

	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	512	469	451	440
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.42	3.45	3.50	3.44
+ Non-interest Income	0.90	0.80	0.80	0.84
- Overhead Expense	3.10	3.08	3.10	3.10
- Provision for Losses	0.32	0.49	0.55	0.85
+ Securities Gains (Losses)	0.05	0.02	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00
= Pretax Net Oper Income (TE)	1.02	0.75	0.75	0.42
Net Operating Income	0.73	0.52	0.50	0.22
Net Income	0.73	0.52	0.50	0.23
Net Income (Sub S Adjusted)	0.81	0.62	0.60	0.25
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.62	4.92	4.88	5.18
Interest Expense	0.90	1.16	1.07	1.43
Net Interest Income (TE)	3.72	3.76	3.81	3.76
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.49	0.72	0.88	1.12
Earnings Coverage of Net Losses (X)	12.02	8.77	5.36	3.89
Ln&Ls Allowance/Total Loans & Leases	1.87	1.97	1.90	1.96
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.14	4.65	4.27	4.71
30-89 Days Past Due Loans and Leases	0.99	1.28	1.02	1.16
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	15.30	19.40	17.33	21.04
Net ST Noncore Funding Dependence	3.59	6.53	5.17	9.54
Net Loans and Leases/Total Assets	62.52	64.33	63.29	65.70
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.46	9.02	9.35	8.85
Equity Capital/Total Assets	9.34	8.64	9.18	8.44
Equity Capital+Minority Int/Total Assets	9.44	8.72	9.26	8.53
Tier 1 Common Eq Cap / T RWA	11.77	10.84	11.38	10.38
Net Loans&Ls/Equity Capital (X)	7.05	7.91	7.32	8.30
Cash Dividends/Net Income	16.81	22.49	24.25	29.04
Cash Dividends/Net Income (Sub S Adjusted)	9.32	11.20	8.27	6.64
Retained Earnings/Avg Equity Cap	5.91	3.37	2.78	-0.45
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.38	0.48	0.40	0.54
Long-Term Debt/Equity Capital	1.96	2.15	2.04	2.11
Equity Investment in Subs/Equity Cap	111.53	114.32	113.20	115.13
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	85.32	83.07	99.57	95.11

PERCENT OF AVERAGE ASSETS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.25	4.52	4.48	4.74	5.11
Less: Interest Expense	0.83	1.07	0.98	1.31	1.80
Equals: Net Interest Income (TE)	3.42	3.45	3.50	3.44	3.33
Plus: Non-Interest Income	0.90	0.80	0.80	0.84	0.85
Equals: Adj Operating Income (TE)	4.37	4.30	4.34	4.32	4.23
Less: Overhead Expense	3.10	3.08	3.10	3.10	3.17
Less: Provision for Loan and Lease Losses	0.32	0.49	0.55	0.85	1.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.02	0.05	0.06	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.02	0.75	0.75	0.42	-0.04
Less: Applicable Income Taxes (TE)	0.26	0.22	0.25	0.20	0.10
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.73	0.52	0.50	0.22	-0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.73	0.52	0.50	0.23	-0.13
Memo: Net Income (Last Four Qtrs)	0.54	0.24	0.49	0.22	-0.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.36	92.20	92.17	91.74	92.46
Avg Int-Bearing Funds / Avg Assets	77.50	79.28	78.68	80.15	81.07
Int Income (TE) / Avg Earning Assets	4.62	4.92	4.88	5.18	5.54
Int Expense / Avg Earning Assets	0.90	1.16	1.07	1.43	1.95
Net Int Inc (TE) / Avg Earn Assets	3.72	3.76	3.81	3.76	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.61	5.77	5.78	5.90	6.03
Interest-Bearing Bank Balances	0.26	0.33	0.31	0.37	0.58
Fed Funds Sold & Reverse Repos	0.20	0.19	0.18	0.20	0.20
Trading Assets	0.84	1.75	1.59	1.55	2.23
Total Earning Assets	4.52	4.81	4.77	5.08	5.45
Investment Securities (TE)	2.91	3.34	3.23	3.70	4.48
U.S. Treasury & Agency Sec (excl MBS)	1.82	1.96	2.04	2.41	3.35
Mortgage-Backed Securities	2.58	3.20	3.00	3.73	4.64
All Other Securities	4.58	5.08	5.11	5.57	5.91
Interest-Bearing Deposits	0.86	1.13	1.03	1.40	2.02
Time Deposits of \$100K or More	1.36	1.66	1.55	1.97	2.76
Time Deposits < \$100K	1.44	1.76	1.67	2.12	2.95
Other Domestic Deposits	0.40	0.57	0.51	0.71	0.93
Foreign Deposits	0.53	0.32	0.32	0.30	0.78
Fed Funds Purchased and Repos	0.71	0.80	0.77	0.90	1.16
Other Borrowed Funds & Trading Liab	3.14	3.15	3.08	3.37	3.44
All Interest-Bearing Funds	1.06	1.34	1.25	1.63	2.22

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	17	16	66	63	63
Avg Assets per Employee (\$000)	4,329	4,272	4,210	4,218	4,187
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.03
Overhead Exp / NII + Non-Int Income	72.86	74.07	73.76	74.18	77.67
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.10	3.08	3.10	3.10	3.17
Personnel Expense	1.66	1.59	1.60	1.57	1.56
Net Occupancy Expense	0.39	0.40	0.39	0.39	0.41
Other Operating Expenses	1.04	1.07	1.09	1.11	1.17
Overhead Less Non-Interest Income	2.16	2.25	2.26	2.21	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.53	72.57	72.25	72.76	76.19
Personnel Expense	38.27	37.69	37.29	36.70	37.43
Net Occupancy Expense	8.87	9.27	8.99	9.26	9.83
Other Operating Expenses	23.85	25.17	25.41	26.40	28.49
Total Non-Interest Income	19.85	18.02	17.91	18.65	19.34
Fiduciary Activities Income	0.77	0.93	0.84	0.97	0.88
Serv Charges on Deposit Accts - Domestic	5.17	5.59	5.79	6.20	7.06
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.48	0.53	0.52	0.49	0.48
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.36	0.35	0.28	0.31	0.34
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.30	0.26	0.31	0.36	0.41
Net Gain (Loss) - Sales Loans, OREO, Oth	2.10	0.88	0.22	0.68	1.03
Other Non-Interest Income	7.40	6.56	7.23	6.80	6.61
Overhead Less Non-Interest Income	50.91	53.92	53.60	53.24	56.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.36	16.01	16.85	13.71	13.21
Appl Inc Tax+TE/Pretax NOI+TE	27.65	26.72	26.94	26.07	26.70

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	50.61	51.65	50.84	52.84	55.16
Commercial and Industrial Loans	7.64	8.32	7.91	8.31	8.76
Loans to Individuals	1.77	1.95	1.82	1.99	2.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.78	0.86	0.98	0.92	0.93
Other Loans and Leases	0.68	0.84	0.81	0.86	0.80
Net Loans and Leases	62.52	64.33	63.29	65.70	68.67
Debt Securities Over 1 Year	18.68	17.66	18.81	16.87	14.92
Mutual Funds and Equity Securities	0.08	0.07	0.07	0.07	0.10
Subtotal	82.06	82.82	82.82	83.38	84.34
Interest-Bearing Bank Balances	5.86	4.91	4.96	4.33	3.08
Federal Funds Sold & Reverse Repos	0.39	0.60	0.35	0.52	0.67
Debt Securities 1 Year or Less	1.84	1.61	1.75	1.75	1.65
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.51	91.19	91.16	91.21	90.92
Non-Int Cash and Due From Dep Inst	1.60	1.60	1.83	1.49	1.87
Other Real Estate Owned	0.85	0.95	0.90	0.93	0.75
All Other Assets	6.82	7.07	6.91	7.20	7.06
MEMORANDA:					
Short-Term Investments	8.88	7.82	7.81	7.29	6.07
U.S. Treasury Securities	0.14	0.27	0.14	0.28	0.15
U.S. Agency Securities (excl MBS)	4.06	4.51	4.10	4.28	3.85
Municipal Securities	4.15	4.05	4.52	3.92	3.43
Mortgage-Backed Securities	9.56	8.07	9.13	7.74	7.17
Asset-Backed Securities	0.02	0.02	0.02	0.02	0.02
Other Debt Securities	0.32	0.20	0.27	0.18	0.22
RE Loans Secured by 1-4 Family	17.98	16.72	17.26	17.32	17.43
Revolving	2.63	2.88	2.70	2.89	2.99
Closed-End, Sec by First Liens	14.04	12.46	13.26	12.96	12.92
Closed-End, Sec by Junior Liens	0.89	1.04	0.93	1.07	1.19
Commercial Real Estate Loans	29.07	31.32	29.88	31.83	33.96
Construction and Land Dev	4.73	5.91	5.06	6.17	7.99
Multi family	2.11	2.01	2.02	2.04	1.98
Nonfarm Nonresidential	21.32	22.47	22.06	22.69	22.79
RE Loans Secured by Farmland	1.59	1.74	1.80	1.77	1.72
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	80.21	79.45	79.60	79.72	79.60
RE Loans Secured by 1-4 Family	28.69	25.84	27.13	26.19	25.39
Revolving	4.13	4.39	4.20	4.33	4.31
Closed-End	24.03	21.06	22.45	21.44	20.77
Commercial Real Estate Loans	46.05	48.15	46.87	47.94	48.80
Construction and Land Dev	7.45	9.05	7.87	9.26	11.43
Multi family	3.33	3.10	3.15	3.10	2.88
Nonfarm Nonresidential	33.92	34.72	34.72	34.33	32.85
RE Loans Secured by Farmland	2.60	2.73	2.86	2.71	2.50
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.14	12.76	12.36	12.48	12.59
Loans to Individuals	2.99	3.14	2.98	3.10	3.20
Credit Card Loans	0.08	0.08	0.08	0.08	0.08
Agricultural Loans	1.31	1.37	1.61	1.43	1.38
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.11	1.30	1.30	1.30	1.17

