

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	91	94	87	101	128
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.20	3.00	3.44	3.75	3.98
+ Non-interest Income	0.83	0.78	0.94	0.87	0.92
- Overhead Expense	3.43	3.48	3.45	3.25	3.23
- Provision for Losses	0.84	1.68	0.94	0.27	0.15
+ Securities Gains (Losses)	0.08	0.02	-0.06	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.03	0.03	0.01	0.00
= Pretax Net Oper Income (TE)	-0.13	-1.25	0.18	1.18	1.53
Net Operating Income	-0.30	-1.35	-0.07	0.84	1.10
Net Income	-0.29	-1.34	-0.08	0.84	1.10
Net Income (Sub S Adjusted)	-0.16	-1.39	0.13	0.87	1.09
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.07	5.30	6.29	7.34	7.17
Interest Expense	1.51	2.00	2.58	3.30	2.87
Net Interest Income (TE)	3.55	3.29	3.71	4.03	4.29
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	1.33	1.99	0.87	0.25	0.12
Earnings Coverage of Net Losses (X)	2.81	1.14	4.93	8.69	27.26
Ln&Ls Allowance/Total Loans & Leases	2.35	2.33	1.71	1.31	1.26
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.79	7.29	3.86	1.39	0.67
30-89 Days Past Due Loans and Leases	1.33	1.69	1.65	1.40	0.92
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	17.98	22.65	25.47	21.16	20.22
Net ST Noncore Funding Dependence	8.51	14.21	17.29	14.61	12.35
Net Loans and Leases/Total Assets	64.81	66.52	69.78	70.63	69.38
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.59	7.45	8.96	9.68	9.75
Equity Capital/Total Assets	7.00	6.82	8.11	8.98	8.83
Equity Capital+Minority Int/Total Assets	7.15	6.98	8.20	9.08	8.91
Net Loans&Ls/Equity Capital (X)	12.21	11.58	9.30	8.47	8.26
Cash Dividends/Net Income	34.81	59.25	60.48	40.41	35.12
Cash Dividends/Net Income (Sub S Adjusted)	8.09	16.35	27.48	47.02	46.57
Retained Earnings/Avg Equity Cap	-10.96	-25.64	-5.39	4.49	7.55
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.94	2.03	0.48	0.29	0.33
Long-Term Debt/Equity Capital	2.22	1.94	0.86	0.52	0.65
Equity Investment in Subs/Equity Cap	135.65	131.68	115.46	113.31	113.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	93.26	78.39	92.03	115.03	92.82

PERCENT OF AVERAGE ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.56	4.81	5.81	6.81	6.64
Less: Interest Expense	1.36	1.81	2.39	3.07	2.67
Equals: Net Interest Income (TE)	3.20	3.00	3.44	3.75	3.98
Plus: Non-Interest Income	0.83	0.78	0.94	0.87	0.92
Equals: Adj Operating Income (TE)	4.07	3.79	4.41	4.69	4.98
Less: Overhead Expense	3.43	3.48	3.45	3.25	3.23
Less: Provision for Loan and Lease Losses	0.84	1.68	0.94	0.27	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.08	0.02	-0.06	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.03	0.03	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	-0.13	-1.25	0.18	1.18	1.53
Less: Applicable Income Taxes (TE)	0.13	-0.02	0.14	0.31	0.39
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.30	-1.35	-0.07	0.84	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.29	-1.34	-0.08	0.84	1.10
Memo: Net Income (Last Four Qtrs)	-0.24	-1.36	-0.03	0.84	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.46	91.26	92.71	93.28	93.08
Avg Int-Bearing Funds / Avg Assets	80.38	80.71	79.36	78.41	77.19
Int Income (TE) / Avg Earning Assets	5.07	5.30	6.29	7.34	7.17
Int Expense / Avg Earning Assets	1.51	2.00	2.58	3.30	2.87
Net Int Inc (TE) / Avg Earn Assets	3.55	3.29	3.71	4.03	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	5.87	5.87	6.77	8.01	7.94
Interest-Bearing Bank Balances	0.36	0.57	2.65	5.63	5.51
Fed Funds Sold & Reverse Repos	0.20	0.17	2.21	5.05	4.94
Trading Assets	8.61	4.19	3.84	2.59	0.00
Total Earning Assets	4.99	5.24	6.17	7.22	7.07
Investment Securities (TE)	3.54	4.29	4.98	4.96	4.60
U. S. Treasury & Agency Sec (excl MBS)	2.36	3.56	4.94	4.70	4.10
Mortgage-Backed Securities	3.66	4.43	4.64	4.67	4.53
All Other Securities	6.10	5.96	6.37	7.02	6.43
Interest-Bearing Deposits	1.44	2.07	2.83	3.73	3.23
Time Deposits of \$100K or More	1.93	2.76	3.86	4.71	4.22
Time Deposits < \$100K	2.05	2.96	3.94	4.84	4.16
Other Domestic Deposits	0.71	0.92	1.44	2.32	2.10
Foreign Deposits	N/A	1.34	N/A	0.00	N/A
Fed Funds Purchased and Repos	0.88	1.08	2.15	4.65	4.48
Other Borrowed Funds & Trading Liab	3.26	3.44	3.72	4.83	4.86
All Interest-Bearing Funds	1.67	2.23	2.99	3.91	3.46

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	66	67	61	59	57
Avg Assets per Employee (\$000)	4,207	4,466	3,467	3,375	3,270
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	1.51	2.03	1.80
Overhead Exp / NII + Non-Int Income	88.47	99.95	80.30	71.30	66.97
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.43	3.48	3.45	3.25	3.23
Personnel Expense	1.64	1.61	1.80	1.79	1.79
Net Occupancy Expense	0.46	0.45	0.48	0.46	0.46
Other Operating Expenses	1.30	1.38	1.14	0.98	0.96
Overhead Less Non-Interest Income	2.57	2.67	2.46	2.33	2.28
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	86.89	98.75	78.40	69.79	65.62
Personnel Expense	40.95	44.51	40.68	38.28	36.40
Net Occupancy Expense	11.52	12.35	10.98	9.80	9.30
Other Operating Expenses	34.06	41.33	26.51	20.82	19.55
Total Non-Interest Income	18.82	18.94	20.24	18.24	18.44
Fiduciary Activities Income	0.34	0.53	0.63	0.59	0.58
Serv Charges on Deposit Accts - Domestic	7.58	8.42	8.18	7.53	7.54
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.51	0.41	0.41	0.49	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.16	0.36	0.18	0.14	0.17
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.28	0.36	0.35	0.44	0.42
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.76	-2.59	-0.36	0.83	1.38
Other Non-Interest Income	7.10	7.94	7.60	5.34	5.47
Overhead Less Non-Interest Income	67.55	79.30	57.54	51.10	46.38
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	12.91	6.15	3.81	16.94	19.86
Appl Inc Tax+TE/Pretax NOI+TE	26.04	26.51	33.01	26.33	27.00

PERCENT OF TOTAL ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	52.15	53.78	55.04	54.27	52.85
Commercial and Industrial Loans	8.22	8.33	9.58	10.18	10.30
Loans to Individuals	2.10	2.28	2.89	2.98	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.29	1.29	1.30	1.51	1.35
Other Loans and Leases	0.64	0.61	0.76	0.89	0.72
Net Loans and Leases	64.81	66.52	69.78	70.63	69.38
Debt Securities Over 1 Year	13.78	13.33	14.69	13.97	14.12
Mutual Funds and Equity Securities	0.09	0.04	0.07	0.10	0.12
Subtotal	79.61	80.63	85.20	85.50	84.60
Interest-Bearing Bank Balances	5.14	4.49	1.07	0.30	0.29
Federal Funds Sold & Reverse Repos	1.28	0.80	1.06	1.75	2.25
Debt Securities 1 Year or Less	1.45	1.54	1.89	2.62	2.85
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.43	88.94	90.70	91.54	91.34
Non-Int Cash and Due From Dep Inst	1.86	2.56	2.38	2.61	3.01
Other Real Estate Owned	2.01	1.73	0.72	0.21	0.11
All Other Assets	8.45	8.13	6.75	5.77	5.58

