

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	81	92	91	94	87
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.22	3.11	3.20	3.00	3.44
+ Non-interest Income	0.77	0.84	0.82	0.78	0.94
- Overhead Expense	3.42	3.39	3.43	3.48	3.45
- Provision for Losses	0.35	0.64	0.89	1.68	0.94
+ Securities Gains (Losses)	0.02	0.04	0.08	0.02	-0.06
+ Other Tax Equiv Adjustments	-0.01	0.00	0.01	0.03	0.03
= Pretax Net Oper Income (TE)	0.29	0.06	-0.16	-1.25	0.18
Net Operating Income	0.21	-0.11	-0.35	-1.35	-0.07
Net Income	0.21	-0.11	-0.34	-1.35	-0.08
Net Income (Sub S Adjusted)	0.46	-0.03	-0.18	-1.39	0.13

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.81	5.09	5.07	5.30	6.29
Interest Expense	1.23	1.64	1.51	2.00	2.58
Net Interest Income (TE)	3.57	3.45	3.55	3.29	3.71

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.71	1.06	1.38	1.99	0.87
Earnings Coverage of Net Losses (X)	-5.65	7.04	2.77	1.14	4.93
Ln&Ls Allowance/Total Loans & Leases	2.39	2.41	2.36	2.33	1.71
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.63	8.03	7.83	7.29	3.86
30-89 Days Past Due Loans and Leases	1.56	1.82	1.33	1.69	1.66

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	15.98	21.29	18.00	22.65	25.47
Net ST Noncore Funding Dependence	5.13	12.68	8.51	14.21	17.29
Net Loans and Leases/Total Assets	62.76	65.85	64.81	66.52	69.78

CAPITALIZATION:

Tier 1 Leverage Ratio	7.81	7.36	7.54	7.45	8.96
Equity Capital/Total Assets	7.30	6.72	6.97	6.82	8.11
Equity Capital+Minority Int/Total Assets	7.44	6.87	7.11	6.98	8.20
Tier 1 Common Eq Cap / T RWA	9.31	8.20	8.91	8.29	N/A
Net Loans&Ls/Equity Capital (X)	10.94	11.45	12.56	11.60	9.30
Cash Dividends/Net Income	20.78	30.07	36.40	59.25	60.48
Cash Dividends/Net Income (Sub S Adjusted)	-0.15	-0.37	8.09	16.35	27.48
Retained Earnings/Avg Equity Cap	0.45	-9.04	-12.04	-25.70	-5.39

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.36	1.35	0.94	2.03	0.48
Long-Term Debt/Equity Capital	1.68	1.88	2.22	1.94	0.86
Equity Investment in Subs/Equity Cap	130.55	128.68	136.04	131.84	115.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.95	93.51	93.20	79.07	92.03

PERCENT OF AVERAGE ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.33	4.58	4.56	4.81	5.81
Less: Interest Expense	1.11	1.46	1.36	1.81	2.39
Equals: Net Interest Income (TE)	3.22	3.11	3.20	3.00	3.44
Plus: Non-Interest Income	0.77	0.84	0.82	0.78	0.94
Equals: Adj Operating Income (TE)	4.04	3.95	4.07	3.79	4.41
Less: Overhead Expense	3.42	3.39	3.43	3.48	3.45
Less: Provision for Loan and Lease Losses	0.35	0.64	0.89	1.68	0.94
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.08	0.02	-0.06
Plus: Other Tax Equiv Adjustments	-0.01	0.00	0.01	0.03	0.03
Equals: Pretax Net Oper Inc (TE)	0.29	0.06	-0.16	-1.25	0.18
Less: Applicable Income Taxes (TE)	0.10	0.10	0.14	-0.02	0.14
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.21	-0.11	-0.35	-1.35	-0.07
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.21	-0.11	-0.34	-1.35	-0.08
Memo: Net Income (Last Four Qtrs)	-0.22	-1.55	-0.29	-1.36	-0.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.54	90.62	90.45	91.26	92.71
Avg Int-Bearing Funds / Avg Assets	80.10	81.85	80.36	80.71	79.36
Int Income (TE) / Avg Earning Assets	4.81	5.09	5.07	5.30	6.29
Int Expense / Avg Earning Assets	1.23	1.64	1.51	2.00	2.58
Net Int Inc (TE) / Avg Earn Assets	3.57	3.45	3.55	3.29	3.71
YIELD OR COST:					
Total Loans and Leases (TE)	5.70	5.78	5.88	5.87	6.77
Interest-Bearing Bank Balances	0.31	0.35	0.36	0.57	2.65
Fed Funds Sold & Reverse Repos	0.18	0.17	0.20	0.17	2.21
Trading Assets	8.14	6.57	8.61	4.19	3.84
Total Earning Assets	4.74	5.02	4.99	5.24	6.17
Investment Securities (TE)	3.11	3.91	3.55	4.29	4.98
U. S. Treasury & Agency Sec (excl MBS)	1.70	2.86	2.36	3.56	4.94
Mortgage-Backed Securities	3.08	4.03	3.66	4.43	4.64
All Other Securities	5.13	5.85	6.16	5.96	6.37
Interest-Bearing Deposits	1.14	1.59	1.44	2.07	2.83
Time Deposits of \$100K or More	1.62	2.16	1.93	2.76	3.86
Time Deposits < \$100K	1.67	2.26	2.05	2.96	3.94
Other Domestic Deposits	0.55	0.74	0.71	0.92	1.44
Foreign Deposits	N/A	0.95	N/A	1.34	N/A
Fed Funds Purchased and Repos	0.88	1.00	0.88	1.08	2.15
Other Borrowed Funds & Trading Liab	2.87	3.24	3.26	3.44	3.72
All Interest-Bearing Funds	1.39	1.77	1.67	2.23	2.99

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	16	16	66	67	61
Avg Assets per Employee (\$000)	4,069	4,241	4,207	4,466	3,467
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	1.51
Overhead Exp / NII + Non-Int Income	86.71	88.73	88.74	99.95	80.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.42	3.39	3.43	3.48	3.45
Personnel Expense	1.67	1.61	1.64	1.61	1.80
Net Occupancy Expense	0.47	0.47	0.46	0.45	0.48
Other Operating Expenses	1.24	1.28	1.30	1.38	1.14
Overhead Less Non-Interest Income	2.56	2.54	2.58	2.67	2.46
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	85.44	87.53	87.15	98.75	78.40
Personnel Expense	41.90	41.32	41.05	44.51	40.68
Net Occupancy Expense	11.65	12.06	11.56	12.35	10.98
Other Operating Expenses	31.37	33.68	34.15	41.33	26.51
Total Non-Interest Income	17.83	18.88	18.62	18.94	20.24
Fiduciary Activities Income	0.31	0.40	0.34	0.53	0.63
Serv Charges on Deposit Accts - Domestic	6.57	7.22	7.60	8.42	8.18
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.43	0.40	0.51	0.41	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.20	0.16	0.36	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.23	0.25	0.28	0.36	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.13	-0.35	-1.02	-2.59	-0.36
Other Non-Interest Income	7.03	7.34	7.12	7.94	7.60
Overhead Less Non-Interest Income	66.64	67.14	68.02	79.30	57.54
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	11.45	9.91	10.68	6.15	3.81
Appl Inc Tax+TE/Pretax NOI+TE	21.04	22.44	29.38	26.51	33.01

