33	1.67	2.12	2.95	3.96
Other Domestic Deposits	0.35	0.51	0.71	0.93	1.50
Foreign Deposits	0.32	0.32	0.30	0.78	2.51
Fed Funds Purchased and Repos	0.64	0.77	0.90	1.16	2.35
Other Borrowed Funds & Trading Liab	2.99	3.08	3.37	3.44	3.82
All Interest-Bearing Funds	0.96	1.25	1.63	2.22	3.03

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	69	66	63	63	62
Avg Assets per Employee (\$000)	4,264	4,210	4,218	4,187	3,949
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.03	2.16
Overhead Exp / NII + Non-Int Income	73.32	73.83	74.34	77.67	72.85
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.14	3.11	3.10	3.17	3.07
Personnel Expense	1.66	1.60	1.57	1.56	1.63
Net Occupancy Expense	0.39	0.39	0.39	0.41	0.42
Other Operating Expenses	1.07	1.10	1.12	1.17	0.97
Overhead Less Non-Interest Income	2.17	2.26	2.22	2.26	2.16
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.97	72.34	72.90	76.19	71.44
Personnel Expense	38.15	37.30	36.70	37.43	38.40
Net Occupancy Expense	8.82	8.99	9.26	9.83	9.96
Other Operating Expenses	24.54	25.46	26.48	28.49	22.69
Total Non-Interest Income	20.29	17.92	18.65	19.34	19.28
Fiduciary Activities Income	0.73	0.84	0.97	0.88	1.03
Serv Charges on Deposit Accts - Domestic	5.35	5.80	6.20	7.06	7.43
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.51	0.52	0.49	0.48	0.63
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.36	0.28	0.31	0.34	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.32	0.31	0.36	0.41	0.47
Net Gain (Loss) - Sales Loans, OREO, Oth	2.25	0.21	0.68	1.03	0.91
Other Non-Interest Income	7.59	7.25	6.80	6.61	6.16
Overhead Less Non-Interest Income	50.90	53.68	53.39	56.31	51.68
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	17.97	17.03	13.71	13.21	15.96
Appl Inc Tax+TE/Pretax NOI+TE	25.89	27.01	26.09	26.70	26.77

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	PEER GROUP 04 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	50.41	50.85	52.85	55.16	57.05
Commercial and Industrial Loans	7.64	7.90	8.30	8.76	9.55
Loans to Individuals	1.75	1.82	1.99	2.16	2.34
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.96	0.98	0.92	0.93	0.94
Other Loans and Leases	0.74	0.82	0.86	0.80	0.81
Net Loans and Leases	62.94	63.30	65.69	68.67	71.80
Debt Securities Over 1 Year	18.74	18.81	16.87	14.92	14.74
Mutual Funds and Equity Securities	0.08	0.07	0.07	0.10	0.11
Subtotal	82.56	82.83	83.38	84.34	87.18
Interest-Bearing Bank Balances	5.18	4.96	4.33	3.08	0.76
Federal Funds Sold & Reverse Repos	0.25	0.35	0.52	0.67	0.78
Debt Securities 1 Year or Less	2.09	1.75	1.75	1.65	1.71
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.31	91.16	91.22	90.92	91.30
Non-Int Cash and Due From Dep Inst	2.00	1.83	1.49	1.87	2.09
Other Real Estate Owned	0.72	0.90	0.93	0.75	0.35
All Other Assets	6.61	6.91	7.19	7.06	6.43
MEMORANDA:					
Short-Term Investments	8.39	7.82	7.29	6.07	3.79
U.S. Treasury Securities	0.11	0.14	0.28	0.15	0.05
U.S. Agency Securities (excl MBS)	4.12	4.10	4.28	3.85	3.58
Municipal Securities	4.80	4.52	3.92	3.43	3.20
Mortgage-Backed Securities	8.96	9.13	7.75	7.17	7.54
Asset-Backed Securities	0.04	0.02	0.02	0.02	0.00
Other Debt Securities	0.37	0.27	0.18	0.22	0.29
RE Loans Secured by 1-4 Family	18.48	17.26	17.32	17.43	17.60
Revolving	2.48	2.70	2.89	2.99	2.93
Closed-End, Sec by First Liens	14.80	13.26	12.96	12.92	12.90
Closed-End, Sec by Junior Liens	0.79	0.93	1.07	1.19	1.39
Commercial Real Estate Loans	28.12	29.89	31.83	33.96	35.88
Construction and Land Dev	4.23	5.06	6.17	7.99	10.63
Multi family	2.17	2.02	2.04	1.98	1.92
Nonfarm Nonresidential	20.87	22.06	22.70	22.79	21.93
RE Loans Secured by Farmland	1.74	1.80	1.77	1.72	1.70
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.71	79.61	79.72	79.60	78.90
RE Loans Secured by 1-4 Family	29.22	27.13	26.20	25.39	24.61
Revolving	3.91	4.20	4.33	4.31	4.01
Closed-End	24.88	22.45	21.45	20.77	20.32
Commercial Real Estate Loans	44.66	46.88	47.95	48.80	49.35
Construction and Land Dev	6.66	7.87	9.26	11.43	14.52
Multi family	3.42	3.15	3.10	2.88	2.67
Nonfarm Nonresidential	33.23	34.73	34.33	32.85	30.37
RE Loans Secured by Farmland	2.81	2.86	2.71	2.50	2.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.10	12.35	12.47	12.59	13.26
Loans to Individuals	2.94	2.98	3.10	3.20	3.35
Credit Card Loans	0.08	0.08	0.08	0.08	0.07
Agricultural Loans	1.57	1.61	1.43	1.38	1.33
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.19	1.30	1.30	1.17	1.14

PERCENT OF TOTAL ASSETS	PEER GROUP 04 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	8.39	7.82	7.29	6.07	3.79
Liquid Assets	23.20	22.95	20.93	18.62	16.16
Investment Securities	21.66	21.34	19.42	17.36	16.97
Net Loans and Leases	62.94	63.30	65.69	68.67	71.80
Net Lns, Ls & Stbby Ltrs of Credit	63.39	63.81	66.22	69.24	72.50
Core Deposits	67.88	65.81	63.84	60.98	58.36
Noncore Funding	20.14	22.67	25.26	28.73	31.08
Time Deposits of \$100K or More	13.32	14.67	15.87	16.22	15.29
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.16	1.33	1.55	1.71	1.97
Net Fed Funds Purchased (Sold)	0.91	0.98	1.08	1.09	1.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.11	1.02	1.07	1.87	2.83
Earning Assets Repr in 1 Year	29.90	31.12	33.10	33.79	36.20
Int-Bearing Liab Repr in 1 Year	23.47	27.54	30.87	33.89	35.34
Long-Term Debt Repr in 1 Year	0.34	0.38	0.34	0.50	0.65
Net Assets Repriceable in 1 Year	5.65	2.97	1.53	-1.13	-0.59
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.58	17.33	21.04	26.30	30.85
Net ST Noncore Funding Dependence	3.75	5.22	9.54	14.86	19.79
Short-Term Inv/ST Noncore Funding	81.92	74.26	52.67	36.19	20.66
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.08	14.51	7.22	-0.06	-5.35
Net Loans and Leases/Total Deposits	76.74	77.33	80.14	85.09	92.11
Net Loans and Leases/Core Deposits	94.20	97.80	104.94	115.51	126.48
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.86	0.83	0.31	0.47	0.18
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.77	4.39	0.40	1.42	0.32
Struct Notes Appr(Depr)/T1 Cap	0.02	0.06	-0.24	-0.17	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.99	4.13	3.62	4.97	5.88
Available-For-Sale Securities	95.01	95.87	96.38	95.03	94.12
U.S. Treasury Securities	0.51	0.68	1.51	1.02	0.28
U.S. Agency Securities (excl MBS)	20.52	20.55	23.84	24.98	23.89
Municipal Securities	21.53	20.70	19.72	19.33	19.16
Mortgage-Backed Securities	43.29	45.24	41.94	42.25	44.05
Asset-Backed Securities	0.20	0.07	0.08	0.09	0.01
Other Debt Securities	2.08	1.46	1.11	1.28	1.85
Mutual Funds and Equity Securities	0.47	0.38	0.42	0.67	0.74
Debt Securities 1 Year or Less	10.76	9.67	10.45	10.61	11.49
Debt Securities 1 To 5 Years	25.17	25.72	28.24	29.02	26.56
Debt Securities Over 5 Years	59.32	60.22	55.63	54.45	57.49
Pledged Securities	43.48	46.87	50.93	55.53	59.80
Structured Notes, Fair Value	1.96	2.99	3.65	2.44	0.61