MEMORANDA:

Short-Term Investments	8.91	7.67	4.94	5.37	6.31
U. S. Treasury Securities	0.27	0.08	0.08	0.08	0.11
U. S. Agency Securities (excl MBS)	3.25	3.71	4.15	6.34	7.28
Municipal Securities	2.88	2.25	2.98	3.14	3.35
Mortgage-Backed Securities	6.90	6.51	6.83	4.83	4.40
Asset-Backed Securities	0.03	0.04	0.00	0.00	0.00
Other Debt Securities	0.10	0.15	0.21	0.16	0.22
RE Loans Secured by 1-4 Family	15.93	15.82	17.07	16.65	15.43
Revolving	2.70	2.89	2.72	2.18	2.23
Closed-End, Sec by First Liens	12.01	11.49	12.65	12.73	11.77
Closed-End, Sec by Junior Liens	0.84	0.98	1.20	1.14	0.96
Commercial Real Estate Loans	32.60	34.45	34.29	33.54	33.58
Construction and Land Dev	6.46	9.04	10.04	11.13	11.01
Multifamily	2.07	1.86	1.73	1.21	1.32
Nonfarm Nonresidential	22.88	22.29	21.02	19.21	19.39
RE Loans Secured by Farmland	2.15	2.14	2.12	2.04	1.80
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.95	79.13	77.54	75.86	75.75
RE Loans Secured by 1-4 Family	24.74	23.87	24.65	23.80	22.50
Revolving	4.12	4.24	3.79	3.00	3.17
Closed-End	20.18	19.28	20.57	20.51	19.21
Commercial Real Estate Loans	48.75	50.01	47.30	45.96	47.38
Construction and Land Dev	9.67	13.18	13.75	15.17	15.42
Multifamily	3.14	2.72	2.45	1.66	1.84
Nonfarm Nonresidential	34.18	32.31	29.20	26.93	27.99
RE Loans Secured by Farmland	3.40	3.26	3.18	3.02	2.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.41	12.37	13.36	14.22	14.84
Loans to Individuals	3.34	3.51	4.28	4.41	4.35
Credit Card Loans	0.04	0.04	0.06	0.06	0.08
Agricultural Loans	2.07	2.01	1.92	2.29	2.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.10	0.93	1.09	1.30	1.06

PERCENT OF TOTAL ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	8.91	7.67	4.94	5.37	6.31
Liquid Assets	21.75	21.17	18.52	18.21	19.69
Investment Securities	16.18	15.35	17.18	17.21	17.81
Net Loans and Leases	64.81	66.52	69.78	70.63	69.38
Net Lns, Ls & Stdby Ltrs of Credit	65.30	67.06	70.36	71.39	70.22
Core Deposits	66.04	63.66	62.16	64.52	64.68
Noncore Funding	24.06	26.84	27.18	24.07	23.89
Time Deposits of \$100K or More	15.66	16.60	14.92	14.74	15.91
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.88	1.03	1.51	1.52	1.38
Net Fed Funds Purchased (Sold)	-0.27	0.36	0.48	-0.24	-0.83
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.77	2.07	2.12	1.81	1.70
Earning Assets Repr in 1 Year	37.42	36.35	38.23	42.83	45.01
Int-Bearing Liab Repr in 1 Year	32.57	34.01	34.77	34.39	34.65
Long-Term Debt Repr in 1 Year	0.73	0.56	0.58	0.52	0.41
Net Assets Repriceable in 1 Year	3.62	2.20	2.15	6.95	9.18
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.98	22.65	25.47	21.16	20.22
Net ST Noncore Funding Dependence	8.51	14.21	17.29	14.61	12.35
Short-Term Inv/ST Noncore Funding	65.11	48.44	29.11	35.61	46.98
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.11	2.81	-1.06	1.57	4.28
Net Loans and Leases/Total Deposits	77.75	80.01	86.35	87.53	85.45
Net Loans and Leases/Core Deposits	101.27	107.06	116.52	111.89	110.94
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.47	0.82	0.29	0.27	-0.12
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.48	0.42	1.00	0.35	-1.32
Struct Notes Appr(Depr)/T1 Cap	-0.38	-0.08	0.10	0.04	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.55	4.83	5.99	7.24	5.41
Available-For-Sale Securities	94.45	95.17	94.01	92.76	94.59
U. S. Treasury Securities	1.95	0.64	0.59	0.59	0.73
U. S. Agency Securities (excl MBS)	23.27	26.83	27.96	41.76	44.03
Municipal Securities	16.41	13.82	17.31	17.82	17.96
Mortgage-Backed Securities	42.99	43.82	39.72	28.47	24.62
Asset-Backed Securities	0.13	0.22	0.00	0.00	0.00
Other Debt Securities	0.62	1.22	1.14	1.04	1.19
Mutual Funds and Equity Securities	0.96	0.38	0.42	0.61	0.88
Debt Securities 1 Year or Less	10.64	10.54	13.12	17.00	17.57
Debt Securities 1 To 5 Years	32.26	30.36	29.06	33.25	37.69
Debt Securities Over 5 Years	50.19	55.06	53.42	43.77	39.67
Pledged Securities	52.15	58.05	60.60	50.77	46.69
Structured Notes, Fair Value	3.17	2.06	0.80	1.29	2.14

ANALYSIS RATIOS

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	0.84	1.68	0.94	0.27	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	1.25	2.39	1.32	0.37	0.22
Provision for Ln&Ls Losses/Net Losses	116.99	133.16	175.44	166.61	219.91
Ln&Ls Allowance/Total Loans & Leases	2.35	2.33	1.71	1.31	1.26
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.75	2.09	4.81	11.04	28.09
ALL/Nonaccrual Assets	74.90	75.35	119.23	291.37	620.38
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.85	71.29	95.70	205.63	455.05
Gross Ln&Ls Losses/Avg Loans & Leases	1.45	2.08	0.98	0.30	0.16
Recoveries/Avg Loans and Leases	0.10	0.07	0.06	0.05	0.04
Net Losses/Avg Loans and Leases	1.33	1.99	0.87	0.25	0.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.94	11.32	28.72	58.71	35.72
Earnings Coverage of Net Losses (X)	2.81	1.14	4.93	8.69	27.26

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.41	2.06	0.76	0.15	0.05
RE Loans Secured By 1-4 Family	0.98	1.53	0.60	0.10	0.06
Revolving	0.73	0.93	0.33	0.08	0.01
Closed-End	1.02	1.63	0.56	0.10	0.07
Commercial Real Estate Loans	1.65	2.27	0.74	0.18	0.04
Construction and Land Dev	4.77	5.50	1.93	0.32	0.01
Multifamily	0.31	0.69	0.11	0.00	0.00
Nonfarm Nonresidential	0.60	0.94	0.17	0.04	0.03
RE Loans Secured by Farmland	0.23	0.20	0.00	0.02	0.00
Commercial and Industrial Loans	1.53	2.52	1.32	0.41	0.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.92	1.49	0.97	0.83	0.65
Credit Card Loans	3.68	2.80	3.35	2.95	1.40
Agricultural Loans	0.07	0.01	0.00	0.01	0.00
Loans to Foreign Governments & Inst	0.00	N/A	N/A	0.00	0.00
Other Loans and Leases	3.03	3.56	1.24	1.31	1.03