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 04 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	8.88	7.82	7.81	7.29	6.07
Liquid Assets	24.11	22.43	22.95	20.93	18.62
Investment Securities	21.41	20.10	21.33	19.42	17.36
Net Loans and Leases	62.52	64.33	63.29	65.70	68.67
Net Lns, Ls & Stby Ltrs of Credit	62.97	64.87	63.80	66.22	69.24
Core Deposits	66.44	64.69	65.81	63.84	60.98
Noncore Funding	21.98	24.33	22.67	25.26	28.73
Time Deposits of \$100K or More	14.40	15.65	14.67	15.87	16.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.20	1.40	1.32	1.55	1.71
Net Fed Funds Purchased (Sold)	0.82	0.85	0.97	1.08	1.09
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.05	0.87	1.02	1.06	1.87
Earning Assets Repr in 1 Year	30.93	32.35	31.10	33.09	33.79
Int-Bearing Liab Repr in 1 Year	26.46	29.68	27.51	30.87	33.89
Long-Term Debt Repr in 1 Year	0.38	0.28	0.38	0.34	0.50
Net Assets Repriceable in 1 Year	3.76	1.89	2.97	1.52	-1.13
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.30	19.40	17.33	21.04	26.30
Net ST Noncore Funding Dependence	3.59	6.53	5.17	9.54	14.86
Short-Term Inv/ST Noncore Funding	87.86	72.97	75.39	52.67	36.19
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.92	12.43	14.62	7.22	-0.06
Net Loans and Leases/Total Deposits	76.15	78.16	77.33	80.15	85.09
Net Loans and Leases/Core Deposits	95.94	101.37	97.81	104.95	115.51
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.83	0.32	0.83	0.31	0.47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.16	0.76	4.39	0.40	1.42
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.22	0.06	-0.24	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.95	4.16	4.13	3.62	4.97
Available-For-Sale Securities	95.05	95.84	95.87	96.38	95.03
U.S. Treasury Securities	0.70	1.44	0.68	1.51	1.02
U.S. Agency Securities (excl MBS)	20.77	24.08	20.55	23.84	24.98
Municipal Securities	18.74	19.84	20.70	19.72	19.33
Mortgage-Backed Securities	46.37	42.03	45.24	41.93	42.25
Asset-Backed Securities	0.10	0.08	0.07	0.08	0.09
Other Debt Securities	1.74	1.13	1.46	1.11	1.28
Mutual Funds and Equity Securities	0.42	0.38	0.38	0.42	0.67
Debt Securities 1 Year or Less	10.06	9.22	9.67	10.46	10.61
Debt Securities 1 To 5 Years	25.59	28.15	25.83	28.24	29.02
Debt Securities Over 5 Years	58.98	57.44	60.05	55.62	54.45
Pledged Securities	44.23	48.75	46.87	50.95	55.53
Structured Notes, Fair Value	2.78	4.07	2.99	3.65	2.44

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.32	0.49	0.55	0.85	1.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.49	0.74	0.83	1.26	1.63
Provision for Ln&Ls Losses/Net Losses	167.64	177.25	113.62	129.86	166.28
Ln&Ls Allowance/Total Loans & Leases	1.87	1.97	1.90	1.96	1.84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.13	8.05	4.00	3.12	3.10
ALLL/Nonaccrual Assets	100.09	90.13	100.48	87.81	90.40
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	96.45	84.27	95.83	80.27	79.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.60	0.82	1.00	1.22	1.25
Recoveries/Avg Loans and Leases	0.09	0.08	0.10	0.08	0.06
Net Losses/Avg Loans and Leases	0.49	0.72	0.88	1.12	1.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.89	2.24	11.27	10.11	15.40
Earnings Coverage of Net Losses (X)	12.02	8.77	5.36	3.89	3.42
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.46	0.65	0.84	1.04	1.00
RE Loans Secured By 1-4 Family	0.38	0.50	0.67	0.73	0.69
Revolving	0.24	0.28	0.46	0.44	0.45
Closed-End	0.38	0.50	0.71	0.80	0.66
Commercial Real Estate Loans	0.47	0.72	0.98	1.26	1.14
Construction and Land Dev	0.84	1.48	2.75	3.39	3.15
Multi family	0.05	0.12	0.38	0.49	0.34
Nonfarm Nonresidential	0.27	0.36	0.53	0.56	0.35
RE Loans Secured by Farmland	0.01	0.00	0.08	0.08	0.02
Commercial and Industrial Loans	0.44	0.73	1.12	1.45	1.70
Loans to Depository Institutions	0.00	0.00	0.00	0.05	3.03
Loans to Individuals	1.12	1.13	1.16	1.38	1.50
Credit Card Loans	1.59	1.83	2.10	3.07	2.75
Agricultural Loans	0.00	0.01	0.02	0.09	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	0.22	0.53	0.87	1.22	1.94

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 04

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## PERCENT OF LOANS AND LEASES

03/31/2012

03/31/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases	0.99	1.28	1.02	1.16	1.38
90+ Days PD Loans and Leases	0.08	0.10	0.08	0.12	0.14
Nonaccrual Loans and Leases	2.77	3.21	2.85	3.31	3.17
90+ Days PD and Nonaccrual Loans and Leases	2.91	3.37	2.99	3.50	3.38
30-89 Days PD Restructured	0.03	0.03	0.03	0.01	0.01
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.64	0.58	0.66	0.52	0.22

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.99	1.28	1.02	1.16	1.38
90+ Days Past Due Assets	0.08	0.10	0.08	0.12	0.14
Nonaccrual Assets	2.80	3.25	2.88	3.34	3.20
30+ Days PD & Nonaccrual Assets	3.97	4.75	4.11	4.77	4.95

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.87	2.24	1.95	2.37	2.39
90+ PD & Nonaccrual Assets + OREO	2.79	3.26	2.92	3.38	3.17

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

Total Assets	3.42	3.84	3.65	3.96	3.58
Allowance for Loan & Lease Losses	279.36	286.05	288.92	287.59	264.24
Equity Cap + ALLL	33.01	40.28	36.28	42.15	39.73
Tier 1 Cap + ALLL	32.64	38.65	35.92	40.91	39.27
Loans & Leases + RE Acquired	5.30	5.72	5.56	5.78	5.03

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

	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	1.01	1.31	1.04	1.18	1.38
- 90+ Days Past Due	0.08	0.10	0.08	0.12	0.14
- Nonaccrual	3.09	3.58	3.18	3.70	3.55
Coml & Indl - 30-89 Days PD	0.71	1.02	0.67	0.81	1.13
- 90+ Days Past Due	0.04	0.06	0.04	0.08	0.07
- Nonaccrual	1.51	1.85	1.64	2.06	1.74
Individuals - 30-89 Days PD	0.87	0.98	1.17	1.17	1.36
- 90+ Days Past Due	0.04	0.06	0.07	0.08	0.09
- Nonaccrual	0.38	0.40	0.35	0.39	0.46
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.64
Agricultural - 30-89 Days PD	0.08	0.19	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.15	0.20	0.14	0.20	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.20	0.23	0.20	0.33	0.43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.05	0.12	0.05	0.15	0.22
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.22	1.43	1.28	1.42	1.55
- 90+ Days Past Due	0.07	0.09	0.10	0.10	0.13
- Nonaccrual	2.15	2.44	2.14	2.44	2.03
Revolving - 30-89 Days PD	0.48	0.53	0.45	0.53	0.56
- 90+ Days Past Due	0.02	0.02	0.02	0.03	0.02
- Nonaccrual	0.70	0.69	0.60	0.65	0.53
Closed-End - 30-89 Days PD	1.33	1.61	1.47	1.60	1.72
- 90+ Days Past Due	0.07	0.10	0.10	0.11	0.14
- Nonaccrual	2.47	2.90	2.47	2.91	2.46
- Jr Lien 30-89 Days PD	0.07	0.10	0.09	0.09	0.11
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.15	0.19	0.15	0.20	0.17
Commercial RE - 30-89 Days PD	0.82	1.23	0.85	1.05	1.30
- 90+ Days Past Due	0.05	0.08	0.05	0.10	0.12
- Nonaccrual	3.82	4.20	3.91	4.35	4.33
Const & Dev - 30-89 Days PD	0.86	1.37	0.74	0.99	1.38
- 90+ Days Past Due	0.04	0.05	0.05	0.11	0.12
- Nonaccrual	8.42	8.87	8.71	9.28	9.25
Multi family - 30-89 Days PD	0.21	0.36	0.31	0.30	0.44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.40	1.42	1.19	1.60	1.76
Nonfarm Nres- 30-89 Days PD	0.75	0.95	0.78	0.88	0.99
- 90+ Days Past Due	0.03	0.05	0.03	0.06	0.08
- Nonaccrual	2.77	2.79	2.70	2.80	2.48
Farmland - 30-89 Days PD	0.33	0.49	0.30	0.43	0.44
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.03
- Nonaccrual	1.31	1.39	1.56	1.27	1.08
Credit Card - 30-89 Days PD	1.00	1.14	1.12	1.12	1.60
- 90+ Days Past Due	0.28	0.47	0.43	0.49	0.49
- Nonaccrual	0.01	0.02	0.00	0.01	0.02



CAPITAL RATIOS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	8.28	9.02	9.35	8.85	8.51
Tier 1 RBC Ratio	13.97	12.97	13.64	12.61	11.54
Total Risk-Based Capital Ratio	15.49	14.54	15.20	14.14	13.11
Tangible Tier 1 Leverage Ratio	9.40	8.96	9.28	8.79	8.45
Tangible Common Eq Cap/Tan Assets	8.12	7.53	7.99	7.32	6.94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.27	10.19	10.13	10.00	10.48
Standby Letters of Credit	0.38	0.45	0.41	0.45	0.49
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.79	0.53	0.71	0.63	0.56
Interest Rate Contracts	0.78	0.52	0.71	0.62	0.56
Interest Rate Futures & Forward Contr	0.16	0.05	0.13	0.09	0.06
Written Options Contr (Int Rate)	0.17	0.09	0.17	0.15	0.13
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.12	0.15	0.14	0.14	0.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	16.35	15.68	15.99	15.04	15.16

