

| | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|---|------------|------------|------------|------------|------------|
| Number of BHCs in Peer Group | 452 | 442 | 439 | 438 | 414 |
| EARNINGS AND PROFITABILITY | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Net Interest Income (TE) | 3.49 | 3.44 | 3.43 | 3.33 | 3.38 |
| + Non-interest Income | 0.81 | 0.82 | 0.84 | 0.85 | 0.84 |
| - Overhead Expense | 3.08 | 3.05 | 3.09 | 3.17 | 3.07 |
| - Provision for Losses | 0.54 | 0.77 | 0.85 | 1.17 | 0.61 |
| + Securities Gains (Losses) | 0.05 | 0.06 | 0.05 | 0.04 | -0.08 |
| + Other Tax Equiv Adjustments | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 |
| = Pretax Net Oper Income (TE) | 0.77 | 0.51 | 0.41 | -0.04 | 0.46 |
| Net Operating Income | 0.53 | 0.32 | 0.21 | -0.13 | 0.28 |
| Net Income | 0.53 | 0.32 | 0.22 | -0.13 | 0.28 |
| Net Income (Sub S Adjusted) | 0.65 | 0.36 | 0.25 | 0.08 | 0.42 |
| PERCENT OF AVG EARNING ASSETS: | | | | | |
| Interest Income (TE) | 4.91 | 5.24 | 5.18 | 5.54 | 6.30 |
| Interest Expense | 1.11 | 1.48 | 1.43 | 1.95 | 2.65 |
| Net Interest Income (TE) | 3.81 | 3.77 | 3.76 | 3.61 | 3.65 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 0.84 | 1.02 | 1.12 | 1.18 | 0.52 |
| Earnings Coverage of Net Losses (X) | 6.67 | 4.34 | 3.89 | 3.42 | 6.38 |
| Ln&Ls Allowance/Total Loans & Leases | 1.94 | 1.91 | 1.95 | 1.84 | 1.40 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 4.47 | 4.61 | 4.70 | 4.22 | 2.42 |
| 30-89 Days Past Due Loans and Leases | 1.00 | 1.17 | 1.16 | 1.38 | 1.35 |
| LIQUIDITY AND FUNDING: | | | | | |
| Net Noncore Funding Dependence | 18.43 | 21.92 | 20.93 | 26.30 | 30.85 |
| Net ST Noncore Funding Dependence | 5.92 | 10.19 | 9.45 | 14.86 | 19.79 |
| Net Loans and Leases/Total Assets | 63.86 | 66.27 | 65.63 | 68.67 | 71.80 |
| CAPITALIZATION: | | | | | |
| Tier 1 Leverage Ratio | 9.35 | 8.88 | 8.84 | 8.51 | 8.65 |
| Equity Capital/Total Assets | 9.20 | 8.64 | 8.43 | 8.04 | 8.15 |
| Equity Capital+Minority Int/Total Assets | 9.28 | 8.72 | 8.52 | 8.11 | 8.22 |
| Tier 1 Common Eq Cap / T RWA | 11.18 | 10.22 | 10.36 | 9.42 | N/A |
| Net Loans&Ls/Equity Capital (X) | 7.38 | 8.22 | 8.33 | 9.19 | 9.42 |
| Cash Dividends/Net Income | 21.98 | 28.58 | 29.09 | 44.83 | 42.09 |
| Cash Dividends/Net Income (Sub S Adjusted) | 9.35 | 9.08 | 6.62 | 9.64 | 18.00 |
| Retained Earnings/Avg Equity Cap | 3.41 | 0.89 | -0.44 | -5.53 | -0.35 |
| PARENT COMPANY RATIOS: | | | | | |
| Short-Term Debt/Equity Capital | 0.45 | 0.41 | 0.53 | 0.68 | 0.73 |
| Long-Term Debt/Equity Capital | 1.86 | 2.33 | 2.17 | 2.19 | 0.91 |
| Equity Investment in Subs/Equity Cap | 113.20 | 115.25 | 115.32 | 115.38 | 115.32 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 92.15 | 88.51 | 95.49 | 94.71 | 103.03 |

| PERCENT OF AVERAGE ASSETS | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|---|------------|------------|------------|------------|------------|
| Interest Income (TE) | 4.51 | 4.78 | 4.74 | 5.11 | 5.84 |
| Less: Interest Expense | 1.02 | 1.35 | 1.30 | 1.80 | 2.46 |
| Equals: Net Interest Income (TE) | 3.49 | 3.44 | 3.43 | 3.33 | 3.38 |
| Plus: Non-Interest Income | 0.81 | 0.82 | 0.84 | 0.85 | 0.84 |
| Equals: Adj Operating Income (TE) | 4.34 | 4.31 | 4.31 | 4.23 | 4.25 |
| Less: Overhead Expense | 3.08 | 3.05 | 3.09 | 3.17 | 3.07 |
| Less: Provision for Loan and Lease Losses | 0.54 | 0.77 | 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 | 0.05 | 0.06 | 0.06 | 0.05 | -0.07 |
| Plus: Other Tax Equiv Adjustments | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 |
| Equals: Pretax Net Oper Inc (TE) | 0.77 | 0.51 | 0.41 | -0.04 | 0.46 |
| Less: Applicable Income Taxes (TE) | 0.23 | 0.20 | 0.20 | 0.10 | 0.18 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Operating Income | 0.53 | 0.32 | 0.21 | -0.13 | 0.28 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Income | 0.53 | 0.32 | 0.22 | -0.13 | 0.28 |
| Memo: Net Income (Last Four Qtrs) | 0.38 | 0.06 | 0.22 | -0.15 | 0.29 |
| MARGIN ANALYSIS: | | | | | |
| Avg Earning Assets / Avg Assets | 92.07 | 91.72 | 91.71 | 92.46 | 92.87 |
| Avg Int-Bearing Funds / Avg Assets | 78.88 | 80.29 | 80.10 | 81.07 | 81.10 |
| Int Income (TE) / Avg Earning Assets | 4.91 | 5.24 | 5.18 | 5.54 | 6.30 |
| Int Expense / Avg Earning Assets | 1.11 | 1.48 | 1.43 | 1.95 | 2.65 |
| Net Int Inc (TE) / Avg Earn Assets | 3.81 | 3.77 | 3.76 | 3.61 | 3.65 |
| YIELD OR COST: | | | | | |
| Total Loans and Leases (TE) | 5.78 | 5.92 | 5.90 | 6.03 | 6.69 |
| Interest-Bearing Bank Balances | 0.30 | 0.32 | 0.37 | 0.58 | 2.53 |
| Fed Funds Sold & Reverse Repos | 0.18 | 0.22 | 0.20 | 0.20 | 2.10 |
| Trading Assets | 1.79 | 1.70 | 1.55 | 2.23 | 2.44 |
| Total Earning Assets | 4.80 | 5.13 | 5.08 | 5.45 | 6.20 |
| Investment Securities (TE) | 3.32 | 3.79 | 3.69 | 4.48 | 5.07 |
| U. S. Treasury & Agency Sec (excl MBS) | 2.09 | 2.50 | 2.40 | 3.35 | 4.84 |
| Mortgage-Backed Securities | 3.14 | 3.95 | 3.74 | 4.64 | 4.77 |
| All Other Securities | 5.15 | 5.68 | 5.59 | 5.91 | 6.32 |
| Interest-Bearing Deposits | 1.07 | 1.45 | 1.40 | 2.02 | 2.88 |
| Time Deposits of \$100K or More | 1.60 | 2.02 | 1.97 | 2.76 | 3.86 |
| Time Deposits < \$100K | 1.70 | 2.17 | 2.12 | 2.95 | 3.96 |
| Other Domestic Deposits | 0.54 | 0.74 | 0.71 | 0.93 | 1.50 |
| Foreign Deposits | 0.32 | 0.49 | 0.30 | 0.78 | 2.51 |
| Fed Funds Purchased and Repos | 0.78 | 0.94 | 0.89 | 1.16 | 2.35 |
| Other Borrowed Funds & Trading Liab | 3.11 | 3.35 | 3.36 | 3.44 | 3.82 |
| All Interest-Bearing Funds | 1.29 | 1.68 | 1.63 | 2.22 | 3.03 |

| | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|--|------------|------------|------------|------------|------------|
| Avg Personnel Exp Per Employee (\$000) | 49 | 48 | 63 | 63 | 62 |
| Avg Assets per Employee (\$000) | 4,253 | 4,239 | 4,213 | 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 | 73.45 | 73.47 | 74.15 | 77.67 | 72.85 |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Total Overhead Expense | 3.08 | 3.05 | 3.09 | 3.17 | 3.07 |
| Personnel Expense | 1.59 | 1.56 | 1.56 | 1.56 | 1.63 |
| Net Occupancy Expense | 0.39 | 0.40 | 0.39 | 0.41 | 0.42 |
| Other Operating Expenses | 1.08 | 1.07 | 1.11 | 1.17 | 0.97 |
| Overhead Less Non-Interest Income | 2.24 | 2.18 | 2.21 | 2.26 | 2.16 |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): | | | | | |
| Total Overhead Expense | 71.95 | 72.06 | 72.72 | 76.19 | 71.44 |
| Personnel Expense | 37.22 | 36.76 | 36.67 | 37.43 | 38.40 |
| Net Occupancy Expense | 9.01 | 9.37 | 9.25 | 9.83 | 9.96 |
| Other Operating Expenses | 25.21 | 25.40 | 26.39 | 28.49 | 22.69 |
| Total Non-Interest Income | 18.04 | 18.26 | 18.62 | 19.34 | 19.28 |
| Fiduciary Activities Income | 0.89 | 0.95 | 0.98 | 0.88 | 1.03 |
| Serv Charges on Deposit Accts - Domestic | 5.81 | 6.33 | 6.18 | 7.06 | 7.43 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Banking Fees & Commissions | 0.54 | 0.52 | 0.49 | 0.48 | 0.63 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net Servicing Fees | 0.30 | 0.29 | 0.31 | 0.34 | 0.24 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance Activities Revenue | 0.27 | 0.33 | 0.35 | 0.41 | 0.47 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 0.29 | 0.66 | 0.71 | 1.03 | 0.91 |
| Other Non-Interest Income | 7.25 | 6.51 | 6.75 | 6.61 | 6.16 |
| Overhead Less Non-Interest Income | 52.99 | 52.78 | 53.17 | 56.31 | 51.68 |
| TAX RATIOS: | | | | | |
| Appl Inc Taxes/Pretax NOI (TE) | 17.23 | 16.45 | 13.69 | 13.21 | 15.96 |
| Appl Inc Tax+TE/Pretax NOI+TE | 26.92 | 27.55 | 26.05 | 26.70 | 26.77 |

| PERCENT OF TOTAL ASSETS | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|------------------------------------|------------|------------|------------|------------|------------|
| Real Estate Loans | 51.28 | 53.30 | 52.82 | 55.16 | 57.05 |
| Commercial and Industrial Loans | 8.05 | 8.38 | 8.30 | 8.76 | 9.55 |
| Loans to Individuals | 1.87 | 2.00 | 1.99 | 2.16 | 2.34 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural Loans | 1.02 | 0.98 | 0.90 | 0.93 | 0.94 |
| Other Loans and Leases | 0.84 | 0.86 | 0.86 | 0.80 | 0.81 |
| Net Loans and Leases | 63.86 | 66.27 | 65.63 | 68.67 | 71.80 |
| Debt Securities Over 1 Year | 18.20 | 15.93 | 16.86 | 14.92 | 14.74 |
| Mutual Funds and Equity Securities | 0.07 | 0.08 | 0.07 | 0.10 | 0.11 |
| Subtotal | 82.86 | 83.06 | 83.36 | 84.34 | 87.18 |
| Interest-Bearing Bank Balances | 5.11 | 4.35 | 4.33 | 3.08 | 0.76 |
| Federal Funds Sold & Reverse Repos | 0.37 | 0.63 | 0.52 | 0.67 | 0.78 |
| Debt Securities 1 Year or Less | 1.56 | 1.74 | 1.75 | 1.65 | 1.71 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Earning Assets | 91.07 | 91.00 | 91.20 | 90.92 | 91.30 |
| Non-Int Cash and Due From Dep Inst | 1.75 | 1.67 | 1.49 | 1.87 | 2.09 |
| Other Real Estate Owned | 0.94 | 0.91 | 0.93 | 0.75 | 0.35 |
| All Other Assets | 7.06 | 7.19 | 7.19 | 7.06 | 6.43 |

MEMORANDA:

| | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|
| Short-Term Investments | 7.71 | 7.44 | 7.29 | 6.07 | 3.79 |
| U. S. Treasury Securities | 0.13 | 0.24 | 0.28 | 0.15 | 0.05 |
| U. S. Agency Securities (excl MBS) | 3.98 | 4.17 | 4.27 | 3.85 | 3.58 |
| Municipal Securities | 4.33 | 3.74 | 3.90 | 3.43 | 3.20 |
| Mortgage-Backed Securities | 8.93 | 7.36 | 7.75 | 7.17 | 7.54 |
| Asset-Backed Securities | 0.02 | 0.02 | 0.02 | 0.02 | 0.00 |
| Other Debt Securities | 0.25 | 0.17 | 0.18 | 0.22 | 0.29 |
| RE Loans Secured by 1-4 Family | 17.09 | 17.47 | 17.30 | 17.43 | 17.60 |
| Revolving | 2.80 | 2.88 | 2.88 | 2.99 | 2.93 |
| Closed-End, Sec by First Liens | 12.95 | 13.13 | 12.94 | 12.92 | 12.90 |
| Closed-End, Sec by Junior Liens | 0.98 | 1.12 | 1.07 | 1.19 | 1.39 |
| Commercial Real Estate Loans | 30.53 | 32.12 | 31.83 | 33.96 | 35.88 |
| Construction and Land Dev | 5.40 | 6.52 | 6.17 | 7.99 | 10.63 |
| Multifamily | 2.03 | 2.05 | 2.04 | 1.98 | 1.92 |
| Nonfarm Nonresidential | 22.34 | 22.58 | 22.69 | 22.79 | 21.93 |
| RE Loans Secured by Farmland | 1.80 | 1.80 | 1.75 | 1.72 | 1.70 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | |
| Real Estate Loans | 79.51 | 79.78 | 79.71 | 79.60 | 78.90 |
| RE Loans Secured by 1-4 Family | 26.63 | 26.25 | 26.17 | 25.39 | 24.61 |
| Revolving | 4.32 | 4.29 | 4.33 | 4.31 | 4.01 |
| Closed-End | 21.88 | 21.59 | 21.42 | 20.77 | 20.32 |
| Commercial Real Estate Loans | 47.39 | 47.88 | 47.94 | 48.80 | 49.35 |
| Construction and Land Dev | 8.33 | 9.67 | 9.26 | 11.44 | 14.52 |
| Multifamily | 3.15 | 3.08 | 3.09 | 2.88 | 2.67 |
| Nonfarm Nonresidential | 34.79 | 33.81 | 34.33 | 32.85 | 30.37 |
| RE Loans Secured by Farmland | 2.83 | 2.71 | 2.68 | 2.50 | 2.39 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and Industrial Loans | 12.45 | 12.49 | 12.46 | 12.59 | 13.26 |
| Loans to Individuals | 3.02 | 3.07 | 3.10 | 3.20 | 3.35 |
| Credit Card Loans | 0.07 | 0.08 | 0.08 | 0.08 | 0.07 |
| Agricultural Loans | 1.62 | 1.50 | 1.40 | 1.38 | 1.33 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Loans and Leases | 1.32 | 1.30 | 1.30 | 1.17 | 1.14 |

| PERCENT OF TOTAL ASSETS | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|---------------------------------------|------------|------------|------------|------------|------------|
| Short-Term Investments | 7.71 | 7.44 | 7.29 | 6.07 | 3.79 |
| Liquid Assets | 22.51 | 20.60 | 20.92 | 18.62 | 16.16 |
| Investment Securities | 20.54 | 18.43 | 19.38 | 17.36 | 16.97 |
| Net Loans and Leases | 63.86 | 66.27 | 65.63 | 68.67 | 71.80 |
| Net Lns, Ls & Stdby Ltrs of Credit | 64.37 | 66.80 | 66.15 | 69.24 | 72.50 |
| Core Deposits | 65.06 | 62.66 | 63.79 | 60.98 | 58.36 |
| Noncore Funding | 23.39 | 26.15 | 25.21 | 28.73 | 31.08 |
| Time Deposits of \$100K or More | 14.98 | 16.18 | 15.83 | 16.22 | 15.29 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Fed Funds Purchased and Repos | 1.38 | 1.59 | 1.55 | 1.71 | 1.97 |
| Net Fed Funds Purchased (Sold) | 1.03 | 1.00 | 1.07 | 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 | 0.99 | 1.23 | 1.06 | 1.87 | 2.83 |
| Earning Assets Repr in 1 Year | 31.61 | 33.94 | 33.05 | 33.79 | 36.20 |
| Int-Bearing Liab Repr in 1 Year | 28.29 | 31.36 | 30.83 | 33.89 | 35.34 |
| Long-Term Debt Repr in 1 Year | 0.38 | 0.39 | 0.33 | 0.50 | 0.65 |
| Net Assets Repriceable in 1 Year | 2.46 | 1.76 | 1.43 | -1.13 | -0.59 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | |
| Net Noncore Funding Dependence | 18.43 | 21.92 | 20.93 | 26.30 | 30.85 |
| Net ST Noncore Funding Dependence | 5.92 | 10.19 | 9.45 | 14.86 | 19.79 |
| Short-Term Inv/ST Noncore Funding | 74.71 | 52.03 | 52.66 | 36.19 | 20.66 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | 13.39 | 6.08 | 7.20 | -0.06 | -5.35 |
| Net Loans and Leases/Total Deposits | 78.19 | 81.47 | 80.08 | 85.09 | 92.11 |
| Net Loans and Leases/Core Deposits | 99.96 | 107.90 | 104.83 | 115.51 | 126.48 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | 0.74 | 0.86 | 0.28 | 0.47 | 0.18 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 4.72 | 4.10 | 0.39 | 1.42 | 0.32 |
| Struct Notes Appr(Depr)/T1 Cap | 0.10 | 0.16 | -0.24 | -0.17 | -0.02 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | |
| Held-To-Maturity Securities | 3.88 | 3.88 | 3.63 | 4.97 | 5.88 |
| Available-For-Sale Securities | 96.12 | 96.12 | 96.23 | 95.03 | 94.12 |
| U. S. Treasury Securities | 0.67 | 1.48 | 1.51 | 1.02 | 0.28 |
| U. S. Agency Securities (excl MBS) | 20.88 | 24.61 | 23.84 | 24.98 | 23.89 |
| Municipal Securities | 20.38 | 19.73 | 19.64 | 19.33 | 19.16 |
| Mortgage-Backed Securities | 45.96 | 41.38 | 42.00 | 42.25 | 44.05 |
| Asset-Backed Securities | 0.08 | 0.08 | 0.08 | 0.09 | 0.01 |
| Other Debt Securities | 1.37 | 1.06 | 1.11 | 1.28 | 1.85 |
| Mutual Funds and Equity Securities | 0.40 | 0.51 | 0.42 | 0.67 | 0.74 |
| Debt Securities 1 Year or Less | 8.98 | 10.95 | 10.46 | 10.61 | 11.49 |
| Debt Securities 1 To 5 Years | 25.86 | 29.49 | 28.24 | 29.02 | 26.56 |
| Debt Securities Over 5 Years | 60.69 | 53.66 | 55.62 | 54.45 | 57.49 |
| Pledged Securities | 48.01 | 52.19 | 50.92 | 55.53 | 59.80 |
| Structured Notes, Fair Value | 3.12 | 3.51 | 3.66 | 2.44 | 0.61 |