PERCENT OF LOANS AND LEASES

12/31/2010

12/31/2009

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.33

1.69

1.65

1.40

0.92

90+ Days PD Loans and Leases

0.09

0.11

0.16

0.15

0.11

Nonaccrual Loans and Leases

5.00

4.93

2.90

1.12

0.44

90+ Days PD and Nonaccrual Loans and Leases

5.12

5.09

3.23

1.34

0.66

30-89 Days PD Restructured

0.03

0.06

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.91

0.37

0.02

0.01

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.33

1.69

1.65

1.40

0.92

90+ Days Past Due Assets

0.09

0.11

0.16

0.15

0.11

Nonaccrual Assets

5.07

4.98

2.90

1.12

0.45

30+ Days PD & Nonaccrual Assets

6.62

7.18

5.07

2.89

1.64

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.50

3.56

2.35

0.95

0.46

90+ PD & Nonaccrual Assets + OREO

5.59

5.38

3.31

1.25

0.62

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.87

6.49

3.08

1.07

0.53

Allowance for Loan & Lease Losses

398.64

353.93

210.85

109.52

58.78

Equity Cap + ALLL

89.75

88.47

33.44

11.64

5.43

Tier 1 Cap + ALLL

91.71

92.55

32.01

10.49

4.96

Loans & Leases + RE Acquired

9.72

8.99

4.20

1.50

0.75

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.40	1.72	1.74	1.40	0.92
- 90+ Days Past Due	0.09	0.12	0.15	0.15	0.09
- Nonaccrual	5.49	5.45	3.29	1.14	0.43
Coml & Indl - 30-89 Days PD	0.98	1.39	1.14	1.07	0.61
- 90+ Days Past Due	0.01	0.04	0.09	0.08	0.09
- Nonaccrual	2.67	2.69	1.01	0.65	0.44
Individuals - 30-89 Days PD	1.34	1.69	1.37	1.44	1.25
- 90+ Days Past Due	0.05	0.08	0.09	0.11	0.07
- Nonaccrual	0.63	0.50	0.34	0.23	0.19
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.04	0.10	0.26	0.20	0.05
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.00
- Nonaccrual	0.49	0.17	0.21	0.02	0.04
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	0.00	0.00
- 90+ Days Past Due	0.00	N/A	N/A	0.00	0.00
- Nonaccrual	0.00	N/A	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.15	0.14	0.41	0.29	0.41
- 90+ Days Past Due	0.01	0.01	0.04	0.03	0.03
- Nonaccrual	0.06	0.04	0.00	0.08	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.50	1.98	1.70	1.63	1.13
- 90+ Days Past Due	0.09	0.12	0.12	0.14	0.08
- Nonaccrual	3.05	3.21	1.89	0.83	0.37
Revolving - 30-89 Days PD	0.44	0.51	0.54	0.51	0.46
- 90+ Days Past Due	0.02	0.01	0.00	0.03	0.01
- Nonaccrual	1.15	0.55	0.26	0.24	0.10
Closed-End - 30-89 Days PD	1.70	2.28	1.92	1.50	1.21
- 90+ Days Past Due	0.08	0.13	0.14	0.14	0.10
- Nonaccrual	3.33	3.92	2.32	0.81	0.39
- Jr Lien 30-89 Days PD	0.09	0.14	0.12	0.05	0.04
- Jr Lien 90+ Days PD	0.00	0.00	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.19	0.17	0.09	0.02	0.01
Commercial RE - 30-89 Days PD	1.08	1.41	1.36	1.04	0.67
- 90+ Days Past Due	0.06	0.08	0.15	0.12	0.08
- Nonaccrual	6.71	5.96	3.78	1.38	0.42
Const & Dev - 30-89 Days PD	1.04	1.51	1.32	1.25	0.66
- 90+ Days Past Due	0.05	0.02	0.11	0.13	0.05
- Nonaccrual	16.44	14.13	8.08	2.39	0.22
Multi family - 30-89 Days PD	0.17	0.56	0.37	0.60	0.01
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.00
- Nonaccrual	2.49	0.63	0.85	0.17	0.00
Nonfarm Nres- 30-89 Days PD	1.03	1.23	1.01	0.62	0.49
- 90+ Days Past Due	0.05	0.06	0.12	0.05	0.04
- Nonaccrual	3.68	2.75	1.58	0.54	0.36
Farmland - 30-89 Days PD	0.55	0.40	0.21	0.59	0.18
- 90+ Days Past Due	0.04	0.00	0.00	0.03	0.00
- Nonaccrual	1.11	1.07	0.51	0.16	0.08
Credit Card - 30-89 Days PD	1.35	2.21	2.62	3.02	1.27
- 90+ Days Past Due	0.45	1.06	0.83	0.75	0.32
- Nonaccrual	0.09	0.00	0.00	0.03	0.00

CAPITAL RATIOS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	7.59	7.45	8.96	9.68	9.75
Tier 1 RBC Ratio	10.82	10.16	11.90	12.86	12.92
Total Risk-Based Capital Ratio	12.42	11.79	13.33	14.25	14.48
Tangible Tier 1 Leverage Ratio	7.56	7.40	8.93	9.65	9.73
Tangible Common Eq Cap/Tan Assets	6.28	6.10	7.67	8.48	8.26
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.00	8.63	10.74	13.03	14.56
Standby Letters of Credit	0.39	0.47	0.52	0.68	0.70
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.01	0.01
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	0.31	0.19	0.32	0.06	0.12
Interest Rate Contracts	0.31	0.19	0.31	0.06	0.10
Interest Rate Futures & Forward Contr	0.04	0.03	0.01	0.00	0.00
Written Options Contr (Int Rate)	0.03	0.02	0.08	0.00	0.01
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.07	0.01	0.00	0.00	0.00
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	11.98	12.49	15.56	18.65	22.11

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	100.00	100.00	85.01	86.67	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	14.99	13.33	13.04
Futures and Forwards	32.38	35.67	16.15	16.18	12.35
Written Options	28.12	29.27	41.52	32.11	42.53
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	28.12	29.27	41.52	32.11	42.53
Purchased Options	3.03	3.47	19.30	30.14	26.09
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.03	3.47	19.30	30.14	26.09
Swaps	32.25	26.99	18.61	21.57	15.22
Held for Trading	13.04	9.52	10.53	6.67	0.00
Interest Rate Contracts	13.04	9.52	10.53	6.67	0.00
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	86.96	90.48	89.47	93.33	100.00
Interest Rate Contracts	86.96	90.21	74.48	80.00	82.61
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	14.99	13.33	13.04
Deriv Contr (Excl Fut & FX LE 14 Days)	61.70	70.73	54.46	67.89	54.05
One Year or Less	33.54	37.76	22.24	24.36	4.99
Over 1 Year to 5 Years	9.47	4.30	27.45	33.47	37.24
Over 5 Years	18.68	24.12	1.34	10.06	4.25
Gross Negative Fair Value (Abs Val)	1.44	0.48	0.66	1.66	0.48
Gross Positive Fair Value	0.26	0.26	0.42	2.32	0.58
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
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	50.00	33.33	33.33	50.00	25.52
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	66.67	66.67	50.00	74.48
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.28	0.36	0.35	0.44	0.42
Premium Inc/Ins Activities Revenue	0.59	1.09	1.28	0.00	0.54
Credit Rel Prem Inc/Tot Prem Inc	30.63	33.33	33.33	50.00	60.00
Other Prem Inc/Total Prem Inc	69.37	66.67	66.67	50.00	40.00
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)	31.23	39.53	20.02	36.07	8.20
Ins Net Inc (L/H)/Equity (L/H)	5.90	4.04	5.15	4.68	6.45
Insur Ben, Losses, Exp/Insur Premiums	62.68	70.52	71.60	58.67	148.29
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)	3.22	1.96	2.59	5.84	2.13
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.33	9.58	9.36	8.15	8.04
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	0.57	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	1.34	N/A	0.00	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	0.00	N/A	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-10.56	-29.60	-53.15	-64.16	-78.43
Total Selected Assets	-10.56	-22.94	-39.91	234.03	-42.89
Deposits	N/A	-21.88	N/A	N/A	N/A