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.33	0.56	0.85	1.17	0.61
Provision for Ln&Ls Losses/Avg Lns&Ls	0.51	0.84	1.26	1.63	0.83
Provision for Ln&Ls Losses/Net Losses	116.01	114.18	129.86	166.28	193.62
Ln&Ls Allowance/Total Loans & Leases	1.76	1.90	1.96	1.84	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.28	4.00	3.12	3.10	5.80
ALLL/Nonaccrual Assets	123.06	100.76	87.82	90.40	128.23
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	115.84	96.03	80.28	79.48	108.51
Gross Ln&Ls Losses/Avg Loans & Leases	0.69	1.00	1.22	1.25	0.57
Recoveries/Avg Loans and Leases	0.10	0.10	0.08	0.06	0.05
Net Losses/Avg Loans and Leases	0.57	0.88	1.12	1.18	0.52
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	13.21	11.26	10.11	15.40	27.84
Earnings Coverage of Net Losses (X)	8.68	5.35	3.88	3.42	6.38
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.53	0.84	1.04	1.00	0.38
RE Loans Secured By 1-4 Family	0.43	0.67	0.73	0.69	0.25
Revolving	0.39	0.46	0.44	0.45	0.15
Closed-End	0.43	0.71	0.80	0.66	0.26
Commercial Real Estate Loans	0.63	0.98	1.26	1.14	0.43
Construction and Land Dev	1.58	2.76	3.39	3.15	0.93
Multi family	0.20	0.37	0.49	0.34	0.08
Nonfarm Nonresidential	0.42	0.53	0.56	0.35	0.12
RE Loans Secured by Farmland	0.08	0.08	0.08	0.02	0.01
Commercial and Industrial Loans	0.67	1.12	1.46	1.70	0.70
Loans to Depository Institutions	0.00	0.00	0.05	3.03	0.51
Loans to Individuals	0.91	1.16	1.38	1.50	1.11
Credit Card Loans	1.67	2.10	3.07	2.75	2.12
Agricultural Loans	0.02	0.02	0.09	0.05	0.03
Loans to Foreign Governments & Inst	0.00	0.00	N/A	N/A	0.00
Other Loans and Leases	0.73	0.87	1.22	1.94	1.23

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

PAGE 7

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	0.93	1.02	1.16	1.38	1.35
90+ Days PD Loans and Leases	0.06	0.08	0.12	0.14	0.11
Nonaccrual Loans and Leases	2.19	2.85	3.31	3.17	1.93
90+ Days PD and Nonaccrual Loans and Leases	2.31	2.99	3.50	3.38	2.09
30-89 Days PD Restructured	0.02	0.03	0.01	0.01	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.61	0.66	0.52	0.22	0.03

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.93	1.02	1.16	1.38	1.35
90+ Days Past Due Assets	0.06	0.08	0.12	0.14	0.11
Nonaccrual Assets	2.22	2.88	3.34	3.20	1.93
30+ Days PD & Nonaccrual Assets	3.34	4.11	4.77	4.95	3.52

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.47	1.95	2.37	2.39	1.54
90+ PD & Nonaccrual Assets + OREO	2.25	2.92	3.38	3.17	1.96

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

Total Assets	2.88	3.65	3.96	3.58	1.95
Allowance for Loan & Lease Losses	255.42	288.09	287.55	264.24	175.83
Equity Cap + ALLL	27.65	36.03	42.22	39.73	22.62
Tier 1 Cap + ALLL	26.85	35.93	40.93	39.27	21.01
Loans & Leases + RE Acquired	4.47	5.55	5.78	5.03	2.61

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	0.95	1.04	1.18	1.38	1.35
- 90+ Days Past Due	0.06	0.08	0.12	0.14	0.11
- Nonaccrual	2.44	3.18	3.70	3.55	2.21
Coml & Indl - 30-89 Days PD	0.58	0.67	0.81	1.13	1.09
- 90+ Days Past Due	0.02	0.04	0.08	0.07	0.08
- Nonaccrual	1.25	1.64	2.06	1.74	0.93
Individuals - 30-89 Days PD	1.04	1.17	1.17	1.36	1.61
- 90+ Days Past Due	0.05	0.07	0.08	0.09	0.10
- Nonaccrual	0.31	0.35	0.39	0.46	0.31
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.22	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.64	0.00
Agricultural - 30-89 Days PD	0.07	0.06	0.09	0.11	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.14	0.20	0.16	0.03
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	N/A	0.00
- 90+ Days Past Due	0.00	0.00	N/A	N/A	0.00
- Nonaccrual	0.00	0.00	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.15	0.20	0.33	0.43	0.49
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.03
- Nonaccrual	0.08	0.05	0.15	0.22	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.32	1.28	1.42	1.55	1.41
- 90+ Days Past Due	0.06	0.10	0.10	0.13	0.10
- Nonaccrual	1.79	2.13	2.44	2.03	1.26
Revolving - 30-89 Days PD	0.52	0.46	0.53	0.56	0.58
- 90+ Days Past Due	0.01	0.02	0.03	0.02	0.02
- Nonaccrual	0.58	0.60	0.65	0.53	0.34
Closed-End - 30-89 Days PD	1.42	1.47	1.60	1.72	1.59
- 90+ Days Past Due	0.06	0.10	0.11	0.14	0.11
- Nonaccrual	2.00	2.47	2.91	2.46	1.33
- Jr Lien 30-89 Days PD	0.06	0.09	0.09	0.11	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.12	0.15	0.20	0.17	0.09
Commercial RE - 30-89 Days PD	0.67	0.85	1.05	1.30	1.32
- 90+ Days Past Due	0.03	0.05	0.10	0.12	0.09
- Nonaccrual	2.90	3.91	4.35	4.33	2.67
Const & Dev - 30-89 Days PD	0.56	0.74	0.99	1.38	1.68
- 90+ Days Past Due	0.01	0.05	0.11	0.12	0.10
- Nonaccrual	6.14	8.71	9.28	9.25	5.16
Multi family - 30-89 Days PD	0.18	0.32	0.30	0.44	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.91	1.17	1.60	1.76	0.59
Nonfarm Nres- 30-89 Days PD	0.61	0.78	0.88	0.99	0.87
- 90+ Days Past Due	0.02	0.03	0.06	0.08	0.05
- Nonaccrual	2.28	2.70	2.80	2.48	1.11
Farm land - 30-89 Days PD	0.26	0.30	0.43	0.44	0.37
- 90+ Days Past Due	0.00	0.00	0.01	0.03	0.00
- Nonaccrual	1.06	1.56	1.27	1.08	0.38
Credit Card - 30-89 Days PD	1.11	1.12	1.12	1.60	1.52
- 90+ Days Past Due	0.29	0.43	0.49	0.49	0.49
- Nonaccrual	0.01	0.00	0.01	0.02	0.02

CAPITAL RATIOS	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.68	9.35	8.85	8.51	8.65
Tier 1 RBC Ratio	14.30	13.64	12.61	11.54	11.17
Total Risk-Based Capital Ratio	15.79	15.20	14.14	13.11	12.57
Tangible Tier 1 Leverage Ratio	9.61	9.28	8.79	8.45	8.61
Tangible Common Eq Cap/Tan Assets	8.45	7.99	7.32	6.94	7.20
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.46	10.13	10.00	10.48	12.58
Standby Letters of Credit	0.36	0.41	0.45	0.49	0.62
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	0.95	0.72	0.63	0.56	0.73
Interest Rate Contracts	0.94	0.72	0.62	0.56	0.71
Interest Rate Futures & Forward Contr	0.23	0.14	0.09	0.06	0.08
Written Options Contr (Int Rate)	0.21	0.16	0.15	0.13	0.16
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.14	0.15	0.14	0.12	0.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	16.98	15.99	15.04	15.16	18.19

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	100.00	100.00	99.93	99.94	99.08
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.02	0.04	0.25
Futures and Forwards	33.55	29.51	25.03	17.26	16.79
Written Options	32.11	34.06	36.68	38.46	37.78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	30.95	32.53	35.60	37.78	36.16
Purchased Options	0.18	0.82	0.86	1.04	3.10
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.06	0.60	0.59	0.48	3.10
Swaps	30.81	32.38	33.51	31.40	30.90
Held for Trading	3.21	1.71	2.79	2.56	2.44
Interest Rate Contracts	3.21	1.70	2.77	2.55	2.44
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	98.29	97.21	97.44	97.56
Interest Rate Contracts	87.17	87.70	86.62	86.85	85.09
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.01	0.02	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	65.14	63.60	62.05	58.35	60.50
One Year or Less	36.44	31.43	28.19	27.88	29.52
Over 1 Year to 5 Years	6.54	17.90	20.74	17.33	10.19
Over 5 Years	10.56	7.71	6.44	6.46	5.40
Gross Negative Fair Value (Abs Val)	1.64	1.75	1.22	0.73	1.38
Gross Positive Fair Value	0.57	0.65	0.51	0.67	0.45
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2012	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	25.25	18.38	19.54	29.47	24.85
Ins Under Assets(L/H)/Tot Ins Und Ast	74.75	81.62	80.46	70.53	75.15
Sep Acct Assets(L/H)/Total Life Ast	0.00	8.10	8.46	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.32	0.31	0.36	0.41	0.47
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	67.87	74.67	78.57	69.23	64.06
Other Prem Inc/Total Prem Inc	32.13	25.33	21.43	30.77	35.94
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)	134.52	71.74	-207.28	54.76	43.25
Ins Net Inc (L/H)/Equity (L/H)	1.22	1.30	2.17	4.94	12.90
Insur Ben, Losses, Exp/Insur Premiums	64.19	77.84	74.72	51.02	81.84
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.96	0.61	0.73	0.69	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.98	10.67	10.11	9.78	10.07
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	0.02	0.08
Cost: Interest-Bearing Deposits	0.32	0.32	0.30	0.78	2.51
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	150.84	N/A
Commercial and Industrial Loans	N/A	1.04	N/A	21.93	0.14
Foreign Governments and Inst	0.00	0.00	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-27.18	-17.11	1.77	-35.81	-9.92
Total Selected Assets	-15.47	-8.87	-1.60	-28.99	-12.15
Deposits	-52.44	-50.63	-13.60	-22.65	-19.78