ANALYSIS RATIOS

| | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|---------------------------------------|------------|------------|------------|------------|------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.54 | 0.77 | 0.85 | 1.17 | 0.61 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.82 | 1.13 | 1.25 | 1.63 | 0.83 |
| Provision for Ln&Ls Losses/Net Losses | 129.67 | 138.19 | 129.33 | 166.28 | 193.62 |
| Ln&Ls Allowance/Total Loans & Leases | 1.94 | 1.91 | 1.95 | 1.84 | 1.40 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 5.10 | 3.68 | 3.12 | 3.10 | 5.80 |
| ALL/Nonaccrual Assets | 98.64 | 86.98 | 87.57 | 90.40 | 128.23 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 92.04 | 79.21 | 80.03 | 79.48 | 108.51 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.95 | 1.12 | 1.22 | 1.25 | 0.57 |
| Recoveries/Avg Loans and Leases | 0.10 | 0.08 | 0.08 | 0.06 | 0.05 |
| Net Losses/Avg Loans and Leases | 0.84 | 1.02 | 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 | 8.18 | 7.20 | 10.11 | 15.40 | 27.84 |
| Earnings Coverage of Net Losses (X) | 6.67 | 4.34 | 3.89 | 3.42 | 6.38 |

NET LOAN AND LEASE LOSSES BY TYPE

| | | | | | |
|-------------------------------------|------|------|------|------|------|
| Real Estate Loans | 0.81 | 0.93 | 1.04 | 1.00 | 0.38 |
| RE Loans Secured By 1-4 Family | 0.64 | 0.63 | 0.73 | 0.69 | 0.25 |
| Revolving | 0.42 | 0.38 | 0.44 | 0.45 | 0.15 |
| Closed-End | 0.67 | 0.68 | 0.80 | 0.66 | 0.26 |
| Commercial Real Estate Loans | 0.91 | 1.07 | 1.26 | 1.14 | 0.43 |
| Construction and Land Dev | 2.40 | 2.92 | 3.43 | 3.15 | 0.93 |
| Multifamily | 0.36 | 0.38 | 0.49 | 0.34 | 0.08 |
| Nonfarm Nonresidential | 0.48 | 0.48 | 0.56 | 0.35 | 0.12 |
| RE Loans Secured by Farmland | 0.05 | 0.07 | 0.08 | 0.02 | 0.01 |
| Commercial and Industrial Loans | 0.93 | 1.34 | 1.45 | 1.70 | 0.70 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.05 | 3.03 | 0.51 |
| Loans to Individuals | 1.12 | 1.36 | 1.40 | 1.50 | 1.11 |
| Credit Card Loans | 2.12 | 2.92 | 3.07 | 2.75 | 2.12 |
| Agricultural Loans | 0.02 | 0.04 | 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 | 0.79 | 0.78 | 1.22 | 1.94 | 1.23 |

PERCENT OF LOANS AND LEASES

09/30/2011

09/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

1.00

1.17

1.16

1.38

1.35

90+ Days PD Loans and Leases

0.11

0.12

0.12

0.14

0.11

Nonaccrual Loans and Leases

3.02

3.27

3.30

3.17

1.93

90+ Days PD and Nonaccrual Loans and Leases

3.19

3.46

3.49

3.38

2.09

30-89 Days PD Restructured

0.02

0.02

0.01

0.01

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.63

0.41

0.52

0.22

0.03

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.00

1.17

1.16

1.38

1.35

90+ Days Past Due Assets

0.11

0.12

0.12

0.14

0.11

Nonaccrual Assets

3.06

3.30

3.33

3.20

1.93

30+ Days PD & Nonaccrual Assets

4.29

4.72

4.76

4.95

3.52

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.11

2.35

2.37

2.39

1.54

90+ PD & Nonaccrual Assets + OREO

3.11

3.32

3.37

3.17

1.96

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.81

3.82

3.96

3.58

1.95

Allowance for Loan & Lease Losses

290.53

280.66

288.14

264.24

175.83

Equity Cap + ALLL

37.60

40.11

42.53

39.73

22.62

Tier 1 Cap + ALLL

37.55

39.16

40.84

39.27

21.01

Loans & Leases + RE Acquired

5.72

5.53

5.78

5.03

2.61

| 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|--|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD | 1.02 | 1.20 | 1.18 | 1.38 | 1.35 |
| - 90+ Days Past Due | 0.12 | 0.12 | 0.12 | 0.14 | 0.11 |
| - Nonaccrual | 3.35 | 3.61 | 3.69 | 3.55 | 2.21 |
| Coml & Indl - 30-89 Days PD | 0.73 | 0.85 | 0.81 | 1.13 | 1.09 |
| - 90+ Days Past Due | 0.05 | 0.06 | 0.08 | 0.07 | 0.08 |
| - Nonaccrual | 2.05 | 2.09 | 2.03 | 1.74 | 0.93 |
| Individuals - 30-89 Days PD | 0.99 | 1.25 | 1.17 | 1.36 | 1.61 |
| - 90+ Days Past Due | 0.06 | 0.07 | 0.08 | 0.09 | 0.10 |
| - Nonaccrual | 0.36 | 0.43 | 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 | 0.06 | 0.14 | 0.09 | 0.11 | 0.10 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.19 | 0.19 | 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 | 0.24 | 0.31 | 0.33 | 0.43 | 0.49 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 |
| - Nonaccrual | 0.07 | 0.16 | 0.14 | 0.22 | 0.08 |
| MEMORANDA: | | | | | |
| 1-4 Family - 30-89 Days PD | 1.21 | 1.29 | 1.42 | 1.55 | 1.41 |
| - 90+ Days Past Due | 0.10 | 0.11 | 0.10 | 0.13 | 0.10 |
| - Nonaccrual | 2.27 | 2.32 | 2.44 | 2.03 | 1.26 |
| Revolving - 30-89 Days PD | 0.50 | 0.52 | 0.53 | 0.56 | 0.58 |
| - 90+ Days Past Due | 0.02 | 0.01 | 0.03 | 0.02 | 0.02 |
| - Nonaccrual | 0.65 | 0.60 | 0.66 | 0.53 | 0.34 |
| Closed-End - 30-89 Days PD | 1.31 | 1.43 | 1.60 | 1.72 | 1.59 |
| - 90+ Days Past Due | 0.11 | 0.12 | 0.11 | 0.14 | 0.11 |
| - Nonaccrual | 2.67 | 2.77 | 2.91 | 2.46 | 1.33 |
| - Jr Lien 30-89 Days PD | 0.08 | 0.10 | 0.09 | 0.11 | 0.12 |
| - Jr Lien 90+ Days PD | 0.00 | 0.01 | 0.00 | 0.01 | 0.01 |
| - Jr Lien Nonaccrual | 0.17 | 0.17 | 0.20 | 0.17 | 0.09 |
| Commercial RE - 30-89 Days PD | 0.89 | 1.17 | 1.05 | 1.30 | 1.32 |
| - 90+ Days Past Due | 0.09 | 0.09 | 0.10 | 0.12 | 0.09 |
| - Nonaccrual | 4.04 | 4.30 | 4.33 | 4.33 | 2.67 |
| Const & Dev - 30-89 Days PD | 0.95 | 1.25 | 1.01 | 1.38 | 1.68 |
| - 90+ Days Past Due | 0.09 | 0.08 | 0.12 | 0.12 | 0.10 |
| - Nonaccrual | 8.91 | 8.96 | 9.37 | 9.25 | 5.16 |
| Multi family - 30-89 Days PD | 0.30 | 0.39 | 0.30 | 0.44 | 0.33 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 1.26 | 1.58 | 1.60 | 1.76 | 0.59 |
| Nonfarm Nres- 30-89 Days PD | 0.75 | 0.89 | 0.88 | 0.99 | 0.87 |
| - 90+ Days Past Due | 0.06 | 0.05 | 0.06 | 0.08 | 0.05 |
| - Nonaccrual | 2.76 | 2.69 | 2.80 | 2.48 | 1.11 |
| Farmland - 30-89 Days PD | 0.18 | 0.35 | 0.43 | 0.44 | 0.37 |
| - 90+ Days Past Due | 0.00 | 0.01 | 0.01 | 0.03 | 0.00 |
| - Nonaccrual | 1.73 | 1.37 | 1.27 | 1.08 | 0.38 |
| Credit Card - 30-89 Days PD | 1.14 | 1.33 | 1.12 | 1.60 | 1.52 |
| - 90+ Days Past Due | 0.36 | 0.40 | 0.49 | 0.49 | 0.49 |
| - Nonaccrual | 0.02 | 0.00 | 0.01 | 0.02 | 0.02 |

CAPITAL RATIOS

| | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|--------------------------------|------------|------------|------------|------------|------------|
| Tier 1 Leverage Ratio | 9.35 | 8.88 | 8.84 | 8.51 | 8.65 |
| Tier 1 RBC Ratio | 13.44 | 12.47 | 12.60 | 11.54 | 11.17 |
| Total Risk-Based Capital Ratio | 14.99 | 14.03 | 14.14 | 13.11 | 12.57 |

| | | | | | |
|-----------------------------------|------|------|------|------|------|
| Tangible Tier 1 Leverage Ratio | 9.27 | 8.82 | 8.78 | 8.45 | 8.61 |
| Tangible Common Eq Cap/Tan Assets | 7.98 | 7.49 | 7.30 | 6.94 | 7.20 |

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

| | | | | | |
|--|-------|-------|------|-------|-------|
| Loan Commitments | 10.10 | 10.04 | 9.98 | 10.48 | 12.58 |
| Standby Letters of Credit | 0.42 | 0.46 | 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 | 0.91 | 0.63 | 0.56 | 0.73 |
| Interest Rate Contracts | 0.95 | 0.90 | 0.62 | 0.56 | 0.71 |
| Interest Rate Futures & Forward Contr | 0.16 | 0.16 | 0.09 | 0.06 | 0.08 |
| Written Options Contr (Int Rate) | 0.25 | 0.29 | 0.15 | 0.13 | 0.16 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest Rate Swaps | 0.16 | 0.13 | 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 | 15.76 | 15.09 | 15.01 | 15.16 | 18.19 |
|------------------|-------|-------|-------|-------|-------|

| PERCENT OF NOTIONAL AMOUNT | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|--|------------|------------|------------|------------|------------|
| Interest Rate Contracts | 100.00 | 99.89 | 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 | 0.05 | 0.02 | 0.04 | 0.25 |
| Futures and Forwards | 28.36 | 16.78 | 25.18 | 17.26 | 16.79 |
| Written Options | 35.99 | 39.54 | 36.34 | 38.46 | 37.78 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 34.67 | 38.88 | 35.69 | 37.78 | 36.16 |
| Purchased Options | 0.32 | 0.51 | 0.86 | 1.04 | 3.10 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 0.13 | 0.16 | 0.60 | 0.48 | 3.10 |
| Swaps | 32.27 | 31.21 | 33.68 | 31.40 | 30.90 |
| Held for Trading | 2.64 | 2.30 | 2.79 | 2.56 | 2.44 |
| Interest Rate Contracts | 2.64 | 2.29 | 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 | 97.36 | 97.70 | 97.21 | 97.44 | 97.56 |
| Interest Rate Contracts | 86.79 | 86.46 | 87.06 | 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) | 61.75 | 57.97 | 62.38 | 58.35 | 60.50 |
| One Year or Less | 30.10 | 26.65 | 28.34 | 27.88 | 29.52 |
| Over 1 Year to 5 Years | 18.24 | 18.81 | 20.84 | 17.33 | 10.19 |
| Over 5 Years | 7.07 | 6.07 | 6.48 | 6.46 | 5.40 |
| Gross Negative Fair Value (Abs Val) | 1.69 | 1.25 | 1.23 | 0.73 | 1.38 |
| Gross Positive Fair Value | 0.69 | 0.57 | 0.49 | 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 | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|--|------------|------------|------------|------------|------------|
| ANALYSIS RATIOS: | | | | | |
| Ins Underwriting Assets/Consol Assets | 0.00 | N/A | N/A | N/A | N/A |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 18.37 | 13.09 | 19.54 | 29.47 | 24.85 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 81.63 | 86.91 | 80.46 | 70.53 | 75.15 |
| Sep Acct Assets(L/H)/Total Life Ast | 8.18 | 8.08 | 8.46 | 0.00 | 0.00 |
| Ins Activities Revenue/Adj Oper Inc | 0.27 | 0.33 | 0.35 | 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 | 74.35 | 78.06 | 78.57 | 69.23 | 64.06 |
| Other Prem Inc/Total Prem Inc | 25.65 | 21.94 | 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) | 94.54 | 42.44 | -207.28 | 54.76 | 43.25 |
| Ins Net Inc (L/H)/Equity (L/H) | 0.66 | 1.80 | 2.17 | 4.94 | 12.90 |
| Insur Ben, Losses, Exp/Insur Premiums | 77.25 | 83.23 | 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) | 0.54 | 1.00 | 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 | 10.53 | 9.89 | 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 | 0.49 | 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 | 0.11 | 17.79 | 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 | -30.48 | 25.55 | 1.77 | -35.81 | -9.92 |
| Total Selected Assets | -18.29 | -15.64 | -1.60 | -28.99 | -12.15 |
| Deposits | -15.59 | -6.19 | -13.60 | -22.65 | -19.78 |

| PROFITABILITY: | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|---|------------|------------|------------|------------|------------|
| Net Income/Avg Equity Capital | 5.02 | 2.57 | 1.27 | -3.33 | 2.77 |
| Bank Net Inc/Avg Eq Inv in Banks | 5.89 | 3.59 | 2.74 | -1.58 | 4.43 |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks | 2.73 | 3.10 | 3.35 | 1.82 | 4.39 |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | 4.42 | 1.63 | 0.70 | 2.26 | 0.47 |
| Bank Net Income/Parent Net Income | 111.15 | 113.32 | 113.57 | 117.00 | 112.54 |
| Nonbank Net Income/Parent Net Income | 0.37 | 0.36 | 0.51 | 0.30 | 0.36 |
| Sub BHCs Net Inc/Parent Net Income | 94.31 | 91.33 | 88.39 | 81.87 | 88.34 |
| LEVERAGE: | | | | | |
| Total Liabilities/Equity | 16.77 | 19.49 | 19.87 | 21.05 | 20.69 |
| Total Debt/Equity Capital | 2.92 | 3.57 | 3.52 | 3.88 | 2.48 |
| Tot Debt+NP to Subs Iss Tr Pref/Equity | 14.98 | 17.34 | 17.76 | 18.99 | 18.94 |
| Tot Debt+Lns Guaranteed for Affl/Equity | 3.19 | 3.84 | 3.72 | 4.16 | 2.74 |
| Total Debt/Eq Cap - Exc Over Fair Value | 2.95 | 3.60 | 3.57 | 3.91 | 2.52 |
| Long-Term Debt/Equity Capital | 1.86 | 2.33 | 2.17 | 2.19 | 0.91 |
| Short-Term Debt/Equity Capital | 0.45 | 0.41 | 0.53 | 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 | 0.07 | 0.10 | 0.11 | 0.09 | 0.08 |
| Long-Term Debt/Consolidated LT Debt | 4.29 | 4.11 | 4.11 | 2.95 | 1.26 |
| DOUBLE LEVERAGE: | | | | | |
| Equity Investment in Subs/Equity | 113.20 | 115.25 | 115.32 | 115.38 | 115.32 |
| Total Investment in Subs/Equity | 113.63 | 115.77 | 115.85 | 116.09 | 115.93 |
| Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1 | 101.91 | 102.12 | 102.00 | 101.29 | 100.74 |
| Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1 | 102.31 | 102.49 | 102.38 | 101.84 | 101.21 |
| DOUBLE LEVERAGE PAYBACK: | | | | | |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 1.66 | 1.72 | 1.66 | 1.89 | 1.78 |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 5.04 | 4.56 | 4.72 | 5.91 | 5.40 |
| COVERAGE ANALYSIS: | | | | | |
| Op Inc-Tax + Noncash/Oper Exp + Div | 78.65 | 77.16 | 83.60 | 84.08 | 101.98 |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div | 92.15 | 88.51 | 95.49 | 94.71 | 103.03 |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div | 97.01 | 93.09 | 100.42 | 102.97 | 93.76 |
| Pretax Oper Inc + Int Exp/Int Expense | 742.85 | 621.87 | 914.75 | 1883.98 | 4896.69 |
| Div + Int From Subs/Int Exp + Div | 96.97 | 84.64 | 97.53 | 111.22 | 154.75 |
| Fees+Other Inc From Subs/Sal + Oth Exp | 4.60 | 3.26 | 3.74 | 4.35 | 4.02 |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 8.68 | 6.46 | 9.47 | 6.86 | 60.01 |
| OTHER RATIOS: | | | | | |
| Net Assets Repr in 1 Yr/Total Assets | -0.66 | -0.69 | -0.87 | -0.75 | -0.92 |
| PAST DUE AND NONACCRUAL AS % OF LNS&LS: | | | | | |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual | 21.48 | 25.54 | 23.83 | 24.63 | 3.75 |
| Total | 21.48 | 25.54 | 23.83 | 24.63 | 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 | 0.24 | 0.22 | 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

| | 09/30/2011 | 09/30/2010 | 12/31/2010 | 12/31/2009 | 12/31/2008 |
|-----------------------------------|------------|------------|------------|------------|------------|
| Div Paid/Inc Before Undist Inc | 78.65 | 87.26 | 81.38 | 84.81 | 86.15 |
| Dividends Paid/Net Income | 22.13 | 28.68 | 28.96 | 45.00 | 42.23 |
| Net Income - Dividends/Avg Equity | 3.41 | 0.89 | -0.41 | -5.44 | -0.10 |