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	100.00	100.00	99.93	99.94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.02	0.04
Futures and Forwards	30.85	25.64	29.03	25.03	17.26
Written Options	33.93	35.91	34.86	36.68	38.46
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	32.97	33.98	33.33	35.60	37.78
Purchased Options	0.68	0.23	0.83	0.86	1.04
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.49	0.06	0.39	0.59	0.48
Swaps	31.15	34.71	32.03	33.51	31.40
Held for Trading	2.71	3.00	1.93	2.79	2.56
Interest Rate Contracts	2.70	2.98	1.92	2.77	2.55
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.29	97.00	98.07	97.21	97.44
Interest Rate Contracts	86.88	86.18	87.45	86.62	86.85
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	62.59	60.63	62.98	62.05	58.35
One Year or Less	29.98	26.96	31.15	28.19	27.88
Over 1 Year to 5 Years	9.19	19.12	17.48	20.74	17.33
Over 5 Years	9.13	7.69	7.76	6.44	6.46
Gross Negative Fair Value (Abs Val)	1.63	0.99	1.76	1.22	0.73
Gross Positive Fair Value	0.59	0.58	0.65	0.51	0.67
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	18.78	18.45	18.38	19.54	29.47
Ins Under Assets(L/H)/Tot Ins Und Ast	81.22	81.55	81.62	80.46	70.53
Sep Acct Assets(L/H)/Total Life Ast	8.10	7.75	8.10	8.46	0.00
Ins Activities Revenue/Adj Oper Inc	0.30	0.26	0.31	0.36	0.41
Premium Inc/Ins Activities Revenue	0.01	0.01	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	67.52	69.23	74.67	78.57	69.23
Other Prem Inc/Total Prem Inc	32.48	30.77	25.33	21.43	30.77
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	28.47	143.32	71.74	-207.28	54.76
Ins Net Inc (L/H)/Equity (L/H)	3.34	1.72	1.30	2.17	4.94
Insur Ben, Losses, Exp/Insur Premiums	67.14	88.23	77.84	74.72	51.02
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.67	0.61	0.73	0.69
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.81	10.19	10.66	10.11	9.78
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.02
Cost: Interest-Bearing Deposits	0.53	0.32	0.32	0.30	0.78
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	150.84
Commercial and Industrial Loans	N/A	0.20	1.04	N/A	21.93
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-58.21	-22.95	-17.11	1.77	-35.81
Total Selected Assets	-39.87	-9.51	-8.87	-1.60	-28.99
Deposits	-25.03	-8.04	-50.63	-13.60	-22.65

## PROFITABILITY:

	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.26	5.16	4.53	1.25	-3.33
Bank Net Inc/Avg Eq Inv in Banks	8.08	6.02	5.74	2.75	-1.58
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.26	3.22	2.72	3.42	1.82
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.11	4.49	3.00	2.67	2.26
Bank Net Income/Parent Net Income	110.08	111.50	110.52	113.45	117.00
Nonbank Net Income/Parent Net Income	0.37	0.48	0.50	0.51	0.30
Sub BHCs Net Inc/Parent Net Income	81.49	83.68	92.69	85.82	81.87

## LEVERAGE:

Total Liabilities/Equity	15.36	18.34	17.09	19.66	21.05
Total Debt/Equity Capital	2.99	3.39	3.18	3.46	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.38	16.50	14.94	17.55	18.99
Tot Debt+Lns Guaranteed for Affl/Equity	3.20	3.56	3.31	3.65	4.16
Total Debt/Eq Cap - Exc Over Fair Value	3.00	3.43	3.20	3.50	3.91
Long-Term Debt/Equity Capital	1.96	2.15	2.04	2.11	2.19
Short-Term Debt/Equity Capital	0.38	0.48	0.40	0.54	0.68
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.05	0.08	0.07	0.11	0.09
Long-Term Debt/Consolidated LT Debt	5.54	4.42	4.57	4.07	2.95

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	111.53	114.32	113.20	115.13	115.38
Total Investment in Subs/Equity	111.94	114.72	113.66	115.65	116.09
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.62	102.08	102.18	101.90	101.29
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.07	102.44	102.64	102.27	101.84

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.37	1.76	1.64	1.68	1.89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.01	5.05	4.80	4.70	5.91

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	70.98	68.36	85.10	83.68	84.08
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	85.32	83.07	99.57	95.11	94.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	80.84	91.91	102.35	99.99	102.97
Pretax Oper Inc + Int Exp/Int Expense	790.77	254.41	1728.77	913.04	1883.98
Div + Int From Subs/Int Exp + Div	89.36	73.14	111.07	97.64	111.22
Fees+Other Inc From Subs/Sal + Oth Exp	3.22	4.62	4.95	3.73	4.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	9.69	5.56	11.50	9.47	6.86

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.55	-0.70	-0.60	-0.84	-0.75
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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	14.31	19.00	18.62	23.26	24.63
Total	14.31	19.00	18.62	23.26	24.68

## GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

## AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.19	0.21	0.24	0.22	0.26
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	75.27	76.91	74.92	81.37	84.81
Dividends Paid/Net Income	17.09	22.55	24.29	28.91	45.00
Net Income - Dividends/Avg Equity	5.89	3.41	2.84	-0.42	-5.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	87.38	78.96	113.13	99.87	112.73
Dividends From Nonbank Subs	0.26	0.45	0.44	0.53	0.63
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	94.42	86.95	118.73	108.02	118.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	18.20	20.46	30.80	33.92	52.04
Interest Income From Bank Subs	0.05	0.06	0.05	0.05	0.11
Mgt & Service Fees From Bank Subs	0.26	0.67	0.68	0.72	0.88
Other Income From Bank Subs	0.00	0.02	0.02	0.02	0.04
Operating Income From Bank Subs	22.00	25.09	35.89	39.45	57.50
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	59.94	63.42	66.23	73.29	74.88
Interest Income From Nonbank Subs	0.10	0.08	0.24	0.29	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.05	0.28	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.03
Operating Inc From Nonbank Subs	63.67	68.02	72.64	82.04	83.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	3.01	10.89	9.30	15.70	15.99
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.62	11.00	9.32	15.70	16.41
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.50	46.63	58.16	56.55	58.15
Interest Income From Bank Subs	3.03	3.04	2.76	1.19	1.06
Mgt & Serv Fees From Bank Subs	1.56	2.77	1.76	1.47	1.39
Other Income From Bank Subs	0.05	0.10	0.04	0.05	0.14
Operating Income From Bank Subs	71.20	64.84	73.71	70.33	70.68
Dividends From Nonbank Subs	3.77	3.96	1.97	3.06	2.43
Interest Income From Nonbank Subs	0.01	0.03	0.02	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.16	5.05	4.36	6.14	5.65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	720.51	743.17	678.47	791.89	573.34
Loans and Adv From Subs/Total Debt	184.35	193.51	210.47	214.11	191.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									512
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.42	2.44	2.67	3.07	3.40	3.77	4.15	4.38	512
+ Non-interest Income	0.89	0.15	0.25	0.50	0.77	1.17	1.81	2.95	512
- Overhead Expense	3.10	2.09	2.23	2.59	3.04	3.52	4.14	4.82	512
- Provision for Losses	0.31	0.00	0.00	0.10	0.23	0.50	0.90	1.20	512
+ Securities Gains (Losses)	0.04	-0.03	0.00	0.00	0.00	0.06	0.29	0.44	512
+ Other Tax Equiv Adjustments	-0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.03	512
= Pretax Net Oper Income (TE)	1.01	-0.21	0.14	0.50	0.98	1.52	1.99	2.35	512
Net Operating Income	0.72	-0.32	0.07	0.33	0.68	1.09	1.50	1.81	512
Net Income	0.72	-0.32	0.07	0.33	0.68	1.09	1.50	1.81	512
Net Income (Sub S Adjusted)	0.81	-0.18	0.11	0.44	0.84	1.16	1.54	1.75	107
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.61	3.60	3.83	4.23	4.63	4.99	5.31	5.62	512
Interest Expense	0.90	0.34	0.46	0.68	0.88	1.10	1.35	1.54	512
Net Interest Income (TE)	3.71	2.63	2.88	3.36	3.72	4.09	4.44	4.74	512
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.48	-0.04	0.00	0.05	0.30	0.80	1.58	2.33	512
Earnings Coverage of Net Losses (X)	12.02	-51.49	-0.72	1.20	3.86	14.16	61.86	131.65	503
Ln&Ls Allowance/Total Loans & Leases	1.86	0.92	1.05	1.30	1.72	2.31	3.16	4.05	512
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.13	0.57	0.80	1.69	3.33	6.03	10.23	14.24	512
30-89 Days Past Due Loans and Leases	0.99	0.07	0.15	0.38	0.82	1.45	2.39	3.03	512
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	15.30	-9.13	-2.95	7.63	14.94	23.84	32.29	39.03	512
Net ST Noncore Funding Dependence	3.58	-15.71	-11.11	-2.66	4.03	9.62	17.97	21.85	512
Net Loans and Leases/Total Assets	62.52	41.52	46.66	54.19	63.51	70.66	76.84	80.19	512
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.46	0.00	0.00	7.49	9.19	10.55	12.10	13.55	512
Equity Capital/Total Assets	9.33	3.42	5.53	7.70	9.26	11.04	12.98	14.48	512
Equity Capital+Minority Int/Total Assets	9.43	3.46	5.81	7.83	9.36	11.06	13.22	14.54	512
Tier 1 Common Eq Cap / T RWA	11.77	3.30	5.81	8.64	11.26	14.29	19.04	21.97	466
Net Loans&Ls/Equity Capital (X)	7.05	3.28	4.19	5.32	6.67	8.41	11.18	14.13	504
Cash Dividends/Net Income	16.80	0.00	0.00	0.00	9.43	34.09	58.57	79.08	473
Cash Dividends/Net Income (Sub S Adjusted)	9.32	-32.65	-19.15	0.00	0.00	20.65	60.54	89.70	107
Retained Earnings/Avg Equity Cap	5.90	-4.98	0.14	2.52	5.59	8.88	12.45	17.28	504
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.37	0.00	0.00	0.00	0.00	0.00	3.01	9.11	504
Long-Term Debt/Equity Capital	1.96	0.00	0.00	0.00	0.00	0.00	13.14	24.72	504
Equity Investment in Subs/Equity Cap	111.52	90.69	94.85	99.42	105.59	122.48	142.06	168.01	504
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	85.32	-52.13	-1.18	23.73	89.35	113.16	211.83	344.54	471