PROFITABILITY:

	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	7.00	4.50	1.18	-3.33	2.77
Bank Net Inc/Avg Eq Inv in Banks	7.91	5.64	2.70	-1.58	4.43
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.62	2.72	3.42	1.82	4.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.28	2.99	2.67	2.26	0.47
Bank Net Income/Parent Net Income	108.61	110.51	113.41	117.00	112.54
Nonbank Net Income/Parent Net Income	0.40	0.49	0.52	0.30	0.36
Sub BHCs Net Inc/Parent Net Income	93.88	92.67	85.82	81.87	88.34

LEVERAGE:

Total Liabilities/Equity	14.60	16.95	19.71	21.05	20.69
Total Debt/Equity Capital	2.83	3.19	3.47	3.88	2.48
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.71	14.82	17.59	18.99	18.94
Tot Debt+Lns Guaranteed for Affl/Equity	2.89	3.31	3.66	4.16	2.74
Total Debt/Eq Cap - Exc Over Fair Value	2.85	3.21	3.51	3.91	2.52
Long-Term Debt/Equity Capital	2.00	2.07	2.11	2.19	0.91
Short-Term Debt/Equity Capital	0.25	0.40	0.54	0.68	0.73
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	0.07	0.11	0.09	0.08
Long-Term Debt/Consolidated LT Debt	6.01	4.57	4.07	2.95	1.26

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	110.93	113.10	115.17	115.38	115.32
Total Investment in Subs/Equity	111.34	113.56	115.70	116.09	115.93
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.88	102.02	101.91	101.29	100.74
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.21	102.49	102.28	101.84	101.21

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.17	1.62	1.65	1.89	1.78
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.71	4.79	4.69	5.91	5.40

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	99.33	84.78	83.68	84.08	101.98
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	108.76	99.60	95.11	94.71	103.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	99.95	102.38	99.99	102.97	93.76
Pretax Oper Inc + Int Exp/Int Expense	2811.77	1728.77	913.04	1883.98	4896.69
Div + Int From Subs/Int Exp + Div	128.45	111.29	97.64	111.22	154.75
Fees+Other Inc From Subs/Sal + Oth Exp	2.47	4.95	3.73	4.35	4.02
Net Inc/Curr Port of LT Debt+Pfd Div(X)	15.64	11.48	9.47	6.86	60.01

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.19	-0.60	-0.85	-0.75	-0.92
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	13.09	18.62	23.26	24.63	3.75
Total	13.09	18.62	23.26	24.68	3.75

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	0.17	0.24	0.22	0.26	0.21
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	71.67	75.07	81.37	84.81	86.15
Dividends Paid/Net Income	23.98	24.42	28.95	45.00	42.23
Net Income - Dividends/Avg Equity	5.08	2.80	-0.49	-5.44	-0.10
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	135.85	113.39	99.87	112.73	130.85
Dividends From Nonbank Subs	0.48	0.44	0.53	0.63	0.53
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.14
Dividends From All Subsidiaries	140.74	118.99	108.02	118.17	141.10
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	33.56	30.99	33.87	52.04	59.88
Interest Income From Bank Subs	0.03	0.05	0.05	0.11	0.17
Mgt & Service Fees From Bank Subs	0.11	0.68	0.72	0.88	0.71
Other Income From Bank Subs	0.01	0.02	0.02	0.04	0.04
Operating Income From Bank Subs	36.17	36.10	39.42	57.50	65.48
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	66.44	66.23	73.29	74.88	74.42
Interest Income From Nonbank Subs	0.22	0.24	0.29	0.03	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.05	0.28	0.00	0.01
Other Income From Nonbank Subs	0.03	0.00	0.02	0.03	0.07
Operating Inc From Nonbank Subs	75.24	72.64	82.04	83.59	82.73
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	9.52	9.30	15.70	15.99	35.82
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.59	9.32	15.70	16.41	35.83
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.83	58.31	56.55	58.15	68.16
Interest Income From Bank Subs	2.41	2.76	1.19	1.06	0.85
Mgt & Serv Fees From Bank Subs	0.34	1.76	1.47	1.39	0.91
Other Income From Bank Subs	0.02	0.04	0.05	0.14	0.13
Operating Income From Bank Subs	79.72	73.90	70.33	70.68	78.64
Dividends From Nonbank Subs	1.51	1.97	3.06	2.43	0.69
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.86	4.36	6.14	5.65	1.47
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.82
Loans and Adv From Subs/ST Debt	534.07	678.47	791.89	573.34	557.92
Loans and Adv From Subs/Total Debt	162.05	210.47	214.11	191.67	365.63

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									485
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.41	2.48	2.68	3.07	3.40	3.77	4.15	4.37	485
+ Non-interest Income	0.92	0.11	0.26	0.51	0.85	1.19	1.83	3.22	485
- Overhead Expense	3.14	2.10	2.28	2.61	3.05	3.60	4.29	5.02	485
- Provision for Losses	0.32	0.00	0.04	0.11	0.24	0.48	0.88	1.18	485
+ Securities Gains (Losses)	0.06	-0.04	-0.00	0.00	0.02	0.11	0.24	0.35	485
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.05	485
= Pretax Net Oper Income (TE)	1.02	-0.71	0.13	0.59	1.05	1.52	1.87	2.17	485
Net Operating Income	0.73	-0.85	0.05	0.41	0.73	1.03	1.47	1.76	485
Net Income	0.73	-0.85	0.06	0.41	0.73	1.03	1.47	1.76	485
Net Income (Sub S Adjusted)	0.82	-0.14	0.20	0.48	0.85	1.11	1.42	1.59	105
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.52	3.49	3.75	4.15	4.54	4.87	5.27	5.62	485
Interest Expense	0.80	0.31	0.40	0.61	0.79	0.99	1.22	1.40	485
Net Interest Income (TE)	3.71	2.65	2.93	3.33	3.68	4.07	4.47	4.78	485
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.57	0.01	0.05	0.16	0.40	0.92	1.53	2.08	485
Earnings Coverage of Net Losses (X)	8.68	-0.15	0.32	1.70	4.19	11.48	34.14	57.62	484
Ln&Ls Allowance/Total Loans & Leases	1.75	0.87	1.04	1.26	1.62	2.15	2.94	3.41	485
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.34	0.39	0.69	1.38	2.68	4.92	8.38	10.17	485
30-89 Days Past Due Loans and Leases	0.92	0.05	0.12	0.35	0.71	1.44	2.37	2.85	485
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	13.57	-12.61	-2.70	6.07	13.18	21.25	30.08	36.95	485
Net ST Noncore Funding Dependence	3.75	-17.48	-10.52	-2.10	3.65	10.03	16.24	22.35	485
Net Loans and Leases/Total Assets	62.94	39.99	45.69	54.27	63.05	71.01	77.98	80.94	485
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.68	5.73	7.03	8.34	9.57	10.95	12.60	13.69	440
Equity Capital/Total Assets	9.68	4.93	6.22	8.08	9.60	11.12	13.38	14.79	485
Equity Capital+Minority Int/Total Assets	9.76	5.15	6.35	8.15	9.65	11.20	13.49	14.85	485
Tier 1 Common Eq Cap / T RWA	12.24	3.55	6.69	9.07	11.90	14.88	19.76	23.17	440
Net Loans&Ls/Equity Capital (X)	6.85	3.23	3.96	5.17	6.52	8.30	10.74	13.74	484
Cash Dividends/Net Income	23.91	0.00	0.00	0.00	23.11	44.84	64.83	82.24	444
Cash Dividends/Net Income (Sub S Adjusted)	11.14	-25.03	-23.07	0.00	2.28	23.96	48.26	72.19	105
Retained Earnings/Avg Equity Cap	5.07	-12.59	-0.86	2.44	5.45	7.98	11.11	13.36	484
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.24	0.00	0.00	0.00	0.00	0.00	1.73	6.49	484
Long-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.31	12.18	25.74	484
Equity Investment in Subs/Equity Cap	110.92	86.37	94.32	99.42	104.92	122.19	140.48	162.93	484
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	108.76	-1.56	7.79	60.33	99.95	137.62	259.01	409.80	463