PERCENT OF DIVIDENDS PAID:

| | | | | | |
|---------------------------------|--------|-------|--------|--------|--------|
| Dividends From Bank Subs | 99.27 | 87.06 | 99.69 | 112.73 | 130.85 |
| Dividends From Nonbank Subs | 0.47 | 0.40 | 0.53 | 0.63 | 0.53 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 |
| Dividends From All Subsidiaries | 105.71 | 93.16 | 107.87 | 118.17 | 141.10 |

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Dividends From Bank Subs | 24.91 | 26.95 | 33.95 | 52.04 | 59.88 |
| Interest Income From Bank Subs | 0.04 | 0.07 | 0.05 | 0.11 | 0.17 |
| Mgt & Service Fees From Bank Subs | 0.61 | 0.35 | 0.72 | 0.88 | 0.71 |
| Other Income From Bank Subs | 0.03 | 0.03 | 0.02 | 0.04 | 0.04 |
| Operating Income From Bank Subs | 29.80 | 30.81 | 39.49 | 57.50 | 65.48 |

PERCENT OF NONBANK NET INCOME:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Dividends From Nonbank Subs | 67.65 | 70.94 | 73.75 | 74.88 | 74.42 |
| Interest Income From Nonbank Subs | 0.38 | 0.15 | 0.21 | 0.03 | 0.00 |
| Mgt & Serv Fees From Nonbank Subs | 0.04 | 0.05 | 0.29 | 0.00 | 0.01 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.02 | 0.03 | 0.07 |
| Operating Inc From Nonbank Subs | 73.61 | 80.07 | 81.72 | 83.59 | 82.73 |

PERCENT OF SUB BHCs' NET INCOME:

| | | | | | |
|-----------------------------------|------|-------|-------|-------|-------|
| Dividends From Subsidiary BHCs | 6.30 | 11.71 | 16.26 | 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 | 6.31 | 12.10 | 16.26 | 16.41 | 35.83 |

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

| | | | | | |
|----------------------------------|-------|-------|-------|-------|-------|
| Dividends From Bank Subsidiaries | 55.10 | 53.79 | 56.48 | 58.15 | 68.16 |
| Interest Income From Bank Subs | 2.67 | 2.28 | 1.19 | 1.06 | 0.85 |
| Mgt & Serv Fees From Bank Subs | 1.60 | 1.10 | 1.48 | 1.39 | 0.91 |
| Other Income From Bank Subs | 0.07 | 0.06 | 0.05 | 0.14 | 0.13 |
| Operating Income From Bank Subs | 71.08 | 68.40 | 70.30 | 70.68 | 78.64 |

| | | | | | |
|-----------------------------------|------|------|------|------|------|
| Dividends From Nonbank Subs | 2.87 | 3.29 | 3.07 | 2.43 | 0.69 |
| Interest Income From Nonbank Subs | 0.02 | 0.01 | 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 | 5.44 | 6.44 | 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 | 518.57 | 714.92 | 799.10 | 573.34 | 557.92 |
| Loans and Adv From Subs/Total Debt | 187.70 | 194.42 | 213.58 | 191.67 | 365.63 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|--------|--------|-------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group | | | | | | | | | 452 |
| EARNINGS AND PROFITABILITY | | | | | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | |
| Net Interest Income (TE) | 3.49 | 2.48 | 2.79 | 3.15 | 3.50 | 3.84 | 4.22 | 4.41 | 452 |
| + Non-interest Income | 0.80 | 0.07 | 0.18 | 0.46 | 0.75 | 1.10 | 1.60 | 2.14 | 452 |
| - Overhead Expense | 3.07 | 2.08 | 2.20 | 2.56 | 3.01 | 3.52 | 4.08 | 4.53 | 452 |
| - Provision for Losses | 0.54 | 0.02 | 0.09 | 0.20 | 0.40 | 0.79 | 1.39 | 2.05 | 452 |
| + Securities Gains (Losses) | 0.05 | -0.05 | -0.00 | 0.00 | 0.02 | 0.09 | 0.19 | 0.27 | 452 |
| + Other Tax Equiv Adjustments | 0.00 | -0.07 | -0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.06 | 452 |
| = Pretax Net Oper Income (TE) | 0.76 | -1.47 | -0.65 | 0.23 | 0.88 | 1.33 | 1.83 | 2.11 | 452 |
| Net Operating Income | 0.53 | -1.58 | -0.66 | 0.18 | 0.59 | 0.95 | 1.41 | 1.66 | 452 |
| Net Income | 0.53 | -1.58 | -0.66 | 0.18 | 0.59 | 0.96 | 1.41 | 1.66 | 452 |
| Net Income (Sub S Adjusted) | 0.64 | -1.62 | -0.38 | 0.22 | 0.73 | 1.10 | 1.37 | 1.48 | 97 |
| PERCENT OF AVG EARNING ASSETS: | | | | | | | | | |
| Interest Income (TE) | 4.91 | 3.85 | 4.13 | 4.55 | 4.92 | 5.27 | 5.72 | 5.95 | 452 |
| Interest Expense | 1.10 | 0.48 | 0.61 | 0.86 | 1.10 | 1.34 | 1.61 | 1.79 | 452 |
| Net Interest Income (TE) | 3.80 | 2.66 | 3.00 | 3.43 | 3.81 | 4.18 | 4.60 | 4.83 | 452 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 0.83 | 0.02 | 0.07 | 0.25 | 0.60 | 1.30 | 2.16 | 3.09 | 452 |
| Earnings Coverage of Net Losses (X) | 6.67 | -0.15 | 0.26 | 1.11 | 2.98 | 7.99 | 24.61 | 61.39 | 452 |
| Ln&Ls Allowance/Total Loans & Leases | 1.93 | 0.96 | 1.06 | 1.35 | 1.78 | 2.41 | 3.24 | 4.16 | 452 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 4.47 | 0.71 | 0.94 | 1.89 | 3.72 | 6.59 | 10.71 | 13.05 | 452 |
| 30-89 Days Past Due Loans and Leases | 1.00 | 0.09 | 0.17 | 0.40 | 0.83 | 1.49 | 2.33 | 2.94 | 452 |
| LIQUIDITY AND FUNDING: | | | | | | | | | |
| Net Noncore Funding Dependence | 18.43 | -6.71 | 1.51 | 10.37 | 18.50 | 26.54 | 34.86 | 39.90 | 452 |
| Net ST Noncore Funding Dependence | 5.92 | -14.37 | -8.99 | -0.13 | 6.49 | 12.13 | 18.23 | 23.12 | 452 |
| Net Loans and Leases/Total Assets | 63.86 | 44.62 | 49.08 | 55.65 | 64.44 | 71.31 | 77.20 | 81.39 | 452 |
| CAPITALIZATION: | | | | | | | | | |
| Tier 1 Leverage Ratio | 9.35 | 4.14 | 6.48 | 8.01 | 9.30 | 10.63 | 12.15 | 14.03 | 452 |
| Equity Capital/Total Assets | 9.19 | 3.52 | 5.38 | 7.64 | 9.11 | 10.88 | 12.81 | 14.43 | 452 |
| Equity Capital+Minority Int/Total Assets | 9.27 | 3.63 | 5.53 | 7.66 | 9.21 | 10.90 | 12.83 | 14.43 | 452 |
| Tier 1 Common Eq Cap / T RWA | 11.17 | 3.10 | 5.25 | 8.30 | 10.80 | 13.88 | 18.05 | 21.26 | 452 |
| Net Loans&Ls/Equity Capital (X) | 7.37 | 3.49 | 4.22 | 5.43 | 7.03 | 8.77 | 11.54 | 15.84 | 446 |
| Cash Dividends/Net Income | 21.97 | 0.00 | 0.00 | 0.00 | 20.12 | 41.19 | 65.19 | 75.09 | 368 |
| Cash Dividends/Net Income (Sub S Adjusted) | 9.34 | -21.01 | -14.18 | -1.48 | 0.00 | 18.89 | 53.94 | 59.67 | 97 |
| Retained Earnings/Avg Equity Cap | 3.40 | -29.75 | -9.90 | 1.31 | 4.71 | 7.60 | 11.15 | 13.54 | 450 |
| PARENT COMPANY RATIOS: | | | | | | | | | |
| Short-Term Debt/Equity Capital | 0.45 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.34 | 10.53 | 446 |
| Long-Term Debt/Equity Capital | 1.85 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12.98 | 23.80 | 446 |
| Equity Investment in Subs/Equity Cap | 113.20 | 92.78 | 96.30 | 99.72 | 107.33 | 124.22 | 145.33 | 164.50 | 446 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 92.14 | -9.76 | 4.01 | 53.86 | 96.42 | 122.41 | 183.27 | 229.39 | 427 |

| PERCENT OF AVERAGE ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Interest Income (TE) | 4.50 | 3.57 | 3.81 | 4.15 | 4.51 | 4.83 | 5.20 | 5.45 | 452 |
| Less: Interest Expense | 1.01 | 0.43 | 0.56 | 0.78 | 1.00 | 1.23 | 1.48 | 1.62 | 452 |
| Equals: Net Interest Income (TE) | 3.49 | 2.48 | 2.79 | 3.15 | 3.50 | 3.84 | 4.22 | 4.41 | 452 |
| Plus: Non-Interest Income | 0.80 | 0.07 | 0.18 | 0.46 | 0.75 | 1.10 | 1.60 | 2.14 | 452 |
| Equals: Adj Operating Income (TE) | 4.34 | 2.85 | 3.34 | 3.80 | 4.33 | 4.86 | 5.41 | 5.93 | 452 |
| Less: Overhead Expense | 3.07 | 2.08 | 2.20 | 2.56 | 3.01 | 3.52 | 4.08 | 4.53 | 452 |
| Less: Provision for Loan and Lease Losses | 0.54 | 0.02 | 0.09 | 0.20 | 0.40 | 0.79 | 1.39 | 2.05 | 452 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Plus: Realized G/L on AFS Sec | 0.05 | -0.03 | -0.00 | 0.00 | 0.02 | 0.09 | 0.19 | 0.27 | 452 |
| Plus: Other Tax Equiv Adjustments | 0.00 | -0.07 | -0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.06 | 452 |
| Equals: Pretax Net Oper Inc (TE) | 0.76 | -1.47 | -0.65 | 0.23 | 0.88 | 1.33 | 1.83 | 2.11 | 452 |
| Less: Applicable Income Taxes (TE) | 0.23 | -0.14 | -0.01 | 0.03 | 0.19 | 0.42 | 0.58 | 0.70 | 452 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 452 |
| Equals: Net Operating Income | 0.53 | -1.58 | -0.66 | 0.18 | 0.59 | 0.95 | 1.41 | 1.66 | 452 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Equals: Net Income | 0.53 | -1.58 | -0.66 | 0.18 | 0.59 | 0.96 | 1.41 | 1.66 | 452 |
| Memo: Net Income (Last Four Qtrs) | 0.37 | -2.45 | -1.31 | 0.01 | 0.55 | 0.90 | 1.33 | 1.64 | 407 |
| MARGIN ANALYSIS: | | | | | | | | | |
| Avg Earning Assets / Avg Assets | 92.07 | 84.44 | 87.74 | 90.27 | 92.28 | 94.10 | 95.65 | 96.64 | 452 |
| Avg Int-Bearing Funds / Avg Assets | 78.87 | 64.59 | 69.13 | 74.62 | 79.40 | 83.42 | 86.96 | 89.15 | 452 |
| Int Income (TE) / Avg Earning Assets | 4.91 | 3.85 | 4.13 | 4.55 | 4.92 | 5.27 | 5.72 | 5.95 | 452 |
| Int Expense / Avg Earning Assets | 1.10 | 0.48 | 0.61 | 0.86 | 1.10 | 1.34 | 1.61 | 1.79 | 452 |
| Net Int Inc (TE) / Avg Earn Assets | 3.80 | 2.66 | 3.00 | 3.43 | 3.81 | 4.18 | 4.60 | 4.83 | 452 |
| YIELD OR COST: | | | | | | | | | |
| Total Loans and Leases (TE) | 5.77 | 4.92 | 5.12 | 5.44 | 5.76 | 6.10 | 6.41 | 6.70 | 452 |
| Interest-Bearing Bank Balances | 0.30 | 0.00 | 0.03 | 0.18 | 0.25 | 0.35 | 0.75 | 1.23 | 449 |
| Fed Funds Sold & Reverse Repos | 0.18 | 0.00 | 0.00 | 0.06 | 0.17 | 0.24 | 0.50 | 1.15 | 307 |
| Trading Assets | 1.79 | 0.00 | 0.00 | 0.00 | 0.00 | 3.12 | 7.40 | 7.82 | 19 |
| Total Earning Assets | 4.80 | 3.81 | 4.04 | 4.45 | 4.80 | 5.15 | 5.53 | 5.80 | 452 |
| Investment Securities (TE) | 3.31 | 1.73 | 2.12 | 2.66 | 3.24 | 3.94 | 4.59 | 4.99 | 452 |
| U. S. Treasury & Agency Sec (excl MBS) | 2.09 | 0.41 | 0.82 | 1.45 | 2.05 | 2.67 | 3.54 | 4.31 | 411 |
| Mortgage-Backed Securities | 3.14 | 1.63 | 2.13 | 2.54 | 3.07 | 3.71 | 4.41 | 4.89 | 428 |
| All Other Securities | 5.14 | 2.04 | 3.01 | 4.10 | 5.10 | 6.01 | 7.59 | 9.36 | 432 |
| Interest-Bearing Deposits | 1.06 | 0.50 | 0.62 | 0.83 | 1.05 | 1.26 | 1.58 | 1.72 | 452 |
| Time Deposits of \$100K or More | 1.59 | 0.88 | 1.02 | 1.27 | 1.56 | 1.91 | 2.24 | 2.50 | 452 |
| Time Deposits < \$100K | 1.70 | 0.97 | 1.13 | 1.39 | 1.65 | 2.00 | 2.33 | 2.53 | 452 |
| Other Domestic Deposits | 0.53 | 0.19 | 0.23 | 0.35 | 0.51 | 0.71 | 0.90 | 0.98 | 452 |
| Foreign Deposits | 0.32 | 0.08 | 0.08 | 0.08 | 0.08 | 0.32 | 0.46 | 0.50 | 2 |
| Fed Funds Purchased and Repos | 0.77 | 0.00 | 0.00 | 0.23 | 0.54 | 1.03 | 2.80 | 3.79 | 356 |
| Other Borrowed Funds & Trading Liab | 3.11 | 0.26 | 1.05 | 2.28 | 3.28 | 3.90 | 4.61 | 5.42 | 427 |
| All Interest-Bearing Funds | 1.28 | 0.62 | 0.80 | 1.03 | 1.27 | 1.52 | 1.78 | 1.95 | 452 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 49.25 | 36.39 | 38.15 | 42.47 | 47.80 | 54.85 | 65.04 | 72.98 | 452 |
| Avg Assets per Employee (\$000) | 4253.14 | 2732.89 | 2977.09 | 3474.65 | 4051.90 | 4863.62 | 6159.98 | 7596.02 | 452 |

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 | 439 |
| Overhead Exp / NII + Non-Int Income | 73.44 | 50.85 | 56.10 | 64.17 | 71.42 | 82.38 | 94.20 | 105.04 | 452 |