PROFITABILITY:	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-9.27	-24.49	-2.34	8.31	11.42
Bank Net Inc/Avg Eq Inv in Banks	-6.20	-17.96	-0.16	9.79	12.92
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.94	0.36	4.16	3.78	4.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.83	-40.54	3.14	15.81	11.00
Bank Net Income/Parent Net Income	133.83	177.71	131.87	114.93	109.40
Nonbank Net Income/Parent Net Income	1.70	3.54	1.67	0.93	0.62
Sub BHCs Net Inc/Parent Net Income	75.68	367.49	72.56	85.23	188.60
LEVERAGE:					
Total Liabilities/Equity	42.97	37.64	20.61	21.24	19.84
Total Debt/Equity Capital	5.60	5.15	1.93	1.24	1.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	29.22	32.90	19.13	17.71	18.24
Tot Debt+Lns Guaranteed for Affl/Equity	6.15	5.44	2.23	1.55	1.77
Total Debt/Eq Cap - Exc Over Fair Value	5.85	5.26	1.94	1.25	1.47
Long-Term Debt/Equity Capital	2.22	1.94	0.86	0.52	0.65
Short-Term Debt/Equity Capital	0.94	2.03	0.48	0.29	0.33
Current Portion of LT Debt/Equity	0.02	0.00	0.01	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.03	0.18	0.19	0.27	0.31
Long-Term Debt/Consolidated LT Debt	6.29	5.70	2.43	2.56	1.75
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	135.65	131.68	115.46	113.31	113.46
Total Investment in Subs/Equity	136.76	132.21	115.95	113.69	113.84
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	110.06	107.99	99.77	99.35	98.87
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	110.99	108.49	100.13	99.69	99.23
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	5.44	5.76	3.44	1.49	1.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	13.91	29.55	6.16	4.57	3.06
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	75.62	65.39	92.16	105.92	89.86
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	93.26	78.39	92.03	115.03	92.82
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	91.03	93.30	99.90	107.84	93.99
Pretax Oper Inc + Int Exp/Int Expense	24.53	605.48	1912.71	2593.21	2600.74
Div + Int From Subs/Int Exp + Div	91.09	104.93	161.76	158.83	137.94
Fees+Other Inc From Subs/Sal + Oth Exp	9.34	7.73	9.29	6.50	6.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.25	15.32	16.98	39.51	62.18
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.91	-3.55	-0.49	-0.15	0.17
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
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	0.02	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.54	0.55	0.49	0.45	0.37
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

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	72.16	85.81	91.22	82.48	105.61
Dividends Paid/Net Income	36.52	59.43	59.60	40.01	35.09
Net Income - Dividends/Avg Equity	-10.74	-25.68	-5.31	4.58	7.54

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	97.73	102.59	122.07	127.63	104.57
Dividends From Nonbank Subs	1.00	2.44	1.16	0.65	0.65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	1.25	0.38
Dividends From All Subsidiaries	104.92	114.79	128.23	141.53	128.57

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	40.20	51.69	58.60	51.28	39.00
Interest Income From Bank Subs	0.26	0.36	0.28	0.29	0.27
Mgt & Service Fees From Bank Subs	1.29	4.39	1.80	0.81	0.53
Other Income From Bank Subs	0.55	0.45	0.23	0.20	0.10
Operating Income From Bank Subs	47.99	66.94	76.18	60.58	42.52

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	59.84	86.00	80.27	59.71	67.55
Interest Income From Nonbank Subs	0.00	0.03	0.55	4.85	3.50
Mgt & Serv Fees From Nonbank Subs	0.66	0.19	1.33	1.04	0.15
Other Income From Nonbank Subs	1.78	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	65.66	91.88	93.42	96.21	84.11

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	41.52	24.28	20.25	55.24	34.44
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.01	0.03
Mgt & Serv Fees From Sub BHCs	0.52	0.63	0.60	0.06	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	42.04	24.91	20.85	55.30	34.47

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	47.27	48.74	65.54	74.95	70.53
Interest Income From Bank Subs	4.73	1.51	0.78	0.92	1.15
Mgt & Serv Fees From Bank Subs	1.86	5.10	2.03	0.88	0.71
Other Income From Bank Subs	1.05	0.00	0.07	0.19	0.18
Operating Income From Bank Subs	67.92	65.11	78.02	83.99	80.75

Dividends From Nonbank Subs	4.72	4.35	1.57	0.45	1.42
Interest Income From Nonbank Subs	0.00	0.11	0.00	0.15	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.38	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	7.35	15.52	4.11	1.15	3.86

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.21	0.05
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	0.21	0.05

Loans and Adv From Subs/ST Debt	5462.21	496.69	554.42	768.42	584.60
Loans and Adv From Subs/Total Debt	500.99	241.99	424.59	496.21	473.56

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									91
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.20	1.84	2.12	2.63	3.27	3.67	3.95	4.16	91
+ Non-interest Income	0.83	-0.06	0.07	0.37	0.71	1.16	1.57	3.35	91
- Overhead Expense	3.43	2.23	2.61	2.87	3.31	3.90	4.46	4.80	91
- Provision for Losses	0.84	0.04	0.11	0.29	0.66	1.26	2.06	2.64	91
+ Securities Gains (Losses)	0.07	-0.39	-0.05	0.00	0.03	0.16	0.33	0.47	91
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.02	0.06	91
= Pretax Net Oper Income (TE)	-0.12	-3.18	-2.87	-1.14	0.10	0.80	1.49	1.74	91
Net Operating Income	-0.29	-3.62	-2.91	-1.15	0.06	0.55	1.15	1.31	91
Net Income	-0.29	-3.62	-2.91	-1.15	0.06	0.55	1.15	1.41	91
Net Income (Sub S Adjusted)	-0.15	-5.86	-2.75	-1.41	0.17	0.80	1.09	1.23	26
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.06	3.84	4.17	4.62	5.07	5.53	5.80	6.06	91
Interest Expense	1.51	0.60	0.79	1.12	1.53	1.83	2.29	2.55	91
Net Interest Income (TE)	3.55	2.17	2.42	2.93	3.64	4.07	4.46	4.63	91
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.32	0.02	0.10	0.30	1.17	1.90	3.27	4.77	91
Earnings Coverage of Net Losses (X)	2.81	-3.42	-0.54	0.11	1.04	3.07	12.05	18.40	90
Ln&Ls Allowance/Total Loans & Leases	2.35	1.02	1.14	1.57	2.06	2.84	4.48	5.00	91
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.78	0.36	1.03	2.51	6.77	11.64	18.03	26.27	91
30-89 Days Past Due Loans and Leases	1.33	0.07	0.17	0.42	0.97	1.91	3.32	4.53	91
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.97	-15.57	-3.36	8.20	16.94	27.52	41.32	47.12	91
Net ST Noncore Funding Dependence	8.51	-18.58	-8.57	0.76	8.99	16.99	25.91	28.16	91
Net Loans and Leases/Total Assets	64.80	43.15	45.71	56.00	65.52	72.07	78.83	82.08	91
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.58	-1.82	1.02	4.44	8.60	9.91	11.84	13.57	91
Equity Capital/Total Assets	6.99	-3.21	1.24	3.28	7.98	9.73	12.60	13.97	91
Equity Capital+Minority Int/Total Assets	7.15	-2.22	1.24	3.28	8.13	10.19	13.16	13.97	91
Net Loans&Ls/Equity Capital (X)	12.21	3.12	3.95	6.00	7.95	17.77	27.91	44.85	85
Cash Dividends/Net Income	34.81	0.00	0.00	0.00	30.03	60.03	83.89	98.30	49
Cash Dividends/Net Income (Sub S Adjusted)	8.09	-102.18	-15.10	0.00	0.00	8.31	41.81	68.17	26
Retained Earnings/Avg Equity Cap	-10.96	-165.08	-71.91	-16.40	0.57	3.48	7.07	9.01	87
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.94	0.00	0.00	0.00	0.00	0.00	3.27	25.63	85
Long-Term Debt/Equity Capital	2.21	0.00	0.00	0.00	0.00	0.42	14.45	33.55	85
Equity Investment in Subs/Equity Cap	135.65	87.97	92.94	99.25	110.73	137.17	264.25	459.42	85
Cash FR Oper+Noncash+Op Exp+Di v	93.25	-9.85	8.94	49.76	97.37	120.96	191.12	204.32	89