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	50.90	53.19	52.15	53.78	55.04
Commercial and Industrial Loans	7.82	8.31	8.26	8.33	9.58
Loans to Individuals	1.77	2.26	2.10	2.28	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.08	1.27	1.29	1.29	1.30
Other Loans and Leases	0.46	0.63	0.59	0.61	0.76
Net Loans and Leases	62.76	65.85	64.81	66.52	69.78
Debt Securities Over 1 Year	15.03	13.88	13.84	13.32	14.69
Mutual Funds and Equity Securities	0.12	0.05	0.09	0.04	0.07
Subtotal	78.83	80.47	79.61	80.63	85.20
Interest-Bearing Bank Balances	6.08	5.40	5.15	4.49	1.07
Federal Funds Sold & Reverse Repos	1.20	0.81	1.28	0.80	1.06
Debt Securities 1 Year or Less	1.20	1.36	1.45	1.54	1.89
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.64	89.55	89.43	88.93	90.70
Non-Int Cash and Due From Dep Inst	1.77	1.99	1.87	2.56	2.38
Other Real Estate Owned	1.97	1.84	2.00	1.73	0.72
All Other Assets	8.35	8.20	8.44	8.13	6.75

MEMORANDA:

Short-Term Investments	9.59	8.44	8.93	7.67	4.94
U.S. Treasury Securities	0.23	0.06	0.27	0.08	0.08
U.S. Agency Securities (excl MBS)	3.35	3.76	3.25	3.71	4.15
Municipal Securities	2.78	2.26	2.88	2.25	2.98
Mortgage-Backed Securities	7.69	6.65	6.95	6.51	6.83
Asset-Backed Securities	0.02	0.03	0.03	0.04	0.00
Other Debt Securities	0.11	0.18	0.10	0.15	0.21
RE Loans Secured by 1-4 Family	15.75	15.80	15.93	15.82	17.07
Revolving	2.77	2.83	2.70	2.89	2.72
Closed-End, Sec by First Liens	11.73	11.56	12.00	11.50	12.65
Closed-End, Sec by Junior Liens	0.78	0.97	0.84	0.98	1.20
Commercial Real Estate Loans	31.90	33.93	32.63	34.45	34.29
Construction and Land Dev	5.41	8.27	6.45	9.04	10.04
Multifamily	2.05	1.96	2.08	1.87	1.73
Nonfarm Nonresidential	22.99	22.40	22.90	22.28	21.02
RE Loans Secured by Farmland	1.88	2.24	2.15	2.14	2.12
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.68	79.04	78.95	79.13	77.54
RE Loans Secured by 1-4 Family	25.13	24.03	24.74	23.88	24.65
Revolving	4.37	4.23	4.12	4.24	3.79
Closed-End	20.18	19.41	20.18	19.28	20.57
Commercial Real Estate Loans	49.12	49.68	48.77	50.01	47.30
Construction and Land Dev	8.49	12.17	9.66	13.18	13.75
Multifamily	3.20	2.86	3.17	2.73	2.45
Nonfarm Nonresidential	35.39	32.79	34.19	32.29	29.20
RE Loans Secured by Farmland	3.07	3.48	3.41	3.26	3.18
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.12	12.41	12.40	12.37	13.36
Loans to Individuals	2.87	3.52	3.34	3.51	4.28
Credit Card Loans	0.05	0.04	0.04	0.04	0.06
Agricultural Loans	1.74	1.99	2.07	2.01	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.76	0.98	0.94	0.93	1.09

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	9.59	8.44	8.93	7.67	4.94
Liquid Assets	23.84	21.62	21.82	21.17	18.52
Investment Securities	17.55	15.72	16.25	15.35	17.18
Net Loans and Leases	62.76	65.85	64.81	66.52	69.78
Net Lns, Ls & Stdby Ltrs of Credit	63.16	66.41	65.30	67.06	70.36
Core Deposits	66.81	64.27	66.05	63.66	62.16
Noncore Funding	23.09	26.27	24.05	26.84	27.18
Time Deposits of \$100K or More	15.26	16.79	15.71	16.60	14.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.97	0.93	0.89	1.03	1.51
Net Fed Funds Purchased (Sold)	-0.18	0.17	-0.28	0.36	0.48
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.00	1.91	1.70	2.07	2.12
Earning Assets Repr in 1 Year	34.05	36.32	37.48	36.35	38.23
Int-Bearing Liab Repr in 1 Year	31.75	33.40	32.62	34.01	34.77
Long-Term Debt Repr in 1 Year	0.57	0.59	0.72	0.56	0.58
Net Assets Repriceable in 1 Year	1.33	2.85	3.64	2.20	2.15
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.98	21.29	18.00	22.65	25.47
Net ST Noncore Funding Dependence	5.13	12.68	8.51	14.21	17.29
Short-Term Inv/ST Noncore Funding	87.16	52.14	66.43	48.44	29.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.07	4.45	8.41	2.81	-1.06
Net Loans and Leases/Total Deposits	75.18	78.80	77.70	80.01	86.35
Net Loans and Leases/Core Deposits	96.81	105.59	101.25	107.06	116.52
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.70	0.84	0.48	0.82	0.29
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.14	1.42	-1.51	0.42	1.00
Struct Notes Appr(Depr)/T1 Cap	-0.36	-0.08	-0.40	-0.08	0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.26	5.12	5.55	4.83	5.99
Available-For-Sale Securities	94.74	94.88	94.45	95.17	94.01
U. S. Treasury Securities	1.32	0.54	1.95	0.64	0.59
U. S. Agency Securities (excl MBS)	22.70	26.17	23.27	26.83	27.96
Municipal Securities	15.36	14.69	16.41	13.82	17.31
Mortgage-Backed Securities	43.89	43.05	42.99	43.82	39.72
Asset-Backed Securities	0.09	0.17	0.13	0.22	0.00
Other Debt Securities	0.65	1.25	0.62	1.22	1.14
Mutual Funds and Equity Securities	1.07	0.42	0.97	0.38	0.42
Debt Securities 1 Year or Less	8.39	9.76	10.64	10.54	13.12
Debt Securities 1 To 5 Years	29.93	30.18	32.26	30.36	29.06
Debt Securities Over 5 Years	53.44	55.55	50.19	55.06	53.42
Pledged Securities	51.77	57.28	52.15	58.05	60.60
Structured Notes, Fair Value	3.52	1.97	3.17	2.06	0.80

ANALYSIS RATIOS

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.35	0.64	0.89	1.68	0.94
Provision for Ln&Ls Losses/Avg Lns&Ls	0.54	0.96	1.32	2.39	1.32
Provision for Ln&Ls Losses/Net Losses	44.47	205.96	116.68	133.16	175.44
Ln&Ls Allowance/Total Loans & Leases	2.39	2.41	2.36	2.33	1.71
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.25	10.06	3.38	2.09	4.81
ALL/Nonaccrual Assets	74.38	71.29	74.75	75.35	119.23
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.91	68.82	78.61	71.29	95.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.86	1.15	1.51	2.08	0.98
Recoveries/Avg Loans and Leases	0.09	0.09	0.10	0.07	0.06
Net Losses/Avg Loans and Leases	0.71	1.06	1.38	1.99	0.87
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.69	1.50	7.94	11.32	28.72
Earnings Coverage of Net Losses (X)	-5.65	7.04	2.77	1.14	4.93