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.16	3.23	3.45	3.80	4.16	4.49	4.85	5.15	485
Less: Interest Expense	0.74	0.28	0.37	0.55	0.73	0.92	1.13	1.25	485
Equals: Net Interest Income (TE)	3.41	2.48	2.68	3.07	3.40	3.77	4.15	4.37	485
Plus: Non-Interest Income	0.92	0.11	0.26	0.51	0.85	1.19	1.83	3.22	485
Equals: Adj Operating Income (TE)	4.40	3.04	3.35	3.77	4.36	4.90	5.76	6.63	485
Less: Overhead Expense	3.14	2.10	2.28	2.61	3.05	3.60	4.29	5.02	485
Less: Provision for Loan and Lease Losses	0.32	0.00	0.04	0.11	0.24	0.48	0.88	1.18	485
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Plus: Realized G/L on AFS Sec	0.06	-0.03	-0.00	0.00	0.02	0.11	0.24	0.35	485
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.05	485
Equals: Pretax Net Oper Inc (TE)	1.02	-0.71	0.13	0.59	1.05	1.52	1.87	2.17	485
Less: Applicable Income Taxes (TE)	0.27	-0.01	0.00	0.07	0.25	0.46	0.60	0.68	485
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	485
Equals: Net Operating Income	0.73	-0.85	0.05	0.41	0.73	1.03	1.47	1.76	485
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Equals: Net Income	0.73	-0.85	0.06	0.41	0.73	1.03	1.47	1.76	485
Memo: Net Income (Last Four Qtrs)	0.73	-0.85	0.07	0.41	0.73	1.03	1.47	1.75	478
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.37	86.22	88.40	90.41	92.47	94.43	95.98	96.60	485
Avg Int-Bearing Funds / Avg Assets	76.70	60.60	67.59	72.03	76.96	81.25	85.41	87.91	440
Int Income (TE) / Avg Earning Assets	4.52	3.49	3.75	4.15	4.54	4.87	5.27	5.62	485
Int Expense / Avg Earning Assets	0.80	0.31	0.40	0.61	0.79	0.99	1.22	1.40	485
Net Int Inc (TE) / Avg Earn Assets	3.71	2.65	2.93	3.33	3.68	4.07	4.47	4.78	485
YIELD OR COST:									
Total Loans and Leases (TE)	5.53	4.68	4.91	5.16	5.50	5.87	6.26	6.71	485
Interest-Bearing Bank Balances	0.28	0.00	0.02	0.19	0.25	0.35	0.60	0.85	483
Fed Funds Sold & Reverse Repos	0.19	0.00	0.00	0.00	0.17	0.25	0.63	1.47	289
Trading Assets	0.83	0.00	0.00	0.00	0.00	1.12	3.30	5.78	21
Total Earning Assets	4.42	3.43	3.68	4.08	4.44	4.78	5.16	5.52	485
Investment Securities (TE)	2.66	1.18	1.58	2.08	2.56	3.22	3.97	4.55	484
U.S. Treasury & Agency Sec (excl MBS)	1.68	0.23	0.69	1.11	1.60	2.24	2.89	3.52	448
Mortgage-Backed Securities	2.38	1.07	1.37	1.72	2.28	2.88	3.87	4.74	463
All Other Securities	4.47	1.21	2.31	3.20	4.45	5.57	6.85	8.73	465
Interest-Bearing Deposits	0.76	0.32	0.41	0.57	0.74	0.92	1.15	1.24	485
Time Deposits of \$100K or More	1.25	0.65	0.75	0.99	1.22	1.52	1.85	2.02	485
Time Deposits < \$100K	1.32	0.71	0.84	1.05	1.29	1.61	1.88	2.14	485
Other Domestic Deposits	0.35	0.11	0.15	0.22	0.33	0.47	0.61	0.71	485
Foreign Deposits	0.31	0.09	0.09	0.09	0.22	0.38	0.45	0.48	3
Fed Funds Purchased and Repos	0.64	0.00	0.00	0.17	0.38	0.79	2.75	3.80	367
Other Borrowed Funds & Trading Liab	2.98	0.30	1.07	2.11	3.09	3.84	4.60	5.19	449
All Interest-Bearing Funds	0.95	0.41	0.54	0.75	0.94	1.15	1.37	1.54	440

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	68.79	48.96	53.40	58.47	66.56	77.78	88.95	104.22	485
Avg Assets per Employee (\$000)	4263.54	2560.27	2887.00	3413.11	4071.82	4903.27	6311.90	7228.59	485

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	472
Overhead Exp / NOI + Non-Int Income	73.31	53.48	57.38	64.27	71.88	81.98	92.49	101.67	485

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.14	2.10	2.28	2.61	3.05	3.60	4.29	5.02	485
Personnel Expense	1.66	1.07	1.17	1.37	1.63	1.92	2.30	2.68	485
Net Occupancy Expense	0.38	0.19	0.23	0.29	0.37	0.47	0.58	0.69	485
Other Operating Expenses	1.07	0.62	0.69	0.84	1.02	1.28	1.57	2.07	485
Overhead Less Non-Interest Income	2.17	1.25	1.45	1.84	2.13	2.50	2.95	3.23	485

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	71.96	52.02	56.19	62.73	70.55	80.64	91.36	100.35	485
Personnel Expense	38.15	27.01	29.08	33.55	37.83	42.40	47.64	50.86	485
Net Occupancy Expense	8.81	4.64	5.47	6.74	8.52	10.76	13.03	14.81	485
Other Operating Expenses	24.54	15.13	16.81	19.50	23.49	28.78	36.28	42.64	485
Total Non-Interest Income	20.29	2.77	7.32	13.15	19.39	26.36	36.64	45.63	485
Fiduciary Activities Income	0.72	0.00	0.00	0.00	0.00	1.18	4.08	6.77	485
Serv Charges on Deposit Accts - Domestic	5.34	0.82	1.47	2.91	4.83	7.49	10.69	12.53	485
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Investment Banking Fees & Commissions	0.51	0.00	0.00	0.00	0.11	1.05	2.03	2.82	485
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Net Servicing Fees	0.35	-0.15	0.00	0.00	0.00	0.41	2.11	3.04	485
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Insurance Activities Revenue	0.31	0.00	0.00	0.00	0.01	0.22	1.78	6.27	485
Net Gain (Loss) - Sales Loans, OREO, Oth	2.24	-10.96	-4.35	-0.46	1.02	4.87	12.17	20.24	485
Other Non-Interest Income	7.59	2.31	3.11	4.75	6.95	9.79	14.16	18.94	485
Overhead Less Non-Interest Income	50.89	23.33	31.40	40.81	50.21	60.33	73.87	84.33	485

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	17.96	-3.13	0.00	1.09	20.29	29.89	35.55	37.96	447
Appl Inc Tax+TE/Pretax NOI+TE	25.89	0.00	0.36	14.17	31.71	36.34	40.24	42.52	447