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.56	3.39	3.83	4.15	4.54	4.94	5.23	5.44	91
Less: Interest Expense	1.35	0.58	0.70	1.02	1.35	1.63	2.00	2.32	91
Equals: Net Interest Income (TE)	3.20	1.84	2.12	2.63	3.27	3.67	3.95	4.16	91
Plus: Non-Interest Income	0.83	-0.06	0.07	0.37	0.71	1.16	1.57	3.35	91
Equals: Adj Operating Income (TE)	4.07	2.06	2.67	3.24	4.16	4.73	5.25	5.67	91
Less: Overhead Expense	3.43	2.23	2.61	2.87	3.31	3.90	4.46	4.80	91
Less: Provision for Loan and Lease Losses	0.84	0.04	0.11	0.29	0.66	1.26	2.06	2.64	91
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Plus: Realized G/L on AFS Sec	0.07	-0.39	-0.05	0.00	0.03	0.16	0.33	0.47	91
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.02	0.06	91
Equals: Pretax Net Oper Inc (TE)	-0.12	-3.18	-2.87	-1.14	0.10	0.80	1.49	1.74	91
Less: Applicable Income Taxes (TE)	0.13	-0.23	-0.10	0.00	0.04	0.24	0.49	0.76	91
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equals: Net Operating Income	-0.29	-3.62	-2.91	-1.15	0.06	0.55	1.15	1.31	91
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equals: Net Income	-0.29	-3.62	-2.91	-1.15	0.06	0.55	1.15	1.41	91
Memo: Net Income (Last Four Qtrs)	-0.24	-3.35	-2.90	-1.05	0.08	0.56	1.15	1.42	89
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.46	81.51	83.99	87.56	90.83	93.65	95.47	96.10	91
Avg Int-Bearing Funds / Avg Assets	80.37	58.41	69.63	75.29	81.23	86.07	89.03	93.37	91
Int Income (TE) / Avg Earning Assets	5.06	3.84	4.17	4.62	5.07	5.53	5.80	6.06	91
Int Expense / Avg Earning Assets	1.51	0.60	0.79	1.12	1.53	1.83	2.29	2.55	91
Net Int Inc (TE) / Avg Earn Assets	3.55	2.17	2.42	2.93	3.64	4.07	4.46	4.63	91
YIELD OR COST:									
Total Loans and Leases (TE)	5.86	4.84	5.27	5.59	5.83	6.19	6.46	6.74	91
Interest-Bearing Bank Balances	0.36	0.00	0.00	0.17	0.26	0.44	1.01	1.51	90
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.11	0.19	0.25	0.37	1.44	64
Trading Assets	8.60	5.72	5.72	5.72	5.72	8.60	10.33	10.91	2
Total Earning Assets	4.98	3.84	4.14	4.55	4.99	5.40	5.75	6.03	91
Investment Securities (TE)	3.53	1.46	2.12	2.74	3.50	4.28	4.99	5.32	91
U. S. Treasury & Agency Sec (excl MBS)	2.36	0.00	0.40	1.17	2.34	3.33	4.52	5.22	80
Mortgage-Backed Securities	3.65	1.56	2.21	2.82	3.56	4.43	5.21	5.65	82
All Other Securities	6.10	1.53	2.88	3.94	5.20	6.85	11.62	22.99	83
Interest-Bearing Deposits	1.43	0.68	0.84	1.11	1.45	1.70	1.92	2.01	91
Time Deposits of \$100K or More	1.93	1.04	1.18	1.59	1.90	2.27	2.64	2.74	91
Time Deposits < \$100K	2.05	1.18	1.42	1.75	1.99	2.36	2.72	2.98	91
Other Domestic Deposits	0.70	0.19	0.26	0.41	0.65	0.94	1.27	1.48	91
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.87	0.00	0.00	0.10	0.62	1.46	2.43	4.37	63
Other Borrowed Funds & Trading Liab	3.26	0.02	0.59	2.30	3.44	4.25	5.10	6.18	82
All Interest-Bearing Funds	1.67	0.92	0.99	1.36	1.66	1.99	2.22	2.42	91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	66.02	44.91	47.83	54.13	62.12	74.41	96.91	107.64	91
Avg Assets per Employee (\$000)	4206.98	2404.33	2657.83	3133.52	3752.09	5203.55	6718.08	8015.28	91
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	85
Overhead Exp / NII + Non-Int Income	88.46	59.66	63.04	69.94	83.16	99.39	127.88	170.02	91
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.43	2.23	2.61	2.87	3.31	3.90	4.46	4.80	91
Personnel Expense	1.63	0.99	1.15	1.32	1.65	1.86	2.19	2.34	91
Net Occupancy Expense	0.45	0.19	0.25	0.33	0.46	0.56	0.63	0.75	91
Other Operating Expenses	1.30	0.73	0.82	1.01	1.22	1.51	1.99	2.47	91
Overhead Less Non-Interest Income	2.56	1.11	1.37	2.10	2.56	2.97	3.50	4.09	91
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	86.89	57.96	61.23	69.40	82.89	98.60	127.88	155.99	91
Personnel Expense	40.95	29.22	32.89	35.78	38.82	45.39	52.16	57.33	91
Net Occupancy Expense	11.52	5.11	6.00	8.59	11.36	14.39	17.70	19.54	91
Other Operating Expenses	34.06	16.51	18.72	22.35	29.64	41.93	62.66	79.93	91
Total Non-Interest Income	18.81	-2.46	2.36	9.90	18.04	25.49	34.83	55.07	91
Fiduciary Activities Income	0.33	0.00	0.00	0.00	0.00	0.08	1.98	3.79	91
Serv Charges on Deposit Accts - Domestic	7.58	0.78	2.30	3.82	6.84	10.43	15.05	18.87	91
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Investment Banking Fees & Commissions	0.51	0.00	0.00	0.00	0.00	1.00	2.01	4.22	91
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Net Servicing Fees	0.16	0.00	0.00	0.00	0.00	0.09	0.98	2.51	91
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Insurance Activities Revenue	0.28	0.00	0.00	0.00	0.00	0.17	0.81	4.19	91
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.76	-21.67	-9.71	-2.51	-0.01	2.50	5.84	8.23	91
Other Non-Interest Income	7.09	1.07	1.59	3.44	5.95	9.84	13.52	21.15	91
Overhead Less Non-Interest Income	67.55	25.67	35.91	46.99	64.19	80.21	103.85	152.15	91
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	12.91	-40.69	-1.81	0.00	8.09	27.43	32.45	38.48	50
Appl Inc Tax+TE/Pretax NOI+TE	26.03	0.00	0.00	10.77	30.00	37.86	41.54	62.70	50