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.67	1.00	1.44	2.06	0.76
RE Loans Secured By 1-4 Family	0.52	0.84	0.99	1.53	0.60
Revolving	0.34	0.32	0.73	0.93	0.33
Closed-End	0.51	0.83	1.03	1.63	0.56
Commercial Real Estate Loans	0.67	0.87	1.69	2.27	0.74
Construction and Land Dev	1.62	2.32	4.94	5.50	1.93
Multifamily	0.15	0.29	0.31	0.69	0.11
Nonfarm Nonresidential	0.26	0.29	0.62	0.94	0.17
RE Loans Secured by Farmland	0.00	0.50	0.28	0.20	0.00
Commercial and Industrial Loans	0.69	1.24	1.63	2.52	1.32
Loans to Depository Institutions	N/A	0.00	0.00	0.00	0.00
Loans to Individuals	0.98	1.76	1.92	1.49	0.97
Credit Card Loans	0.95	2.35	3.68	2.80	3.35
Agricultural Loans	0.00	-0.03	0.07	0.01	0.00
Loans to Foreign Governments & Inst	N/A	N/A	0.00	N/A	N/A
Other Loans and Leases	0.55	1.02	3.03	3.56	1.24

PERCENT OF LOANS AND LEASES

03/31/2011

03/31/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

1.56

1.82

1.33

1.69

1.66

90+ Days PD Loans and Leases

0.05

0.16

0.08

0.11

0.17

Nonaccrual Loans and Leases

4.82

5.60

5.05

4.93

2.90

90+ Days PD and Nonaccrual Loans and Leases

4.90

5.84

5.17

5.09

3.26

30-89 Days PD Restructured

0.06

0.06

0.03

0.06

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.87

0.55

0.93

0.37

0.02

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.56

1.81

1.33

1.69

1.66

90+ Days Past Due Assets

0.05

0.16

0.08

0.11

0.17

Nonaccrual Assets

4.87

5.65

5.12

4.98

2.90

30+ Days PD & Nonaccrual Assets

6.62

7.90

6.67

7.18

5.13

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.23

4.02

3.55

3.56

2.38

90+ PD & Nonaccrual Assets + OREO

5.25

5.86

5.63

5.38

3.33

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.44

7.04

6.87

6.49

3.08

Allowance for Loan & Lease Losses

381.77

372.92

395.78

353.93

210.85

Equity Cap + ALLL

80.38

90.96

90.42

88.52

33.44

Tier 1 Cap + ALLL

80.74

98.64

93.40

92.46

32.01

Loans & Leases + RE Acquired

9.48

9.89

9.71

8.99

4.20

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.64	1.87	1.40	1.72	1.74
- 90+ Days Past Due	0.05	0.12	0.09	0.12	0.16
- Nonaccrual	5.26	6.12	5.55	5.45	3.29
Coml & Indl - 30-89 Days PD	0.94	1.30	0.98	1.39	1.17
- 90+ Days Past Due	0.01	0.11	0.01	0.04	0.09
- Nonaccrual	2.66	3.20	2.69	2.69	1.01
Individuals - 30-89 Days PD	0.85	1.15	1.34	1.69	1.37
- 90+ Days Past Due	0.05	0.10	0.05	0.08	0.09
- Nonaccrual	0.56	0.54	0.64	0.50	0.34
Dep Inst Lns - 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.19	0.28	0.04	0.10	0.26
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.01
- Nonaccrual	0.32	0.13	0.49	0.17	0.21
Foreign Govts- 30-89 Days PD	N/A	N/A	0.00	N/A	N/A
- 90+ Days Past Due	N/A	N/A	0.00	N/A	N/A
- Nonaccrual	N/A	N/A	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.36	0.19	0.15	0.14	0.45
- 90+ Days Past Due	0.00	0.06	0.01	0.01	0.04
- Nonaccrual	0.45	0.12	0.06	0.04	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.55	1.72	1.50	1.98	1.71
- 90+ Days Past Due	0.04	0.10	0.08	0.12	0.12
- Nonaccrual	3.13	3.35	3.07	3.21	1.89
Revolving - 30-89 Days PD	0.44	0.60	0.44	0.51	0.54
- 90+ Days Past Due	0.03	0.02	0.02	0.01	0.00
- Nonaccrual	0.97	0.72	1.18	0.55	0.26
Closed-End - 30-89 Days PD	1.85	1.97	1.70	2.28	1.93
- 90+ Days Past Due	0.03	0.11	0.08	0.13	0.14
- Nonaccrual	3.54	4.03	3.34	3.92	2.32
- Jr Lien 30-89 Days PD	0.11	0.12	0.09	0.14	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.19	0.21	0.19	0.17	0.09
Commercial RE - 30-89 Days PD	1.31	1.69	1.08	1.41	1.39
- 90+ Days Past Due	0.02	0.09	0.05	0.08	0.17
- Nonaccrual	6.13	7.56	6.78	5.96	3.78
Const & Dev - 30-89 Days PD	1.38	1.90	1.04	1.51	1.35
- 90+ Days Past Due	0.00	0.00	0.04	0.02	0.13
- Nonaccrual	14.60	16.30	16.41	14.13	8.08
Multi family - 30-89 Days PD	0.16	0.43	0.17	0.56	0.37
- 90+ Days Past Due	0.00	0.07	0.00	0.02	0.00
- Nonaccrual	2.01	1.56	2.49	0.63	0.85
Nonfarm Nres- 30-89 Days PD	1.18	1.65	1.03	1.23	1.01
- 90+ Days Past Due	0.01	0.03	0.04	0.06	0.12
- Nonaccrual	3.84	3.34	3.77	2.75	1.58
Farmland - 30-89 Days PD	0.42	0.50	0.55	0.40	0.21
- 90+ Days Past Due	0.01	0.01	0.04	0.00	0.00
- Nonaccrual	1.29	1.00	1.22	1.07	0.51
Credit Card - 30-89 Days PD	1.63	1.89	1.35	2.21	2.62
- 90+ Days Past Due	0.45	2.29	0.45	1.06	0.83
- Nonaccrual	0.00	0.00	0.09	0.00	0.00

CAPITAL RATIOS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	7.81	7.36	7.54	7.45	8.96
Tier 1 RBC Ratio	11.23	10.10	10.75	10.17	11.90
Total Risk-Based Capital Ratio	12.89	11.74	12.36	11.79	13.33
Tangible Tier 1 Leverage Ratio	7.78	7.32	7.51	7.41	8.93
Tangible Common Eq Cap/Tan Assets	6.54	6.04	6.26	6.10	7.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.60	8.19	8.02	8.63	10.74
Standby Letters of Credit	0.36	0.46	0.40	0.47	0.52
Commercial & Similar Letters of Credit	0.01	0.00	0.01	0.00	0.00
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	0.19	0.25	0.31	0.19	0.32
Interest Rate Contracts	0.19	0.25	0.31	0.19	0.31
Interest Rate Futures & Forward Contr	0.01	0.03	0.04	0.03	0.01
Written Options Contr (Int Rate)	0.01	0.04	0.03	0.02	0.08
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.04	0.04	0.07	0.01	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	13.74	12.45	11.98	12.49	15.56