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.25	3.33	3.52	3.92	4.26	4.60	4.92	5.28	512
Less: Interest Expense	0.83	0.31	0.43	0.62	0.82	1.03	1.28	1.40	512
Equals: Net Interest Income (TE)	3.42	2.44	2.67	3.07	3.40	3.77	4.15	4.38	512
Plus: Non-Interest Income	0.89	0.15	0.25	0.50	0.77	1.17	1.81	2.95	512
Equals: Adj Operating Income (TE)	4.37	3.00	3.37	3.79	4.33	4.87	5.58	6.44	512
Less: Overhead Expense	3.10	2.09	2.23	2.59	3.04	3.52	4.14	4.82	512
Less: Provision for Loan and Lease Losses	0.31	0.00	0.00	0.10	0.23	0.50	0.90	1.20	512
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Plus: Realized G/L on AFS Sec	0.05	-0.01	0.00	0.00	0.00	0.06	0.29	0.44	512
Plus: Other Tax Equiv Adjustments	-0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.03	512
Equals: Pretax Net Oper Inc (TE)	1.01	-0.21	0.14	0.50	0.98	1.52	1.99	2.35	512
Less: Applicable Income Taxes (TE)	0.26	-0.00	0.00	0.05	0.23	0.45	0.63	0.72	512
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	512
Equals: Net Operating Income	0.72	-0.32	0.07	0.33	0.68	1.09	1.50	1.81	512
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Equals: Net Income	0.72	-0.32	0.07	0.33	0.68	1.09	1.50	1.81	512
Memo: Net Income (Last Four Qtrs)	0.54	-1.54	-0.68	0.20	0.66	0.98	1.41	1.67	432
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.36	85.03	87.79	90.58	92.51	94.34	95.92	97.03	512
Avg Int-Bearing Funds / Avg Assets	77.50	62.38	69.17	75.24	78.70	84.31	87.72	88.20	68
Int Income (TE) / Avg Earning Assets	4.61	3.60	3.83	4.23	4.63	4.99	5.31	5.62	512
Int Expense / Avg Earning Assets	0.90	0.34	0.46	0.68	0.88	1.10	1.35	1.54	512
Net Int Inc (TE) / Avg Earn Assets	3.71	2.63	2.88	3.36	3.72	4.09	4.44	4.74	512
YIELD OR COST:									
Total Loans and Leases (TE)	5.60	4.77	4.98	5.26	5.56	5.94	6.30	6.64	512
Interest-Bearing Bank Balances	0.25	0.00	0.00	0.14	0.23	0.33	0.69	1.06	509
Fed Funds Sold & Reverse Repos	0.19	0.00	0.00	0.00	0.12	0.24	0.70	2.88	281
Trading Assets	0.83	0.00	0.00	0.00	0.00	0.91	3.65	6.79	21
Total Earning Assets	4.52	3.58	3.74	4.16	4.54	4.86	5.22	5.48	512
Investment Securities (TE)	2.90	1.39	1.79	2.29	2.79	3.53	4.26	4.81	511
U.S. Treasury & Agency Sec (excl MBS)	1.81	0.31	0.67	1.11	1.66	2.42	3.30	4.28	454
Mortgage-Backed Securities	2.57	1.21	1.56	1.95	2.48	3.06	3.93	4.68	487
All Other Securities	4.57	1.33	2.35	3.42	4.50	5.67	6.88	8.89	484
Interest-Bearing Deposits	0.85	0.35	0.46	0.65	0.84	1.04	1.27	1.39	512
Time Deposits of \$100K or More	1.36	0.71	0.83	1.06	1.32	1.63	2.01	2.21	511
Time Deposits < \$100K	1.44	0.78	0.91	1.15	1.39	1.74	2.04	2.34	512
Other Domestic Deposits	0.40	0.13	0.17	0.25	0.37	0.54	0.71	0.80	512
Foreign Deposits	0.53	0.08	0.08	0.08	0.08	0.53	0.79	0.88	2
Fed Funds Purchased and Repos	0.71	0.00	0.00	0.17	0.42	0.99	2.95	3.71	347
Other Borrowed Funds & Trading Liab	3.13	0.56	1.21	2.32	3.21	3.95	4.68	5.47	458
All Interest-Bearing Funds	1.06	0.50	0.62	0.75	0.98	1.29	1.59	1.91	68

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.38	12.45	13.15	14.75	16.83	19.66	22.82	26.37	512
Avg Assets per Employee (\$000)	4328.83	2677.36	2941.93	3444.99	4106.73	5002.12	6500.30	7394.61	512
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	504
Overhead Exp / NOI + Non-Int Income	72.86	52.04	57.21	64.45	71.74	81.65	91.96	98.09	512
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.10	2.09	2.23	2.59	3.04	3.52	4.14	4.82	512
Personnel Expense	1.65	1.07	1.15	1.36	1.62	1.91	2.23	2.67	512
Net Occupancy Expense	0.38	0.18	0.23	0.29	0.37	0.47	0.56	0.68	512
Other Operating Expenses	1.03	0.59	0.66	0.82	1.00	1.20	1.55	2.04	512
Overhead Less Non-Interest Income	2.15	1.24	1.47	1.82	2.15	2.52	2.82	3.12	512
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	71.52	50.03	55.35	62.57	70.53	79.17	91.17	97.86	512
Personnel Expense	38.26	25.66	28.68	33.56	38.02	42.98	48.90	52.11	512
Net Occupancy Expense	8.87	4.31	5.35	6.80	8.59	10.82	13.24	15.11	512
Other Operating Expenses	23.85	14.50	15.99	18.94	22.91	27.84	35.70	40.04	512
Total Non-Interest Income	19.85	4.26	6.85	12.92	18.44	25.75	37.18	47.70	512
Fiduciary Activities Income	0.76	0.00	0.00	0.00	0.00	1.20	4.30	7.36	512
Serv Charges on Deposit Accts - Domestic	5.16	0.86	1.49	2.88	4.60	7.11	10.34	12.49	512
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Investment Banking Fees & Commissions	0.47	0.00	0.00	0.00	0.05	0.99	2.03	2.91	512
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Net Servicing Fees	0.36	-0.05	0.00	0.00	0.00	0.42	1.85	3.52	512
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Insurance Activities Revenue	0.30	0.00	0.00	0.00	0.00	0.17	1.69	5.74	512
Net Gain (Loss) - Sales Loans, OREO, Oth	2.09	-6.91	-2.81	-0.19	0.80	4.26	10.57	18.00	512
Other Non-Interest Income	7.39	2.19	2.79	4.55	6.77	9.43	14.22	18.39	512
Overhead Less Non-Interest Income	50.90	22.46	30.84	40.40	50.78	60.08	72.14	85.82	512
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	18.35	0.00	0.00	2.02	21.29	30.80	35.86	38.19	472
Appl Inc Tax+TE/Pretax NOI+TE	27.65	0.00	0.76	12.74	31.87	36.54	40.63	45.16	472



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.60	28.26	33.79	40.95	50.91	59.54	67.31	72.76	512
Commercial and Industrial Loans	7.63	1.30	2.45	4.31	6.83	10.53	15.14	18.01	512
Loans to Individuals	1.76	0.09	0.21	0.51	1.28	2.63	4.75	7.89	512
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Agricultural Loans	0.78	0.00	0.00	0.00	0.04	0.95	4.66	7.95	512
Other Loans and Leases	0.68	0.00	0.00	0.04	0.35	1.17	2.56	3.54	512
Net Loans and Leases	62.52	41.52	46.66	54.19	63.51	70.66	76.84	80.19	512
Debt Securities Over 1 Year	18.67	1.57	4.09	10.15	17.59	26.85	35.85	39.71	512
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.07	0.46	1.04	512
Subtotal	82.05	67.07	71.25	78.01	82.91	86.90	89.68	91.11	512
Interest-Bearing Bank Balances	5.86	0.06	0.37	2.01	4.70	9.40	14.31	17.09	512
Federal Funds Sold & Reverse Repos	0.39	0.00	0.00	0.00	0.00	0.35	2.42	4.18	512
Debt Securities 1 Year or Less	1.83	0.00	0.01	0.26	1.13	2.71	5.75	8.24	512
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Total Earning Assets	91.50	86.28	87.68	89.96	91.63	93.16	94.70	95.40	512
Non-Int Cash and Due From Dep Inst	1.60	0.40	0.67	1.05	1.50	2.05	2.85	3.41	512
Other Real Estate Owned	0.84	0.01	0.04	0.17	0.52	1.33	2.64	3.73	512
All Other Assets	6.82	3.23	3.80	5.26	6.67	8.32	10.34	11.71	512
MEMORANDA:									
Short-Term Investments	8.87	1.31	2.55	4.33	7.90	13.13	18.16	21.49	512
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.00	0.98	2.73	512
U.S. Agency Securities (excl MBS)	4.06	0.00	0.00	0.54	2.77	6.96	13.08	18.89	512
Municipal Securities	4.15	0.00	0.00	0.39	3.13	7.80	12.74	15.43	512
Mortgage-Backed Securities	9.56	0.00	0.30	3.47	8.93	15.17	21.62	26.97	512
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.46	512
Other Debt Securities	0.32	0.00	0.00	0.00	0.00	0.42	1.93	3.88	512
RE Loans Secured by 1-4 Family	17.97	4.46	6.41	10.52	16.96	24.45	33.42	39.77	512
Revolving	2.63	0.00	0.15	0.79	2.50	4.01	6.07	7.55	512
Closed-End, Sec by First Liens	14.04	3.28	4.15	7.86	12.64	19.34	28.67	33.66	512
Closed-End, Sec by Junior Liens	0.88	0.03	0.13	0.36	0.73	1.38	2.02	2.59	512
Commercial Real Estate Loans	29.06	11.39	14.63	20.81	28.15	37.45	45.44	50.11	512
Construction and Land Dev	4.72	0.66	1.13	2.05	4.03	7.19	9.83	12.34	512
Multi family	2.11	0.09	0.34	0.85	1.62	3.11	5.35	7.14	512
Nonfarm Nonresidential	21.32	8.25	10.51	15.24	20.76	27.20	33.92	37.97	512
RE Loans Secured by Farml and	1.59	0.00	0.00	0.03	0.47	2.76	7.17	10.64	512
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	80.20	56.26	61.77	72.95	81.93	88.53	93.09	95.52	512
RE Loans Secured by 1-4 Family	28.68	7.42	10.77	17.61	27.38	39.05	51.63	59.98	512
Revolving	4.12	0.01	0.27	1.40	3.77	6.45	9.27	11.51	512
Closed-End	24.03	5.34	8.33	14.12	21.81	33.66	45.77	54.76	512
Commercial Real Estate Loans	46.04	19.38	26.58	35.02	45.69	56.67	67.32	71.62	512
Construction and Land Dev	7.44	1.23	1.83	3.41	6.52	10.91	15.53	18.26	512
Multi family	3.32	0.19	0.59	1.40	2.71	4.85	8.04	11.29	512
Nonfarm Nonresidential	33.92	13.58	19.09	25.79	33.48	42.12	51.01	55.03	512
RE Loans Secured by Farml and	2.60	0.00	0.00	0.04	0.74	4.72	11.26	17.01	512
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Commercial and Industrial Loans	12.14	2.40	3.90	7.08	11.45	16.42	22.91	27.42	512
Loans to Individuals	2.98	0.14	0.30	0.78	2.14	4.37	8.79	13.59	512
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.09	0.44	0.67	512
Agricultural Loans	1.30	0.00	0.00	0.00	0.06	1.67	7.16	13.90	512
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Other Loans and Leases	1.11	0.00	0.00	0.06	0.61	1.89	4.42	6.30	512

