

	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	112	89	87	92
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.34	3.41	3.46	3.25
+ Non-interest Income	1.27	1.02	1.03	1.20
- Overhead Expense	3.02	2.93	2.93	3.03
- Provision for Losses	0.34	0.53	0.50	1.50
+ Securities Gains (Losses)	0.04	0.02	0.05	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.34	1.05	1.16	0.06
Net Operating Income	0.93	0.69	0.80	-0.18
Net Income	0.93	0.70	0.80	-0.18
Net Income (Sub S Adjusted)	1.56	0.99	1.13	1.05
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.49	4.73	4.69	5.25
Interest Expense	0.76	0.92	0.83	1.66
Net Interest Income (TE)	3.69	3.77	3.82	3.57
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.70	0.94	0.95	1.61
Earnings Coverage of Net Losses (X)	9.95	6.51	5.20	3.08
Ln&Ls Allowance/Total Loans & Leases	1.90	2.25	1.97	2.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.55	4.45	3.69	4.74
30-89 Days Past Due Loans and Leases	0.80	1.12	0.91	1.26
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	18.29	18.03	18.84	25.46
Net ST Noncore Funding Dependence	10.17	7.96	9.88	17.00
Net Loans and Leases/Total Assets	59.84	60.53	60.48	64.28
CAPITALIZATION:				
Tier 1 Leverage Ratio	8.15	9.78	10.06	8.77
Equity Capital/Total Assets	11.03	10.74	11.01	9.46
Equity Capital+Minority Int/Total Assets	11.14	10.79	11.03	9.56
Tier 1 Common Eq Cap / T RWA	13.09	12.26	12.88	9.55
Net Loans&Ls/Equity Capital (X)	5.68	5.86	5.75	7.36
Cash Dividends/Net Income	28.18	31.52	29.41	51.90
Cash Dividends/Net Income (Sub S Adjusted)	21.83	16.76	15.97	43.30
Retained Earnings/Avg Equity Cap	5.87	4.20	4.90	-5.16
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.05	0.07	0.05	0.43
Long-Term Debt/Equity Capital	2.06	1.83	1.64	1.88
Equity Investment in Subs/Equity Cap	104.88	105.78	104.77	110.65
Cash FR Oper+Noncash+Op Exp+Div	111.27	81.83	101.09	99.10

PERCENT OF AVERAGE ASSETS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.06	4.28	4.25	4.40	4.80
Less: Interest Expense	0.69	0.84	0.75	1.01	1.52
Equals: Net Interest Income (TE)	3.34	3.41	3.46	3.34	3.25
Plus: Non-Interest Income	1.27	1.02	1.03	1.07	1.20
Equals: Adj Operating Income (TE)	4.73	4.45	4.53	4.43	4.48
Less: Overhead Expense	3.02	2.93	2.93	2.98	3.03
Less: Provision for Loan and Lease Losses	0.34	0.53	0.50	1.02	1.50
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.02	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.34	1.05	1.16	0.55	0.06
Less: Applicable Income Taxes (TE)	0.41	0.37	0.37	0.33	0.20
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.93	0.69	0.80	0.24	-0.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.93	0.70	0.80	0.25	-0.18
Memo: Net Income (Last Four Qtrs)	0.85	0.41	0.80	0.29	-0.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.02	90.88	90.87	90.66	91.63
Avg Int-Bearing Funds / Avg Assets	72.56	74.59	73.69	75.50	77.51
Int Income (TE) / Avg Earning Assets	4.49	4.73	4.69	4.87	5.25
Int Expense / Avg Earning Assets	0.76	0.92	0.83	1.11	1.66
Net Int Inc (TE) / Avg Earn Assets	3.69	3.77	3.82	3.69	3.57
YIELD OR COST:					
Total Loans and Leases (TE)	5.45	5.59	5.64	5.55	5.66
Interest-Bearing Bank Balances	0.29	0.28	0.30	0.34	0.44
Fed Funds Sold & Reverse Repos	0.18	0.29	0.28	0.90	0.26
Trading Assets	1.57	2.17	1.88	1.60	1.87
Total Earning Assets	4.40	4.63	4.59	4.77	5.12
Investment Securities (TE)	2.95	3.26	3.17	3.67	4.48
U.S. Treasury & Agency Sec (excl MBS)	1.70	1.96	2.09	2.27	2.83
Mortgage-Backed Securities	2.70	3.10	3.02	3.73	4.49
All Other Securities	5.16	5.24	5.24	5.84	6.83
Interest-Bearing Deposits	0.65	0.87	0.79	1.08	1.72
Time Deposits of \$100K or More	1.25	1.48	1.38	1.69	2.55
Time Deposits < \$100K	1.24	1.53	1.42	1.84	2.73
Other Domestic Deposits	0.31	0.45	0.41	0.55	0.82
Foreign Deposits	0.34	0.41	0.38	0.55	0.60
Fed Funds Purchased and Repos	1.02	0.95	0.93	1.01	1.24
Other Borrowed Funds & Trading Liab	2.67	2.50	2.55	2.64	2.87
All Interest-Bearing Funds	0.88	1.12	1.02	1.33	1.96