PERCENT OF AVERAGE ASSETS:

| | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|-----|
| Total Overhead Expense | 3.07 | 2.08 | 2.20 | 2.56 | 3.01 | 3.52 | 4.08 | 4.53 | 452 |
| Personnel Expense | 1.59 | 1.02 | 1.12 | 1.32 | 1.54 | 1.85 | 2.14 | 2.34 | 452 |
| Net Occupancy Expense | 0.38 | 0.20 | 0.23 | 0.30 | 0.37 | 0.47 | 0.57 | 0.65 | 452 |
| Other Operating Expenses | 1.08 | 0.64 | 0.71 | 0.85 | 1.03 | 1.27 | 1.62 | 1.88 | 452 |
| Overhead Less Non-Interest Income | 2.24 | 1.38 | 1.58 | 1.86 | 2.22 | 2.59 | 2.97 | 3.24 | 452 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

| | | | | | | | | | |
|--|-------|--------|-------|-------|-------|-------|-------|--------|-----|
| Total Overhead Expense | 71.94 | 49.37 | 54.18 | 62.20 | 70.11 | 81.28 | 92.84 | 104.64 | 452 |
| Personnel Expense | 37.22 | 24.52 | 28.35 | 32.70 | 36.75 | 41.74 | 46.99 | 50.95 | 452 |
| Net Occupancy Expense | 9.01 | 4.85 | 5.67 | 6.87 | 8.61 | 10.96 | 13.32 | 15.61 | 452 |
| Other Operating Expenses | 25.21 | 15.41 | 17.05 | 19.74 | 23.92 | 28.96 | 37.68 | 48.32 | 452 |
| Total Non-Interest Income | 18.03 | 2.18 | 5.15 | 11.80 | 17.76 | 24.02 | 32.31 | 40.95 | 452 |
| Fiduciary Activities Income | 0.88 | 0.00 | 0.00 | 0.00 | 0.00 | 1.55 | 4.44 | 8.02 | 452 |
| Serv Charges on Deposit Accts - Domestic | 5.80 | 1.14 | 1.83 | 3.34 | 5.08 | 7.94 | 11.20 | 13.75 | 452 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Investment Banking Fees & Commissions | 0.53 | 0.00 | 0.00 | 0.00 | 0.15 | 1.10 | 2.06 | 3.10 | 452 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Net Servicing Fees | 0.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 1.51 | 2.50 | 452 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Insurance Activities Revenue | 0.26 | 0.00 | 0.00 | 0.00 | 0.01 | 0.23 | 1.54 | 4.73 | 452 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 0.28 | -10.73 | -5.97 | -1.34 | 0.07 | 2.21 | 6.48 | 12.23 | 452 |
| Other Non-Interest Income | 7.24 | 1.85 | 2.61 | 4.56 | 6.73 | 9.17 | 14.27 | 19.23 | 452 |
| Overhead Less Non-Interest Income | 52.98 | 28.34 | 33.53 | 42.04 | 51.06 | 63.77 | 78.75 | 88.74 | 452 |

TAX RATIOS:

| | | | | | | | | | |
|--------------------------------|-------|-------|------|-------|-------|-------|-------|-------|-----|
| Appl Inc Taxes/Pretax NOI (TE) | 17.23 | -8.49 | 0.00 | 1.05 | 20.54 | 29.71 | 34.69 | 37.89 | 375 |
| Appl Inc Tax+TE/Pretax NOI+TE | 26.92 | 0.00 | 0.31 | 14.41 | 32.15 | 36.93 | 40.71 | 47.23 | 375 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans | 51.28 | 30.14 | 35.36 | 42.51 | 51.36 | 60.36 | 66.50 | 70.85 | 452 |
| Commercial and Industrial Loans | 8.05 | 2.11 | 2.92 | 4.89 | 7.32 | 10.77 | 15.52 | 18.59 | 452 |
| Loans to Individuals | 1.87 | 0.11 | 0.25 | 0.57 | 1.33 | 2.77 | 4.96 | 8.10 | 452 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Agricultural Loans | 1.02 | 0.00 | 0.00 | 0.00 | 0.08 | 1.29 | 6.03 | 9.89 | 452 |
| Other Loans and Leases | 0.83 | 0.00 | 0.00 | 0.06 | 0.45 | 1.29 | 2.79 | 3.94 | 452 |
| Net Loans and Leases | 63.86 | 44.62 | 49.08 | 55.65 | 64.44 | 71.31 | 77.20 | 81.39 | 452 |
| Debt Securities Over 1 Year | 18.20 | 2.15 | 4.63 | 10.25 | 17.51 | 25.86 | 33.15 | 37.20 | 452 |
| Mutual Funds and Equity Securities | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.44 | 0.96 | 452 |
| Subtotal | 82.86 | 67.79 | 72.72 | 78.91 | 83.87 | 87.47 | 90.03 | 90.78 | 452 |
| Interest-Bearing Bank Balances | 5.11 | 0.04 | 0.23 | 1.31 | 4.18 | 8.02 | 13.52 | 16.83 | 452 |
| Federal Funds Sold & Reverse Repos | 0.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.51 | 2.18 | 3.70 | 452 |
| Debt Securities 1 Year or Less | 1.55 | 0.00 | 0.01 | 0.23 | 0.90 | 2.37 | 4.73 | 7.43 | 452 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Total Earning Assets | 91.07 | 85.68 | 87.12 | 89.50 | 91.25 | 92.81 | 94.16 | 94.88 | 452 |
| Non-Int Cash and Due From Dep Inst | 1.75 | 0.47 | 0.83 | 1.18 | 1.58 | 2.20 | 3.16 | 3.94 | 452 |
| Other Real Estate Owned | 0.93 | 0.01 | 0.04 | 0.22 | 0.69 | 1.51 | 2.67 | 3.59 | 452 |
| All Other Assets | 7.05 | 3.65 | 4.26 | 5.43 | 6.86 | 8.49 | 10.62 | 12.01 | 452 |
| MEMORANDA: | | | | | | | | | |
| Short-Term Investments | 7.71 | 1.14 | 1.87 | 3.81 | 6.84 | 11.27 | 16.94 | 20.42 | 452 |
| U.S. Treasury Securities | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.91 | 2.80 | 452 |
| U.S. Agency Securities (excl MBS) | 3.98 | 0.00 | 0.00 | 0.59 | 2.85 | 6.89 | 13.14 | 17.85 | 452 |
| Municipal Securities | 4.33 | 0.00 | 0.00 | 0.67 | 3.37 | 7.58 | 12.96 | 15.17 | 452 |
| Mortgage-Backed Securities | 8.93 | 0.00 | 0.22 | 3.33 | 8.03 | 14.67 | 19.67 | 24.68 | 452 |
| Asset-Backed Securities | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 0.33 | 452 |
| Other Debt Securities | 0.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.31 | 1.40 | 3.42 | 452 |
| RE Loans Secured by 1-4 Family | 17.08 | 4.72 | 6.60 | 10.36 | 16.37 | 23.09 | 29.84 | 36.60 | 452 |
| Revolving | 2.79 | 0.02 | 0.24 | 0.95 | 2.60 | 4.27 | 6.21 | 7.61 | 452 |
| Closed-End, Sec by First Liens | 12.94 | 3.27 | 4.19 | 7.05 | 11.93 | 17.90 | 24.57 | 30.12 | 452 |
| Closed-End, Sec by Junior Liens | 0.97 | 0.09 | 0.17 | 0.41 | 0.83 | 1.44 | 2.19 | 2.76 | 452 |
| Commercial Real Estate Loans | 30.52 | 13.03 | 16.62 | 22.15 | 29.95 | 38.33 | 47.20 | 52.12 | 452 |
| Construction and Land Dev | 5.40 | 0.89 | 1.47 | 2.37 | 4.63 | 7.79 | 11.31 | 14.08 | 452 |
| Multifamily | 2.03 | 0.16 | 0.38 | 0.83 | 1.62 | 3.02 | 5.10 | 6.63 | 452 |
| Nonfarm Nonresidential | 22.33 | 9.46 | 11.18 | 15.96 | 21.94 | 27.52 | 34.68 | 39.11 | 452 |
| RE Loans Secured by Farmland | 1.80 | 0.00 | 0.00 | 0.06 | 0.63 | 3.26 | 7.48 | 11.02 | 452 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | | | | | |
| Real Estate Loans | 79.50 | 57.02 | 61.01 | 72.25 | 81.27 | 87.22 | 92.19 | 94.66 | 452 |
| RE Loans Secured by 1-4 Family | 26.62 | 7.49 | 10.34 | 16.94 | 26.13 | 34.82 | 46.84 | 53.13 | 452 |
| Revolving | 4.31 | 0.03 | 0.38 | 1.56 | 3.89 | 6.81 | 9.56 | 11.74 | 452 |
| Closed-End | 21.87 | 5.45 | 7.78 | 12.54 | 20.54 | 29.70 | 41.38 | 47.56 | 452 |
| Commercial Real Estate Loans | 47.39 | 23.26 | 27.67 | 36.59 | 46.55 | 57.92 | 68.20 | 72.15 | 452 |
| Construction and Land Dev | 8.32 | 1.50 | 2.33 | 3.97 | 7.23 | 12.07 | 17.35 | 20.11 | 452 |
| Multifamily | 3.15 | 0.32 | 0.58 | 1.31 | 2.54 | 4.72 | 7.65 | 10.03 | 452 |
| Nonfarm Nonresidential | 34.79 | 14.80 | 19.76 | 26.67 | 34.56 | 42.60 | 51.92 | 55.79 | 452 |
| RE Loans Secured by Farmland | 2.82 | 0.00 | 0.00 | 0.09 | 1.02 | 4.96 | 11.42 | 17.15 | 452 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Commercial and Industrial Loans | 12.45 | 3.35 | 4.80 | 7.56 | 11.71 | 16.68 | 22.66 | 27.03 | 452 |
| Loans to Individuals | 3.02 | 0.17 | 0.38 | 0.87 | 2.12 | 4.41 | 8.62 | 13.12 | 452 |
| Credit Card Loans | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.42 | 0.64 | 452 |
| Agricultural Loans | 1.62 | 0.00 | 0.00 | 0.00 | 0.14 | 1.98 | 8.45 | 15.66 | 452 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Other Loans and Leases | 1.31 | 0.00 | 0.00 | 0.11 | 0.67 | 2.01 | 4.81 | 6.23 | 452 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|------------|--------|--------|-------|--------|--------|--------|--------|-----------|
| Short-Term Investments | 7.71 | 1.14 | 1.87 | 3.81 | 6.84 | 11.27 | 16.94 | 20.42 | 452 |
| Liquid Assets | 22.50 | 8.28 | 11.39 | 15.57 | 21.73 | 28.34 | 36.79 | 41.72 | 452 |
| Investment Securities | 20.53 | 3.52 | 6.89 | 12.14 | 20.36 | 28.38 | 36.51 | 40.25 | 452 |
| Net Loans and Leases | 63.86 | 44.62 | 49.08 | 55.65 | 64.44 | 71.31 | 77.20 | 81.39 | 452 |
| Net Lns, Ls & Stdby Ltrs of Credit | 64.37 | 44.95 | 49.65 | 56.36 | 64.91 | 71.59 | 78.06 | 81.80 | 452 |
| Core Deposits | 65.05 | 47.45 | 53.36 | 59.00 | 65.61 | 71.09 | 75.11 | 78.01 | 452 |
| Noncore Funding | 23.39 | 10.28 | 12.97 | 16.84 | 22.79 | 29.69 | 34.97 | 40.51 | 452 |
| Time Deposits of \$100K or More | 14.98 | 5.93 | 7.32 | 10.38 | 14.02 | 19.66 | 24.04 | 27.99 | 452 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Fed Funds Purchased and Repos | 1.37 | 0.00 | 0.00 | 0.00 | 0.58 | 2.67 | 5.46 | 7.08 | 452 |
| Net Fed Funds Purchased (Sold) | 1.03 | -2.67 | -1.44 | 0.00 | 0.26 | 2.34 | 4.96 | 6.29 | 452 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 0.99 | 0.00 | 0.00 | 0.00 | 0.63 | 1.73 | 3.59 | 5.77 | 452 |
| Earning Assets Repr in 1 Year | 31.60 | 14.20 | 17.68 | 23.68 | 30.64 | 38.82 | 48.01 | 54.70 | 452 |
| Int-Bearing Liab Repr in 1 Year | 28.29 | 9.57 | 12.27 | 17.24 | 23.74 | 36.40 | 56.92 | 62.38 | 452 |
| Long-Term Debt Repr in 1 Year | 0.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.43 | 2.39 | 4.17 | 452 |
| Net Assets Repriceable in 1 Year | 2.45 | -35.78 | -26.65 | -6.44 | 4.18 | 13.62 | 23.43 | 30.69 | 452 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | | | | | |
| Net Noncore Funding Dependence | 18.43 | -6.71 | 1.51 | 10.37 | 18.50 | 26.54 | 34.86 | 39.90 | 452 |
| Net ST Noncore Funding Dependence | 5.92 | -14.37 | -8.99 | -0.13 | 6.49 | 12.13 | 18.23 | 23.12 | 452 |
| Short-Term Inv/ST Noncore Funding | 74.71 | 7.55 | 12.83 | 29.17 | 53.77 | 98.77 | 207.11 | 368.48 | 450 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | 13.38 | -11.58 | -5.89 | 2.42 | 11.80 | 23.85 | 37.94 | 50.26 | 452 |
| Net Loans and Leases/Total Deposits | 78.18 | 55.98 | 59.70 | 67.94 | 78.87 | 87.12 | 96.83 | 103.06 | 452 |
| Net Loans and Leases/Core Deposits | 99.96 | 65.30 | 71.10 | 83.43 | 98.31 | 114.77 | 133.98 | 146.13 | 452 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | 0.73 | -0.14 | -0.00 | 0.00 | 0.10 | 1.19 | 3.49 | 6.37 | 184 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 4.72 | -1.75 | 0.10 | 1.51 | 3.99 | 7.67 | 11.44 | 13.39 | 445 |
| Struct Notes Appr(Depr)/T1 Cap | 0.09 | -0.11 | -0.02 | 0.00 | 0.04 | 0.17 | 0.37 | 0.58 | 223 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | | | | | |
| Held-To-Maturity Securities | 3.88 | 0.00 | 0.00 | 0.00 | 0.00 | 2.52 | 25.34 | 53.93 | 452 |
| Available-For-Sale Securities | 96.11 | 45.91 | 74.11 | 97.46 | 100.00 | 100.00 | 100.00 | 100.00 | 452 |
| U.S. Treasury Securities | 0.67 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.79 | 13.77 | 452 |
| U.S. Agency Securities (excl MBS) | 20.87 | 0.00 | 0.00 | 3.62 | 17.56 | 34.58 | 60.32 | 79.21 | 452 |
| Municipal Securities | 20.37 | 0.00 | 0.00 | 4.94 | 18.97 | 36.12 | 49.74 | 60.48 | 452 |
| Mortgage-Backed Securities | 45.96 | 0.00 | 2.86 | 21.90 | 48.23 | 67.44 | 86.51 | 94.57 | 452 |
| Asset-Backed Securities | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.53 | 1.73 | 452 |
| Other Debt Securities | 1.37 | 0.00 | 0.00 | 0.00 | 0.00 | 1.60 | 7.66 | 16.91 | 452 |
| Mutual Funds and Equity Securities | 0.39 | 0.00 | 0.00 | 0.00 | 0.00 | 0.39 | 2.24 | 5.28 | 452 |
| Debt Securities 1 Year or Less | 8.97 | 0.00 | 0.07 | 1.55 | 5.02 | 13.90 | 28.04 | 44.43 | 452 |
| Debt Securities 1 To 5 Years | 25.85 | 0.05 | 2.12 | 8.74 | 22.90 | 42.15 | 61.03 | 67.70 | 452 |
| Debt Securities Over 5 Years | 60.68 | 6.54 | 18.02 | 39.83 | 64.60 | 82.26 | 92.95 | 96.83 | 452 |
| Pledged Securities | 48.00 | 3.52 | 14.09 | 27.48 | 48.69 | 68.09 | 83.31 | 91.48 | 452 |
| Structured Notes, Fair Value | 3.12 | 0.00 | 0.00 | 0.00 | 0.00 | 5.27 | 15.24 | 22.80 | 452 |