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	100.00	99.68	100.00	100.00	85.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.32	0.00	0.00	14.99
Futures and Forwards	36.09	29.81	32.38	35.67	16.15
Written Options	21.47	31.90	28.12	29.27	41.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.47	31.90	28.12	29.27	41.52
Purchased Options	9.26	2.11	3.03	3.47	19.30
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	9.26	2.11	3.03	3.47	19.30
Swaps	33.18	33.38	32.25	26.99	18.61
Held for Trading	16.67	0.00	13.04	9.52	10.53
Interest Rate Contracts	16.67	0.00	13.04	9.52	10.53
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	83.33	100.00	86.96	90.48	89.47
Interest Rate Contracts	83.33	91.00	86.96	90.21	74.48
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.32	0.00	0.00	14.99
Deriv Contr (Excl Fut & FX LE 14 Days)	73.39	68.10	61.70	70.73	54.46
One Year or Less	44.94	30.29	33.54	37.76	22.24
Over 1 Year to 5 Years	12.10	3.64	9.47	4.30	27.45
Over 5 Years	16.35	29.97	18.68	24.12	1.34
Gross Negative Fair Value (Abs Val)	0.94	0.69	1.44	0.48	0.66
Gross Positive Fair Value	0.91	0.22	0.26	0.26	0.42
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2011	03/31/2010	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	50.00	50.00	50.00	33.33	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	66.67	66.67
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.23	0.24	0.28	0.36	0.35
Premium Inc/Ins Activities Revenue	0.82	0.00	0.59	1.09	1.28
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	30.63	33.33	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	69.37	66.67	66.67
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)	18.87	26.81	31.23	39.53	20.02
Ins Net Inc (L/H)/Equity (L/H)	2.76	4.71	5.90	4.04	5.15
Insur Ben, Losses, Exp/Insur Premiums	66.47	74.83	62.68	70.52	71.60
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)	2.81	3.48	3.22	1.96	2.59
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.19	9.22	9.37	9.58	9.36
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	0.96	0.00	0.57	0.00
Cost: Interest-Bearing Deposits	N/A	0.95	N/A	1.34	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	0.63	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	3991.43	-36.29	-10.56	-29.60	-53.15
Total Selected Assets	3991.43	-31.21	-10.56	-22.94	-39.91
Deposits	N/A	-63.95	N/A	-21.88	N/A

PROFITABILITY:	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	0.72	-8.50	-10.39	-24.55	-2.34
Bank Net Inc/Avg Eq Inv in Banks	1.88	-5.11	-7.01	-17.97	-0.16
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.48	1.28	2.18	0.35	4.16
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.01	2.68	1.98	-40.54	3.14
Bank Net Income/Parent Net Income	115.68	124.60	135.09	177.71	131.87
Nonbank Net Income/Parent Net Income	2.75	2.17	2.65	3.54	1.67
Sub BHCs Net Inc/Parent Net Income	83.15	89.19	76.69	367.49	72.56
LEVERAGE:					
Total Liabilities/Equity	37.08	33.98	43.41	37.81	20.61
Total Debt/Equity Capital	4.42	4.99	5.60	5.15	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	22.62	21.20	29.50	32.98	19.13
Tot Debt+Lns Guaranteed for Affl/Equity	3.92	5.11	6.14	5.44	2.23
Total Debt/Eq Cap - Exc Over Fair Value	4.52	5.13	5.84	5.26	1.94
Long-Term Debt/Equity Capital	1.68	1.88	2.22	1.94	0.86
Short-Term Debt/Equity Capital	1.36	1.35	0.94	2.03	0.48
Current Portion of LT Debt/Equity	0.00	0.00	0.02	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.02	0.15	0.03	0.18	0.19
Long-Term Debt/Consolidated LT Debt	6.64	5.49	6.20	5.70	2.43
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	130.55	128.68	136.04	131.84	115.46
Total Investment in Subs/Equity	132.09	129.22	137.15	132.38	115.95
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.00	102.55	110.34	107.84	99.77
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.97	103.03	111.28	108.35	100.13
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.69	2.80	3.94	5.76	3.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.54	4.75	11.79	29.55	6.16
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	64.53	65.07	75.51	65.24	92.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.95	93.51	93.20	79.07	92.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	86.52	102.87	90.98	93.30	99.90
Pretax Oper Inc + Int Exp/Int Expense	1418.04	160.24	24.53	605.48	1912.71
Div + Int From Subs/Int Exp + Div	95.14	95.32	91.09	104.93	161.76
Fees+Other Inc From Subs/Sal + Oth Exp	7.98	7.20	9.34	7.73	9.29
Net Inc/Curr Port of LT Debt+Pfd Div(X)	15.56	60.12	26.45	15.32	16.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.13	-3.24	-1.92	-3.55	-0.49
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	0.03	0.00	0.02	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.50	0.52	0.54	0.55	0.49
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

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	40.54	58.94	72.16	85.81	91.22
Dividends Paid/Net Income	20.78	30.62	38.11	59.43	59.60
Net Income - Dividends/Avg Equity	0.42	-9.11	-11.84	-25.74	-5.31

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	145.48	112.39	97.73	102.59	122.07
Dividends From Nonbank Subs	0.51	0.86	1.00	2.44	1.16
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	152.69	116.06	104.92	114.79	128.23

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	18.86	26.25	41.87	51.69	58.60
Interest Income From Bank Subs	0.28	0.13	0.19	0.36	0.28
Mgt & Service Fees From Bank Subs	2.36	2.19	1.34	4.39	1.80
Other Income From Bank Subs	0.70	0.08	0.58	0.45	0.23
Operating Income From Bank Subs	33.88	31.23	49.89	66.94	76.18

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	81.45	63.64	60.45	86.00	80.27
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.03	0.55
Mgt & Serv Fees From Nonbank Subs	1.48	0.17	0.66	0.19	1.33
Other Income From Nonbank Subs	0.18	0.00	1.78	0.00	0.00
Operating Inc From Nonbank Subs	91.26	66.00	66.27	91.88	93.42

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	28.06	15.73	41.52	24.28	20.25
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.82	0.53	0.52	0.63	0.60
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	28.88	16.27	42.04	24.91	20.85

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	32.97	44.34	47.27	48.74	65.54
Interest Income From Bank Subs	14.18	1.11	4.73	1.51	0.78
Mgt & Serv Fees From Bank Subs	3.41	5.80	1.86	5.10	2.03
Other Income From Bank Subs	0.65	0.00	1.05	0.00	0.07
Operating Income From Bank Subs	60.62	64.14	67.92	65.11	78.02

Dividends From Nonbank Subs	4.81	12.81	4.72	4.35	1.57
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.11	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.02	0.00	0.38	0.00	0.00
Operating Inc From Nonbank Subs	5.28	16.17	7.35	15.52	4.11

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00

Loans and Adv From Subs/ST Debt	6606.51	593.89	5462.21	496.69	554.42
Loans and Adv From Subs/Total Debt	641.44	246.79	500.99	241.99	424.59