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.87	1.31	2.55	4.33	7.90	13.13	18.16	21.49	512
Liquid Assets	24.11	8.52	11.88	16.92	22.99	30.96	39.18	44.73	512
Investment Securities	21.41	3.27	6.29	12.37	20.68	30.43	39.41	43.24	512
Net Loans and Leases	62.52	41.52	46.66	54.19	63.51	70.66	76.84	80.19	512
Net Lns, Ls & Stdbly Ltrs of Credit	62.96	42.02	46.88	54.63	63.84	71.13	77.31	80.81	512
Core Deposits	66.43	49.03	53.74	59.96	67.06	72.95	77.12	79.21	512
Noncore Funding	21.97	8.82	11.42	14.97	21.37	28.11	34.97	40.36	512
Time Deposits of \$100K or More	14.40	5.37	6.85	9.82	13.41	18.95	23.93	28.85	512
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Fed Funds Purchased and Repos	1.19	0.00	0.00	0.00	0.39	2.29	4.64	7.02	512
Net Fed Funds Purchased (Sold)	0.81	-3.45	-1.71	-0.00	0.08	1.97	4.22	6.53	512
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Oth Borrowings W/Rem Mat 1 Yr or Less	1.05	0.00	0.00	0.00	0.64	1.95	3.58	6.03	512
Earning Assets Repr in 1 Year	30.92	12.04	15.70	22.22	30.72	38.52	48.04	55.39	512
Int-Bearing Liab Repr in 1 Year	26.46	6.93	10.93	15.35	21.86	34.25	56.91	61.82	512
Long-Term Debt Repr in 1 Year	0.38	0.00	0.00	0.00	0.00	0.39	2.52	4.60	512
Net Assets Repriceable in 1 Year	3.76	-38.36	-25.39	-4.98	5.56	15.00	23.57	30.58	512
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.30	-9.13	-2.95	7.63	14.94	23.84	32.29	39.03	512
Net ST Noncore Funding Dependence	3.58	-15.71	-11.11	-2.66	4.03	9.62	17.97	21.85	512
Short-Term Inv/ST Noncore Funding	87.86	9.42	16.23	35.60	68.88	123.61	213.11	346.49	509
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.91	-11.78	-4.09	3.97	14.73	27.31	47.10	60.15	512
Net Loans and Leases/Total Deposits	76.15	50.03	56.38	65.07	77.04	86.69	95.85	103.35	512
Net Loans and Leases/Core Deposits	95.93	57.10	66.26	78.45	93.74	111.58	131.23	143.85	512
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.83	-0.18	0.00	0.00	0.10	1.21	3.99	6.99	188
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.17	-2.01	0.04	1.16	3.53	7.10	10.12	12.77	457
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.56	-0.23	-0.07	0.00	0.03	0.14	0.22	229
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.95	0.00	0.00	0.00	0.00	3.91	31.41	67.86	511
Available-For-Sale Securities	95.04	31.92	67.37	96.02	100.00	100.00	100.00	100.00	511
U. S. Treasury Securities	0.69	0.00	0.00	0.00	0.00	0.00	4.84	13.94	511
U. S. Agency Securities (excl MBS)	20.76	0.00	0.00	3.22	16.09	35.43	64.45	80.16	511
Municipal Securities	18.74	0.00	0.00	3.13	17.16	34.28	47.61	59.47	511
Mortgage-Backed Securities	46.36	0.00	3.27	24.68	48.00	66.51	85.45	95.16	511
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.60	2.43	511
Other Debt Securities	1.74	0.00	0.00	0.00	0.00	2.17	10.95	17.84	511
Mutual Funds and Equity Securities	0.42	0.00	0.00	0.00	0.00	0.34	2.45	5.91	511
Debt Securities 1 Year or Less	10.05	0.00	0.13	1.74	6.25	16.23	30.82	46.10	511
Debt Securities 1 To 5 Years	25.58	0.00	1.62	7.98	22.15	40.14	59.37	69.59	511
Debt Securities Over 5 Years	58.98	3.46	12.05	36.44	62.81	81.37	92.96	96.70	511
Pledged Securities	44.23	2.24	8.45	24.10	44.34	63.40	81.87	90.61	511
Structured Notes, Fair Value	2.78	0.00	0.00	0.00	0.00	3.82	13.91	25.95	511

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.31	0.00	0.00	0.10	0.23	0.50	0.90	1.20	512
Provision for Ln&Ls Losses/Avg Lns&Ls	0.48	0.00	0.00	0.16	0.38	0.75	1.36	1.76	512
Provision for Ln&Ls Losses/Net Losses	167.63	-401.45	0.00	32.49	98.68	223.80	645.28	1336.07	503
Ln&Ls Allowance/Total Loans & Leases	1.86	0.92	1.05	1.30	1.72	2.31	3.16	4.05	512
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.13	0.93	1.21	2.28	4.49	14.25	42.68	95.01	456
ALLL/Nonaccrual Assets	100.08	26.25	32.71	47.21	77.68	131.49	233.85	405.91	508
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	96.44	25.17	32.03	45.31	73.64	127.56	223.19	348.83	510
Gross Ln&Ls Losses/Avg Loans & Leases	0.59	0.00	0.03	0.11	0.37	0.96	1.78	2.73	512
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.01	0.05	0.13	0.30	0.48	512
Net Losses/Avg Loans and Leases	0.48	-0.04	0.00	0.05	0.30	0.80	1.58	2.33	512
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Recoveries/Prior Year-End Losses	2.88	0.08	0.25	0.68	1.75	4.21	9.00	15.76	444
Earnings Coverage of Net Losses (X)	12.02	-51.49	-0.72	1.20	3.86	14.16	61.86	131.65	503
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.45	-0.01	-0.00	0.02	0.22	0.71	1.74	2.26	512
RE Loans Secured By 1-4 Family	0.38	-0.02	-0.00	0.00	0.18	0.64	1.40	2.19	512
Revolving	0.24	-0.04	-0.01	0.00	0.00	0.25	1.45	2.39	489
Closed-End	0.38	-0.05	-0.01	0.00	0.15	0.59	1.53	2.78	512
Commercial Real Estate Loans	0.47	-0.07	-0.01	0.00	0.12	0.81	2.11	3.30	512
Construction and Land Dev	0.84	-0.33	-0.06	0.00	0.00	1.12	5.11	8.91	505
Multi family	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.41	501
Nonfarm Nonresidential	0.27	-0.06	-0.01	0.00	0.00	0.44	1.25	2.64	512
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.33	406
Commercial and Industrial Loans	0.44	-0.43	-0.20	-0.02	0.01	0.66	2.45	4.31	509
Loans to Depository Institutions	0.00	-41.17	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	1.11	0.07	0.10	0.28	0.68	1.64	3.57	5.33	328
Credit Card Loans	1.59	-0.80	-0.42	0.00	0.63	3.04	6.30	10.29	157
Agricultural Loans	-0.00	-0.10	-0.00	0.00	0.00	0.00	0.00	0.00	316
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	0.22	-0.65	-0.03	0.00	0.00	0.00	1.23	4.84	452