| ANALYSIS RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|---------------|--------|-------|-------|--------|--------|--------|--------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.54 | 0.02 | 0.09 | 0.20 | 0.40 | 0.79 | 1.39 | 2.05 | 452 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.82 | 0.03 | 0.15 | 0.32 | 0.61 | 1.22 | 2.13 | 2.94 | 452 |
| Provision for Ln&Ls Losses/Net Losses | 129.66 | 7.00 | 40.56 | 75.21 | 106.60 | 163.28 | 292.38 | 583.52 | 452 |
| Ln&Ls Allowance/Total Loans & Leases | 1.93 | 0.96 | 1.06 | 1.35 | 1.78 | 2.41 | 3.24 | 4.16 | 452 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 5.09 | 0.77 | 1.05 | 1.52 | 2.88 | 6.01 | 16.14 | 43.87 | 449 |
| ALLL/Nonaccrual Assets | 98.63 | 24.97 | 32.24 | 46.73 | 71.91 | 118.47 | 251.10 | 469.11 | 452 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 92.03 | 24.88 | 30.94 | 45.46 | 68.00 | 113.78 | 221.11 | 374.41 | 452 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.95 | 0.06 | 0.14 | 0.31 | 0.69 | 1.47 | 2.43 | 3.36 | 452 |
| Recoveries/Avg Loans and Leases | 0.09 | 0.00 | 0.00 | 0.02 | 0.06 | 0.14 | 0.30 | 0.38 | 452 |
| Net Losses/Avg Loans and Leases | 0.83 | 0.02 | 0.07 | 0.25 | 0.60 | 1.30 | 2.16 | 3.09 | 452 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Recoveries/Prior Year-End Losses | 8.17 | 0.61 | 1.32 | 2.87 | 5.75 | 11.46 | 22.53 | 33.68 | 406 |
| Earnings Coverage of Net Losses (X) | 6.67 | -0.15 | 0.26 | 1.11 | 2.98 | 7.99 | 24.61 | 61.39 | 452 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | | | | | |
| Real Estate Loans | 0.80 | 0.01 | 0.03 | 0.18 | 0.52 | 1.35 | 2.18 | 3.28 | 452 |
| RE Loans Secured By 1-4 Family | 0.64 | 0.00 | 0.00 | 0.10 | 0.40 | 1.06 | 2.15 | 3.14 | 452 |
| Revolving | 0.41 | -0.00 | 0.00 | 0.00 | 0.10 | 0.74 | 1.68 | 2.63 | 435 |
| Closed-End | 0.67 | 0.00 | 0.00 | 0.07 | 0.34 | 1.10 | 2.34 | 3.84 | 452 |
| Commercial Real Estate Loans | 0.91 | 0.00 | 0.00 | 0.16 | 0.56 | 1.65 | 2.67 | 3.58 | 452 |
| Construction and Land Dev | 2.39 | -0.04 | 0.00 | 0.00 | 1.01 | 4.24 | 9.00 | 13.03 | 451 |
| Multifamily | 0.36 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.64 | 6.79 | 444 |
| Nonfarm Nonresidential | 0.48 | -0.02 | -0.00 | 0.01 | 0.29 | 0.82 | 1.74 | 2.19 | 452 |
| RE Loans Secured by Farmland | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.27 | 1.23 | 377 |
| Commercial and Industrial Loans | 0.92 | -0.20 | -0.03 | 0.03 | 0.52 | 1.51 | 3.04 | 5.96 | 452 |
| Loans to Depository Institutions | 0.00 | -26.43 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| Loans to Individuals | 1.11 | 0.06 | 0.13 | 0.35 | 0.73 | 1.48 | 3.48 | 6.49 | 373 |
| Credit Card Loans | 2.12 | -0.24 | 0.00 | 0.37 | 1.48 | 3.00 | 6.13 | 9.66 | 143 |
| Agricultural Loans | 0.02 | -0.05 | -0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 0.46 | 299 |
| 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 | 0.78 | -0.35 | -0.03 | 0.00 | 0.00 | 0.31 | 4.44 | 15.07 | 415 |

| PERCENT OF LOANS AND LEASES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|--------|--------|--------|--------|--------|-----------|
| ----- | | | | | | | | | |
| 30-89 Days PD Loans and Leases | 1.00 | 0.09 | 0.17 | 0.40 | 0.83 | 1.49 | 2.33 | 2.94 | 452 |
| 90+ Days PD Loans and Leases | 0.11 | 0.00 | 0.00 | 0.00 | 0.01 | 0.17 | 0.54 | 0.86 | 452 |
| Nonaccrual Loans and Leases | 3.02 | 0.33 | 0.63 | 1.13 | 2.40 | 4.68 | 7.14 | 10.06 | 452 |
| 90+ Days PD and Nonaccrual Loans and Leases | 3.18 | 0.40 | 0.70 | 1.23 | 2.52 | 4.86 | 7.44 | 10.31 | 452 |
| 30-89 Days PD Restructured | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.13 | 0.34 | 452 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 452 |
| Nonaccrual Restructured | 0.63 | 0.00 | 0.00 | 0.00 | 0.31 | 1.18 | 2.35 | 3.25 | 452 |
| PERCENT OF LNS&LS + OTHER ASSETS | | | | | | | | | |
| 30+ DAYS PAST DUE AND NONACCRUAL | | | | | | | | | |
| ----- | | | | | | | | | |
| 30-89 Days Past Due Assets | 1.00 | 0.09 | 0.17 | 0.40 | 0.83 | 1.49 | 2.33 | 2.94 | 452 |
| 90+ Days Past Due Assets | 0.11 | 0.00 | 0.00 | 0.00 | 0.01 | 0.17 | 0.54 | 0.86 | 452 |
| Nonaccrual Assets | 3.06 | 0.33 | 0.63 | 1.19 | 2.41 | 4.71 | 7.14 | 10.16 | 452 |
| 30+ Days PD & Nonaccrual Assets | 4.28 | 0.78 | 1.18 | 2.07 | 3.65 | 6.11 | 9.22 | 12.44 | 452 |
| PERCENT OF TOTAL ASSETS | | | | | | | | | |
| ----- | | | | | | | | | |
| 90+ Days PD and Nonaccrual Assets | 2.10 | 0.26 | 0.48 | 0.81 | 1.65 | 3.04 | 5.20 | 6.86 | 452 |
| 90+ PD & Nonaccrual Assets + OREO | 3.11 | 0.43 | 0.68 | 1.24 | 2.52 | 4.42 | 7.68 | 9.63 | 452 |
| RESTRUCTURED & NONACCRUAL LNS&LS | | | | | | | | | |
| + REAL ESTATE ACQUIRED AS PERCENT OF: | | | | | | | | | |
| ----- | | | | | | | | | |
| Total Assets | 3.80 | 0.54 | 0.74 | 1.54 | 2.99 | 5.62 | 8.90 | 12.35 | 452 |
| Allowance for Loan & Lease Losses | 290.53 | 55.09 | 76.44 | 157.37 | 281.15 | 391.83 | 555.43 | 737.96 | 452 |
| Equity Cap + ALLL | 37.59 | 4.55 | 6.58 | 14.27 | 28.34 | 52.11 | 99.61 | 146.42 | 446 |
| Tier 1 Cap + ALLL | 37.54 | 4.91 | 6.89 | 15.03 | 28.22 | 51.82 | 96.23 | 152.95 | 452 |
| Loans & Leases + RE Acquired | 5.72 | 0.81 | 1.22 | 2.49 | 4.56 | 8.43 | 12.88 | 17.40 | 452 |

| 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE | | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|-------------------------|---------------|------|------|------|------|-------|-------|-------|--------------|
| Real Estate | - 30-89 Days PD | 1.02 | 0.04 | 0.14 | 0.36 | 0.82 | 1.59 | 2.49 | 3.09 | 452 |
| | - 90+ Days Past Due | 0.11 | 0.00 | 0.00 | 0.00 | 0.01 | 0.18 | 0.61 | 0.99 | 452 |
| | - Nonaccrual | 3.35 | 0.33 | 0.62 | 1.29 | 2.62 | 5.15 | 7.99 | 10.72 | 452 |
| Coml & Indl | - 30-89 Days PD | 0.73 | 0.00 | 0.00 | 0.08 | 0.41 | 1.33 | 2.75 | 3.78 | 452 |
| | - 90+ Days Past Due | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.36 | 0.69 | 452 |
| | - Nonaccrual | 2.04 | 0.00 | 0.00 | 0.23 | 1.21 | 3.03 | 6.76 | 10.12 | 452 |
| Individuals | - 30-89 Days PD | 0.99 | 0.00 | 0.00 | 0.27 | 0.82 | 1.61 | 2.80 | 3.86 | 450 |
| | - 90+ Days Past Due | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.35 | 0.70 | 450 |
| | - Nonaccrual | 0.35 | 0.00 | 0.00 | 0.00 | 0.12 | 0.61 | 1.54 | 2.85 | 450 |
| Dep Inst Lns | - 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| | - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| Agricultural | - 30-89 Days PD | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.38 | 1.10 | 299 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 299 |
| | - Nonaccrual | 0.19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 1.11 | 3.92 | 299 |
| 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 | 0.24 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 1.55 | 4.30 | 415 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 415 |
| | - Nonaccrual | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.36 | 2.59 | 415 |
| MEMORANDA: | | | | | | | | | | |
| 1-4 Family | - 30-89 Days PD | 1.20 | 0.00 | 0.09 | 0.39 | 0.97 | 1.82 | 2.87 | 3.70 | 452 |
| | - 90+ Days Past Due | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.18 | 0.48 | 0.85 | 452 |
| | - Nonaccrual | 2.27 | 0.08 | 0.28 | 0.76 | 1.62 | 3.43 | 6.01 | 8.02 | 452 |
| Revolving | - 30-89 Days PD | 0.50 | 0.00 | 0.00 | 0.00 | 0.28 | 0.88 | 1.91 | 2.91 | 435 |
| | - 90+ Days Past Due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.51 | 435 |
| | - Nonaccrual | 0.65 | 0.00 | 0.00 | 0.00 | 0.24 | 1.16 | 2.73 | 4.83 | 435 |
| Closed-End | - 30-89 Days PD | 1.31 | 0.00 | 0.06 | 0.37 | 1.00 | 2.07 | 3.18 | 4.18 | 452 |
| | - 90+ Days Past Due | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 0.52 | 0.90 | 452 |
| | - Nonaccrual | 2.67 | 0.07 | 0.22 | 0.85 | 1.83 | 4.03 | 7.74 | 10.64 | 452 |
| | - Jr Lien 30-89 Days PD | 0.07 | 0.00 | 0.00 | 0.00 | 0.03 | 0.15 | 0.29 | 0.43 | 452 |
| | - Jr Lien 90+ Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.08 | 452 |
| | - Jr Lien Nonaccrual | 0.17 | 0.00 | 0.00 | 0.00 | 0.07 | 0.27 | 0.66 | 1.51 | 452 |
| Commercial RE | - 30-89 Days PD | 0.89 | 0.00 | 0.00 | 0.18 | 0.66 | 1.51 | 2.86 | 3.62 | 452 |
| | - 90+ Days Past Due | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.63 | 1.06 | 452 |
| | - Nonaccrual | 4.04 | 0.13 | 0.38 | 1.21 | 3.18 | 6.18 | 10.29 | 12.83 | 452 |
| Const & Dev | - 30-89 Days PD | 0.94 | 0.00 | 0.00 | 0.00 | 0.17 | 1.60 | 4.58 | 7.65 | 451 |
| | - 90+ Days Past Due | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.52 | 2.08 | 451 |
| | - Nonaccrual | 8.91 | 0.00 | 0.00 | 0.94 | 6.10 | 16.45 | 29.76 | 37.34 | 451 |
| Multifamily | - 30-89 Days PD | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.15 | 5.72 | 444 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 444 |
| | - Nonaccrual | 1.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.90 | 7.79 | 17.43 | 444 |
| Nonfarm Nres- | - 30-89 Days PD | 0.74 | 0.00 | 0.00 | 0.07 | 0.49 | 1.33 | 2.43 | 3.67 | 452 |
| | - 90+ Days Past Due | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.43 | 0.86 | 452 |
| | - Nonaccrual | 2.76 | 0.00 | 0.13 | 0.89 | 2.05 | 4.48 | 6.88 | 8.12 | 452 |
| Farmland | - 30-89 Days PD | 0.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.18 | 1.00 | 2.24 | 377 |
| | - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 377 |
| | - Nonaccrual | 1.72 | 0.00 | 0.00 | 0.00 | 0.00 | 1.39 | 10.95 | 23.04 | 377 |
| Credit Card | - 30-89 Days PD | 1.14 | 0.00 | 0.00 | 0.08 | 0.78 | 1.81 | 3.75 | 6.24 | 143 |
| | - 90+ Days Past Due | 0.36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.62 | 1.57 | 3.19 | 143 |
| | - Nonaccrual | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.06 | 143 |

| CAPITAL RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|------|-------|-------|-------|-------|-------|-------|--------------|
| Tier 1 Leverage Ratio | 9.35 | 4.14 | 6.48 | 8.01 | 9.30 | 10.63 | 12.15 | 14.03 | 452 |
| Tier 1 RBC Ratio | 13.44 | 6.07 | 8.75 | 11.25 | 13.17 | 15.64 | 19.23 | 22.42 | 452 |
| Total Risk-Based Capital Ratio | 14.99 | 8.03 | 10.71 | 12.78 | 14.60 | 17.11 | 20.52 | 23.44 | 452 |
| Tangible Tier 1 Leverage Ratio | 9.27 | 4.08 | 6.29 | 7.95 | 9.27 | 10.55 | 12.11 | 13.93 | 452 |
| Tangible Common Eq Cap/Tan Assets | 7.97 | 2.53 | 4.24 | 6.12 | 8.02 | 9.74 | 11.84 | 13.89 | 452 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | | | | | |
| Loan Commitments | 10.10 | 3.13 | 4.41 | 6.74 | 9.60 | 13.31 | 16.87 | 19.20 | 452 |
| Standby Letters of Credit | 0.42 | 0.00 | 0.02 | 0.11 | 0.29 | 0.61 | 1.19 | 1.61 | 452 |
| Commercial & Similar Letters of Credit | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.28 | 452 |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| TYPE OF DERIVATIVE INSTRUMENT: | | | | | | | | | |
| Derivative Contracts | 0.95 | 0.00 | 0.00 | 0.00 | 0.00 | 1.45 | 4.86 | 11.37 | 452 |
| Interest Rate Contracts | 0.94 | 0.00 | 0.00 | 0.00 | 0.00 | 1.45 | 4.86 | 11.37 | 452 |
| Interest Rate Futures & Forward Contr | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.15 | 2.75 | 452 |
| Written Options Contr (Int Rate) | 0.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 1.72 | 4.01 | 452 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Interest Rate Swaps | 0.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.40 | 2.39 | 452 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Futures & Forward Foreign Exch Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Equity, Commodity, & Other Deriv Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Purchased Options Contr (Comm & Oth) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | | | | | |
| Loan Commitments | 15.76 | 4.99 | 7.02 | 10.38 | 15.30 | 20.35 | 25.66 | 31.10 | 452 |

| 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 | 452 |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 18.37 | 0.00 | 0.00 | 0.00 | 0.00 | 1.40 | 81.74 | 100.00 | 14 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 81.62 | 0.00 | 0.00 | 71.40 | 100.00 | 100.00 | 100.00 | 100.00 | 14 |
| Sep Acct Assets(L/H)/Total Life Ast | 8.17 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 39.25 | 12 |
| Ins Activities Revenue/Adj Oper Inc | 0.26 | 0.00 | 0.00 | 0.00 | 0.01 | 0.23 | 1.54 | 4.73 | 452 |
| Premium Inc/Ins Activities Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 259 |
| Credit Rel Prem Inc/Tot Prem Inc | 74.35 | 0.00 | 0.00 | 32.89 | 100.00 | 100.00 | 100.00 | 100.00 | 15 |
| Other Prem Inc/Total Prem Inc | 25.64 | 0.00 | 0.00 | 0.00 | 0.00 | 35.46 | 100.00 | 100.00 | 15 |
| Ins Under Net Income/Consol Net Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| Ins Net Inc (P/C)/Equity (P/C) | 94.53 | 16.94 | 16.94 | 16.94 | 75.13 | 133.33 | 133.33 | 133.33 | 3 |
| Ins Net Inc (L/H)/Equity (L/H) | 0.66 | -4.78 | -4.64 | -0.99 | 0.67 | 1.74 | 3.66 | 4.49 | 11 |
| Insur Ben, Losses, Exp/Insur Premiums | 77.24 | 0.00 | 0.00 | 0.00 | 77.86 | 100.00 | 188.38 | 192.32 | 15 |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4 |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 0.53 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.57 | 12 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 452 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 10.53 | 0.00 | 0.00 | 0.82 | 12.09 | 19.15 | 23.30 | 27.21 | 451 |
| 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 | 452 |
| FOREIGN ACTIVITIES | | | | | | | | | |
| Yield: Foreign Loans | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 66 |
| Cost: Interest-Bearing Deposits | 0.32 | 0.08 | 0.08 | 0.08 | 0.08 | 0.32 | 0.46 | 0.50 | 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 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 1 |
| 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 | -30.47 | -100.00 | -100.00 | -100.00 | -25.44 | -2.05 | 51.47 | 113.08 | 34 |
| Total Selected Assets | -18.28 | -100.00 | -100.00 | -68.64 | -7.79 | 15.34 | 54.65 | 137.17 | 49 |
| Deposits | -15.59 | -29.16 | -29.16 | -29.16 | -29.16 | -15.59 | -7.44 | -4.73 | 2 |

| PAYOUT RATIOS - PARENT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------------|------------|--------|-------|-------|--------|--------|---------|---------|-----------|
| Div Paid/Inc Before Undist Inc | 78.65 | 0.00 | 0.00 | 43.54 | 91.64 | 104.73 | 163.15 | 242.08 | 236 |
| Dividends Paid/Net Income | 22.12 | 0.00 | 0.00 | 0.00 | 20.12 | 41.26 | 65.71 | 75.81 | 367 |
| Net Income - Dividends/Avg Equity | 3.41 | -29.75 | -9.90 | 1.20 | 4.71 | 7.60 | 11.15 | 13.54 | 450 |
| PERCENT OF DIVIDENDS PAID: | | | | | | | | | |
| Dividends From Bank Subs | 99.26 | 0.00 | 0.00 | 0.00 | 100.66 | 142.35 | 227.83 | 445.00 | 273 |
| Dividends From Nonbank Subs | 0.46 | 0.00 | 0.00 | 0.00 | 0.00 | 0.31 | 2.37 | 7.19 | 273 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 273 |
| Dividends From All Subsidiaries | 105.70 | 0.00 | 0.00 | 18.74 | 102.80 | 149.57 | 243.17 | 460.94 | 273 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | | | | | |
| Dividends From Bank Subs | 24.91 | 0.00 | 0.00 | 0.00 | 22.43 | 48.92 | 70.70 | 87.47 | 351 |
| Interest Income From Bank Subs | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.19 | 0.78 | 351 |
| Mgt & Service Fees From Bank Subs | 0.60 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.09 | 21.38 | 351 |
| Other Income From Bank Subs | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.88 | 351 |
| Operating Income From Bank Subs | 29.79 | 0.00 | 0.00 | 0.10 | 27.10 | 54.25 | 83.33 | 122.64 | 351 |
| PERCENT OF NONBANK NET INCOME: | | | | | | | | | |
| Dividends From Nonbank Subs | 67.65 | 0.00 | 0.00 | 2.76 | 100.00 | 100.00 | 100.00 | 113.30 | 151 |
| Interest Income From Nonbank Subs | 0.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14.59 | 151 |
| Mgt & Serv Fees From Nonbank Subs | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.79 | 151 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 151 |
| Operating Inc From Nonbank Subs | 73.60 | 0.00 | 0.00 | 33.67 | 100.00 | 100.00 | 112.39 | 181.36 | 151 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | | | | | |
| Dividends From Subsidiary BHCs | 6.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 45.92 | 53.83 | 32 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 32 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 32 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 32 |
| Operating Income From Sub BHCs | 6.31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 45.92 | 53.83 | 32 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | | | | | |
| Dividends From Bank Subsidiaries | 55.10 | 0.00 | 0.00 | 0.00 | 86.05 | 99.37 | 100.00 | 100.00 | 382 |
| Interest Income From Bank Subs | 2.66 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 5.32 | 99.34 | 382 |
| Mgt & Serv Fees From Bank Subs | 1.60 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.73 | 64.46 | 382 |
| Other Income From Bank Subs | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6.97 | 382 |
| Operating Income From Bank Subs | 71.07 | 0.00 | 0.00 | 34.36 | 98.16 | 100.00 | 100.00 | 100.00 | 382 |
| Dividends From Nonbank Subs | 2.86 | 0.00 | 0.00 | 0.00 | 0.00 | 0.46 | 13.59 | 77.58 | 382 |
| Interest Income From Nonbank Subs | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.05 | 382 |
| Mgt & Serv Fees From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 382 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 382 |
| Operating Inc From Nonbank Subs | 5.44 | 0.00 | 0.00 | 0.00 | 0.00 | 1.31 | 50.00 | 100.00 | 382 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 382 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 382 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 382 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 382 |
| Operating Income From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 382 |
| Loans and Adv From Subs/ST Debt | 518.57 | 0.00 | 0.00 | 0.00 | 191.19 | 630.99 | 1433.58 | 5687.62 | 74 |
| Loans and Adv From Subs/Total Debt | 187.70 | 0.00 | 0.00 | 0.00 | 115.51 | 301.29 | 706.58 | 1374.66 | 152 |