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									81
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.21	2.14	2.27	2.80	3.24	3.64	3.98	4.17	81
+ Non-interest Income	0.77	0.04	0.11	0.35	0.60	0.98	1.83	3.24	81
- Overhead Expense	3.41	2.08	2.50	2.91	3.40	3.84	4.30	5.35	81
- Provision for Losses	0.35	0.00	0.00	0.03	0.18	0.58	1.08	1.41	81
+ Securities Gains (Losses)	0.01	-0.12	-0.05	0.00	0.00	0.00	0.13	0.24	81
+ Other Tax Equiv Adjustments	-0.00	-0.14	-0.07	0.00	0.00	0.00	0.01	0.02	81
= Pretax Net Oper Income (TE)	0.29	-2.82	-1.18	-0.20	0.30	0.97	1.33	1.58	81
Net Operating Income	0.21	-2.82	-1.20	-0.13	0.29	0.69	1.07	1.31	81
Net Income	0.21	-2.82	-1.20	-0.13	0.29	0.69	1.07	1.31	81
Net Income (Sub S Adjusted)	0.46	-3.42	-1.12	0.21	0.55	0.80	1.05	1.24	21
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.81	3.59	3.88	4.42	4.82	5.23	5.57	5.79	81
Interest Expense	1.23	0.59	0.66	0.89	1.21	1.55	1.92	2.13	81
Net Interest Income (TE)	3.57	2.34	2.63	3.09	3.68	3.99	4.40	4.52	81
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.70	-0.23	-0.03	0.01	0.27	1.27	2.32	3.46	81
Earnings Coverage of Net Losses (X)	-5.64	-205.12	-72.08	-0.27	0.88	5.65	18.20	36.61	80
Ln&Ls Allowance/Total Loans & Leases	2.38	0.95	1.11	1.47	2.22	2.98	4.17	4.55	81
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.62	0.38	1.15	2.55	6.76	12.10	16.10	18.90	81
30-89 Days Past Due Loans and Leases	1.55	0.11	0.27	0.54	1.06	2.51	4.09	5.06	81
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.97	-20.20	-7.12	3.58	15.91	25.40	36.88	46.82	81
Net ST Noncore Funding Dependence	5.12	-26.13	-14.10	-3.73	6.00	11.58	24.15	29.47	81
Net Loans and Leases/Total Assets	62.75	40.57	46.16	53.98	63.12	69.99	77.22	80.07	81
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.81	-2.72	1.68	4.42	8.79	10.07	12.10	13.49	81
Equity Capital/Total Assets	7.29	-3.27	1.04	3.42	8.37	10.06	11.90	14.37	81
Equity Capital+Minority Int/Total Assets	7.43	-2.56	1.04	3.44	8.47	10.06	12.59	14.37	81
Tier 1 Common Eq Cap / T RWA	9.31	-4.66	1.49	4.41	9.65	13.37	17.67	20.34	81
Net Loans&Ls/Equity Capital (X)	10.94	2.85	3.70	5.39	7.62	13.16	23.42	42.87	75
Cash Dividends/Net Income	20.78	0.00	0.00	0.00	2.49	47.09	77.28	88.49	59
Cash Dividends/Net Income (Sub S Adjusted)	-0.15	-45.59	-33.87	0.00	0.00	0.00	17.27	62.00	21
Retained Earnings/Avg Equity Cap	0.44	-100.99	-25.27	-0.46	2.20	6.68	11.61	30.19	76
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.35	0.00	0.00	0.00	0.00	0.00	3.15	26.98	75
Long-Term Debt/Equity Capital	1.67	0.00	0.00	0.00	0.00	0.00	10.17	20.12	75
Equity Investment in Subs/Equity Cap	130.54	86.51	92.67	99.31	107.56	133.58	242.65	413.76	75
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.94	-69.92	-18.73	38.64	92.85	120.66	228.60	302.21	78

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.33	3.24	3.56	3.95	4.37	4.70	5.01	5.16	81
Less: Interest Expense	1.10	0.51	0.58	0.83	1.10	1.35	1.68	1.80	81
Equals: Net Interest Income (TE)	3.21	2.14	2.27	2.80	3.24	3.64	3.98	4.17	81
Plus: Non-Interest Income	0.77	0.04	0.11	0.35	0.60	0.98	1.83	3.24	81
Equals: Adj Operating Income (TE)	4.04	2.26	2.41	3.42	3.98	4.72	5.08	6.18	81
Less: Overhead Expense	3.41	2.08	2.50	2.91	3.40	3.84	4.30	5.35	81
Less: Provision for Loan and Lease Losses	0.35	0.00	0.00	0.03	0.18	0.58	1.08	1.41	81
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Plus: Realized G/L on AFS Sec	0.01	-0.14	-0.05	0.00	0.00	0.00	0.14	0.24	81
Plus: Other Tax Equiv Adjustments	-0.00	-0.14	-0.07	0.00	0.00	0.00	0.01	0.02	81
Equals: Pretax Net Oper Inc (TE)	0.29	-2.82	-1.18	-0.20	0.30	0.97	1.33	1.58	81
Less: Applicable Income Taxes (TE)	0.09	-0.30	-0.09	0.00	0.03	0.23	0.41	0.50	81
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equals: Net Operating Income	0.21	-2.82	-1.20	-0.13	0.29	0.69	1.07	1.31	81
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equals: Net Income	0.21	-2.82	-1.20	-0.13	0.29	0.69	1.07	1.31	81
Memo: Net Income (Last Four Qtrs)	-0.21	-2.97	-2.41	-1.01	0.00	0.60	1.11	1.30	78
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.54	77.73	82.04	87.98	91.39	93.38	95.53	96.31	81
Avg Int-Bearing Funds / Avg Assets	80.10	55.84	70.08	74.04	80.11	85.48	88.16	91.14	81
Int Income (TE) / Avg Earning Assets	4.81	3.59	3.88	4.42	4.82	5.23	5.57	5.79	81
Int Expense / Avg Earning Assets	1.23	0.59	0.66	0.89	1.21	1.55	1.92	2.13	81
Net Int Inc (TE) / Avg Earn Assets	3.57	2.34	2.63	3.09	3.68	3.99	4.40	4.52	81
YIELD OR COST:									
Total Loans and Leases (TE)	5.69	4.79	4.99	5.37	5.69	5.98	6.26	6.74	81
Interest-Bearing Bank Balances	0.31	0.00	0.00	0.14	0.25	0.44	0.88	1.18	80
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.04	0.21	0.25	0.36	0.41	48
Trading Assets	8.13	5.32	5.32	5.32	5.32	8.13	9.82	10.38	2
Total Earning Assets	4.73	3.58	3.88	4.28	4.69	5.18	5.43	5.78	81
Investment Securities (TE)	3.11	1.60	1.85	2.11	3.06	3.94	4.47	4.80	81
U.S. Treasury & Agency Sec (excl MBS)	1.70	0.00	0.00	0.89	1.78	2.52	3.20	3.67	64
Mortgage-Backed Securities	3.08	1.02	1.67	2.26	3.02	3.75	4.68	5.05	73
All Other Securities	5.13	1.46	2.44	3.86	4.84	5.98	8.06	10.55	72
Interest-Bearing Deposits	1.14	0.61	0.66	0.83	1.09	1.44	1.61	1.69	81
Time Deposits of \$100K or More	1.62	0.92	1.00	1.34	1.60	1.85	2.24	2.35	81
Time Deposits < \$100K	1.67	0.96	1.10	1.35	1.64	1.94	2.24	2.37	81
Other Domestic Deposits	0.55	0.15	0.19	0.32	0.53	0.75	1.00	1.20	81
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	0.15	0.57	1.57	2.45	3.79	41
Other Borrowed Funds & Trading Liab	2.86	0.00	0.13	1.59	3.23	4.03	5.24	7.21	69
All Interest-Bearing Funds	1.38	0.73	0.77	1.09	1.36	1.69	1.90	2.09	81