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.41	26.90	33.50	40.99	50.73	59.23	68.16	72.93	485
Commercial and Industrial Loans	7.64	1.13	2.28	4.27	7.06	10.74	15.16	18.17	485
Loans to Individuals	1.75	0.09	0.18	0.51	1.29	2.54	4.93	7.90	485
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Agricultural Loans	0.95	0.00	0.00	0.00	0.05	1.31	5.55	9.56	485
Other Loans and Leases	0.74	0.00	0.00	0.06	0.36	1.27	2.69	3.92	485
Net Loans and Leases	62.94	39.99	45.69	54.27	63.05	71.01	77.98	80.94	485
Debt Securities Over 1 Year	18.74	2.13	4.84	10.34	17.61	26.81	36.00	40.21	485
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.08	0.47	1.08	485
Subtotal	82.56	68.10	71.84	78.38	83.50	87.67	89.79	90.64	485
Interest-Bearing Bank Balances	5.18	0.12	0.28	1.43	4.08	8.07	13.37	16.92	485
Federal Funds Sold & Reverse Repos	0.25	0.00	0.00	0.00	0.00	0.17	1.62	3.54	485
Debt Securities 1 Year or Less	2.09	0.00	0.04	0.39	1.32	3.50	6.63	9.57	485
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Total Earning Assets	91.31	85.59	87.50	89.63	91.47	93.05	94.58	95.17	485
Non-Int Cash and Due From Dep Inst	1.99	0.48	0.73	1.32	1.90	2.60	3.46	4.29	485
Other Real Estate Owned	0.72	0.00	0.02	0.12	0.43	1.09	2.49	3.29	485
All Other Assets	6.61	3.10	3.66	5.00	6.48	7.97	10.03	11.42	485
MEMORANDA:									
Short-Term Investments	8.39	1.26	2.06	4.19	7.59	12.05	17.64	22.54	485
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.77	2.33	485
U.S. Agency Securities (excl MBS)	4.11	0.00	0.00	0.65	2.92	7.02	14.28	18.08	485
Municipal Securities	4.79	0.00	0.00	0.72	4.02	9.02	13.63	16.99	485
Mortgage-Backed Securities	8.96	0.00	0.24	3.11	8.33	13.32	20.93	27.22	485
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.92	485
Other Debt Securities	0.36	0.00	0.00	0.00	0.00	0.52	1.99	4.27	485
RE Loans Secured by 1-4 Family	18.47	4.56	6.52	10.45	16.91	25.18	35.95	41.86	485
Revolving	2.48	0.00	0.15	0.86	2.31	3.76	5.69	6.97	485
Closed-End, Sec by First Liens	14.80	3.32	4.75	7.91	13.45	20.75	30.24	36.79	485
Closed-End, Sec by Junior Liens	0.79	0.03	0.10	0.33	0.63	1.16	1.88	2.48	485
Commercial Real Estate Loans	28.12	10.79	13.59	20.40	27.63	35.87	42.61	48.05	485
Construction and Land Dev	4.23	0.60	1.02	1.88	3.56	6.33	9.06	11.23	485
Multi family	2.17	0.09	0.30	0.90	1.68	3.01	5.77	7.71	485
Nonfarm Nonresidential	20.86	7.72	9.78	14.60	20.40	26.32	33.17	37.27	485
RE Loans Secured by Farml and	1.73	0.00	0.00	0.03	0.50	3.03	7.59	11.33	485
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.71	54.99	60.56	71.65	81.29	88.29	92.90	95.35	485
RE Loans Secured by 1-4 Family	29.22	8.32	11.32	17.70	27.67	39.58	53.29	60.38	485
Revolving	3.91	0.00	0.25	1.34	3.68	6.03	8.69	11.03	485
Closed-End	24.87	6.33	8.85	14.48	23.07	34.13	47.45	56.57	485
Commercial Real Estate Loans	44.65	18.42	24.84	33.07	44.25	55.80	65.99	70.07	485
Construction and Land Dev	6.66	1.03	1.72	3.10	6.06	9.70	14.00	16.45	485
Multi family	3.42	0.19	0.57	1.47	2.64	4.90	8.18	11.60	485
Nonfarm Nonresidential	33.23	12.24	17.36	24.25	32.81	41.51	52.01	56.10	485
RE Loans Secured by Farml and	2.80	0.00	0.00	0.06	0.77	5.03	12.70	17.90	485
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Commercial and Industrial Loans	12.09	2.04	4.12	7.15	11.15	16.61	22.91	26.81	485
Loans to Individuals	2.93	0.13	0.28	0.81	1.97	4.50	8.57	13.27	485
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.10	0.48	0.71	485
Agricultural Loans	1.57	0.00	0.00	0.00	0.09	2.34	8.15	15.40	485
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Other Loans and Leases	1.19	0.00	0.00	0.09	0.64	2.03	4.30	6.70	485

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.39	1.26	2.06	4.19	7.59	12.05	17.64	22.54	485
Liquid Assets	23.19	8.11	10.47	15.45	21.68	30.29	39.74	44.92	485
Investment Securities	21.65	3.75	6.52	12.97	20.23	30.79	39.91	44.10	485
Net Loans and Leases	62.94	39.99	45.69	54.27	63.05	71.01	77.98	80.94	485
Net Lns, Ls & Stdbly Ltrs of Credit	63.39	40.65	46.42	54.51	63.43	71.55	78.56	81.41	485
Core Deposits	67.88	50.22	55.34	61.70	68.71	74.00	78.21	80.42	485
Noncore Funding	20.13	7.73	9.97	13.92	19.46	25.76	31.70	37.75	485
Time Deposits of \$100K or More	13.31	4.98	6.38	9.00	12.10	17.67	22.96	28.00	485
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Fed Funds Purchased and Repos	1.16	0.00	0.00	0.00	0.41	2.31	4.88	7.05	485
Net Fed Funds Purchased (Sold)	0.90	-2.98	-1.02	0.00	0.05	1.88	4.22	6.57	485
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Oth Borrowings W/Rem Mat 1 Yr or Less	1.10	0.00	0.00	0.00	0.55	2.04	4.65	6.56	485
Earning Assets Repr in 1 Year	29.89	13.14	15.67	21.81	29.14	37.74	45.18	52.60	485
Int-Bearing Liab Repr in 1 Year	23.47	6.96	10.02	13.64	19.06	29.63	54.14	60.37	485
Long-Term Debt Repr in 1 Year	0.33	0.00	0.00	0.00	0.00	0.23	2.39	4.67	485
Net Assets Repriceable in 1 Year	5.64	-34.66	-19.10	-2.79	6.72	16.18	26.46	31.02	485
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.57	-12.61	-2.70	6.07	13.18	21.25	30.08	36.95	485
Net ST Noncore Funding Dependence	3.75	-17.48	-10.52	-2.10	3.65	10.03	16.24	22.35	485
Short-Term Inv/ST Noncore Funding	81.91	8.65	14.87	32.20	68.28	120.26	194.67	299.05	484
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.07	-10.04	-4.96	3.02	13.27	25.94	45.92	60.60	485
Net Loans and Leases/Total Deposits	76.73	49.29	55.22	66.69	76.42	88.17	98.11	102.93	485
Net Loans and Leases/Core Deposits	94.19	57.46	64.71	78.10	92.71	109.14	129.25	143.32	485
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.85	-0.03	0.00	0.00	0.14	1.18	3.83	7.38	183
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.77	-0.27	0.17	1.49	4.05	7.70	11.60	14.45	437
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.13	-0.05	-0.00	0.01	0.05	0.11	0.18	194
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.99	0.00	0.00	0.00	0.00	2.79	30.95	66.21	484
Available-For-Sale Securities	95.00	33.56	67.74	97.05	100.00	100.00	100.00	100.00	484
U. S. Treasury Securities	0.51	0.00	0.00	0.00	0.00	0.00	3.49	10.71	484
U. S. Agency Securities (excl MBS)	20.51	0.00	0.00	3.52	16.47	34.20	61.76	80.90	484
Municipal Securities	21.52	0.00	0.00	4.67	21.51	38.65	52.07	64.01	484
Mortgage-Backed Securities	43.28	0.00	2.15	21.49	44.60	64.81	83.51	94.68	484
Asset-Backed Securities	0.20	0.00	0.00	0.00	0.00	0.00	1.25	4.43	484
Other Debt Securities	2.07	0.00	0.00	0.00	0.00	2.43	12.61	21.16	484
Mutual Funds and Equity Securities	0.47	0.00	0.00	0.00	0.00	0.42	2.76	6.77	484
Debt Securities 1 Year or Less	10.76	0.00	0.28	2.30	8.02	17.34	29.17	45.50	484
Debt Securities 1 To 5 Years	25.16	0.41	2.87	8.82	22.04	39.92	56.06	68.38	484
Debt Securities Over 5 Years	59.32	4.10	15.42	38.12	62.20	81.12	93.23	96.75	484
Pledged Securities	43.48	0.32	5.17	21.83	43.47	63.05	81.72	89.18	484
Structured Notes, Fair Value	1.95	0.00	0.00	0.00	0.00	2.94	10.38	21.69	484

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.32	0.00	0.04	0.11	0.24	0.48	0.88	1.18	485
Provision for Ln&Ls Losses/Avg Lns&Ls	0.50	0.00	0.08	0.18	0.39	0.73	1.27	1.78	485
Provision for Ln&Ls Losses/Net Losses	116.00	0.00	23.16	60.72	97.72	146.89	277.12	486.69	484
Ln&Ls Allowance/Total Loans & Leases	1.75	0.87	1.04	1.26	1.62	2.15	2.94	3.41	485
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.28	1.00	1.26	2.04	3.82	8.38	19.76	30.38	470
ALLL/Nonaccrual Assets	123.06	27.84	37.57	55.51	91.22	163.13	331.11	557.78	481
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	115.83	27.16	36.73	54.05	86.57	152.00	297.03	480.93	483
Gross Ln&Ls Losses/Avg Loans & Leases	0.69	0.05	0.10	0.24	0.52	1.06	1.79	2.43	485
Recoveries/Avg Loans and Leases	0.10	0.00	0.01	0.02	0.06	0.15	0.30	0.39	485
Net Losses/Avg Loans and Leases	0.57	0.01	0.05	0.16	0.40	0.92	1.53	2.08	485
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Recoveries/Prior Year-End Losses	13.20	1.97	2.52	4.99	9.82	19.15	32.28	48.40	410
Earnings Coverage of Net Losses (X)	8.68	-0.15	0.32	1.70	4.19	11.48	34.14	57.62	484
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.53	0.00	0.03	0.11	0.36	0.88	1.50	2.12	485
RE Loans Secured By 1-4 Family	0.43	0.00	0.00	0.09	0.29	0.66	1.31	1.90	485
Revolving	0.38	-0.03	0.00	0.00	0.12	0.67	1.49	2.40	460
Closed-End	0.42	-0.00	0.00	0.06	0.27	0.63	1.37	2.07	485
Commercial Real Estate Loans	0.62	-0.01	0.00	0.05	0.39	1.09	1.99	2.84	484
Construction and Land Dev	1.58	-0.45	-0.06	0.00	0.37	2.57	6.72	10.61	478
Multi family	0.20	-0.00	0.00	0.00	0.00	0.00	1.35	3.55	473
Nonfarm Nonresidential	0.41	-0.02	0.00	0.00	0.23	0.69	1.50	2.12	484
RE Loans Secured by Farmland	0.07	-0.02	0.00	0.00	0.00	0.00	0.51	1.75	387
Commercial and Industrial Loans	0.66	-0.36	-0.09	0.00	0.30	1.18	2.63	3.72	482
Loans to Depository Institutions	0.00	-47.72	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	0.91	0.06	0.11	0.27	0.61	1.28	2.63	4.33	395
Credit Card Loans	1.67	-0.25	0.00	0.38	1.20	2.64	4.77	7.41	153
Agricultural Loans	0.01	-0.04	-0.01	0.00	0.00	0.00	0.04	0.61	298
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	0.73	-0.13	0.00	0.00	0.00	0.50	3.99	13.30	432