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.99	0.07	0.15	0.38	0.82	1.45	2.39	3.03	512
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.01	0.13	0.37	0.64	512
Nonaccrual Loans and Leases	2.77	0.32	0.56	1.07	2.13	4.03	7.12	9.73	512
90+ Days PD and Nonaccrual Loans and Leases	2.91	0.42	0.61	1.21	2.29	4.14	7.39	9.87	512
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.17	0.35	512
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	512
Nonaccrual Restructured	0.64	0.00	0.00	0.01	0.37	1.12	2.31	3.38	512
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.99	0.07	0.15	0.38	0.82	1.45	2.39	3.02	512
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.01	0.13	0.38	0.64	512
Nonaccrual Assets	2.80	0.33	0.59	1.14	2.17	4.07	7.12	9.73	512
30+ Days PD & Nonaccrual Assets	3.99	0.76	1.02	1.91	3.20	5.60	8.99	11.55	512
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.86	0.23	0.39	0.76	1.42	2.69	4.91	6.29	512
90+ PD & Nonaccrual Assets + OREO	2.78	0.34	0.56	1.11	2.17	3.76	7.31	9.33	512
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	3.42	0.40	0.65	1.34	2.80	4.87	8.53	11.40	512
Allowance for Loan & Lease Losses	279.36	48.96	72.08	146.56	263.03	389.59	547.28	734.89	512
Equity Cap + ALLL	33.00	3.75	5.65	12.81	24.82	47.48	85.83	123.35	504
Tier 1 Cap + ALLL	32.64	3.90	6.42	14.19	27.96	58.17	170.59	360.79	512
Loans & Leases + RE Acquired	5.29	0.69	1.07	2.15	4.25	7.43	12.42	17.08	512

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	1.01	0.03	0.13	0.36	0.81	1.55	2.47	3.40	512
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.41	0.73	512
- Nonaccrual	3.08	0.29	0.57	1.19	2.35	4.45	7.90	10.15	512
Coml & Indl - 30-89 Days PD	0.71	0.00	0.00	0.08	0.39	1.19	2.63	3.78	509
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.29	0.68	509
- Nonaccrual	1.51	0.00	0.00	0.18	0.88	2.57	5.41	8.27	509
Individuals - 30-89 Days PD	0.86	0.00	0.00	0.18	0.65	1.50	2.70	3.74	510
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.48	510
- Nonaccrual	0.38	0.00	0.00	0.00	0.13	0.67	1.57	3.34	510
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agri cul tural - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.55	1.51	316
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	316
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.78	3.06	316
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	0.19	0.00	0.00	0.00	0.00	0.04	1.29	4.47	452
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	452
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.13	2.60	452
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.22	0.00	0.08	0.41	0.97	1.82	2.93	3.67	512
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.42	0.80	512
- Nonaccrual	2.15	0.00	0.15	0.64	1.56	3.40	5.43	7.54	512
Revol vi ng - 30-89 Days PD	0.48	0.00	0.00	0.00	0.27	0.91	1.75	2.69	489
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.36	489
- Nonaccrual	0.69	0.00	0.00	0.00	0.21	1.20	3.02	5.38	489
Closed-End - 30-89 Days PD	1.33	0.00	0.08	0.40	1.02	2.00	3.37	4.28	512
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.09	0.44	0.94	512
- Nonaccrual	2.46	0.00	0.12	0.67	1.75	3.78	6.94	8.90	512
- Jr Li en 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.11	0.27	0.43	512
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	512
- Jr Li en Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.23	0.59	1.18	512
Commercial RE - 30-89 Days PD	0.81	0.00	0.00	0.14	0.59	1.42	2.61	3.59	512
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.01	0.33	0.70	512
- Nonaccrual	3.81	0.04	0.40	1.11	2.96	5.79	10.34	12.70	512
Const & Dev - 30-89 Days PD	0.86	0.00	0.00	0.00	0.21	1.34	4.18	6.38	505
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.16	1.44	505
- Nonaccrual	8.42	0.00	0.00	0.51	4.96	16.39	29.31	38.62	505
Mul ti fami ly - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.00	1.62	4.34	501
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
- Nonaccrual	1.39	0.00	0.00	0.00	0.00	1.36	8.47	16.48	501
Nonfarm Nres- 30-89 Days PD	0.74	0.00	0.00	0.05	0.47	1.34	2.65	3.58	512
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.74	512
- Nonaccrual	2.76	0.00	0.05	0.73	2.02	4.14	6.89	9.70	512
Farm land - 30-89 Days PD	0.32	0.00	0.00	0.00	0.00	0.30	2.17	4.16	406
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	406
- Nonaccrual	1.30	0.00	0.00	0.00	0.00	1.15	8.82	17.22	406
Credi t Card - 30-89 Days PD	0.99	0.00	0.00	0.00	0.67	1.61	3.33	5.61	157
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.00	0.46	1.19	2.54	157
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	157

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.27	0.00	0.00	7.49	9.19	10.55	12.10	13.55	512
Tier 1 RBC Ratio	13.97	0.00	0.00	10.86	13.13	15.88	19.50	21.73	512
Total Risk-Based Capital Ratio	15.49	0.00	0.00	12.45	14.50	17.30	20.75	22.97	512
Tangible Tier 1 Leverage Ratio	9.40	-0.40	0.00	7.38	9.15	10.46	12.10	13.53	512
Tangible Common Eq Cap/Tan Assets	8.12	2.59	4.40	6.17	8.20	9.78	12.05	13.93	512
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.27	2.67	4.07	6.79	9.99	13.77	17.28	19.61	512
Standby Letters of Credit	0.37	0.00	0.00	0.09	0.25	0.54	1.03	1.45	512
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.27	512
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.78	0.00	0.00	0.00	0.00	1.16	3.79	10.51	512
Interest Rate Contracts	0.78	0.00	0.00	0.00	0.00	1.16	3.79	10.51	512
Interest Rate Futures & Forward Contr	0.15	0.00	0.00	0.00	0.00	0.00	1.00	3.05	512
Written Options Contr (Int Rate)	0.16	0.00	0.00	0.00	0.00	0.00	1.17	3.05	512
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	1.03	2.05	512
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	16.35	4.61	6.72	11.01	15.85	21.25	27.27	31.39	512



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	512
Ins Under Assets(P/C)/Tot Ins Und Ast	18.78	0.00	0.00	0.00	0.00	5.31	80.93	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	81.21	0.00	0.00	68.51	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	8.10	0.00	0.00	0.00	0.00	0.00	0.00	38.89	12
Ins Activities Revenue/Adj Oper Inc	0.30	0.00	0.00	0.00	0.00	0.17	1.69	5.74	512
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	253
Credit Rel Prem Inc/Tot Prem Inc	67.51	0.00	0.00	2.55	93.75	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	32.48	0.00	0.00	0.00	0.00	72.33	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Ins Net Inc (P/C)/Equity (P/C)	28.47	-23.14	-23.14	-23.14	-8.69	30.01	73.69	88.24	3
Ins Net Inc (L/H)/Equity (L/H)	3.34	-4.06	-3.65	0.09	3.34	5.66	7.73	7.79	11
Insur Ben, Losses, Exp/Insur Premiums	67.13	0.00	0.00	4.03	32.26	97.17	175.00	209.44	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.65	0.00	0.00	0.00	0.00	0.00	0.73	3.33	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
CSV Life Insurance/Tier 1 Cap + ALLL	10.81	0.00	0.00	0.73	13.07	20.50	28.17	94.54	510
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	512
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Cost: Interest-Bearing Deposits	0.53	0.08	0.08	0.08	0.08	0.53	0.79	0.88	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-58.20	-100.00	-100.00	-100.00	-100.00	-5.91	24.06	40.36	54
Total Selected Assets	-39.87	-100.00	-100.00	-100.00	-33.72	1.82	57.67	164.88	67
Deposits	-25.02	-90.50	-90.50	-90.50	-90.50	-25.02	14.25	27.35	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.27	0.00	0.00	24.55	91.32	105.53	153.63	313.22	229
Dividends Paid/Net Income	17.09	0.00	0.00	0.00	9.84	34.55	59.41	80.56	470
Net Income - Dividends/Avg Equity	5.89	-4.98	0.00	2.51	5.63	8.89	12.45	17.28	504
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	87.37	0.00	0.00	0.00	100.00	129.84	244.96	430.77	266
Dividends From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.22	1.86	3.76	266
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Dividends From All Subsidiaries	94.41	0.00	0.00	0.62	100.06	134.47	263.22	453.22	266
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	18.20	0.00	0.00	0.00	0.00	39.04	75.20	98.22	451
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.24	1.24	451
Mgt & Service Fees From Bank Subs	0.26	0.00	0.00	0.00	0.00	0.00	0.00	11.82	451
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	451
Operating Income From Bank Subs	21.99	0.00	0.00	0.00	8.18	45.76	84.72	114.66	451
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	59.93	0.00	0.00	0.00	100.00	100.00	100.00	106.01	157
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.62	157
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	157
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	157
Operating Inc From Nonbank Subs	63.67	0.00	0.00	1.35	100.00	100.00	100.00	166.95	157
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	3.00	0.00	0.00	0.00	0.00	0.00	13.50	26.42	37
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Operating Income From Sub BHCs	3.62	0.00	0.00	0.00	0.00	0.00	18.02	26.42	37
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.50	0.00	0.00	0.00	78.89	99.65	100.00	100.00	392
Interest Income From Bank Subs	3.03	0.00	0.00	0.00	0.00	0.04	55.21	100.00	392
Mgt & Serv Fees From Bank Subs	1.56	0.00	0.00	0.00	0.00	0.00	9.08	69.35	392
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	5.04	392
Operating Income From Bank Subs	71.20	0.00	0.00	20.00	98.67	100.00	100.00	100.00	392
Dividends From Nonbank Subs	3.76	0.00	0.00	0.00	0.00	0.26	25.46	95.79	392
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.01	392
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	392
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	392
Operating Inc From Nonbank Subs	4.15	0.00	0.00	0.00	0.00	1.59	58.00	100.00	392
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	392
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	392
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	392
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	392
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	392
Loans and Adv From Subs/ST Debt	720.51	0.00	0.00	0.00	217.82	732.18	4159.06	5636.22	86
Loans and Adv From Subs/Total Debt	184.35	0.00	0.00	0.00	97.77	301.29	702.25	1571.64	180