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.38	11.49	11.98	13.60	15.62	18.25	23.46	26.53	81
Avg Assets per Employee (\$000)	4068.75	2461.21	2594.37	3144.17	3866.32	4820.75	6085.75	7423.76	81
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	78
Overhead Exp / NII + Non-Int Income	86.71	59.72	64.06	73.09	83.45	92.42	123.27	156.16	81
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.41	2.08	2.50	2.91	3.40	3.84	4.30	5.35	81
Personnel Expense	1.66	0.84	1.18	1.40	1.65	1.92	2.16	2.41	81
Net Occupancy Expense	0.46	0.20	0.22	0.36	0.46	0.55	0.70	0.75	81
Other Operating Expenses	1.23	0.68	0.75	0.94	1.17	1.46	1.92	2.26	81
Overhead Less Non-Interest Income	2.55	1.31	1.62	2.15	2.54	2.92	3.34	3.80	81
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	85.44	57.09	63.38	72.20	82.27	91.95	123.04	156.16	81
Personnel Expense	41.90	29.24	31.86	35.41	40.70	46.86	52.69	62.71	81
Net Occupancy Expense	11.65	4.95	6.70	9.37	11.28	13.68	16.14	21.29	81
Other Operating Expenses	31.37	16.26	18.50	22.12	27.96	38.98	49.88	73.75	81
Total Non-Interest Income	17.83	1.92	3.18	10.48	15.33	22.16	34.83	52.49	81
Fiduciary Activities Income	0.31	0.00	0.00	0.00	0.00	0.13	1.96	2.68	81
Serv Charges on Deposit Accts - Domestic	6.56	0.68	1.86	3.60	5.53	8.90	15.49	17.43	81
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Investment Banking Fees & Commissions	0.42	0.00	0.00	0.00	0.00	0.56	2.06	3.93	81
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.07	1.36	1.97	81
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Insurance Activities Revenue	0.23	0.00	0.00	0.00	0.00	0.16	0.93	4.89	81
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.13	-11.25	-4.71	-0.47	0.00	0.77	3.34	5.00	81
Other Non-Interest Income	7.02	0.90	2.00	3.56	6.12	9.05	15.56	24.86	81
Overhead Less Non-Interest Income	66.64	28.26	37.30	51.39	60.35	77.19	113.63	159.23	81
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	11.44	-80.00	0.00	0.00	10.75	23.35	32.51	41.28	60
Appl Inc Tax+TE/Pretax NOI+TE	21.03	-47.50	0.00	0.26	24.75	36.18	41.76	45.60	60

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.90	26.45	30.46	40.00	50.85	61.27	69.83	72.99	81
Commercial and Industrial Loans	7.81	1.69	2.76	4.45	7.04	10.48	15.58	18.22	81
Loans to Individuals	1.76	0.00	0.18	0.69	1.46	2.36	4.21	6.37	81
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Agricultural Loans	1.07	0.00	0.00	0.00	0.00	1.58	5.15	9.69	81
Other Loans and Leases	0.46	0.00	0.00	0.02	0.38	0.75	1.27	2.73	81
Net Loans and Leases	62.75	40.57	46.16	53.98	63.12	69.99	77.22	80.07	81
Debt Securities Over 1 Year	15.03	0.02	1.80	5.29	13.55	23.21	32.23	35.26	81
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.15	0.74	0.85	81
Subtotal	78.82	63.28	65.16	74.45	78.36	84.91	88.65	90.90	81
Interest-Bearing Bank Balances	6.07	0.14	0.40	1.70	5.39	10.08	14.32	16.76	81
Federal Funds Sold & Reverse Repos	1.19	0.00	0.00	0.00	0.00	2.03	5.53	10.80	81
Debt Securities 1 Year or Less	1.19	0.00	0.00	0.06	0.56	1.96	5.31	7.61	81
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Total Earning Assets	89.64	78.31	82.61	87.20	90.34	92.32	93.70	94.49	81
Non-Int Cash and Due From Dep Inst	1.77	0.28	0.55	1.09	1.64	2.24	3.77	4.93	81
Other Real Estate Owned	1.97	0.01	0.08	0.43	1.64	3.10	4.92	6.44	81
All Other Assets	8.35	3.28	4.55	5.93	7.79	10.36	13.31	16.99	81
MEMORANDA:									
Short-Term Investments	9.58	1.59	2.46	4.95	8.28	13.33	20.12	23.10	81
U.S. Treasury Securities	0.23	0.00	0.00	0.00	0.00	0.02	1.01	5.64	81
U.S. Agency Securities (excl MBS)	3.35	0.00	0.00	0.00	2.07	6.39	10.59	13.80	81
Municipal Securities	2.77	0.00	0.00	0.01	1.96	4.95	9.38	14.94	81
Mortgage-Backed Securities	7.69	0.00	0.00	0.90	6.73	14.77	19.92	23.82	81
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.36	81
Other Debt Securities	0.10	0.00	0.00	0.00	0.00	0.06	0.72	2.06	81
RE Loans Secured by 1-4 Family	15.75	1.63	3.96	8.66	15.84	21.37	26.54	33.88	81
Revolving	2.77	0.00	0.12	1.02	2.62	3.88	5.82	7.70	81
Closed-End, Sec by First Liens	11.73	0.97	2.68	6.69	11.26	16.56	21.92	29.82	81
Closed-End, Sec by Junior Liens	0.77	0.00	0.04	0.26	0.62	1.22	1.71	2.24	81
Commercial Real Estate Loans	31.90	8.27	11.39	21.42	31.30	38.95	54.25	58.98	81
Construction and Land Dev	5.41	0.14	0.51	2.14	4.57	8.49	10.94	13.75	81
Multifamily	2.04	0.00	0.26	0.80	1.49	3.13	5.64	7.04	81
Nonfarm Nonresidential	22.98	6.68	8.97	14.74	23.17	28.65	39.34	50.25	81
RE Loans Secured by Farmland	1.87	0.00	0.00	0.06	0.61	3.19	6.44	10.22	81
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.67	46.69	55.84	71.11	82.72	88.68	91.64	93.70	81
RE Loans Secured by 1-4 Family	25.12	1.98	7.63	13.65	24.64	33.49	43.45	47.84	81
Revolving	4.36	0.00	0.26	1.58	3.95	6.69	10.19	11.89	81
Closed-End	20.18	1.67	4.77	11.21	19.78	28.63	39.58	43.05	81
Commercial Real Estate Loans	49.12	14.84	20.78	37.63	50.69	59.79	73.88	84.59	81
Construction and Land Dev	8.49	0.27	0.81	3.54	7.66	12.05	18.39	21.08	81
Multifamily	3.20	0.00	0.41	1.19	2.14	5.11	7.73	8.88	81
Nonfarm Nonresidential	35.39	12.71	16.26	26.20	34.15	43.31	57.39	64.80	81
RE Loans Secured by Farmland	3.07	0.00	0.00	0.10	0.90	5.72	12.00	15.78	81
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Commercial and Industrial Loans	12.11	3.52	4.38	7.25	10.99	15.84	22.75	25.08	81
Loans to Individuals	2.87	0.00	0.23	1.01	2.30	3.79	7.51	10.31	81
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.44	81
Agricultural Loans	1.74	0.00	0.00	0.00	0.01	2.51	8.05	14.46	81
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Other Loans and Leases	0.76	0.00	0.00	0.03	0.62	1.17	2.17	4.73	81