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	20	18	72	68	68
Avg Assets per Employee (\$000)	5,376	5,114	5,008	5,094	5,174
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.51	2.74	3.26	2.79	2.45
Overhead Exp / NII + Non-Int Income	66.19	67.54	66.92	68.76	71.20
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.02	2.93	2.93	2.98	3.03
Personnel Expense	1.57	1.47	1.47	1.41	1.39
Net Occupancy Expense	0.37	0.38	0.37	0.37	0.39
Other Operating Expenses	1.06	1.06	1.07	1.15	1.20
Overhead Less Non-Interest Income	1.68	1.85	1.86	1.78	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.06	66.32	65.75	67.33	69.53
Personnel Expense	34.01	33.51	33.23	32.41	32.15
Net Occupancy Expense	7.93	8.75	8.41	8.51	8.93
Other Operating Expenses	22.13	23.73	23.74	26.18	27.27
Total Non-Interest Income	24.60	22.47	22.41	23.50	25.70
Fiduciary Activities Income	1.72	1.81	1.97	1.81	1.61
Serv Charges on Deposit Accts - Domestic	5.32	6.29	6.52	6.72	7.59
Trading Revenue	0.33	0.23	0.25	0.14	0.23
Investment Banking Fees & Commissions	1.20	1.30	1.18	1.16	1.28
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.37	0.33	0.19	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.76	0.78	0.71	0.79	0.82
Net Gain (Loss) - Sales Loans, OREO, Oth	1.15	-0.12	-0.26	-0.63	0.63
Other Non-Interest Income	8.97	9.56	9.80	10.51	9.53
Overhead Less Non-Interest Income	38.60	43.22	42.88	42.78	44.03
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.30	26.08	24.02	23.18	21.67
Appl Inc Tax+TE/Pretax NOI+TE	31.27	34.23	31.83	30.89	32.78