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
3109904	804,755	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	941,773	ADAM BANK GROUP, INC.	TAMPA, FL	
1055623	551,850	ADBANC, INC.	OGALLALA, NE	
2467474	594,586	ADIRONDACK BANCORP, INC.	UTICA, NY	
3472176	869,525	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	536,673	ALBANK CORPORATION	CHICAGO, IL	
2127068	551,837	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	New Y-9C/BHCPR reporter
3123638	508,664	ALLIANCE BANCSHARES CORPORATION	CHANTILLY, VA	
1127146	598,425	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	574,437	ALTRUST FINANCIAL SERVICES, INC.	CULLMAN, AL	
1020676	809,015	AMALGAMATED INVESTMENTS COMPANY	CHICAGO, IL	
1201457	810,100	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	726,076	AMERICAN NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	961,521	AMERICAN BANCORP, LTD.	DICKINSON, ND	
1136269	592,771	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	790,824	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1095414	669,432	AMERICAN CENTRAL BANCORPORATION	SPRINGFIELD, IL	
3035049	516,411	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
2312837	590,481	AMERICAN RIVER BANCSHARES	RANCHO CORDOVA, CA	
1066441	663,592	AMERICAN STATE BANCSHARES, INC.	GREAT BEND, KS	
1107193	639,756	AMERICAN BANCSHARES, INC.	WOLFFORTH, TX	
1117316	964,018	AMERICAN FINANCIAL, INC.	JOHNSTOWN, PA	
2710796	699,290	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	795,873	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	601,443	ARMED FORCES BENEFIT ASSOCIATION	ALEXANDRIA, VA	
3196584	572,451	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	797,422	ASB BANCORP, INC.	ASHEVILLE, NC	
3555686	999,610	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	Moved from Peer 3
3840029	779,231	ATLANTIC COAST FINANCIAL CORPORATION	JACKSONVILLE, FL	New Y-9C/BHCPR reporter
1129533	760,626	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	661,291	AVENUE FINANCIAL HOLDINGS, INC.	NASHVILLE, TN	
1081613	650,236	B.P.C. CORPORATION	COOKEVILLE, TN	
1895397	558,939	BANCSHARES OF JACKSON HOLE, INC.	JACKSON, WY	
1135002	658,871	BANCTENN CORP.	KINGSPORT, TN	
1030040	930,584	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	560,608	BANK OF SOUTH SIDE VIRGINIA CORP.	CARSON, VA	
1247455	733,121	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	727,909	BANKFIVE, MHC	FALL RIVER, MA	
1201363	772,059	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	705,400	BANCSHARES, INC., THE	WINTER PARK, FL	
1209248	756,043	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
3832949	639,453	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	611,273	BEACH COMMUNITY BANCSHARES, INC.	FORT WALTON BEACH, FL	
4297853	573,529	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	New Y-9C/BHCPR reporter
2728157	889,099	BERKSHIRE BANCORP, INC.	NEW YORK, NY	
1919770	913,723	BIG SANDY HOLDING COMPANY	LIMON, CO	
1491913	565,027	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	671,946	BLUE VALLEY BANK CORP.	OVERLAND PARK, KS	
1248162	691,303	BNCCORP, INC.	BISMARCK, ND	
3807974	809,085	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	765,702	BOU BANCORP, INC.	OGDEN, UT	

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1471960	531,213	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	718,682	BSB BANCORP INC.	BELMONT, MA	
3189728	505,654	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
3488850	654,120	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	939,518	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	786,966	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	713,388	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	707,603	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	668,037	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	822,522	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	647,371	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	641,230	CARVER BANCORP, INC.	NEW YORK, NY	New Y-9C/BHCPR reporter
2254508	679,786	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3819267	826,819	CBM FLORIDA HOLDING COMPANY	BRADENTON, FL	
1118283	631,223	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	643,320	CENLAR CAPITAL CORPORATION	EWING, NJ	New Y-9C/BHCPR reporter
1106132	598,809	CENTRABANC CORPORATION	WACO, TX	
2746049	523,572	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	677,215	CENTRAL BANCORPORATION	PROVO, UT	
1203899	677,928	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	906,659	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	555,350	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	834,684	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	803,708	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	961,331	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
3632756	551,968	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	722,588	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	582,565	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	New Y-9C/BHCPR reporter
3485989	695,145	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	640,740	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	639,568	CHEVIOT FINANCIAL CORPORATION	CHEVIOT, OH	New Y-9C/BHCPR reporter
3434633	605,061	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	611,831	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	502,080	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
2244545	638,057	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	606,555	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	828,337	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	555,904	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	598,851	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	667,843	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	674,925	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	528,781	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	New Y-9C/BHCPR reporter
1118368	909,426	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	845,570	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	547,074	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	657,070	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	567,789	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	785,998	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
3153242	924,111	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	856,215	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	930,798	CNB CORPORATION	CONWAY, SC	

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
3444801	660,855	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	619,694	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	790,455	COLOEAST BANKSHARES, INC.	LAMAR, CO	
4201748	638,943	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	New Y-9C/BHCPR reporter
1838974	738,442	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	664,702	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	938,115	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	553,953	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	558,807	COMMUNITY BANCORP	DERBY, VT	
1247398	784,663	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	754,639	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	526,333	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	792,156	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	535,934	COMMUNITY BANKERS, INC.	FORT WORTH, TX	New Y-9C/BHCPR reporter
3834738	507,840	COMMUNITY FINANCIAL CORPORATIO	STAUNTON, VA	New Y-9C/BHCPR reporter
1097986	567,600	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2593083	507,849	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
2754585	532,425	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	584,413	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	684,897	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	623,225	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	624,806	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	683,390	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	539,137	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	New Y-9C/BHCPR reporter
1130931	508,446	CORTLAND BANCORP	CORTLAND, OH	
2524788	689,517	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	628,971	CROGHAN BANCSHARES, INC.	FREMONT, OH	New Y-9C/BHCPR reporter
1102581	666,183	CU BANK SHARES, INC.	DALLAS, TX	
2242523	953,158	D.L. EVANS BANCORP	BURLEY, ID	
2497462	518,172	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	538,982	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	814,831	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	845,087	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	582,946	DIMECO, INC	HONESDALE, PA	
1117455	626,333	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	582,246	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	560,175	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	782,608	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1135909	538,820	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	555,921	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	916,274	ECB BANCORP, INC.	ENGELHARD, NC	
3806511	616,800	EMBASSY BANCORP, INC	BETHLEHEM, PA	New Y-9C/BHCPR reporter
1480944	512,838	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	New Y-9C/BHCPR reporter
3695957	768,491	ENB FINANCIAL CORP	EPHRATA, PA	
3180547	600,206	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	961,790	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	586,495	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	775,793	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	557,421	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	565,070	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	517,970	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1138450	788,328	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	869,733	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	944,783	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	550,885	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	630,413	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	672,191	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	580,674	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	594,229	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3818822	571,918	FB BANCORP	SAN ANTONIO, TX	New Y-9C/BHCPR reporter
3031902	506,152	FCB FINANCIAL CORP.	SAVANNAH, GA	
2348274	623,328	FCT BANCSHARES, INC.	WACO, TX	New Y-9C/BHCPR reporter
2121552	665,589	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	677,739	FIDELITY COMPANY	DUBUQUE, IA	
2858773	638,883	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	516,444	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	575,657	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	New Y-9C/BHCPR reporter
1138188	562,503	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	536,825	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	702,707	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	897,889	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	590,508	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	New Y-9C/BHCPR reporter
1838590	558,354	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	644,936	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	New Y-9C/BHCPR reporter
2385493	722,089	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	523,548	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	739,537	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	558,168	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1119404	722,433	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	530,053	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1105470	592,663	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	556,581	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	New Y-9C/BHCPR reporter
3821916	834,673	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	New Y-9C/BHCPR reporter
1983977	643,033	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	757,818	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	602,505	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	885,846	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	629,797	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	837,488	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	771,553	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	541,590	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
1249039	929,129	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	996,137	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	New Y-9C/BHCPR reporter
2568102	799,988	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3842658	681,048	FIRST FOUNDATION INC.	IRVINE, CA	New Y-9C/BHCPR reporter
1095889	545,224	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	629,030	FIRST ILLINOIS CORPORATION	DECATUR, IL	New Y-9C/BHCPR reporter
3393178	611,845	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	555,413	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	823,693	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	923,281	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1076123	528,243	FIRST NATIONAL CORPORATION	STRASBURG, VA	