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 06/30/2011 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| ----- | ----- | ----- | ----- | ----- |
| 3109904 | 765,467 | ACCESS NATIONAL CORPORATION | RESTON, VA | |
| 3447567 | 888,570 | ADAM BANK GROUP, INC. | TAMPA, FL | |
| 1055623 | 519,076 | ADBANC, INC. | OGALLALA, NE | |
| 2467474 | 598,515 | ADIRONDACK BANCORP, INC. | UTICA, NY | |
| 3472176 | 967,540 | AFNB HOLDINGS, INC. | HOUSTON, TX | |
| 1208933 | 527,811 | ALBANK CORPORATION | CHICAGO, IL | |
| 3123638 | 536,142 | ALLIANCE BANKSHARES CORPORATIO | CHANTILLY, VA | |
| 1127146 | 622,787 | ALLIANCE FINANCIAL SERVICES | SAINT PAUL, MN | |
| 1136595 | 560,592 | ALTRUST FINANCIAL SERVICES, IN | CULLMAN, AL | |
| 1020676 | 775,645 | AMALGAMATED INVESTMENTS COMPAN | CHICAGO, IL | |
| 1201457 | 785,626 | AMBANK COMPANY, INC. | SIOUX CENTER, IA | |
| 2772990 | 705,017 | AMERI-NATIONAL CORPORATION | OVERLAND PARK, KS | |
| 1133781 | 830,590 | AMERICAN BANCOR, LTD. | DICKINSON, ND | |
| 1136269 | 502,845 | AMERICAN BANCORP OF OKLAHOMA, | EDMOND, OK | |
| 1052220 | 724,444 | AMERICAN BANCORPORATION, INC. | SAPULPA, OK | |
| 1095414 | 638,609 | AMERICAN CENTRAL BANCORPORATIO | SPRINGFIELD, IL | |
| 3035049 | 540,574 | AMERICAN COMMUNITY FINANCIAL, | WOODSTOCK, IL | |
| 2312837 | 581,720 | AMERICAN RIVER BANKSHARES | RANCHO CORDOVA, CA | |
| 1107193 | 657,959 | AMERICO BANCSHARES, INC. | WOLFFORTH, TX | |
| 1117316 | 973,439 | AMERISERV FINANCIAL, INC | JOHNSTOWN, PA | |
| 2710796 | 707,382 | ANDROSCOGGIN BANCORP, MHC | LEWISTON, ME | |
| 2454380 | 785,775 | ARBOR BANCORP, INC. | ANN ARBOR, MI | |
| 3688061 | 553,250 | ARMED FORCES BENEFIT ASSOCIATI | ALEXANDRIA, VA | |
| 3196584 | 609,056 | ARTHUR FINANCIAL CORPORATION | UNION, SC | |
| 1134694 | 980,196 | ATBANCORP | DUBUQUE, IA | |
| 3555686 | 868,529 | ATLANTIC CAPITAL BANCSHARES | ATLANTA, GA | |
| 1129533 | 764,742 | AUBURN NATIONAL BANCORPORATION | AUBURN, AL | |
| 3541483 | 608,490 | AVENUE FINANCIAL HOLDINGS, INC | NASHVILLE, TN | |
| 1081613 | 643,767 | B. P. C. CORPORATION | COOKEVILLE, TN | |
| 1895397 | 565,715 | BANCSHARES OF JACKSON HOLE, IN | JACKSON, WY | |
| 1135002 | 667,914 | BANCTENN CORP. | KINGSPORT, TN | |
| 1030040 | 928,171 | BANK OF COMMERCE HOLDINGS | REDDING, CA | |
| 1143481 | 765,714 | BANK OF GRANITE CORPORATION | GRANITE FALLS, NC | |
| 1076105 | 558,995 | BANK OF SOUTHSIDE VIRGINIA COR | CARSON, VA | |
| 3447398 | 505,877 | BANK OF THE CAROLINAS CORPORAT | MOCKSVILLE, NC | |
| 1247455 | 696,633 | BANKFIRST CAPITAL CORPORATION | MACON, MS | |
| 3320978 | 745,813 | BANKFIVE, MHC | FALL RIVER, MA | |
| 1201363 | 789,481 | BANKMANAGERS CORP. | MILWAUKEE, WI | |
| 3104570 | 615,260 | BANKSHARES, INC., THE | WINTER PARK, FL | |
| 1209248 | 761,702 | BARABOO BANCORPORATION, INC., | BARABOO, WI | |
| 3274996 | 629,565 | BEACH COMMUNITY BANCSHARES, IN | FORT WALTON BEACH, FL | |
| 2728157 | 852,606 | BERKSHIRE BANCORP INC. | NEW YORK, NY | |
| 1491913 | 550,115 | BLACKHAWK BANCORP, INC. | BELOIT, WI | |
| 1823345 | 874,785 | BLACKHAWK BANCORPORATION, INC. | MILAN, IL | |
| 1471849 | 677,511 | BLUE VALLEY BAN CORP. | OVERLAND PARK, KS | |
| 1248162 | 669,518 | BNCCORP, INC. | BISMARCK, ND | |
| 3807974 | 691,649 | BOH HOLDINGS, INC. | HOUSTON, TX | |
| 2935142 | 759,169 | BOU BANCORP, INC. | OGDEN, UT | |
| 1471960 | 507,826 | BROTHERHOOD BANCSHARES, INC. | KANSAS CITY, KS | |
| 3929791 | 688,636 | BSB BANCORP MHC | BELMONT, MA | |
| 3189728 | 505,901 | BUSINESS BANCSHARES, INC. | CLAYTON, MO | |

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 06/30/2011 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| ----- | | | | |
| 3488850 | 677, 517 | BUSINESS FIRST BANCSHARES, INC | BATON ROUGE, LA | |
| 2183493 | 907, 357 | C&F FINANCIAL CORPORATION | WEST POINT, VA | |
| 1251256 | 794, 389 | CAMCO FINANCIAL CORPORATION | CAMBRIDGE, OH | |
| 1127294 | 689, 149 | CAPITOL BANCORPORATION, INC. | BRITTON, SD | |
| 1245460 | 679, 571 | CARLINVILLE NATIONAL BANK SHAR | CARLINVILLE, IL | |
| 2943473 | 661, 784 | CAROLINA BANK HOLDINGS, INC. | GREENSBORO, NC | |
| 2507790 | 844, 308 | CAROLINA FINANCIAL CORPORATION | CHARLESTON, SC | |
| 1203451 | 608, 132 | CARROLL COUNTY BANCSHARES, INC | CARROLL, IA | |
| 2254508 | 605, 508 | CB&T HOLDING CORPORATION | NEW ORLEANS, LA | |
| 3819267 | 733, 568 | CBM FLORIDA HOLDING COMPANY | BRADENTON, FL | |
| 1860863 | 986, 460 | CBX CORPORATION | CARROLLTON, IL | |
| 1118283 | 625, 789 | CCFNB BANCORP, INC. | BLOOMSBURG, PA | |
| 1106132 | 583, 881 | CENTRABANC CORPORATION | WACO, TX | |
| 2746049 | 513, 245 | CENTRAL BANCORP, INC. | SOMERVILLE, MA | Moved from Peer 5 |
| 1025662 | 663, 392 | CENTRAL BANCORPORATION | PROVO, UT | |
| 1203899 | 644, 512 | CENTRAL BANCSHARES, INC. | MUSCATINE, IA | |
| 1250295 | 790, 579 | CENTRAL BANCSHARES, INC. | GOLDEN VALLEY, MN | |
| 1064429 | 836, 216 | CENTRAL OF KANSAS, INC. | JUNCTION CITY, KS | |
| 1051465 | 539, 414 | CENTRAL SERVICE CORPORATION | ENID, OK | |
| 2935405 | 834, 908 | CENTRAL VALLEY COMMUNITY BANCO | FRESNO, CA | |
| 1209042 | 816, 627 | CENTRE 1 BANCORP, INC. | BELOIT, WI | |
| 3632756 | 538, 980 | CENTURY FINANCIAL SERVICES COR | SANTA FE, NM | |
| 1141487 | 731, 156 | CHAMBERS BANCSHARES, INC. | DANVILLE, AR | |
| 3485989 | 718, 650 | CHARTER BANKSHARES, INC. | EAU CLAIRE, WI | |
| 1075881 | 631, 455 | CHESAPEAKE FINANCIAL SHARES | KILMARNOCK, VA | |
| 3434633 | 590, 397 | CHI COPEE BANCORP, INC. | CHI COPEE, MA | |
| 1125030 | 588, 922 | CHOICE FINANCIAL HOLDINGS, INC | GRAFTON, ND | |
| 1139532 | 517, 399 | CIB MARINE BANCSHARES, INC. | WAUKESHA, WI | |
| 2244545 | 596, 527 | CITCO COMMUNITY BANCSHARES, IN | ELIZABETHTON, TN | |
| 1140239 | 575, 399 | CITIZENS BANCORP INVESTMENT | LAFAYETTE, TN | |
| 1050909 | 956, 963 | CITIZENS BANCSHARES CO. | CHILLICOTHE, MO | |
| 1131077 | 532, 135 | CITIZENS BANCSHARES OF BATESVI | BATESVILLE, AR | |
| 3248821 | 574, 324 | CITIZENS BANCSHARES, INC. | BLUFFTON, OH | |
| 1207132 | 628, 742 | CITIZENS BANK HOLDING, INC. | MUKWONAGO, WI | |
| 1021682 | 632, 544 | CITIZENS BANKSHARES, INC. | FARMINGTON, NM | |
| 1118368 | 859, 188 | CITIZENS FINANCIAL SERVICES | MANSFIELD, PA | |
| 1083475 | 826, 607 | CITIZENS HOLDING COMPANY | PHILADELPHIA, MS | |
| 1249589 | 545, 451 | CITIZENS NATIONAL BANCORP, INC | ATHENS, TN | |
| 2344856 | 641, 374 | CITIZENS NATIONAL BANCSHARES | BOSSIER CITY, LA | |
| 1071623 | 563, 939 | CITIZENS NATIONAL CORPORATION | PAINTSVILLE, KY | |
| 1097566 | 809, 219 | CITIZENS UNION BANCORP OF SHEL | SHELBYVILLE, KY | |
| 3153242 | 949, 793 | CLAYTON BANCORP, INC | KNOXVILLE, TN | |
| 1086270 | 826, 960 | CNB BANCSHARES, INC. | SEVIERVILLE, TN | |
| 1134108 | 946, 057 | CNB CORPORATION | CONWAY, SC | |
| 3444801 | 631, 772 | COASTAL AFFILIATES, MHC | HYANNIS, MA | |
| 2809560 | 640, 640 | COCONUT GROVE BANKSHARES, INC. | MIAMI, FL | |
| 2146359 | 829, 732 | COLOEAST BANKSHARES, INC. | LAMAR, CO | |
| 1838974 | 710, 922 | COMMERCE NATIONAL FINANCIAL SE | LUBBOCK, TX | |
| 1099382 | 624, 156 | COMMERCIAL HOLDING COMPANY | PARIS, TN | |
| 1118948 | 930, 684 | COMMONWEALTH BANCSHARES, INC. | LOUISVILLE, KY | |
| 1125843 | 566, 957 | COMMUNITY BANC-CORP OF SHEBOYG | SHEBOYGAN, WI | |

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 06/30/2011 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| ----- | ----- | ----- | ----- | ----- |
| 1115040 | 550, 722 | COMMUNITY BANCORP | DERBY, VT | |
| 1247398 | 745, 140 | COMMUNITY BANCORP, INC. | CHANUTE, KS | |
| 1070765 | 738, 771 | COMMUNITY BANCSHARES, INC. | MCARTHUR, OH | |
| 1084511 | 542, 595 | COMMUNITY BANK OF SOUTH FLORID | HOMESTEAD, FL | |
| 2356073 | 784, 643 | COMMUNITY BANK SHARES OF INDIA | NEW ALBANY, IN | |
| 1398937 | 629, 882 | COMMUNITY CAPITAL CORPORATION | GREENWOOD, SC | |
| 3101010 | 515, 214 | COMMUNITY FINANCIAL HOLDING CO | DULUTH, GA | |
| 1097986 | 545, 957 | COMMUNITY FINANCIAL SERVICES, | BENTON, KY | |
| 2754585 | 536, 717 | COMMUNITY FIRST BANCSHARES, IN | HARRISON, AR | |
| 3108194 | 636, 995 | COMMUNITY FIRST, INC. | COLUMBIA, TN | |
| 3395668 | 665, 373 | COMMUNITY PARTNERS BANCORP | MIDDLETOWN, NJ | |
| 2626299 | 643, 158 | COMMUNITY WEST BANCSHARES | GOLETA, CA | |
| 3449431 | 601, 752 | CONESTOGA BANCORP, INC | CHESTER SPRINGS, PA | |
| 2937100 | 683, 886 | CONNECTICUT MUTUAL HOLDING COM | WINSTED, CT | |
| 2524788 | 684, 678 | COUNTY BANCORP, INC. | MANITOWOC, WI | |
| 3027709 | 915, 994 | CRESCENT FINANCIAL CORPORATION | CARY, NC | |
| 1102581 | 716, 715 | CU BANK SHARES, INC. | DALLAS, TX | |
| 2242523 | 939, 185 | D. L. EVANS BANCORP | BURLEY, ID | |
| 2497462 | 544, 384 | DCB FINANCIAL CORP | LEWIS CENTER, OH | |
| 2193906 | 846, 263 | DEARBORN BANCORP, INC. | DEARBORN, MI | |
| 1094613 | 571, 274 | DELTA BANCSHARES COMPANY | SAINT LOUIS, MO | |
| 2294812 | 802, 024 | DIAMOND BANCORP, INC | WASHINGTON, MO | |
| 1104660 | 809, 277 | DI BOLL STATE BANCSHARES, INC. | DI BOLL, TX | |
| 2065432 | 569, 956 | DIMECO, INC | HONESDALE, PA | |
| 1117455 | 610, 612 | DNB FINANCIAL CORPORATION | DOWNINGTOWN, PA | |
| 1127913 | 597, 091 | DUKE FINANCIAL GROUP, INC. | MINNEAPOLIS, MN | |
| 1951770 | 571, 336 | EAGLE FINANCIAL SERVICES, INC. | BERRYVILLE, VA | |
| 3023466 | 761, 871 | EAST ASIA HOLDING COMPANY, INC | NEW YORK, NY | |
| 1135909 | 502, 246 | EAST TEXAS BANCSHARES, INC. | LIVINGSTON, TX | |
| 1122851 | 530, 350 | EASTWOOD FINANCIAL CORPORATION | ROCHESTER, MN | |
| 2686659 | 923, 695 | ECB BANCORP, INC. | ENGELHARD, NC | |
| 3695957 | 768, 829 | ENB FINANCIAL CORP | EPHRATA, PA | |
| 3728930 | 934, 408 | ESB BANCORP MHC | EASTHAMPTON, MA | |
| 1133165 | 566, 985 | EVANGELINE BANCSHARES, INC. | VILLE PLATTE, LA | |
| 1401190 | 733, 014 | EVANS BANCORP, INC. | ANGOLA, NY | |
| 1076495 | 567, 226 | F & M BANK CORP. | TIMBERVILLE, VA | |
| 1076619 | 591, 611 | F & M FINANCIAL CORPORATION | GRANITE QUARRY, NC | |
| 1201532 | 519, 859 | F. N. B. C. OF LA GRANGE, INC. | LA GRANGE, IL | |
| 1138450 | 795, 233 | F&M FINANCIAL CORPORATION | CLARKSVILLE, TN | |
| 2270254 | 874, 676 | FALCON BANCSHARES INCORPORATED | LAREDO, TX | |
| 1134630 | 907, 722 | FARMERS & MERCHANTS BANCORP | ARCHBOLD, OH | |
| 1134881 | 529, 761 | FARMERS & MERCHANTS BANCSHARES | HOUSTON, TX | |
| 1099672 | 603, 955 | FARMERS AND MERCHANTS BANKSHAR | STUTTGART, AR | |
| 1055155 | 635, 317 | FARMERS ENTERPRISES, INC. | GREAT BEND, KS | |
| 1123885 | 554, 664 | FARMERS STATE CORPORATION | MANKATO, MN | |
| 1076600 | 604, 594 | FAUQUIER BANKSHARES, INC. | WARRENTON, VA | |
| 3031902 | 543, 493 | FCB FINANCIAL CORP. | SAVANNAH, GA | |
| 2121552 | 666, 683 | FIDELITY BANCORP, INC. | PITTSBURGH, PA | |
| 1203778 | 654, 468 | FIDELITY COMPANY | DUBUQUE, IA | |
| 2858773 | 619, 456 | FIDELITY D&D BANCORP, INC. | DUNMORE, PA | |
| 3454220 | 523, 800 | FIDELITY MUTUAL HOLDING COMPAN | FITCHBURG, MA | |