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.92	0.05	0.12	0.35	0.71	1.44	2.37	2.85	485
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.00	0.07	0.31	0.49	485
Nonaccrual Loans and Leases	2.18	0.22	0.37	0.89	1.73	3.19	5.33	7.39	485
90+ Days PD and Nonaccrual Loans and Leases	2.31	0.29	0.49	0.98	1.79	3.28	5.60	7.56	485
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.28	485
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Nonaccrual Restructured	0.60	0.00	0.00	0.03	0.40	1.01	2.26	3.47	485
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.92	0.05	0.12	0.35	0.72	1.44	2.37	2.85	485
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.00	0.07	0.31	0.49	485
Nonaccrual Assets	2.21	0.24	0.40	0.91	1.74	3.22	5.33	7.39	485
30+ Days PD & Nonaccrual Assets	3.33	0.65	0.92	1.65	2.95	4.55	7.62	9.15	485
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.47	0.17	0.27	0.64	1.16	2.09	3.62	5.14	485
90+ PD & Nonaccrual Assets + OREO	2.24	0.29	0.46	0.93	1.82	3.05	5.78	7.36	485
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.87	0.36	0.58	1.23	2.35	4.11	7.23	8.85	485
Allowance for Loan & Lease Losses	255.42	44.48	69.33	139.38	232.62	352.96	534.01	625.89	485
Equity Cap + ALLL	27.64	3.01	5.11	11.63	21.46	38.13	72.02	106.22	484
Tier 1 Cap + ALLL	26.85	3.47	5.58	11.82	22.35	37.63	67.66	93.51	440
Loans & Leases + RE Acquired	4.47	0.58	0.95	1.99	3.65	6.29	10.76	12.60	485

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.94	0.02	0.09	0.34	0.72	1.56	2.51	3.17	485
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.32	0.55	485
- Nonaccrual	2.43	0.16	0.33	0.95	1.96	3.54	6.45	8.17	485
Coml & Indl - 30-89 Days PD	0.58	0.00	0.00	0.05	0.33	0.99	2.05	3.58	482
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.47	482
- Nonaccrual	1.25	0.00	0.00	0.13	0.74	2.19	4.64	6.70	482
Individuals - 30-89 Days PD	1.03	0.00	0.00	0.26	0.80	1.69	3.19	4.05	483
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.28	0.60	483
- Nonaccrual	0.30	0.00	0.00	0.00	0.11	0.47	1.27	3.42	483
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.01	0.47	0.89	298
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.42	1.87	298
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	0.14	0.00	0.00	0.00	0.00	0.11	0.90	2.21	432
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	432
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.26	2.85	432
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.31	0.00	0.10	0.49	1.11	2.00	3.27	4.48	485
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.32	0.70	485
- Nonaccrual	1.79	0.00	0.15	0.65	1.39	2.73	4.61	6.02	485
Revolving - 30-89 Days PD	0.51	0.00	0.00	0.00	0.25	0.95	2.17	3.07	460
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.37	460
- Nonaccrual	0.58	0.00	0.00	0.00	0.18	1.06	2.45	4.31	460
Closed-End - 30-89 Days PD	1.42	0.00	0.10	0.51	1.19	2.09	3.53	4.68	485
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.33	0.74	485
- Nonaccrual	1.99	0.00	0.12	0.69	1.50	3.09	5.28	7.02	485
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.11	0.27	0.35	485
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	485
- Jr Lien Nonaccrual	0.12	0.00	0.00	0.00	0.04	0.21	0.47	0.91	485
Commercial RE - 30-89 Days PD	0.66	0.00	0.00	0.08	0.41	1.11	2.53	3.41	484
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.61	484
- Nonaccrual	2.90	0.00	0.18	0.85	2.32	4.36	8.00	9.68	484
Const & Dev - 30-89 Days PD	0.56	0.00	0.00	0.00	0.04	0.89	2.69	4.48	478
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.59	478
- Nonaccrual	6.14	0.00	0.00	0.02	3.22	10.91	24.21	35.21	478
Multi Family - 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.00	1.33	3.80	473
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	473
- Nonaccrual	0.90	0.00	0.00	0.00	0.00	0.72	6.48	12.09	473
Nonfarm Nres- 30-89 Days PD	0.61	0.00	0.00	0.05	0.34	1.01	2.30	3.41	484
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.53	484
- Nonaccrual	2.27	0.00	0.06	0.56	1.48	3.49	6.09	8.06	484
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.26	1.47	3.39	387
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	387
- Nonaccrual	1.06	0.00	0.00	0.00	0.00	0.52	7.18	16.07	387
Credit Card - 30-89 Days PD	1.10	0.00	0.00	0.02	0.87	1.76	3.16	5.72	153
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.38	1.34	2.53	153
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	153

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.68	5.73	7.03	8.34	9.57	10.95	12.60	13.69	440
Tier 1 RBC Ratio	14.29	7.96	9.76	11.67	13.63	16.76	20.86	23.38	440
Total Risk-Based Capital Ratio	15.79	10.18	11.36	13.28	15.22	18.08	22.13	24.66	440
Tangible Tier 1 Leverage Ratio	9.61	5.65	6.99	8.25	9.53	10.86	12.53	13.68	440
Tangible Common Eq Cap/Tan Assets	8.45	3.00	5.16	6.62	8.57	10.04	12.22	13.69	440
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.46	3.39	4.32	6.82	10.07	13.95	17.10	20.16	485
Standby Letters of Credit	0.35	0.00	0.00	0.09	0.24	0.53	1.00	1.41	485
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.20	485
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.94	0.00	0.00	0.00	0.00	1.28	5.08	11.94	485
Interest Rate Contracts	0.94	0.00	0.00	0.00	0.00	1.28	5.08	11.94	485
Interest Rate Futures & Forward Contr	0.22	0.00	0.00	0.00	0.00	0.00	1.49	4.37	485
Written Options Contr (Int Rate)	0.20	0.00	0.00	0.00	0.00	0.00	1.18	3.89	485
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Interest Rate Swaps	0.13	0.00	0.00	0.00	0.00	0.00	1.08	2.80	485
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	16.98	5.14	7.79	11.28	16.38	21.95	28.52	34.17	485