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.58	1.59	2.46	4.95	8.28	13.33	20.12	23.10	81
Liquid Assets	23.84	11.23	12.07	17.39	23.92	30.26	35.32	41.23	81
Investment Securities	17.54	1.58	3.16	7.68	16.53	26.27	35.21	36.07	81
Net Loans and Leases	62.75	40.57	46.16	53.98	63.12	69.99	77.22	80.07	81
Net Lns, Ls & Stdby Ltrs of Credit	63.16	42.18	46.28	54.93	63.27	70.30	77.28	80.93	81
Core Deposits	66.80	43.55	49.61	58.88	68.23	74.14	77.47	80.24	81
Noncore Funding	23.09	9.70	11.53	15.35	21.10	29.40	40.03	44.44	81
Time Deposits of \$100K or More	15.26	5.68	8.19	10.35	13.14	18.21	28.59	32.60	81
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Fed Funds Purchased and Repos	0.97	0.00	0.00	0.00	0.00	1.38	6.10	7.31	81
Net Fed Funds Purchased (Sold)	-0.18	-10.80	-5.04	-1.57	0.00	0.60	4.41	6.76	81
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Oth Borrowings W/Rem Mat 1 Yr or Less	1.00	0.00	0.00	0.00	0.35	2.20	3.11	5.79	81
Earning Assets Repr in 1 Year	34.05	12.06	18.49	23.56	34.66	41.38	49.51	59.87	81
Int-Bearing Liab Repr in 1 Year	31.74	8.45	12.28	18.93	30.49	38.94	62.68	68.73	81
Long-Term Debt Repr in 1 Year	0.56	0.00	0.00	0.00	0.00	0.76	3.20	4.49	81
Net Assets Repriceable in 1 Year	1.33	-32.05	-21.68	-7.82	1.83	11.40	21.28	27.67	81
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.97	-20.20	-7.12	3.58	15.91	25.40	36.88	46.82	81
Net ST Noncore Funding Dependence	5.12	-26.13	-14.10	-3.73	6.00	11.58	24.15	29.47	81
Short-Term Inv/ST Noncore Funding	87.16	6.75	15.22	29.50	59.93	123.75	306.37	341.57	80
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.06	-22.56	-12.02	0.89	12.64	26.00	42.72	53.17	81
Net Loans and Leases/Total Deposits	75.18	50.37	55.15	65.78	76.01	83.00	93.73	103.16	81
Net Loans and Leases/Core Deposits	96.80	59.24	66.91	80.76	92.44	115.95	141.68	154.52	81
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.70	-2.18	-0.77	0.00	0.20	1.48	2.64	2.84	27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.14	-25.63	-17.62	-1.70	0.00	1.99	5.17	6.96	74
Struct Notes Appr(Depr)/T1 Cap	-0.36	-5.03	-1.97	-0.36	-0.01	0.04	0.10	0.31	33
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.26	0.00	0.00	0.00	0.00	3.00	33.07	71.20	81
Available-For-Sale Securities	94.73	21.35	62.41	96.39	100.00	100.00	100.00	100.00	81
U.S. Treasury Securities	1.32	0.00	0.00	0.00	0.00	0.05	5.94	25.07	81
U.S. Agency Securities (excl MBS)	22.70	0.00	0.00	0.00	19.89	42.38	68.73	75.54	81
Municipal Securities	15.35	0.00	0.00	0.11	13.53	25.65	50.15	57.11	81
Mortgage-Backed Securities	43.88	0.00	0.00	18.48	45.91	76.00	94.09	98.10	81
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.52	2.00	81
Other Debt Securities	0.65	0.00	0.00	0.00	0.00	0.69	3.48	8.39	81
Mutual Funds and Equity Securities	1.07	0.00	0.00	0.00	0.00	1.16	5.26	11.34	81
Debt Securities 1 Year or Less	8.38	0.00	0.00	0.99	3.71	12.91	32.45	45.71	81
Debt Securities 1 To 5 Years	29.92	0.00	0.36	5.52	23.16	50.32	71.34	80.04	81
Debt Securities Over 5 Years	53.43	0.00	2.46	19.74	54.60	80.58	94.65	97.48	81
Pledged Securities	51.77	0.55	9.53	29.47	52.29	76.83	86.19	96.15	81
Structured Notes, Fair Value	3.51	0.00	0.00	0.00	0.00	4.90	18.71	28.24	81

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.35	0.00	0.00	0.03	0.18	0.58	1.08	1.41	81
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	0.00	0.00	0.07	0.32	0.91	1.70	2.18	81
Provision for Ln&Ls Losses/Net Losses	44.46	-608.69	-312.50	0.00	35.50	109.75	441.17	1096.15	80
Ln&Ls Allowance/Total Loans & Leases	2.38	0.95	1.11	1.47	2.22	2.98	4.17	4.55	81
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.24	0.69	0.89	1.40	3.52	9.67	35.70	83.60	63
ALLL/Nonaccrual Assets	74.37	20.71	28.35	35.69	51.15	103.92	166.23	292.97	79
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.91	20.88	28.36	36.32	53.52	104.13	196.50	327.73	80
Gross Ln&Ls Losses/Avg Loans & Leases	0.86	0.00	0.00	0.04	0.42	1.57	2.49	3.56	81
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.01	0.04	0.15	0.27	0.41	81
Net Losses/Avg Loans and Leases	0.70	-0.23	-0.03	0.01	0.27	1.27	2.32	3.46	81
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Recoveries/Prior Year-End Losses	2.68	0.05	0.15	0.48	1.07	3.34	7.12	20.98	78
Earnings Coverage of Net Losses (X)	-5.64	-205.12	-72.08	-0.27	0.88	5.65	18.20	36.61	80
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.66	-0.24	-0.03	0.00	0.19	1.30	2.24	4.31	81
RE Loans Secured By 1-4 Family	0.52	-0.20	-0.04	0.00	0.09	0.87	2.28	2.95	81
Revolving	0.34	-0.15	-0.01	0.00	0.00	0.07	1.60	3.92	76
Closed-End	0.51	-0.21	-0.01	0.00	0.11	0.79	2.27	2.99	81
Commercial Real Estate Loans	0.67	-0.11	-0.01	0.00	0.03	0.86	3.00	5.05	81
Construction and Land Dev	1.62	-0.47	0.00	0.00	0.00	1.42	8.48	14.83	80
Multifamily	0.15	-0.01	0.00	0.00	0.00	0.00	0.00	2.62	77
Nonfarm Nonresidential	0.25	-0.02	-0.00	0.00	0.00	0.43	1.32	1.69	81
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Commercial and Industrial Loans	0.68	-0.45	-0.10	-0.02	0.00	0.65	4.36	6.64	80
Loans to Depository Institutions	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Loans to Individuals	0.97	0.08	0.10	0.26	0.88	1.47	2.39	3.17	42
Credit Card Loans	0.94	-1.27	-0.83	0.00	0.00	2.13	3.15	3.22	21
Agricultural Loans	-0.00	-0.16	-0.01	0.00	0.00	0.00	0.00	0.00	43
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.54	-2.25	-0.13	0.00	0.00	0.00	4.37	6.78	73

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

30-89 Days PD Loans and Leases	1.55	0.11	0.27	0.54	1.06	2.51	4.09	5.06	81
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.04	0.27	0.41	81
Nonaccrual Loans and Leases	4.81	0.03	0.63	1.38	3.63	7.85	11.16	13.61	81
90+ Days PD and Nonaccrual Loans and Leases	4.89	0.06	0.63	1.46	3.72	7.94	11.75	13.61	81
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.00	0.05	0.39	0.48	81
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Nonaccrual Restructured	0.86	0.00	0.00	0.00	0.34	1.64	3.02	4.41	81
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.55	0.11	0.27	0.54	1.06	2.51	4.07	5.06	81
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.04	0.27	0.41	81
Nonaccrual Assets	4.87	0.03	0.63	1.46	3.63	7.85	12.02	13.61	81
30+ Days PD & Nonaccrual Assets	6.62	0.43	1.67	2.98	5.47	10.13	14.11	16.19	81
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	3.22	0.03	0.40	1.00	2.54	4.67	7.88	9.88	81
90+ PD & Nonaccrual Assets + OREO	5.24	0.24	0.63	1.75	4.47	8.01	11.50	12.99	81
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	6.44	0.46	0.72	2.35	5.15	11.12	13.21	18.00	81
Allowance for Loan & Lease Losses	381.77	62.54	77.99	219.86	375.05	517.58	688.43	995.53	81
Equity Cap + ALLL	80.38	3.11	5.74	16.43	50.74	118.75	234.00	330.81	75
Tier 1 Cap + ALLL	80.74	2.12	4.82	13.75	48.06	107.42	231.53	508.05	81
Loans & Leases + RE Acquired	9.48	0.81	1.33	3.40	8.21	15.70	19.92	23.18	81

