

CURRENT UBPR PEER DEFINITIONS

PEER GROUP CHARACTERISTICS				AVERAGE RATIOS BY PEER GROUP									NUMBER BANKS
PEER NUMBER	ASSET RANGE	NUMBER BRANCHES	LOCATED IN MSA	NET INT INC % AA	NON INT INC % AA	NON INT EXP % AA	NET INC % AA	LEVER RATIO	RET EAR % AV	NON CUR EQY NLS % LNLS	AVG EA % AA	AVG IBL % AA	
1 NEW	> 3B	NA	NA	3.30	1.81	2.93	1.29	7.58	7.36	1.04	91.27	80.93	165
2 NEW	1 TO 3B	NA	NA	3.76	1.29	2.97	1.28	8.18	7.46	0.83	92.30	81.54	219
3 NEW	300M TO 1B	NA	NA	3.89	1.07	2.97	1.26	8.58	8.37	0.80	92.82	79.80	895
4 NEW	100M TO 300M	3 +	Y	4.03	0.97	3.27	1.11	8.75	8.04	0.68	92.41	76.15	832
5 NEW	100M TO 300M	3 +	N	3.97	0.82	2.91	1.22	9.18	6.95	1.01	92.53	78.18	920
6 NEW	100M TO 300M	< 3	Y	3.81	0.76	2.80	1.21	9.59	9.01	0.65	94.07	77.60	356
7 NEW	100M TO 300M	< 3	N	3.75	0.62	2.37	1.37	10.40	6.08	1.01	93.41	77.84	263
8 NEW	50M TO 100M	3 +	Y	4.11	1.02	3.74	0.91	8.93	6.75	0.94	91.46	74.48	232
9 NEW	50M TO 100M	3 +	N	4.06	0.73	3.16	1.10	9.16	6.87	1.19	91.93	77.53	442
10 NEW	50M TO 100M	< 3	Y	3.91	0.75	3.20	1.00	9.78	5.97	0.77	92.94	76.05	477
11 NEW	50M TO 100M	< 3	N	3.82	0.62	2.65	1.25	10.33	6.38	1.08	92.86	77.19	804
12 NEW	< 50M	2 +	Y	4.13	0.94	3.99	0.71	9.59	3.65	1.03	90.75	74.19	157
13 NEW	< 50M	2 +	N	3.96	0.67	3.27	0.95	9.58	4.41	1.20	91.81	76.74	489
14 NEW	< 50M	= 1	Y	3.78	1.43	4.20	0.87	15.09	3.03	0.91	91.70	69.22	320
15 NEW	< 50M	= 1	N	3.85	0.54	2.88	1.13	11.58	4.57	1.19	92.38	75.02	1008
333	CLASS OF 2003	NA	NA	1.91	0.63	22.88	-19.39	114.1	-20.49	0.00	85.95	30.30	24
222	CLASS OF 2002	NA	NA	2.98	0.48	5.91	-3.04	26.63	-9.10	0.02	91.72	61.80	91
111	CLASS OF 2001	NA	NA	3.50	0.69	4.04	0.00	13.55	0.69	0.09	93.47	73.45	120