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.14	28.47	33.97	41.52	53.41	62.51	69.37	72.37	91
Commercial and Industrial Loans	8.22	1.89	2.77	5.06	6.95	10.99	16.33	19.04	91
Loans to Individuals	2.09	0.02	0.20	0.82	1.73	2.89	5.01	6.83	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Agricultural Loans	1.29	0.00	0.00	0.00	0.03	2.04	6.02	10.57	91
Other Loans and Leases	0.64	0.00	0.00	0.02	0.41	0.84	1.89	4.44	91
Net Loans and Leases	64.80	43.15	45.71	56.00	65.52	72.07	78.83	82.08	91
Debt Securities Over 1 Year	13.77	0.53	1.47	5.88	12.36	20.08	30.74	34.97	91
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.06	0.50	0.72	91
Subtotal	79.60	60.77	66.26	74.39	80.95	84.62	88.03	90.20	91
Interest-Bearing Bank Balances	5.14	0.00	0.13	1.55	3.54	9.18	13.34	15.52	91
Federal Funds Sold & Reverse Repos	1.27	0.00	0.00	0.00	0.05	2.33	6.09	7.87	91
Debt Securities 1 Year or Less	1.44	0.00	0.00	0.13	0.87	2.50	5.46	7.02	91
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Total Earning Assets	89.42	78.36	82.55	86.94	90.24	92.33	93.70	95.28	91
Non-Int Cash and Due From Dep Inst	1.86	0.38	0.66	1.03	1.71	2.35	3.76	4.79	91
Other Real Estate Owned	2.00	0.00	0.04	0.39	1.48	2.79	5.08	7.07	91
All Other Assets	8.44	3.09	3.86	5.85	7.89	10.57	13.49	17.70	91
MEMORANDA:									
Short-Term Investments	8.91	1.62	2.29	4.05	7.64	13.17	18.56	24.38	91
U. S. Treasury Securities	0.27	0.00	0.00	0.00	0.00	0.03	1.24	3.82	91
U. S. Agency Securities (excl MBS)	3.24	0.00	0.00	0.00	2.04	6.54	9.52	12.79	91
Municipal Securities	2.87	0.00	0.00	0.06	1.86	5.20	9.31	12.10	91
Mortgage-Backed Securities	6.89	0.00	0.00	0.96	5.68	13.13	19.55	21.31	91
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.52	91
Other Debt Securities	0.09	0.00	0.00	0.00	0.00	0.05	0.55	1.37	91
RE Loans Secured by 1-4 Family	15.93	2.05	5.76	9.44	16.15	21.07	25.57	28.84	91
Revolving	2.70	0.00	0.07	0.76	2.53	3.87	5.91	7.47	91
Closed-End, Sec by First Liens	12.00	0.97	2.88	7.40	11.97	16.89	22.01	25.22	91
Closed-End, Sec by Junior Liens	0.83	0.01	0.10	0.28	0.69	1.23	1.96	2.40	91
Commercial Real Estate Loans	32.59	9.03	11.09	21.96	31.01	41.15	55.93	58.57	91
Construction and Land Dev	6.46	0.38	0.82	2.68	6.30	9.33	13.78	17.22	91
Multifamily	2.06	0.00	0.15	0.75	1.55	3.04	5.58	7.53	91
Nonfarm Nonresidential	22.87	6.88	8.57	15.19	21.99	29.29	40.04	47.83	91
RE Loans Secured by Farmland	2.14	0.00	0.00	0.04	0.70	3.50	8.01	11.70	91
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.94	49.21	60.19	69.45	80.77	88.48	91.44	93.69	91
RE Loans Secured by 1-4 Family	24.73	2.85	8.36	15.88	25.08	32.88	43.20	46.24	91
Revolving	4.12	0.00	0.15	1.43	3.63	5.88	9.47	11.82	91
Closed-End	20.17	1.93	5.00	11.75	19.33	28.60	37.82	41.31	91
Commercial Real Estate Loans	48.75	13.51	19.96	38.73	48.74	60.43	72.11	82.70	91
Construction and Land Dev	9.67	0.62	1.59	4.19	8.93	14.08	21.06	23.89	91
Multifamily	3.14	0.00	0.28	1.17	2.23	4.82	7.53	10.43	91
Nonfarm Nonresidential	34.18	11.64	14.96	25.09	33.62	42.30	54.90	61.40	91
RE Loans Secured by Farmland	3.40	0.00	0.00	0.06	1.03	6.39	12.33	17.62	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Commercial and Industrial Loans	12.40	3.05	4.49	7.30	10.94	16.54	24.35	27.68	91
Loans to Individuals	3.33	0.04	0.27	1.22	2.58	4.84	8.73	12.95	91
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.25	0.44	91
Agricultural Loans	2.07	0.00	0.00	0.00	0.06	3.28	9.50	17.38	91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Loans and Leases	1.09	0.00	0.00	0.03	0.61	1.45	2.97	9.49	91

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.91	1.62	2.29	4.05	7.64	13.17	18.56	24.38	91
Liquid Assets	21.74	8.01	9.65	13.50	21.89	28.01	33.69	38.10	91
Investment Securities	16.18	1.39	2.47	8.01	15.07	24.31	33.92	37.89	91
Net Loans and Leases	64.80	43.15	45.71	56.00	65.52	72.07	78.83	82.08	91
Net Lns, Ls & Stdby Ltrs of Credit	65.29	43.33	47.88	56.74	65.92	72.75	79.09	82.44	91
Core Deposits	66.03	40.72	49.94	58.98	66.76	73.14	77.07	79.70	91
Noncore Funding	24.06	10.65	11.73	16.78	21.95	29.71	39.81	46.95	91
Time Deposits of \$100K or More	15.65	6.12	8.09	10.70	13.89	18.39	27.13	31.74	91
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Fed Funds Purchased and Repos	0.87	0.00	0.00	0.00	0.00	1.28	5.01	6.43	91
Net Fed Funds Purchased (Sold)	-0.27	-7.87	-5.01	-1.36	0.00	0.47	3.75	5.28	91
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Oth Borrowings W/Rem Mat 1 Yr or Less	1.76	0.00	0.00	0.11	1.03	3.09	6.12	7.34	91
Earning Assets Repr in 1 Year	37.41	17.88	20.16	30.00	36.51	43.49	58.47	65.69	91
Int-Bearing Liab Repr in 1 Year	32.57	8.37	13.11	20.75	30.70	40.24	62.11	66.79	91
Long-Term Debt Repr in 1 Year	0.72	0.00	0.00	0.00	0.00	0.96	3.97	6.41	91
Net Assets Repriceable in 1 Year	3.61	-33.17	-23.28	-7.19	2.28	13.21	30.46	40.97	91
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.97	-15.57	-3.36	8.20	16.94	27.52	41.32	47.12	91
Net ST Noncore Funding Dependence	8.51	-18.58	-8.57	0.76	8.99	16.99	25.91	28.16	91
Short-Term Inv/ST Noncore Funding	65.11	5.90	12.57	25.69	47.34	87.37	175.53	225.97	91
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.11	-22.01	-14.50	-4.89	7.77	18.09	32.00	45.23	91
Net Loans and Leases/Total Deposits	77.74	51.38	57.74	66.34	77.90	87.40	94.96	101.65	91
Net Loans and Leases/Core Deposits	101.27	61.21	69.65	84.41	96.74	120.25	138.70	156.95	91
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.47	-1.85	-0.34	0.00	0.08	0.78	1.97	2.80	31
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.47	-24.66	-17.80	-2.75	0.12	1.89	4.12	6.44	83
Struct Notes Appr(Depr)/T1 Cap	-0.38	-4.48	-1.59	-0.63	-0.04	0.03	0.11	0.19	33
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.55	0.00	0.00	0.00	0.00	2.53	35.18	59.23	91
Available-For-Sale Securities	94.44	26.92	63.08	95.72	100.00	100.00	100.00	100.00	91
U.S. Treasury Securities	1.94	0.00	0.00	0.00	0.00	0.39	10.35	24.78	91
U.S. Agency Securities (excl MBS)	23.27	0.00	0.00	0.00	16.04	42.26	73.52	83.92	91
Municipal Securities	16.40	0.00	0.00	0.41	12.38	27.98	48.95	59.47	91
Mortgage-Backed Securities	42.99	0.00	0.00	8.78	44.64	78.37	94.38	99.10	91
Asset-Backed Securities	0.12	0.00	0.00	0.00	0.00	0.00	0.83	2.31	91
Other Debt Securities	0.61	0.00	0.00	0.00	0.00	0.59	2.94	7.55	91
Mutual Funds and Equity Securities	0.96	0.00	0.00	0.00	0.00	0.63	4.40	10.71	91
Debt Securities 1 Year or Less	10.63	0.00	0.00	1.54	6.42	19.18	32.22	47.44	91
Debt Securities 1 To 5 Years	32.25	0.00	0.74	6.70	32.49	53.32	67.03	80.20	91
Debt Securities Over 5 Years	50.19	0.00	2.16	20.25	47.22	77.88	94.45	97.52	91
Pledged Securities	52.15	0.24	10.33	30.90	48.81	79.89	93.07	97.95	91
Structured Notes, Fair Value	3.16	0.00	0.00	0.00	0.00	4.58	16.08	26.02	91