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	485
Ins Under Assets(P/C)/Tot Ins Und Ast	25.24	0.00	0.00	0.00	0.00	26.72	100.00	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	74.75	0.00	0.00	24.25	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.31	0.00	0.00	0.00	0.01	0.22	1.78	6.27	485
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	287
Credit Rel Prem Inc/Tot Prem Inc	67.86	0.00	0.00	0.00	100.00	100.00	100.00	100.00	16
Other Prem Inc/Total Prem Inc	32.13	0.00	0.00	0.00	0.00	88.78	100.00	100.00	16
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Ins Net Inc (P/C)/Equity (P/C)	134.52	-21.69	-21.69	-16.62	30.48	90.59	316.66	425.00	5
Ins Net Inc (L/H)/Equity (L/H)	1.21	-5.93	-5.93	-1.24	0.71	2.84	5.60	6.39	10
Insur Ben, Losses, Exp/Insur Premiums	64.18	0.00	0.00	0.00	73.10	99.29	120.00	159.34	16
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.95	0.00	0.00	0.00	0.00	0.00	0.00	4.73	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
CSV Life Insurance/Tier 1 Cap + ALLL	10.98	0.00	0.00	1.02	12.80	19.52	23.42	28.25	439
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	485
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	53
Cost: Interest-Bearing Deposits	0.31	0.09	0.09	0.09	0.22	0.38	0.45	0.48	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-27.18	-100.00	-100.00	-69.80	-15.85	-3.20	9.96	80.96	32
Total Selected Assets	-15.47	-100.00	-97.80	-40.18	-8.70	8.93	56.66	135.58	46
Deposits	-52.43	-100.00	-100.00	-100.00	-100.00	-52.43	-23.90	-14.38	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	71.67	0.00	0.00	34.67	84.66	102.68	139.68	218.46	310
Dividends Paid/Net Income	23.97	0.00	0.00	0.00	23.22	44.87	64.84	82.38	443
Net Income - Dividends/Avg Equity	5.08	-12.60	-0.79	2.41	5.45	7.98	11.13	13.71	484
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	135.85	0.00	0.00	83.23	110.09	188.15	380.43	675.87	325
Dividends From Nonbank Subs	0.47	0.00	0.00	0.00	0.00	0.28	3.08	11.03	325
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	325
Dividends From All Subsidiaries	140.73	0.00	0.00	86.01	111.49	196.40	380.43	723.62	325
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	33.55	0.00	0.00	0.00	31.66	61.96	87.58	120.59	421
Interest Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.86	421
Mgt & Service Fees From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	7.63	421
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	421
Operating Income From Bank Subs	36.16	0.00	0.00	0.80	34.28	64.13	93.31	132.63	421
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.43	0.00	0.00	2.41	100.00	100.00	100.00	106.52	151
Interest Income From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	0.00	8.85	151
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	151
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.04	151
Operating Inc From Nonbank Subs	75.24	0.00	0.00	24.75	100.00	100.00	108.49	272.72	151
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	9.52	0.00	0.00	0.00	0.00	0.00	23.50	122.58	34
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Operating Income From Sub BHCs	9.59	0.00	0.00	0.00	0.00	0.03	23.50	122.58	34
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.83	0.00	0.00	0.00	96.64	99.86	100.00	100.00	416
Interest Income From Bank Subs	2.40	0.00	0.00	0.00	0.00	0.04	5.29	100.00	416
Mgt & Serv Fees From Bank Subs	0.34	0.00	0.00	0.00	0.00	0.00	0.00	15.75	416
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.61	416
Operating Income From Bank Subs	79.72	0.00	0.00	85.54	99.17	100.00	100.00	100.00	416
Dividends From Nonbank Subs	1.50	0.00	0.00	0.00	0.00	0.16	6.72	50.47	416
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	416
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	416
Operating Inc From Nonbank Subs	3.86	0.00	0.00	0.00	0.00	0.64	17.56	99.31	416
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Loans and Adv From Subs/ST Debt	534.06	0.00	0.00	0.00	222.22	765.82	1892.96	3490.74	70
Loans and Adv From Subs/Total Debt	162.05	0.00	0.00	0.00	84.73	275.15	583.27	1151.41	168