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Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 06/30/2011 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1138188 | 560, 803 | FIRST AMERICAN BANCORP | ATHENS, GA | |
| 3266302 | 550, 986 | FIRST AMERICAN INTERNATIONAL | BROOKLYN, NY | |
| 1096550 | 693, 804 | FIRST ARKANSAS BANCSHARES, INC | JACKSONVILLE, AR | |
| 1108967 | 868, 110 | FIRST ARTESIA BANCSHARES, INC. | ARTESIA, NM | |
| 1838590 | 538, 922 | FIRST BANCORP. OF DURANGO, INC | INVERNESS, IL | |
| 2385493 | 709, 973 | FIRST BANCSHARES, INC., THE | HATTIESBURG, MS | |
| 2410854 | 531, 108 | FIRST BANK LUBBOCK BANCSHARES, | LUBBOCK, TX | New Y-9C/BHCPR reporter |
| 1404632 | 730, 550 | FIRST BANKERS TRUSTSHARES, INC | QUINCY, IL | |
| 1123876 | 552, 367 | FIRST BEMIDJI HOLDING COMPANY | BEMIDJI, MN | |
| 1119404 | 687, 541 | FIRST BRECKINRIDGE BANCSHARES, | IRVINGTON, KY | |
| 3454172 | 535, 631 | FIRST CAPITAL BANCORP, INC. | GLEN ALLEN, VA | |
| 1105470 | 558, 256 | FIRST CITIZENS BANCSHARES, INC | WAXAHACHIE, TX | |
| 1983977 | 633, 185 | FIRST COMMUNITY BANCSHARES, IN | OVERLAND PARK, KS | |
| 2641694 | 733, 626 | FIRST COMMUNITY BANCSHARES, IN | BATESVILLE, AR | |
| 2337401 | 607, 705 | FIRST COMMUNITY CORPORATION | LEXINGTON, SC | |
| 3447585 | 924, 779 | FIRST COMMUNITY FINANCIAL PART | JOLIET, IL | |
| 3602245 | 698, 229 | FIRST COMMUNITY HOLDINGS | SANTA ROSA, CA | |
| 1404687 | 805, 954 | FIRST DAKOTA FINANCIAL CORPORA | YANKTON, SD | |
| 2339656 | 651, 202 | FIRST EVANSTON BANCORP, INC. | EVANSTON, IL | |
| 1083783 | 988, 943 | FIRST FARMERS AND MERCHANTS CO | COLUMBIA, TN | |
| 1086122 | 526, 351 | FIRST FARMERS BANCSHARES, INC. | PORTLAND, TN | |
| 1249039 | 894, 670 | FIRST FARMERS FINANCIAL CORPOR | CONVERSE, IN | |
| 2568102 | 780, 110 | FIRST FINANCIAL BANC CORPORATI | EL DORADO, AR | |
| 1095889 | 559, 296 | FIRST ILLINOIS BANCORP, INC. | EAST SAINT LOUIS, IL | |
| 1134078 | 813, 440 | FIRST INDEPENDENT INVESTMENT | VANCOUVER, WA | |
| 3393178 | 561, 301 | FIRST INTERNET BANCORP | INDIANAPOLIS, IN | |
| 1139354 | 549, 265 | FIRST KANSAS BANCSHARES, INC. | HUTCHINSON, KS | |
| 1118265 | 824, 755 | FIRST KEYSTONE CORPORATION | BERWICK, PA | |
| 1208009 | 880, 161 | FIRST MANITOWOC BANCORP, INC. | MANITOWOC, WI | |
| 1076123 | 541, 521 | FIRST NATIONAL CORPORATION | STRASBURG, VA | |
| 1426755 | 983, 173 | FIRST NATIONAL SECURITY COMPAN | HOT SPRINGS, AR | |
| 1051081 | 520, 353 | FIRST NEBRASKA BANCS, INC. | SIDNEY, NE | New Y-9C/BHCPR reporter |
| 2880626 | 766, 653 | FIRST NORTHERN COMMUNITY BANCO | DIXON, CA | |
| 1119383 | 684, 780 | FIRST PARAGOULD BANKSHARES, IN | PARAGOULD, AR | |
| 1082393 | 622, 376 | FIRST PULASKI NATIONAL CORPORA | PULASKI, TN | |
| 3070312 | 512, 276 | FIRST RELIANCE BANCSHARES, INC | FLORENCE, SC | |
| 2521509 | 777, 624 | FIRST SOUTH BANCORP, INC. | WASHINGTON, NC | |
| 1247987 | 688, 139 | FIRST SOUTHERN BANCORP, INC. | STANFORD, KY | |
| 3897519 | 786, 525 | FIRST STATE BANK OF THE FLORID | KEY WEST, FL | |
| 1204177 | 584, 899 | FIRST STATE FINANCIAL CORPORAT | SAINT CLAIRE SHORES, MI | |
| 1100813 | 863, 311 | FIRST TEXAS BANCORP, INC. | GEORGETOWN, TX | |
| 3558726 | 933, 432 | FIRST TEXAS BHC, INC. | FORT WORTH, TX | |
| 2127657 | 819, 218 | FIRST TRUST CORPORATION | NEW ORLEANS, LA | |
| 1081716 | 651, 804 | FIRST VOLUNTEER CORPORATION | CHATTANOOGA, TN | |
| 3189906 | 635, 184 | FIRST WESTERN FINANCIAL, INC. | DENVER, CO | |
| 1109834 | 672, 500 | FIRST-WEST TEXAS BANCSHARES | MIDLAND, TX | |
| 1108707 | 767, 890 | FIRSTPERRYTON BANCORP, INC. | PERRYTON, TX | |
| 3557626 | 744, 273 | FLORIDA BANK GROUP, INC. | TAMPA, FL | |
| 2805432 | 608, 632 | FLORIDA BUSINESS BANGROUP, IN | TAMPA, FL | |
| 3223828 | 752, 819 | FLORIDA CAPITAL GROUP, INC. | JACKSONVILLE, FL | |
| 2902005 | 563, 455 | FLORIDA COMMUNITY BANKSHARES, | OCALA, FL | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1086814 | 595, 290 | FMB BANCSHARES, INC. | LAKELAND, GA | |
| 3047743 | 723, 505 | FNB BANCORP | SOUTH SAN FRANCISCO, CA | |
| 1117491 | 782, 497 | FNB BANCORP, INC. | NEWTOWN, PA | |
| 3446346 | 956, 653 | FORCHT BANCORP, INC. | CORBIN, KY | |
| 1137453 | 873, 414 | FORESIGHT FINANCIAL GROUP, INC | ROCKFORD, IL | |
| 2557405 | 916, 064 | FOUR OAKS FINCORP, INC. | FOUR OAKS, NC | |
| 1118238 | 999, 282 | FRANKLIN FINANCIAL SERVICES CO | CHAMBERSBURG, PA | Moved from Peer 3 |
| 3367094 | 559, 690 | GATEWAY FINANCIAL HOLDINGS OF | DAYTONA BEACH, FL | |
| 3165311 | 613, 257 | GEORGIA COMMERCE BANCSHARES | ATLANTA, GA | New Y-9C/BHCPR reporter |
| 1064915 | 512, 370 | GN BANKSHARES, INC. | GIRARD, KS | |
| 1203714 | 671, 437 | GOODENOW BANCORPORATION | OKOBOJI, IA | |
| 3444717 | 904, 134 | GORHAM BANCORP, MHC | GORHAM, ME | |
| 1206733 | 650, 921 | GREAT LAKES FINANCIAL RESOURCE | MATTESON, IL | |
| 3309889 | 628, 040 | GSB, MHC | GREENFIELD, MA | |
| 1096952 | 529, 270 | GUARANTY CAPITAL CORPORATION | BELZONI, MS | |
| 2618940 | 672, 963 | GUARANTY FEDERAL BANCSHARES | SPRINGFIELD, MO | |
| 3001156 | 546, 621 | GULFSTREAM BANCSHARES, INC. | STUART, FL | |
| 3228702 | 566, 707 | HAMPDEN BANCORP, INC. | SPRINGFIELD, MA | |
| 2861492 | 841, 462 | HARLEYSVILLE SAVINGS FINANCIAL | HARLEYSVILLE, PA | |
| 3948439 | 695, 825 | HAVEN BANCORP, MHC | HOBOKEN, NJ | |
| 1142439 | 592, 693 | HAWAII NATIONAL BANCSHARES, IN | HONOLULU, HI | |
| 2805375 | 544, 430 | HCSB FINANCIAL CORPORATION | LORIS, SC | |
| 1399073 | 561, 075 | HEARTLAND BANCORP | GAHANNA, OH | |
| 1917600 | 888, 603 | HENDERSON CITIZENS BANCSHARES, | HENDERSON, TX | |
| 1084623 | 537, 069 | HENRY COUNTY BANCSHARES, INC. | STOCKBRIDGE, GA | |
| 1055089 | 555, 275 | HERITAGE GROUP, INC. | AURORA, NE | |
| 2253529 | 983, 117 | HERITAGE OAKS BANCORP | PASO ROBLES, CA | |
| 1109496 | 608, 747 | HERRING BANCORP, INC. | AMARILLO, TX | |
| 1472220 | 786, 134 | HIGH POINT BANK CORPORATION | HIGH POINT, NC | |
| 2391270 | 636, 565 | HIGHLANDS BANKSHARES, INC. | ABINGDON, VA | |
| 3234105 | 590, 090 | HOME STATE BANCORP | LOVELAND, CO | |
| 1209181 | 631, 415 | HOME STATE BANCORP, INC. | CRYSTAL LAKE, IL | |
| 2482196 | 851, 972 | HOMETOWN BANCORP | GRAND ISLAND, NE | |
| 1144107 | 557, 344 | HONAT BANCORP, INC. | HONESDALE, PA | |
| 1125740 | 660, 321 | HOPKINS FINANCIAL CORPORATION | MITCHELL, SD | |
| 3742020 | 966, 008 | HYDE PARK BANCORP MHC | HYDE PARK, MA | |
| 1208054 | 535, 296 | ILLINOIS NATIONAL BANCORP, INC | SPRINGFIELD, IL | |
| 2734064 | 962, 695 | INDEPENDENT ALLIANCE BANKS, IN | FORT WAYNE, IN | |
| 3121193 | 822, 611 | INDEPENDENT HOLDINGS, INC | MEMPHIS, TN | |
| 3059504 | 964, 677 | INDIANA COMMUNITY BANCORP | COLUMBUS, IN | Moved from Peer 3 |
| 3734753 | 576, 229 | INTEGRITY BANCSHARES, INC. | CAMP HILL, PA | |
| 1122075 | 566, 975 | INTER-MOUNTAIN BANCORP., INC. | BOZEMAN, MT | |
| 2634490 | 928, 474 | INTERMOUNTAIN COMMUNITY BANCOR | SANDPOINT, ID | |
| 3488485 | 956, 477 | IRONHORSE FINANCIAL GROUP, INC | MUSKOGEE, OK | |
| 2737766 | 608, 689 | JACKSONVILLE BANCORP, INC. | JACKSONVILLE, FL | |
| 1833997 | 543, 122 | JEFF DAVIS BANCSHARES, INC. | JENNINGS, LA | |
| 1109290 | 909, 273 | JEFFERSON BANCSHARES, INC. | SAN ANTONIO, TX | |
| 3821756 | 549, 533 | JEFFERSON BANCSHARES, INC. | MORRISTOWN, TN | |
| 2040288 | 834, 046 | JEFFERSON COUNTY BANCSHARES | FESTUS, MO | |
| 3071122 | 575, 976 | JJR HOLDING COMPANY, INC. | BRICK, NJ | |
| 4208961 | 664, 709 | JRMB II, INC | LAWTON, OK | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1140127 | 527, 473 | KATAHDIN BANKSHARES CORPORATIO | PATTEN, ME | |
| 1070831 | 633, 876 | KENTUCKY BANCSHARES, INC. | PARIS, KY | |
| 1141889 | 556, 860 | KISH BANCORP, INC. | BELLEVILLE, PA | |
| 3030307 | 580, 253 | LANDMARK BANCORP, INC. | MANHATTAN, KS | |
| 2759900 | 808, 559 | LCNB CORP. | LEBANON, OH | |
| 2856014 | 506, 683 | LEADERS GROUP, INC., THE | OAK BROOK, IL | |
| 1416578 | 579, 064 | LEGEND BANCORP, INC. | BOWIE, TX | |
| 1086748 | 895, 535 | LIBERTY SHARES, INC. | HINESVILLE, GA | |
| 3523359 | 677, 925 | LINCO BANCSHARES, INC. | CLAYTON, MO | |
| 1210169 | 578, 797 | LINCOLN BANCORP | REINBECK, IA | |
| 1097173 | 635, 244 | LINCOLN COUNTY BANCORP, INC. | TROY, MO | |
| 4268349 | 732, 088 | LOWELL FIVE BANCORP MHC | LOWELL, MA | New Y-9C/BHCPR reporter |
| 2052777 | 741, 232 | MABREY BANCORPORATION, INC. | OKMULGEE, OK | |
| 2728577 | 934, 810 | MACHIAS BANCORP, MHC | MACHIAS, ME | |
| 2427665 | 910, 711 | MACON BANCORP | FRANKLIN, NC | |
| 1135413 | 714, 901 | MAGNOLIA BANKING CORPORATION | MAGNOLIA, AR | |
| 3382855 | 524, 030 | MAGYAR BANCORP, MHC | NEW BRUNSWICK, NJ | |
| 1139363 | 740, 207 | MANHATTAN BANKING CORPORATION | MANHATTAN, KS | |
| 2514239 | 833, 264 | MARATHON BANKING CORPORATION | ASTORIA, NY | |
| 1823608 | 582, 961 | MARINE BANCORP, INC. | SPRINGFIELD, IL | |
| 1250437 | 916, 789 | MARKET STREET BANCSHARES, INC. | MOUNT VERNON, IL | |
| 1099328 | 868, 264 | MERCANTILE BANCORP, INC. | QUINCY, IL | |
| 3696093 | 529, 455 | MERCHANTS & MARINE BANCORP, IN | PASCAGOULA, MS | |
| 2485487 | 572, 274 | MERCHANTS BANCORP, INC. | HILLSBORO, OH | |
| 3405521 | 636, 603 | MERRIMACK BANCORP MHC | CONCORD, NH | |
| 2217503 | 746, 261 | MESABA BANCSHARES, INC. | GRAND RAPIDS, MN | |
| 2820211 | 607, 468 | METROPOLITAN BANK HOLDING CORP | NEW YORK, NY | |
| 1208513 | 664, 206 | MID ILLINOIS BANCORP, INC. | PEORIA, IL | |
| 1944204 | 720, 817 | MID PENN BANCORP, INC. | MILLERSBURG, PA | |
| 1398740 | 663, 038 | MIDDLEFIELD BANC CORP | MIDDLEFIELD, OH | |
| 2868950 | 741, 955 | MIDLAND BANCSHARES, INC. | MIDLAND, TX | |
| 1054840 | 564, 568 | MIDLAND FINANCIAL CORPORATION | CASPER, WY | |
| 3719992 | 595, 395 | MODERN BANK PARTNERS LLC | NEW YORK, NY | |
| 3435386 | 840, 247 | MONARCH FINANCIAL HOLDINGS, IN | CHESAPEAKE, VA | |
| 1119495 | 888, 028 | MONTGOMERY BANCORPORATION, INC | SIKESTON, MO | |
| 1097922 | 602, 937 | MONTICELLO BANKSHARES, INC. | MONTICELLO, KY | |
| 1107522 | 881, 499 | MOODY BANCSHARES, INC. | GALVESTON, TX | |
| 1058165 | 648, 719 | MORRILL BANCSHARES, INC. | MERRIAM, KS | |
| 3114748 | 517, 078 | MOUNTAIN NATIONAL BANCSHARES, | SEVIERVILLE, TN | |
| 2256539 | 671, 803 | MOUNTAIN WEST FINANCIAL CORP. | HELENA, MT | |
| 2634212 | 807, 372 | MOUNTAINONE FINANCIAL PARTNERS | NORTH ADAMS, MA | |
| 2589714 | 830, 140 | MSB MUTUAL HOLDING COMPANY | WALL TOWNSHIP, NJ | |
| 1086001 | 511, 534 | N W SERVICES CORPORATION | RINGGOLD, GA | |
| 2623430 | 907, 230 | NARRAGANSETT FINANCIAL CORP | FALL RIVER, MA | |
| 2665739 | 535, 422 | NATCOM BANCSHARES, INC. | SUPERIOR, WI | |
| 1947045 | 532, 208 | NATIONAL BANCORP, INC. | SCHAUMBURG, IL | |
| 1070756 | 674, 168 | NB&T FINANCIAL GROUP, INC. | WILMINGTON, OH | |
| 1200124 | 603, 487 | NEIGHBOR INSURANCE AGENCY, INC | MARION, IA | |
| 3207659 | 616, 580 | NEW CENTURY BANCORP, INC. | DUNN, NC | |
| 3137970 | 713, 580 | NEW ENGLAND BANCSHARES, INC. | ENFIELD, CT | |
| 1023154 | 748, 866 | NEW MEXICO BANQUEST CORPORATIO | SANTA FE, NM | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| ----- | ----- | ----- | ----- | ----- |
| 3049617 | 810,355 | NEW PEOPLES BANKSHARES, INC. | HONAKER, VA | |
| 1070569 | 554,028 | NEXTIER INCORPORATED | BUTLER, PA | |
| 1827893 | 632,159 | NI BANCSHARES CORPORATION | SYCAMORE, IL | |
| 3103603 | 614,854 | NICOLET BANKSHARES, INC. | GREEN BAY, WI | |
| 1066414 | 738,797 | NODAWAY VALLEY BANCSHARES, INC | MARYVILLE, MO | |
| 3778542 | 696,550 | NORTH JERSEY COMMUNITY BANCORP | ENGLEWOOD CLIFFS, NJ | |
| 3109070 | 632,617 | NORTH STATE BANCORP | RALEIGH, NC | |
| 2962737 | 633,028 | NORTH TEXAS BANCSHARES, INC. | DALLAS, TX | |
| 1029334 | 910,809 | NORTH VALLEY BANCORP | REDDING, CA | |
| 2324111 | 587,216 | NORTHEAST BANCORP | LEWISTON, ME | |
| 1246935 | 699,762 | NORTHERN BANCORP, INC. | WOBURN, MA | |
| 1210589 | 502,529 | NORTHERN STATES FINANCIAL CORP | WAUKEGAN, IL | |
| 2934305 | 688,140 | NORTHFIELD MHC | NORTHFIELD, VT | |
| 1109898 | 922,517 | NORTHSTAR FINANCIAL CORPORATIO | DENTON, TX | |
| 2582827 | 806,364 | NORTHWAY FINANCIAL, INC. | NORTH CONWAY, NH | |
| 2237118 | 650,957 | NORTHWEST INDIANA BANCORP | MUNSTER, IN | |
| 2835475 | 944,056 | NORWAY BANCORP, MHC | NORWAY, ME | |
| 2365356 | 679,281 | NORWOOD FINANCIAL CORP. | HONESDALE, PA | |
| 3110366 | 544,117 | NOVA FINANCIAL HOLDINGS, INC | BERWYN, PA | |
| 2460569 | 679,792 | NVE BANCORP, MHC | ENGLEWOOD, NJ | |
| 3726440 | 583,955 | OAK VALLEY BANCORP | OAKDALE, CA | |
| 2320618 | 675,536 | OCONOMOWOC BANCSHARES, INC. | OCONOMOWOC, WI | |
| 2012436 | 824,116 | OHIO VALLEY BANC CORP. | GALLI POLIS, OH | |
| 1200311 | 876,638 | OHNWARD BANCSHARES, INC. | MAQUOKETA, IA | |
| 3200221 | 779,496 | OLD LINE BANCSHARES, INC. | BOWIE, MD | |
| 1076673 | 852,569 | OLD POINT FINANCIAL CORPORATIO | HAMPTON, VA | |
| 2603991 | 925,956 | OLYMPIC BANCORP, INC. | PORT ORCHARD, WA | |
| 1083729 | 696,084 | ONE AMERICAN CORP. | VACHERIE, LA | |
| 3596009 | 624,542 | ORANGE COUNTY BANCORP, INC. | MIDDLETOWN, NY | |
| 1028533 | 584,969 | ORIENT BANCORPORATION | SAN FRANCISCO, CA | |
| 3595084 | 543,362 | PACIFIC CITY FINANCIAL CORPORA | LOS ANGELES, CA | |
| 2731586 | 693,560 | PACIFIC COAST BANKERS' BANCSHA | SAN FRANCISCO, CA | |
| 2560236 | 652,802 | PACIFIC FINANCIAL CORPORATION | ABERDEEN, WA | |
| 3489594 | 928,502 | PACIFIC PREMIER BANCORP, INC. | COSTA MESA, CA | |
| 1099908 | 531,184 | PADUCAH BANK SHARES, INC. | PADUCAH, KY | |
| 1117213 | 696,499 | PALM BANCORP | PALMERTON, PA | |
| 3021800 | 996,020 | PARAGON COMMERCIAL CORPORATION | RALEIGH, NC | Moved from Peer 3 |
| 1209716 | 790,545 | PARK BANCORPORATION, INC. | MADISON, WI | |
| 4210478 | 582,383 | PARK STERLING CORPORATION | CHARLOTTE, NC | |
| 3347292 | 767,047 | PARKE BANCORP, INC | SEWELL, NJ | |
| 2337081 | 577,494 | PASSUMPSIC BANCORP | SAINT JOHNSBURY, VT | |
| 1117688 | 752,650 | PENNS WOODS BANCORP, INC. | JERSEY SHORE, PA | |
| 2623524 | 949,531 | PENSECO FINANCIAL SERVICES COR | SCRANTON, PA | |
| 2748995 | 878,383 | PEOPLE'S UTAH BANCORP | AMERICAN FORK, UT | |
| 1974443 | 545,856 | PEOPLES BANCORPORATION, INC. | EASLEY, SC | |
| 1133174 | 817,267 | PEOPLES FINANCIAL CORPORATION | BILOXI, MS | |
| 1139541 | 610,078 | PEOPLES FINANCIAL SERVICES COR | HALLSTEAD, PA | |
| 1866155 | 528,965 | PEOPLESSOUTH BANCSHARES, INC. | COLQUITT, GA | |
| 3145966 | 570,510 | PINNACLE FINANCIAL CORPORATION | ELBERTON, GA | |
| 1108163 | 995,688 | PLAINS BANCORP, INC. | DIMMITT, TX | Moved from Peer 3 |
| 3013225 | 648,427 | PLANTERS FINANCIAL GROUP, INC | CLARKSVILLE, TN | |