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	PEER GROUP 02 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	44.74	45.18	44.14	46.32	48.30
Commercial and Industrial Loans	9.18	9.54	10.38	9.64	10.01
Loans to Individuals	2.46	3.02	2.93	2.95	3.22
Loans to Depository Institutions	0.01	0.02	0.02	0.02	0.02
Agricultural Loans	0.38	0.47	0.55	0.53	0.55
Other Loans and Leases	1.52	1.68	1.80	1.68	1.66
Net Loans and Leases	59.84	60.53	60.48	61.72	64.28
Debt Securities Over 1 Year	19.45	19.70	20.04	18.37	16.44
Mutual Funds and Equity Securities	0.07	0.07	0.06	0.06	0.08
Subtotal	81.13	81.43	81.66	81.10	82.00
Interest-Bearing Bank Balances	4.04	4.71	4.09	4.62	3.97
Federal Funds Sold & Reverse Repos	0.09	0.10	0.07	0.11	0.20
Debt Securities 1 Year or Less	2.13	2.14	2.10	2.29	2.26
Trading Assets	0.15	0.11	0.14	0.07	0.06
Total Earning Assets	89.55	89.48	89.38	89.48	89.61
Non-Int Cash and Due From Dep Inst	1.53	1.48	1.78	1.34	1.74
Other Real Estate Owned	0.66	0.78	0.75	0.80	0.55
All Other Assets	8.55	8.83	8.55	8.91	8.43
MEMORANDA:					
Short-Term Investments	7.10	7.43	6.97	7.73	6.92
U.S. Treasury Securities	0.13	0.27	0.15	0.39	0.21
U.S. Agency Securities (excl MBS)	2.94	3.16	3.08	3.02	2.91
Municipal Securities	2.56	2.66	3.22	2.59	2.66
Mortgage-Backed Securities	13.16	12.95	13.19	12.01	10.92
Asset-Backed Securities	0.07	0.04	0.05	0.04	0.06
Other Debt Securities	0.57	0.51	0.54	0.50	0.40
RE Loans Secured by 1-4 Family	16.93	15.61	15.44	16.21	15.48
Revolving	2.86	3.09	2.91	3.16	3.00
Closed-End, Sec by First Liens	12.94	11.17	11.35	11.64	10.92
Closed-End, Sec by Junior Liens	0.83	1.00	0.88	1.02	1.11
Commercial Real Estate Loans	25.45	27.44	26.57	27.91	30.39
Construction and Land Dev	3.59	5.23	4.30	5.64	7.35
Multi family	2.16	2.19	2.14	2.09	1.99
Nonfarm Nonresidential	18.40	19.37	19.48	19.60	20.14
RE Loans Secured by Farmland	0.64	0.76	0.84	0.79	0.71
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.16	73.81	72.14	74.31	73.99
RE Loans Secured by 1-4 Family	28.12	25.51	25.15	25.94	24.16
Revolving	4.60	4.88	4.63	4.92	4.49
Closed-End	23.24	20.29	20.20	20.68	19.23
Commercial Real Estate Loans	43.36	44.83	43.71	44.79	46.10
Construction and Land Dev	6.06	8.63	7.18	9.01	11.03
Multi family	3.78	3.49	3.45	3.29	2.99
Nonfarm Nonresidential	31.25	31.72	32.07	31.58	30.57
RE Loans Secured by Farmland	1.13	1.29	1.46	1.31	1.10
Loans to Depository Institutions	0.02	0.03	0.03	0.02	0.03
Commercial and Industrial Loans	15.43	15.41	16.94	15.25	15.24
Loans to Individuals	4.25	5.10	4.97	4.80	5.22
Credit Card Loans	0.11	0.14	0.14	0.15	0.15
Agricultural Loans	0.66	0.78	0.94	0.87	0.85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.54	2.80	2.96	2.74	2.67

PERCENT OF TOTAL ASSETS	PEER GROUP 02 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	7.10	7.43	6.97	7.73	6.92
Liquid Assets	25.19	25.43	25.43	24.33	22.33
Investment Securities	22.39	22.44	22.69	21.17	19.17
Net Loans and Leases	59.84	60.53	60.48	61.72	64.28
Net Lns, Ls & Stdbly Ltrs of Credit	60.58	61.41	61.33	62.67	65.32
Core Deposits	61.76	63.57	63.76	62.67	59.31
Noncore Funding	22.12	22.71	22.36	23.80	28.31
Time Deposits of \$100K or More	10.25	11.85	11.07	12.13	14.05
Foreign Deposits	0.00	0.11	0.01	0.10	0.13
Fed Funds Purchased and Repos	2.72	3.81	3.63	4.07	3.64
Net Fed Funds Purchased (Sold)	2.74	3.51	3.34	3.73	3.58
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.44	0.91	1.41	1.45	2.49
Earning Assets Repr in 1 Year	32.06	35.46	34.63	37.22	36.93
Int-Bearing Liab Repr in 1 Year	21.41	26.05	23.00	26.57	30.77
Long-Term Debt Repr in 1 Year	0.30	0.26	0.32	0.31	0.43
Net Assets Repriceable in 1 Year	9.23	8.77	10.54	9.77	5.71
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.29	18.03	18.84	18.91	25.46
Net ST Noncore Funding Dependence	8.15	7.96	9.88	10.72	17.00
Short-Term Inv/ST Noncore Funding	60.97	65.47	57.50	51.16	35.14
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.90	14.77	14.77	9.63	2.44
Net Loans and Leases/Total Deposits	78.81	77.95	77.97	79.78	83.57
Net Loans and Leases/Core Deposits	99.06	97.52	97.79	101.02	111.72
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.27	0.41	1.44	0.33	0.47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.24	1.54	4.35	1.47	1.62
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.16	-0.16	-0.18	-0.08
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.95	9.01	9.96	8.97	9.13
Available-For-Sale Securities	90.05	90.99	90.04	91.03	90.87
U.S. Treasury Securities	0.65	1.59	0.77	1.92	1.15
U.S. Agency Securities (excl MBS)	14.09	16.03	14.58	15.70	16.46
Municipal Securities	11.99	12.36	15.10	12.91	13.92
Mortgage-Backed Securities	61.12	58.57	58.58	57.46	58.30
Asset-Backed Securities	0.32	0.21	0.26	0.18	0.34
Other Debt Securities	2.50	2.22	2.40	2.11	2.00
Mutual Funds and Equity Securities	0.48	0.42	0.39	0.36	0.52
Debt Securities 1 Year or Less	11.40	10.30	10.96	11.42	11.91
Debt Securities 1 To 5 Years	23.16	24.09	24.65	23.51	26.69
Debt Securities Over 5 Years	61.24	62.16	60.96	61.97	58.19
Pledged Securities	50.87	58.40	56.11	58.85	64.92
Structured Notes, Fair Value	1.62	2.20	1.84	1.91	1.05