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
3109904	863,914	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	951,797	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	576,164	ADBANC, INC.	OGALLALA, NE	
2467474	583,974	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	887,983	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	550,547	ALBANK CORPORATION	CHICAGO, IL	
2127068	572,151	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	609,100	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	601,110	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	930,828	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	882,261	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	629,175	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
1136269	626,167	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	973,775	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	696,386	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
3035049	501,467	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2312837	596,389	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	688,429	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
1107193	694,923	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	738,839	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	891,456	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	615,395	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	537,494	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	749,631	ASB BANCORP, INC.	ASHEVILLE, NC	
3840029	773,825	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	759,938	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	722,714	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	663,742	B. P. C. CORPORATION	COOKEVILLE, TN	
1895397	639,078	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	667,723	BANCTENN CORP.	KINGSPORT, TN	
1030040	979,424	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	573,446	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	748,191	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	720,508	BANKFIVE, MHC	FALL RIVER, MA	
1201363	809,438	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	664,774	BANKSHARES, INC., THE	WINTER PARK, FL	
1209248	747,756	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
3832949	644,287	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	594,402	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
4297853	530,451	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
2728157	825,749	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	559,759	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	657,005	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	770,776	BNCCORP, INC.	BISMARCK, ND	
3807974	901,020	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	758,749	BOU BANCORP, INC.	OGDEN, UT	
1471960	556,698	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	838,135	BSB BANCORP INC.	BELMONT, MA	
3189728	515,937	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	Moved from Peer 5
3488850	683,753	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	972,424	C&F FINANCIAL CORPORATION	WEST POINT, VA	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
2324997	523, 874	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1251256	764, 975	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	755, 880	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	705, 577	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	692, 093	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	888, 957	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	687, 177	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	640, 637	CARVER BANCORP, INC.	NEW YORK, NY	
2254508	773, 494	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3819267	937, 324	CBM FLORIDA HOLDING COMPANY	SAINT PETERSBURG, FL	
1118283	607, 721	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	680, 343	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	664, 162	CENTRABANC CORPORATION	WACO, TX	
1025662	709, 710	CENTRAL BANCORPORATION	PROVO, UT	
1203899	715, 616	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	890, 273	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	595, 368	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	890, 228	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	827, 222	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	903, 211	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
3632756	587, 510	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
3831269	575, 583	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	740, 764	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	667, 807	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	632, 095	CHEVIOT FINANCIAL CORPORATION	CHEVIOT, OH	
3434633	599, 982	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	667, 894	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	652, 415	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	628, 865	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	826, 798	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	547, 385	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	668, 577	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	689, 758	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	697, 049	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	534, 533	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	882, 427	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	880, 840	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	526, 415	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	693, 583	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	559, 396	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	657, 860	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1086270	825, 146	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	945, 040	CNB CORPORATION	CONWAY, SC	
3444801	689, 315	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	611, 169	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	798, 629	COLOEAST BANKSHARES, INC.	LAMAR, CO	
4201748	624, 216	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	727, 597	COMMERCE BANCSHARES, INC.	PLAINVIEW, TX	
1838974	761, 348	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	683, 617	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	968, 902	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1125843	563, 594	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	575, 738	COMMUNITY BANCORP	DERBY, VT	
1247398	825, 570	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	737, 044	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	507, 873	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	819, 500	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	550, 297	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	611, 613	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2754585	506, 956	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	511, 099	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	733, 895	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	532, 101	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	579, 965	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	676, 791	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3778542	929, 261	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	Name change from NORTH JERSEY COMMUNITY BANCORP, INC.
3854642	604, 721	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	583, 507	CORTLAND BANCORP	CORTLAND, OH	
2524788	755, 135	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	630, 952	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1102581	682, 317	CU BANK SHARES, INC.	DALLAS, TX	
2242523	995, 396	D. L. EVANS BANCORP	BURLEY, ID	
2497462	507, 266	DCB FINANCIAL CORP	LEWIS CENTER, OH	Moved from Peer 5
1094613	503, 759	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	882, 589	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	853, 426	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	603, 605	DIMECO, INC	HONESDALE, PA	
1117455	639, 950	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	554, 205	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	593, 276	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	529, 680	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	576, 307	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	899, 623	ECB BANCORP, INC.	ENGELHARD, NC	
3806511	642, 492	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	509, 014	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	799, 186	ENB FINANCIAL CORP	EPHRATA, PA	
3728930	969, 607	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	570, 825	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	809, 431	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	596, 904	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	519, 125	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	523, 459	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	821, 142	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	827, 351	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	946, 816	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	529, 612	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	660, 638	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	674, 988	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	587, 997	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	602, 032	FAUQUIER BANCSHARES, INC.	WARRENTON, VA	
3818822	609, 345	FB BANCORP	SAN ANTONIO, TX	
2348274	685, 944	FCT BANCSHARES, INC.	WACO, TX	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1203778	708, 886	FIDELITY COMPANY	DUBUQUE, IA	
2858773	601, 435	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3362923	522, 944	FIDELITY HOLDING COMPANY	MINNETONKA, MN	Moved from Peer 5
3454220	529, 102	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	610, 539	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1138188	548, 226	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	527, 130	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	686, 130	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	961, 233	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	582, 364	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	576, 347	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	714, 839	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	720, 075	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	584, 334	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	804, 568	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	601, 175	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1119404	721, 937	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	542, 949	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1105470	602, 900	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	601, 460	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	857, 222	FIRST COMMAND FINANCIAL SERVI C	FORT WORTH, TX	
2641694	785, 999	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	604, 413	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	903, 636	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	632, 423	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	948, 732	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	830, 171	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	520, 324	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
3839201	954, 477	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	Moved from Peer 3
2568102	821, 844	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	942, 655	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3842658	830, 635	FIRST FOUNDATION INC.	IRVINE, CA	
1095889	566, 107	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	590, 974	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	636, 370	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	617, 633	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	819, 775	FIRST KEYSTONE CORPORATION	BERWICK, PA	
3866373	538, 222	FIRST MARBLEHEAD CORPORATION	BOSTON, MA	Moved from Peer 5
2560263	968, 274	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	Moved from Peer 3
1076123	532, 697	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	979, 244	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	554, 349	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
2880626	831, 483	FIRST NORTHERN COMMUNITY BANCO	DI XON, CA	
3834701	573, 619	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	708, 723	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	681, 589	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	652, 675	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	721, 465	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	727, 245	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	849, 382	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	558, 675	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1100813	886,226	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	632,197	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	727,470	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	883,446	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	725,130	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	868,435	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	875,225	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	610,429	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	651,134	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
3223828	666,753	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	569,846	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	605,550	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	872,128	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	819,838	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	948,918	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	883,791	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	869,058	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3200463	953,534	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	623,635	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	728,508	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
2540292	506,175	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1064915	561,585	GN BANCSHARES, INC.	GIRARD, KS	
1205950	507,107	GNB BANCORPORATION	GRUNDY CENTER, IA	
1203714	767,042	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	894,709	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	628,421	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	625,405	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	645,299	GSB, MHC	GREENFIELD, MA	
1096952	569,536	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	660,731	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	551,595	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	647,255	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	813,881	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	696,610	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	620,554	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	578,575	HEARTLAND BANCCORP	GAHANNA, OH	
1055089	577,390	HERITAGE GROUP, INC.	AURORA, NE	
1109496	509,957	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	819,855	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	593,232	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	653,031	HMN FINANCIAL, INC.	ROCHESTER, MN	
3851191	962,927	HOME BANCORP, INC.	LAFAYETTE, LA	
3234105	677,521	HOME STATE BANCORP	LOVELAND, CO	
1209181	600,271	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
1144107	580,179	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	967,690	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	684,015	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
1208054	622,502	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	945,378	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	804,897	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	674,133	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1122075	630,865	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	973,205	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2737766	567,971	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	592,225	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
3821756	519,609	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	889,660	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	562,111	JJR HOLDING COMPANY, INC.	BRICK, NJ	
4208961	711,547	JRMB II, INC	LAWTON, OK	
1140127	578,914	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	700,861	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	557,580	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	614,297	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	788,637	LCNB CORP.	LEBANON, OH	
1131406	582,305	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
1416578	580,941	LEGEND BANCORP, INC.	BOWIE, TX	
1145001	552,742	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	538,734	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	697,749	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	674,972	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	644,460	LINCOLN BANCORP	REINBECK, IA	
1097173	666,233	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	882,605	LOVE SAVINGS HOLDING COMPANY	SAIN T LOUIS, MO	
4268349	825,845	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	665,472	LYONS BANCORP, INC.	LYONS, NY	
2052777	745,153	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	967,910	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	545,980	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	770,664	MACON BANCORP	FRANKLIN, NC	
1135413	768,170	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	514,597	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	851,090	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	688,029	MALVERN BANCORP, INC	PAOLI, PA	New Y-9C/BHCPR reporter
1139363	963,265	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1823608	592,377	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	896,710	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3696093	572,477	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	562,955	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	672,578	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	692,432	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	721,605	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	
2820211	566,758	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	662,585	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	705,200	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	512,111	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	673,969	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	640,385	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	575,037	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	639,283	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	911,166	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	558,509	MONTICELLO BANCSHARES, INC.	MONTICELLO, KY	
1107522	951,432	MOODY BANCSHARES, INC.	GALVESTON, TX	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1058165	755,957	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	652,365	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	784,828	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	843,410	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
2623430	945,203	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	526,313	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	503,884	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2947882	948,972	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3306806	532,743	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
1070756	651,174	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	676,741	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	588,237	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	784,541	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	719,015	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	636,253	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	524,130	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3823844	820,562	NEXBANK CAPITAL, INC.	DALLAS, TX	
1070569	522,432	NEXTER INCORPORATED	BUTLER, PA	
1827893	592,469	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	744,179	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	831,155	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	711,735	NORTH STATE BANCORP	RALEIGH, NC	
2962737	526,594	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	901,824	NORTH VALLEY BANCORP	REDDING, CA	
2324111	704,579	NORTHEAST BANCORP	LEWISTON, ME	
1246935	893,778	NORTHERN BANCORP, INC.	WOBBURN, MA	
2934305	731,341	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	873,630	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	691,845	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	866,757	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	970,612	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	672,299	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3912766	950,406	NUTMEG FINANCIAL MHC	NAUGATUCK, CT	
2460569	705,261	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	660,480	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	809,652	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	769,223	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	935,550	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	682,682	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	855,681	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1076673	907,499	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	921,812	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	727,158	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	681,952	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	663,762	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	534,744	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1056769	506,053	OTTAWA BANCSHARES, INC.	SALINA, KS	
2454586	622,232	OUACHITA BANCSHARES CORP.	MONROE, LA	Moved from Peer 5
3595084	610,840	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	649,357	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	643,594	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1099908	554,932	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	689,902	PALM BANCORP	PALMERTON, PA	
3021800	957,671	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	716,095	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	770,477	PARKE BANCORP, INC	SEWELL, NJ	
2337081	580,063	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	856,535	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	918,042	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	991,423	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
4183536	577,439	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	804,912	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1139541	671,523	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1866155	509,603	PEOPLESOUTH BANCSHARES, INC.	COLQUITT, GA	Moved from Peer 5
3145966	579,322	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	615,906	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	730,332	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	723,395	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	704,687	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	632,416	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	637,672	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	641,658	POST OAK BANCSHARES, INC.	HOUSTON, TX	
1084575	523,204	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
2293329	741,713	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	576,464	PROVIDENT BANCORP	AMESBURY, MA	
2321419	712,178	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	603,201	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	509,690	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 5
3828652	790,038	PVF CAPITAL CORP.	SOLON, OH	
1118434	919,874	QNB CORP.	QUAKERTOWN, PA	
1130904	854,285	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	576,484	RBB BANCORP	LOS ANGELES, CA	
1132243	677,171	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
1416439	999,421	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	971,456	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1398807	988,658	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	606,276	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	770,079	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	995,764	RIVER VALLEY BANCORPORATION	WAUSAU, WI	Moved from Peer 3
3180060	794,564	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	781,955	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	540,489	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	554,790	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	775,195	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	639,802	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	814,231	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	704,801	SABINE BANCSHARES, INC.	MANY, LA	
2603928	602,647	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	873,750	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	600,813	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204814	641,571	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	785,985	SBM FINANCIAL, INC.	GARDNER, ME	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1204029	546,799	SEAWAY BANCSHARES, INC.	CHI CAGO, IL	
1098509	531,556	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	890,355	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	692,266	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	724,726	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	762,018	SECURITY STAR BANCSHARES, INC.	ODESSA, TX	
1248573	659,915	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	600,916	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	851,138	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3306815	952,114	SI FINANCIAL GROUP INC	WILLIAMTIC, CT	
3076592	592,377	SIGNATURE BANCORP, INC.	TOLEDO, OH	
4253073	890,249	SIMPLICITY BANCORP, INC.	COVINA, CA	Name change from KAISER FEDERAL FINANCIAL GROUP, INC.
3438097	761,141	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	653,750	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	796,562	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	928,145	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	814,820	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	978,812	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2497202	558,266	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	518,954	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	799,310	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	770,838	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	722,110	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	715,639	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	631,972	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	994,214	SPIRIT BANCORP, INC.	BRI STOW, OK	
1247361	760,357	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	978,926	STARION BANCORPORATION	BISMARCK, ND	
1097771	953,675	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	860,024	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2290560	688,738	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	882,847	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	539,809	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	627,647	SUNWEST BANCORP, INC.	TUSTIN, CA	
1202883	544,160	SWORD FINANCIAL CORPORATION	HORICON, WI	
3841772	840,002	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	747,889	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	815,015	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	713,859	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	613,060	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	814,053	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	526,671	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	734,621	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	683,973	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	516,648	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2523389	981,639	TRI -COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	920,920	TRI -COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	877,352	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	681,760	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1114940	577,256	UNION BANCSHARES, INC.	MORRISVILLE, VT	
1135516	907,741	UNITED BANCORP, INC.	ANN ARBOR, MI	

BHCPR Reporters for Quarter Ending 12/31/2012
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
2235598	673,276	UNITED BANCORPORATION	OSSEO, WI	
1136009	572,447	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	648,877	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	567,133	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	819,730	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	755,309	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	565,816	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	545,007	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	764,584	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	876,679	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3461358	605,611	VB TEXAS, INC.	HOUSTON, TX	
3251027	508,154	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3292253	638,913	VISION BANCSHARES, INC.	ADA, OK	
1204104	806,851	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3851230	523,821	WBSB BANCORP, MHC	WEST BEND, WI	
3803033	564,955	WEBFIVE MHC	WEBSTER, MA	
1085255	581,094	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	832,412	WESTBRAND, INC.	MINOT, ND	
3831326	927,132	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1051979	707,437	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	774,440	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	517,600	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	840,968	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	710,431	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	819,210	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	649,476	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 485 bank holding companies.