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1426755	981,526	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	534,470	FIRST NEBRASKA BANC, INC.	SIDNEY, NE	
2880626	793,526	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	628,034	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	New Y-9C/BHCPR reporter
1119383	722,665	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	654,399	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	546,284	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	New Y-9C/BHCPR reporter
2521509	759,699	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	735,658	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	888,263	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	577,037	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	870,748	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	988,364	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
4121912	588,352	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	New Y-9C/BHCPR reporter
2127657	797,359	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	661,019	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	730,066	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	751,898	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	827,582	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	695,477	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	627,399	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
3223828	770,838	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	550,626	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	598,092	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	746,649	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	810,564	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	893,101	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	934,529	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3200463	987,231	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	Moved from Peer 3
3367094	576,728	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	628,412	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
1064915	536,736	GN BANKSHARES, INC.	GIRARD, KS	
1203714	671,946	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	941,669	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	631,980	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	579,426	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	New Y-9C/BHCPR reporter
3309889	647,491	GSB, MHC	GREENFIELD, MA	
1096952	574,270	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	649,334	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	544,455	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	609,942	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	850,917	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	709,458	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	609,709	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	536,744	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	576,825	HEARTLAND BANCORP	GAHANNA, OH	
1917600	944,768	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1055089	555,740	HERITAGE GROUP, INC.	AURORA, NE	
1109496	571,711	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	783,057	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	613,277	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
2500719	706,072	HMN FINANCIAL, INC.	ROCHESTER, MN	New Y-9C/BHCPR reporter
3851191	978,438	HOME BANCORP, INC.	LAFAYETTE, LA	New Y-9C/BHCPR reporter
3234105	616,117	HOME STATE BANCORP	LOVELAND, CO	
1209181	593,845	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	942,259	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	574,264	HONAT BANCORP, INC.	HONESDALE, PA	
1125740	665,022	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	989,185	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1208054	592,596	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	964,500	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	808,752	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3059504	968,798	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
3734753	627,808	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	569,771	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	962,140	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2737766	586,520	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	558,805	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1109290	980,363	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	534,030	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	892,524	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	575,258	JJR HOLDING COMPANY, INC.	BRI CK, NJ	
4208961	697,595	JRMB II, INC	LAWTON, OK	
4253073	944,981	KAISER FEDERAL FINANCIAL GROUP	COVINA, CA	New Y-9C/BHCPR reporter
1140127	550,684	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	677,228	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	574,328	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	619,609	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	791,905	LCNB CORP.	LEBANON, OH	
1416578	595,940	LEGEND BANCORP, INC.	BOWIE, TX	
3851285	835,798	LIBERTY BANSHARES IOWA, INC.	WEST DES MOINES, IA	New Y-9C/BHCPR reporter
1145001	705,259	LIBERTY CAPITAL, INC.	WILMINGTON, OH	New Y-9C/BHCPR reporter
1130548	569,546	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	New Y-9C/BHCPR reporter
1086748	859,553	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	680,384	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	594,886	LINCOLN BANCORP	REINBECK, IA	
1097173	665,711	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	858,016	LOVE SAVINGS HOLDING COMPANY	SAINT LOUIS, MO	New Y-9C/BHCPR reporter
4268349	762,580	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	608,257	LYONS BANCORP, INC.	LYONS, NY	New Y-9C/BHCPR reporter
2052777	743,349	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	933,789	MACHI AS BANCORP, MHC	MACHI AS, ME	
1123933	506,496	MACKINAC FINANCIAL CORPORATION	MANI STIQUE, MI	Moved from Peer 5
2427665	847,354	MACON BANCORP	FRANKLIN, NC	
1135413	751,426	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	520,409	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	833,037	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	New Y-9C/BHCPR reporter
3805297	651,604	MALVERN FEDERAL MUTUAL HOLDING	PAOLI, PA	New Y-9C/BHCPR reporter
1139363	792,763	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	902,092	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	617,083	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	902,762	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	



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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1099328	705, 801	MERCANTILE BANCORP, INC.	QUINCY, IL	
3696093	624, 165	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	595, 548	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	658, 737	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	738, 164	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	614, 278	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	New Y-9C/BHCPR reporter
2820211	590, 055	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	677, 081	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	717, 625	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	513, 797	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	656, 889	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	877, 771	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	597, 428	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	504, 447	MIDWEST BANC HOLDING CO.	PIERCE, NE	Moved from Peer 5
3719992	659, 563	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	937, 708	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1119495	904, 685	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	595, 109	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	901, 261	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	648, 522	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	515, 124	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	644, 164	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	818, 916	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	842, 521	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	523, 960	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	923, 287	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	502, 512	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	526, 879	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
3306806	572, 648	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	New Y-9C/BHCPR reporter
1070756	697, 767	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	653, 671	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	580, 996	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	726, 504	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	754, 414	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	768, 447	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	627, 948	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
3823844	636, 583	NEXBANK CAPITAL, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
1070569	504, 435	NEXTIER INCORPORATED	BUTLER, PA	
1827893	618, 496	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	640, 831	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	788, 330	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3778542	762, 868	NORTH JERSEY COMMUNITY BANCORP	ENGLEWOOD CLIFFS, NJ	
3109070	669, 195	NORTH STATE BANCORP	RALEIGH, NC	
2962737	588, 414	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	913, 210	NORTH VALLEY BANCORP	REDDING, CA	
2324111	594, 988	NORTHEAST BANCORP	LEWISTON, ME	
1246935	751, 241	NORTHERN BANCORP, INC.	WOBBURN, MA	
2934305	681, 760	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	965, 811	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	821, 170	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	668, 538	NORTHWEST INDIANA BANCORP	MUNSTER, IN	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
4029474	883,764	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	New Y-9C/BHCPR reporter
2835475	961,969	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	685,529	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3912766	956,479	NUTMEG FINANCIAL MHC	NAUGATUCK, CT	New Y-9C/BHCPR reporter
2460569	693,806	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	593,513	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	712,185	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	853,874	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	902,770	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	624,138	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	New Y-9C/BHCPR reporter
3200221	803,408	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1076673	869,582	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	907,033	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	723,107	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	700,330	ONEIDA FINANCIAL CORP.	ONEIDA, NY	New Y-9C/BHCPR reporter
3596009	663,701	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	573,731	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
2454586	598,773	OUACHITA BANCSHARES CORP.	MONROE, LA	New Y-9C/BHCPR reporter
3595084	585,536	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	666,695	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	644,267	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	985,171	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1099908	546,849	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	694,698	PALM BANCORP	PALMERTON, PA	
3021800	984,389	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	761,772	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	774,604	PARKE BANCORP, INC	SEWELL, NJ	
2337081	558,658	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	793,114	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	926,122	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	907,006	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	523,953	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
4183536	557,910	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	New Y-9C/BHCPR reporter
1133174	900,007	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
1139541	631,749	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1866155	517,635	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
3145966	585,067	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	647,751	PIONEER BANCORP, INC.	ROSWELL, NM	New Y-9C/BHCPR reporter
3013225	668,354	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	702,250	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	670,885	PLATTE VALLEY FINANCIAL SERVI C	SCOTTSBLUFF, NE	
4132084	683,562	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	636,527	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	580,630	POST OAK BANCSHARES, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
1084575	542,943	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
2293329	804,584	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	540,009	PROVIDENT BANCORP	AMESBURY, MA	
2321419	607,076	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	597,771	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	508,080	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
3828652	814,441	PVF CAPITAL CORP.	SOLON, OH	New Y-9C/BHCPR reporter

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1118434	882,940	QNB CORP.	QUAKERTOWN, PA	
1130904	885,892	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	540,108	RBB BANCORP	LOS ANGELES, CA	New Y-9C/BHCPR reporter
1132243	602,268	RED RIVER BANCORP, INC.	GAINESVILLE, TX	New Y-9C/BHCPR reporter
1416439	890,060	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	958,288	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 3
3271230	578,157	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	832,831	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	985,940	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
3180060	855,998	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	New Y-9C/BHCPR reporter
2492485	802,270	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	525,338	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	537,882	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	New Y-9C/BHCPR reporter
2324429	836,731	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	645,920	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	784,838	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	698,969	SABINE BANCSHARES, INC.	MANY, LA	
2603928	602,402	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	847,644	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	598,950	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1493560	971,532	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	719,605	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	791,029	SBM FINANCIAL, INC.	GARDINER, ME	New Y-9C/BHCPR reporter
3308677	535,758	SBT BANCSHARES, INC.	DALLAS, TX	
1204029	570,747	SEAWAY BANCSHARES, INC.	CHICAGO, IL	New Y-9C/BHCPR reporter
1098509	539,204	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	924,637	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	669,549	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	682,219	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	686,198	SECURITY STAR BANCSHARES, INC.	ODESSA, TX	
1248573	661,712	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	600,177	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	900,471	SEVERN BANCORP, INC.	ANNAPOLIS, MD	New Y-9C/BHCPR reporter
3306815	973,010	SIFINANCIAL GROUP INC	WILLIMANTIC, CT	New Y-9C/BHCPR reporter
3076592	552,820	SIGNATURE BANCORP, INC.	TOLEDO, OH	New Y-9C/BHCPR reporter
3438097	744,197	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	648,080	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	737,453	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	877,569	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	758,659	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	969,277	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	857,928	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	591,243	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	513,683	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	770,178	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	752,720	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	610,848	SOUTHERN NATIONAL BANCORP OF	MCLEAN, VA	
2169871	693,277	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	629,271	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	886,213	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1247361	774,937	SPRING BANCORP, INC.	SPRINGFIELD, IL	

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1126729	944, 185	STARION BANCORPORATION	BISMARCK, ND	
1097771	921, 708	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	782, 479	STERLING BANCORP, INC.	SOUTHFIELD, MI	New Y-9C/BHCPR reporter
2290560	712, 051	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	856, 361	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	585, 858	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	612, 424	SUNWEST BANCORP, INC.	TUSTIN, CA	
1202883	515, 074	SWORD FINANCIAL CORPORATION	HORIZON, WI	
3841772	830, 070	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1140341	553, 500	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	760, 305	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	765, 246	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	695, 266	TF FINANCIAL CORPORATION	NEWTOWN, PA	New Y-9C/BHCPR reporter
3934562	761, 684	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	547, 660	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	742, 709	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	649, 343	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	527, 297	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	New Y-9C/BHCPR reporter
2523389	968, 592	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	733, 570	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	884, 131	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	705, 307	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1114940	555, 402	UNION BANKSHARES, INC.	MORRISVILLE, VT	New Y-9C/BHCPR reporter
1135516	914, 450	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	664, 336	UNITED BANCORPORATION	OSSEO, WI	
1136009	583, 801	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	623, 940	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	617, 423	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	810, 200	UNITY BANCORP, INC.	CLINTON, NJ	
3837962	616, 198	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	New Y-9C/BHCPR reporter
2082532	518, 585	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	781, 354	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	860, 146	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3461358	593, 815	VB TEXAS, INC.	HOUSTON, TX	
3251027	556, 059	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3292253	541, 834	VISION BANCSHARES, INC.	ADA, OK	
3004689	534, 110	WACCAMAW BANKSHARES, INC	WHITVILLE, NC	
1054813	532, 235	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
3922466	607, 907	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	New Y-9C/BHCPR reporter
1204104	759, 146	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3851230	569, 533	WBSB BANCORP, MHC	WEST BEND, WI	New Y-9C/BHCPR reporter
3803033	560, 786	WEBFIVE MHC	WEBSTER, MA	
1085255	589, 850	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	772, 740	WESTBRAND, INC.	MINOT, ND	
3831326	869, 273	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	New Y-9C/BHCPR reporter
1051979	684, 305	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	699, 847	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	508, 191	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	Moved from Peer 5
2784920	749, 600	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	700, 182	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	761, 877	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1247576	606,369	215 HOLDING CO.	MINNEAPOLIS, MN	
1035157	940,735	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 512 bank holding companies.