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|---------|-------------------------------|---------------------------------|-------------------------|---|
| 1096484 | 656, 534 | PLANTERS HOLDING COMPANY | INDIANOLA, MS | |
| 2511014 | 640, 065 | PLATTE VALLEY FINANCIAL SERVIC | SCOTTSBLUFF, NE | |
| 4132084 | 637, 324 | PNBK HOLDINGS LLC | STAMFORD, CT | |
| 3223855 | 625, 942 | PONKAPOAG BANCORP, MHC | CANTON, MA | |
| 1084575 | 519, 019 | PRIORITYONE CAPITAL CORPORATIO | MAGEE, MS | |
| 2293329 | 809, 025 | PROSPERITY BANKING COMPANY, TH | SAINT AUGUSTINE, FL | |
| 2838159 | 514, 237 | PROVIDENT BANCORP | AMESBURY, MA | |
| 2321419 | 611, 496 | PSB HOLDINGS, INC. | WAUSAU, WI | |
| 1139804 | 575, 766 | PUTNAM BANCSHARES, INC. | HURRICANE, WV | |
| 1118434 | 875, 211 | QNB CORP. | QUAKERTOWN, PA | |
| 1130904 | 863, 407 | QUEENSBOROUGH COMPANY, THE | LOUISVILLE, GA | |
| 2743235 | 982, 382 | RED RIVER BANCSHARES, INC. | ALEXANDRIA, LA | |
| 1416439 | 857, 189 | RELIABLE COMMUNITY BANCSHARES, | PERRYVILLE, MO | |
| 1398807 | 953, 478 | REPUBLIC FIRST BANCORP, INC. | PHILADELPHIA, PA | |
| 3271230 | 554, 952 | RHINEBECK BANCORP, MHC | POUGHKEEPSIE, NY | |
| 2114938 | 829, 787 | RIVER VALLEY BANCORP, INC. | DAVENPORT, IA | |
| 1209426 | 991, 623 | RIVER VALLEY BANCORPORATION | WAUSAU, WI | |
| 2492485 | 842, 094 | ROBERTSON HOLDING COMPANY, L. P | HARROGATE, TN | |
| 2324429 | 857, 363 | ROYAL BANCSHARES OF PENNSYLVAN | NARBERTH, PA | |
| 1071454 | 624, 343 | RURBAN FINANCIAL CORP. | DEFIANCE, OH | |
| 2336806 | 786, 717 | S. B. C. P. BANCORP, INC. | CROSS PLAINS, WI | |
| 1108042 | 671, 803 | SABINE BANCSHARES, INC. | MANY, LA | |
| 2603928 | 563, 564 | SAEHAN BANCORP | LOS ANGELES, CA | |
| 1139466 | 825, 162 | SALIN BANCSHARES, INC. | INDIANAPOLIS, IN | |
| 2693273 | 618, 958 | SALISBURY BANCORP, INC. | LAKEVILLE, CT | |
| 1493560 | 988, 720 | SAVANNAH BANCORP, INC., THE | SAVANNAH, GA | Moved from Peer 3 |
| 1204814 | 742, 064 | SBC, INCORPORATED | COUNTRYSIDE, IL | |
| 3308677 | 578, 140 | SBT BANCSHARES, INC. | DALLAS, TX | |
| 1098509 | 527, 352 | SECURITY CAPITAL CORPORATION | BATESVILLE, MS | |
| 1107308 | 640, 976 | SECURITY HOLDING COMPANY | FREDERICKSBURG, TX | |
| 1140323 | 638, 937 | SECURITY NATIONAL CORPORATION | OMAHA, NE | |
| 1248573 | 649, 591 | SECURITY STATE BANCSHARES, INC | CHARLESTON, MO | |
| 1085330 | 572, 511 | SEQUATCHIE VALLEY BANCSHARES, | DUNLAP, TN | |
| 3438097 | 720, 656 | SKAGIT STATE BANCORP, INC. | BURLINGTON, WA | |
| 1143342 | 618, 065 | SOLVAY BANK CORP. | SOLVAY, NY | |
| 2914857 | 693, 743 | SOMERSET TRUST HOLDING COMPANY | SOMERSET, PA | |
| 2810285 | 861, 356 | SOUTH CENTRAL BANCSHARES OF KE | GLASGOW, KY | |
| 1124060 | 740, 808 | SOUTH DAKOTA BANCSHARES, INC. | PIERRE, SD | |
| 3212943 | 958, 258 | SOUTH SHORE BANCORP MHC | SOUTH WEYMOUTH, MA | |
| 2640615 | 863, 109 | SOUTH VALLEY BANCORP, INC. | KLAMATH FALLS, OR | |
| 2497202 | 585, 010 | SOUTHCREST FINANCIAL GROUP, IN | PEACHTREE CITY, GA | |
| 1099074 | 533, 222 | SOUTHERN BANCSHARES CORP. | SAINT LOUIS, MO | |
| 2849799 | 758, 271 | SOUTHERN FIRST BANCSHARES, INC | GREENVILLE, SC | |
| 3266227 | 720, 531 | SOUTHERN MISSOURI BANCORP, INC | POPLAR BLUFF, MO | |
| 3325740 | 605, 397 | SOUTHERN NATIONAL BANCORP OF | MCLEAN, VA | |
| 2169871 | 675, 546 | SOUTHERN UTAH BANCORPORATION | CEDAR CITY, UT | |
| 1063552 | 610, 633 | SOUTHWEST MISSOURI BANCORPORAT | CARTHAGE, MO | |
| 3269602 | 838, 105 | SOVEREIGN BANCSHARES, INC. | DALLAS, TX | |
| 1247361 | 744, 613 | SPRING BANCORP, INC. | SPRINGFIELD, IL | |
| 1126729 | 824, 701 | STARION BANCORPORATION | BISMARCK, ND | |
| 1097771 | 932, 245 | STATE CAPITAL CORPORATION | GREENWOOD, MS | |

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 06/30/2011 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 2290560 | 706, 268 | STEWARDSHIP FINANCIAL CORPORAT | MIDLAND PARK, NJ | |
| 2360454 | 783, 014 | STOCKMENS FINANCIAL CORPORATIO | RAPID CITY, SD | |
| 2327541 | 586, 381 | SUBURBAN ILLINOIS BANCORP, INC | ELMHURST, IL | |
| 4049678 | 610, 620 | SUNWEST BANCORP, INC. | TUSTIN, CA | |
| 1202883 | 505, 242 | SWORD FINANCIAL CORPORATION | HORICON, WI | |
| 3841772 | 793, 604 | TECHE HOLDING COMPANY | NEW IBERIA, LA | |
| 1140341 | 592, 351 | TENNESSEE CENTRAL BANCSHARES, | PARSONS, TN | |
| 1142242 | 740, 741 | TENNESSEE STATE BANCSHARES, IN | PIGEON FORGE, TN | |
| 1103878 | 749, 042 | TEXAS INDEPENDENT BANCSHARES, | TEXAS CITY, TX | |
| 3934562 | 738, 033 | THREE SHORES BANCORPORATION | ORLANDO, FL | |
| 3185476 | 533, 788 | TIDELANDS BANCSHARES, INC. | MOUNT PLEASANT, SC | |
| 2621548 | 738, 224 | TIMBERLAND BANCORP, INC. | HOQUIAM, WA | |
| 2745604 | 659, 725 | TOWER FINANCIAL CORPORATION | FORT WAYNE, IN | |
| 2523389 | 968, 690 | TRI-COUNTY FINANCIAL CORPORATI | WALDORF, MD | |
| 1139345 | 698, 897 | TRI-COUNTY FINANCIAL GROUP, IN | MENDOTA, IL | |
| 1080139 | 865, 033 | TRUST NO. 3 UNDER THE WILL OF | TROY, AL | |
| 1947102 | 708, 609 | TWO RIVERS FINANCIAL GROUP, IN | BURLINGTON, IA | |
| 1135516 | 894, 405 | UNITED BANCORP, INC. | ANN ARBOR, MI | |
| 2235598 | 633, 767 | UNITED BANCORPORATION | OSSEO, WI | |
| 1136009 | 584, 706 | UNITED BANCSHARES, INC. | COLUMBUS GROVE, OH | |
| 3015975 | 668, 490 | UNITED SECURITY BANCSHARES | FRESNO, CA | |
| 1086168 | 638, 792 | UNITED SECURITY BANCSHARES, IN | THOMASVILLE, AL | |
| 2181426 | 820, 656 | UNITY BANCORP, INC. | CLINTON, NJ | |
| 1139103 | 764, 411 | UNIVERSITY FINANCIAL CORP, INC | SAINT PAUL, MN | |
| 2082532 | 530, 323 | UWHARRIE CAPITAL CORP | ALBEMARLE, NC | |
| 2314327 | 753, 529 | VALLEY FINANCIAL CORPORATION | ROANOKE, VA | |
| 1205026 | 800, 957 | VAN DIEST INVESTMENT COMPANY | ANKENY, IA | |
| 3461358 | 578, 527 | VB TEXAS, INC. | HOUSTON, TX | New Y-9C/BHCPR reporter |
| 3251027 | 605, 841 | VILLAGE BANK AND TRUST FINANCI | MIDLOTHIAN, VA | |
| 3292253 | 541, 612 | VISION BANCSHARES, INC. | ADA, OK | |
| 3004689 | 582, 988 | WACCAMAW BANKSHARES, INC | WHITEVILLE, NC | |
| 1054813 | 530, 343 | WASHINGTON INVESTMENT COMPANY | YUMA, CO | |
| 1204104 | 769, 821 | WAUPACA BANCORPORATION, INC. | WAUPACA, WI | |
| 3803033 | 563, 504 | WEBFIVE MHC | WEBSTER, MA | |
| 1085255 | 588, 915 | WEST ALABAMA CAPITAL CORP. | REFORM, AL | |
| 1127650 | 671, 182 | WESTBRAND, INC. | MINOT, ND | |
| 3122051 | 972, 004 | WESTSTAR BANK HOLDING COMPANY, | EL PASO, TX | |
| 1051979 | 642, 995 | WHITCORP FINANCIAL COMPANY | LEOTI, KS | |
| 1995103 | 692, 807 | WINTER TRUST OF 12/3/74 | LAWRENCE, KS | |
| 2784920 | 742, 461 | 1ST CONSTITUTION BANCORP | CRANBURY, NJ | |
| 3715257 | 727, 000 | 1ST FINANCIAL SERVICES CORPORA | HENDERSONVILLE, NC | |
| 1830240 | 741, 555 | 1ST SUMMIT BANCORP OF JOHNSTOW | JOHNSTOWN, PA | |
| 1247576 | 593, 639 | 215 HOLDING CO. | MINNEAPOLIS, MN | |
| 1035157 | 932, 655 | 473 BROADWAY HOLDING CORPORATI | SARATOGA SPRINGS, NY | |

Note: Peer Group 4 has 452 bank holding companies.