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.81	-2.72	1.68	4.42	8.79	10.07	12.10	13.49	81
Tier 1 RBC Ratio	11.22	-3.57	2.24	6.51	12.38	14.89	17.77	20.47	81
Total Risk-Based Capital Ratio	12.89	-3.57	4.48	8.84	13.70	16.25	20.76	21.81	81
Tangible Tier 1 Leverage Ratio	7.78	-2.72	1.68	4.42	8.69	10.07	12.10	13.50	81
Tangible Common Eq Cap/Tan Assets	6.53	-3.27	0.30	3.35	7.17	9.52	11.50	12.66	81
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.60	1.63	2.83	4.79	8.52	11.49	15.03	19.39	81
Standby Letters of Credit	0.35	0.00	0.01	0.06	0.18	0.49	1.04	1.98	81
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.19	81
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.19	0.00	0.00	0.00	0.00	0.00	1.34	2.02	81
Interest Rate Contracts	0.19	0.00	0.00	0.00	0.00	0.00	1.34	2.02	81
Interest Rate Futures & Forward Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.49	81
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	81
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Interest Rate Swaps	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.83	81
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	13.74	2.48	4.71	7.22	13.03	18.59	26.79	29.68	81

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	40.54	0.00	0.00	0.00	27.81	77.50	116.16	123.59	29
Dividends Paid/Net Income	20.78	0.00	0.00	0.00	2.49	47.19	77.28	88.41	59
Net Income - Dividends/Avg Equity	0.42	-100.99	-25.27	-0.45	2.20	6.69	11.61	30.19	76
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	145.47	0.00	0.00	0.00	86.54	254.23	449.04	795.65	32
Dividends From Nonbank Subs	0.50	0.00	0.00	0.00	0.00	0.00	1.60	6.27	32
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Dividends From All Subsidiaries	152.68	0.00	0.00	0.00	95.93	254.23	449.04	797.96	32
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	18.86	0.00	0.00	0.00	0.00	33.43	79.31	96.25	57
Interest Income From Bank Subs	0.28	0.00	0.00	0.00	0.00	0.15	0.92	2.91	57
Mgt & Service Fees From Bank Subs	2.36	0.00	0.00	0.00	0.00	0.00	10.20	25.44	57
Other Income From Bank Subs	0.70	0.00	0.00	0.00	0.00	0.00	0.00	18.05	57
Operating Income From Bank Subs	33.87	0.00	0.00	0.00	6.64	62.30	116.28	173.22	57
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	81.45	0.00	0.00	0.00	65.11	100.00	351.37	420.57	19
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.69	19
Mgt & Serv Fees From Nonbank Subs	1.48	0.00	0.00	0.00	0.00	0.00	7.89	14.84	19
Other Income From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.32	3.81	19
Operating Inc From Nonbank Subs	91.25	0.00	0.00	0.00	100.00	100.00	352.83	434.48	19
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	28.05	0.00	0.00	0.00	0.00	0.00	70.14	105.22	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.82	0.00	0.00	0.00	0.00	0.00	2.05	3.08	5
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Operating Income From Sub BHCs	28.88	0.00	0.00	0.00	0.00	3.08	72.20	106.25	5
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	32.97	0.00	0.00	0.00	0.00	92.54	100.00	100.00	60
Interest Income From Bank Subs	14.18	0.00	0.00	0.00	0.00	2.24	100.00	100.00	60
Mgt & Serv Fees From Bank Subs	3.40	0.00	0.00	0.00	0.00	0.00	14.15	64.40	60
Other Income From Bank Subs	0.64	0.00	0.00	0.00	0.00	0.00	5.79	14.90	60
Operating Income From Bank Subs	60.61	0.00	0.00	0.00	95.91	100.00	100.00	100.00	60
Dividends From Nonbank Subs	4.80	0.00	0.00	0.00	0.00	0.00	12.65	99.91	60
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	60
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.96	60
Operating Inc From Nonbank Subs	5.28	0.00	0.00	0.00	0.00	0.00	79.47	100.00	60
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Loans and Adv From Subs/ST Debt	6606.51	0.00	0.00	32.60	333.75	988.80	4861.45	25323.3	15
Loans and Adv From Subs/Total Debt	641.43	0.00	0.00	0.00	74.02	215.13	3760.25	4971.71	28

BHCPR Reporters for Quarter Ending 03/31/2011
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
2533100	420, 752	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	441, 180	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	420, 889	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
2173720	470, 941	AMERICAN BANCORPORATION	SAINT PAUL, MN	
3416376	403, 975	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
2297701	299, 123	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	462, 778	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3134102	491, 849	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1084212	381, 994	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
1471960	499, 825	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	Moved from Peer 4
2595939	301, 463	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	304, 982	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	171, 975	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3135190	482, 531	CECIL BANCORP, INC.	ELKTON, MD	
2746049	487, 625	CENTRAL BANCORP, INC.	SOMERVILLE, MA	Moved from Peer 4
3640425	98, 685	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	404, 394	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
3195756	482, 305	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	New Y-9C/BHCPR reporter
2443526	452, 321	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
2593083	489, 849	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	New Y-9C/BHCPR reporter
1131497	447, 565	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	489, 568	CORTLAND BANCORP	CORTLAND, OH	Moved from Peer 4
1249918	430, 327	DELMAR BANCORP	SALISBURY, MD	
1247615	376, 435	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1248818	314, 949	FENTURA FINANCIAL, INC.	FENTON, MI	
3362923	329, 224	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1065378	251, 282	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	371, 495	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	443, 059	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2161165	448, 798	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1135404	332, 409	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	197, 911	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1398795	293, 597	FNBH BANCORP, INC.	HOWELL, MI	
3019339	366, 418	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	411, 601	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1245741	308, 344	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1124659	471, 559	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	402, 459	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
3462485	468, 385	IBT HOLDINGS CORP.	CITY OF INDUSTRY, CA	
1100000	350, 065	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	420, 978	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	213, 113	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1995523	90, 572	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	492, 790	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	244, 453	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1871618	340, 124	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	385, 270	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	308, 271	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	486, 481	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1054091	434, 953	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	446, 846	MIDWEST BANC HOLDING CO.	PIERCE, NE	

BHCPR Reporters for Quarter Ending 03/31/2011
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1142309	306, 106	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	200, 719	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
1830361	482, 137	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1202986	357, 127	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	Name change from HERSHENHORN BANCORPORATION, INC.
2088329	394, 164	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	277, 493	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	319, 428	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	420, 693	PERSONS BANKING CO., INC.	MACON, GA	
3098576	469, 703	PLUMAS BANCORP	QUINCY, CA	
2838159	497, 444	PROVIDENT BANCORP	AMESBURY, MA	
2352280	463, 063	ROCKHOLD BANCORP	KIRKSVILLE, MO	
3449075	485, 530	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	Moved from Peer 4
1135374	419, 089	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2794778	475, 121	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	280, 712	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	373, 775	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	335, 498	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	314, 154	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3009666	434, 180	TFC HOLDING COMPANY	ALHAMBRA, CA	
3191712	362, 645	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	366, 406	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	375, 914	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	351, 306	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1085358	281, 919	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	456, 372	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	
1207392	431, 513	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2364573	433, 969	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
2721596	434, 754	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1097249	392, 036	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	490, 024	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	

Note: Peer Group 5 has 81 bank holding companies.