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.84	0.04	0.11	0.29	0.66	1.26	2.06	2.64	91
Provision for Ln&Ls Losses/Avg Lns&Ls	1.25	0.11	0.17	0.41	1.01	1.70	2.86	4.08	91
Provision for Ln&Ls Losses/Net Losses	116.98	35.21	43.62	68.46	110.46	150.99	205.98	292.06	90
Ln&Ls Allowance/Total Loans & Leases	2.35	1.02	1.14	1.57	2.06	2.84	4.48	5.00	91
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.74	0.55	0.75	1.24	2.07	4.24	13.13	26.50	89
ALLL/Nonaccrual Assets	74.90	17.23	23.29	32.52	53.92	92.23	176.55	297.45	88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.85	16.52	22.93	32.97	53.92	99.43	190.70	341.77	90
Gross Ln&Ls Losses/Avg Loans & Leases	1.45	0.06	0.14	0.41	1.27	2.13	3.54	4.94	91
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.03	0.07	0.13	0.26	0.38	91
Net Losses/Avg Loans and Leases	1.32	0.02	0.10	0.30	1.17	1.90	3.27	4.77	91
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Recoveries/Prior Year-End Losses	7.94	0.60	1.37	2.35	4.28	10.40	21.83	41.69	74
Earnings Coverage of Net Losses (X)	2.81	-3.42	-0.54	0.11	1.04	3.07	12.05	18.40	90
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.41	-0.00	0.00	0.24	1.13	2.22	4.09	5.45	91
RE Loans Secured By 1-4 Family	0.98	-0.00	0.00	0.09	0.50	1.89	3.11	3.86	91
Revolving	0.73	-0.08	-0.02	0.00	0.12	1.33	2.89	4.14	85
Closed-End	1.01	0.00	0.00	0.06	0.47	1.84	3.55	4.93	91
Commercial Real Estate Loans	1.65	-0.04	0.00	0.16	1.17	2.84	4.88	5.44	91
Construction and Land Dev	4.76	-0.12	0.00	0.09	3.14	6.69	14.16	24.01	90
Multifamily	0.31	-0.01	0.00	0.00	0.00	0.00	2.02	3.28	86
Nonfarm Nonresidential	0.60	0.00	0.00	0.04	0.38	1.00	1.69	2.31	91
RE Loans Secured by Farmland	0.23	-0.04	0.00	0.00	0.00	0.00	0.85	4.54	75
Commercial and Industrial Loans	1.52	-0.13	0.00	0.10	0.95	2.46	4.77	6.37	90
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	1.91	0.06	0.13	0.55	1.11	2.79	5.26	7.70	73
Credit Card Loans	3.67	-1.37	0.00	0.95	3.80	5.19	6.59	8.46	22
Agricultural Loans	0.06	-0.03	0.00	0.00	0.00	0.00	0.26	0.79	55
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	3.02	-0.05	0.00	0.00	0.00	0.82	15.81	44.12	83

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	1.33	0.07	0.17	0.42	0.97	1.91	3.32	4.53	91
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.00	0.18	0.33	0.68	91
Nonaccrual Loans and Leases	5.00	0.22	0.52	1.53	3.94	7.24	12.64	16.92	91
90+ Days PD and Nonaccrual Loans and Leases	5.11	0.27	0.55	1.63	3.99	7.28	12.64	17.07	91
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.02	0.16	0.43	91
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	91
Nonaccrual Restructured	0.90	0.00	0.00	0.00	0.16	1.82	3.19	4.79	91
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.32	0.07	0.17	0.42	0.97	1.91	3.31	4.53	91
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.00	0.18	0.33	0.68	91
Nonaccrual Assets	5.06	0.22	0.52	1.55	4.00	7.35	12.65	16.92	91
30+ Days PD & Nonaccrual Assets	6.62	0.55	1.04	2.65	5.52	9.38	14.65	19.71	91
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	3.50	0.15	0.34	1.03	2.93	5.12	9.03	11.99	91
90+ PD & Nonaccrual Assets + OREO	5.59	0.23	0.58	1.95	4.23	8.40	12.14	20.94	91
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	6.86	0.35	0.79	2.13	5.38	11.66	15.99	21.59	91
Allowance for Loan & Lease Losses	398.64	47.77	98.12	188.94	360.62	549.15	877.46	1121.69	91
Equity Cap + ALLL	89.75	2.72	5.99	21.22	49.54	123.04	272.41	426.55	85
Tier 1 Cap + ALLL	91.70	0.97	4.58	14.32	45.16	123.20	288.64	512.76	91
Loans & Leases + RE Acquired	9.71	0.52	1.19	3.07	8.36	15.21	21.79	27.30	91

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	1.39	0.00	0.06	0.48	0.95	2.07	3.70	4.78	91
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.18	0.38	0.78	91
	- Nonaccrual	5.48	0.03	0.35	1.46	4.11	8.57	13.86	18.59	91
Coml & Indl	- 30-89 Days PD	0.97	0.00	0.00	0.02	0.51	1.75	3.24	4.38	90
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.21	90
	- Nonaccrual	2.66	0.00	0.00	0.18	1.65	4.00	8.92	13.33	90
Individuals	- 30-89 Days PD	1.34	0.00	0.00	0.15	0.94	2.53	3.54	5.01	90
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.26	0.44	90
	- Nonaccrual	0.62	0.00	0.00	0.00	0.27	0.91	2.58	3.63	90
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural	- 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.26	0.54	55
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
	- Nonaccrual	0.48	0.00	0.00	0.00	0.00	0.00	2.61	6.49	55
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&LS	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.00	0.95	3.24	83
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	83
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.21	1.82	83
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.50	0.00	0.00	0.27	1.10	2.74	4.08	5.25	91
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.09	0.37	0.90	91
	- Nonaccrual	3.05	0.00	0.00	0.78	1.85	4.68	9.60	13.44	91
Revolving	- 30-89 Days PD	0.44	0.00	0.00	0.00	0.00	0.74	2.28	2.80	85
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.32	85
	- Nonaccrual	1.15	0.00	0.00	0.00	0.00	1.19	5.84	11.89	85
Closed-End	- 30-89 Days PD	1.70	0.00	0.00	0.25	1.15	3.12	4.87	6.14	91
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.05	0.40	0.91	91
	- Nonaccrual	3.32	0.00	0.00	0.72	1.83	5.60	10.93	13.88	91
	- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.16	0.38	0.62	91
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	91
	- Jr Lien Nonaccrual	0.18	0.00	0.00	0.00	0.04	0.32	0.84	1.09	91
Commercial RE	- 30-89 Days PD	1.07	0.00	0.00	0.08	0.60	1.92	3.45	4.92	91
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.77	91
	- Nonaccrual	6.71	0.00	0.21	1.49	5.20	10.25	17.38	20.80	91
Const & Dev	- 30-89 Days PD	1.03	0.00	0.00	0.00	0.04	1.66	5.59	8.29	90
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.18	1.12	90
	- Nonaccrual	16.44	0.00	0.00	1.18	10.91	29.49	53.97	58.92	90
Multifamily	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.00	0.98	4.04	86
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
	- Nonaccrual	2.49	0.00	0.00	0.00	0.00	1.96	17.77	25.15	86
Nonfarm Nres-	- 30-89 Days PD	1.02	0.00	0.00	0.00	0.52	1.46	4.00	5.23	91
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.78	91
	- Nonaccrual	3.67	0.00	0.01	0.74	2.67	5.34	8.64	11.01	91
Farmland	- 30-89 Days PD	0.54	0.00	0.00	0.00	0.00	0.29	3.02	6.54	75
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.10	75
	- Nonaccrual	1.10	0.00	0.00	0.00	0.00	1.00	3.32	15.42	75
Credit Card	- 30-89 Days PD	1.34	0.00	0.00	0.00	0.38	2.55	4.16	4.53	22
	- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.00	0.75	2.28	3.00	22
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.70	22

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.58	-1.82	1.02	4.44	8.60	9.91	11.84	13.57	91
Tier 1 RBC Ratio	10.82	-2.48	1.47	5.76	11.79	14.59	18.91	20.27	91
Total Risk-Based Capital Ratio	12.42	-2.48	2.74	7.71	13.11	15.99	20.23	21.52	91
Tangible Tier 1 Leverage Ratio	7.55	-1.82	1.02	4.44	8.42	9.85	11.84	13.57	91
Tangible Common Eq Cap/Tan Assets	6.28	-3.30	-0.09	3.18	6.40	9.09	11.87	13.38	91
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.00	1.65	2.66	4.06	7.01	11.41	14.68	17.52	91
Standby Letters of Credit	0.39	0.00	0.01	0.05	0.21	0.55	1.04	2.47	91
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.26	91
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.00	2.91	91
Interest Rate Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.00	2.91	91
Interest Rate Futures & Forward Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.12	0.84	91
Written Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.58	91
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Interest Rate Swaps	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.98	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	11.97	2.16	4.11	5.67	11.25	16.93	22.01	27.09	91

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	72.15	0.00	0.00	16.70	76.47	99.19	151.64	216.90	43
Dividends Paid/Net Income	36.52	0.00	0.00	0.00	30.97	61.08	87.31	110.45	50
Net Income - Dividends/Avg Equity	-10.73	-165.08	-71.91	-15.70	0.57	3.48	6.80	9.01	87
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	97.73	0.00	0.00	0.00	101.59	144.31	264.13	273.61	48
Dividends From Nonbank Subs	0.99	0.00	0.00	0.00	0.00	0.13	4.40	17.08	48
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Dividends From All Subsidiaries	104.91	0.00	0.00	4.92	105.89	144.31	264.31	290.33	48
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	40.19	0.00	0.00	0.00	37.93	68.21	103.30	113.02	52
Interest Income From Bank Subs	0.25	0.00	0.00	0.00	0.00	0.14	1.04	2.76	52
Mgt & Service Fees From Bank Subs	1.28	0.00	0.00	0.00	0.00	0.00	11.80	14.64	52
Other Income From Bank Subs	0.55	0.00	0.00	0.00	0.00	0.00	4.14	8.19	52
Operating Income From Bank Subs	47.98	0.00	0.00	19.37	42.85	84.92	112.32	124.31	52
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	59.83	0.00	0.00	0.00	100.00	100.00	100.00	100.00	26
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Mgt & Serv Fees From Nonbank Subs	0.66	0.00	0.00	0.00	0.00	0.00	1.76	9.84	26
Other Income From Nonbank Subs	1.78	0.00	0.00	0.00	0.00	0.00	0.03	31.13	26
Operating Inc From Nonbank Subs	65.65	0.00	0.00	2.25	100.00	100.00	100.00	131.11	26
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	41.51	0.00	0.00	0.00	26.73	57.87	65.79	68.44	3
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Mgt & Serv Fees From Sub BHCs	0.52	0.00	0.00	0.00	0.00	0.39	1.09	1.32	3
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating Income From Sub BHCs	42.03	0.00	0.00	0.00	27.51	59.04	66.26	68.67	3
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	47.26	0.00	0.00	0.00	64.31	97.85	100.00	100.00	79
Interest Income From Bank Subs	4.73	0.00	0.00	0.00	0.00	0.29	24.18	93.44	79
Mgt & Serv Fees From Bank Subs	1.86	0.00	0.00	0.00	0.00	0.00	14.16	29.55	79
Other Income From Bank Subs	1.05	0.00	0.00	0.00	0.00	0.00	7.61	24.20	79
Operating Income From Bank Subs	67.92	0.00	0.00	19.45	93.42	100.00	100.00	100.05	79
Dividends From Nonbank Subs	4.71	0.00	0.00	0.00	0.00	0.31	61.49	100.00	79
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	79
Other Income From Nonbank Subs	0.37	0.00	0.00	0.00	0.00	0.00	0.00	27.00	79
Operating Inc From Nonbank Subs	7.35	0.00	0.00	0.00	0.00	3.45	87.82	100.00	79
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Loans and Adv From Subs/ST Debt	5462.20	0.00	0.00	0.00	215.13	1095.11	3748.83	12384.6	18
Loans and Adv From Subs/Total Debt	500.99	0.00	0.00	0.00	74.02	291.07	2680.44	3828.99	34

BHCPR Reporters for Quarter Ending 12/31/2010
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2010 and Other Notes
2533100	435, 878	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	429, 080	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	415, 242	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
2173720	486, 327	AMERICAN BANCORPORATION	SAINT PAUL, MN	Moved from Peer 4
3232512	340, 279	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
3416376	419, 374	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
2297701	280, 583	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	465, 411	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3134102	496, 466	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1084212	375, 419	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	307, 948	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	295, 318	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	168, 687	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3135190	487, 323	CECIL BANCORP, INC.	ELKTON, MD	
3640425	101, 559	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	409, 142	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1081873	199, 700	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
2443526	476, 859	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	Moved from Peer 4
1131497	441, 499	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
3200230	454, 519	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
1249918	435, 647	DELMAR BANCORP	SALISBURY, MD	
1209789	420, 315	DENMARK BANCSHARES, INC.	DENMARK, WI	
1135909	497, 207	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1247615	370, 317	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1248818	424, 775	FENTURA FINANCIAL, INC.	FENTON, MI	
3362923	373, 899	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
2349468	352, 388	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1065378	239, 912	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	358, 286	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	440, 732	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2161165	487, 254	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	Moved from Peer 4
1135404	324, 066	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	203, 728	FNB FINANCIAL SERVICES, INC.	DURANT, OK	New Y-9C/BHCPR reporter
1398795	306, 977	FNBH BANCORP, INC.	HOWELL, MI	
3019339	352, 687	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1064915	498, 807	GN BANKSHARES, INC.	GIRARD, KS	Moved from Peer 4
3047163	452, 660	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1096952	492, 437	GUARANTY CAPITAL CORPORATION	BELZONI, MS	Moved from Peer 4
1086766	388, 046	HABERSHAM BANCORP	CORNELIA, GA	
1245741	302, 516	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1202986	362, 114	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1124659	481, 282	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	Moved from Peer 4
1131750	399, 900	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
3462485	492, 238	IBT HOLDINGS CORP.	CITY OF INDUSTRY, CA	Moved from Peer 4
1100000	354, 912	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	416, 484	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	207, 539	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1995523	85, 121	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	478, 696	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	247, 968	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1871618	341, 896	MCINTOSH BANCSHARES, INC.	JACKSON, GA	

BHCPR Reporters for Quarter Ending 12/31/2010
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2010 and Other Notes
1082469	389,392	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	313,508	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	481,688	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1054840	485,763	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	431,009	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	451,098	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	330,431	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	196,492	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
2227687	493,234	MINERS AND MERCHANTS BANCORP,	GRUNDY, VA	
1830361	479,775	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
2088329	394,575	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	285,122	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	400,380	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	418,835	PERSONS BANKING CO., INC.	MACON, GA	
3098576	484,480	PLUMAS BANCORP	QUINCY, CA	
1084575	497,698	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	
2838159	498,668	PROVIDENT BANCORP	AMESBURY, MA	Moved from Peer 4
2352280	450,954	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1134818	287,424	ROCKY MOUNTAIN CAPITAL	WILSON, WY	
1135374	409,162	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2794778	478,498	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	271,407	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	362,748	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	308,966	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	296,404	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3345225	374,958	TCB HOLDING COMPANY	THE WOODLANDS, TX	
3009666	433,509	TFC HOLDING COMPANY	ALHAMBRA, CA	
3191712	362,532	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	362,243	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	361,097	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	337,032	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2246053	393,375	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	280,723	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	448,242	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	
1083895	467,221	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	441,070	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2364573	434,926	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
2721596	424,995	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1097249	392,872	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	480,053	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	

Note: Peer Group 5 has 91 bank holding companies.