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.34	0.53	0.50	1.02	1.50
Provision for Ln&Ls Losses/Avg Lns&Ls	0.58	0.84	0.81	1.55	2.16
Provision for Ln&Ls Losses/Net Losses	103.38	140.23	96.24	117.00	150.76
Ln&Ls Allowance/Total Loans & Leases	1.90	2.25	1.97	2.24	2.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.52	4.22	3.25	2.25	2.09
ALLL/Nonaccrual Assets	104.77	92.16	112.65	86.75	76.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.99	78.61	93.74	77.06	71.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.83	1.12	1.11	1.61	1.73
Recoveries/Avg Loans and Leases	0.11	0.15	0.15	0.14	0.09
Net Losses/Avg Loans and Leases	0.70	0.94	0.95	1.46	1.61
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.01	0.00
Recoveries/Prior Year-End Losses	3.56	2.86	11.47	10.59	16.90
Earnings Coverage of Net Losses (X)	9.95	6.51	5.20	3.61	3.08
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.66	0.90	1.01	1.56	1.53
RE Loans Secured By 1-4 Family	0.52	0.66	0.75	0.97	0.81
Revolving	0.47	0.56	0.69	0.85	0.69
Closed-End	0.49	0.59	0.68	0.83	0.79
Commercial Real Estate Loans	0.78	1.05	1.21	1.83	1.92
Construction and Land Dev	2.26	3.25	4.01	5.35	5.89
Multi family	0.49	0.70	0.69	1.20	0.75
Nonfarm Nonresidential	0.50	0.45	0.58	0.82	0.51
RE Loans Secured by Farmland	0.00	0.26	0.19	0.40	0.32
Commercial and Industrial Loans	0.67	1.02	0.85	1.47	2.18
Loans to Depository Institutions	0.00	0.00	6.25	-0.03	0.00
Loans to Individuals	1.23	1.54	1.28	1.99	2.25
Credit Card Loans	3.19	3.41	3.29	4.27	4.51
Agricultural Loans	0.03	0.01	0.18	0.18	0.10
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.52	0.80	0.75	1.01	0.95

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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PERCENT OF LOANS AND LEASES	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
30-89 Days PD Loans and Leases	0.80	1.12	0.91	1.10	1.26
90+ Days PD Loans and Leases	0.53	0.39	0.54	0.36	0.14
Nonaccrual Loans and Leases	2.39	3.18	2.44	3.31	3.96
90+ Days PD and Nonaccrual Loans and Leases	3.33	3.90	3.35	4.01	4.22
30-89 Days PD Restructured	0.02	0.03	0.03	0.02	0.01
90+ Days PD Restructured	0.00	0.00	0.01	0.00	0.00
Nonaccrual Restructured	0.52	0.50	0.51	0.50	0.27
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.80	1.12	0.91	1.10	1.26
90+ Days Past Due Assets	0.53	0.39	0.54	0.36	0.14
Nonaccrual Assets	2.41	3.19	2.45	3.32	4.00
30+ Days PD & Nonaccrual Assets	4.21	5.13	4.31	5.20	5.55
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.91	2.42	2.05	2.53	2.82
90+ PD & Nonaccrual Assets + OREO	2.62	3.26	2.86	3.38	3.38
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.61	3.29	2.89	3.48	3.66
Allowance for Loan & Lease Losses	246.16	241.82	252.29	246.59	226.62
Equity Cap + ALLL	21.44	26.95	24.71	30.03	35.30
Tier 1 Cap + ALLL	24.34	30.41	26.72	32.54	38.70
Loans & Leases + RE Acquired	4.39	5.23	4.65	5.37	5.41

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.82	1.20	0.95	1.15	1.28
- 90+ Days Past Due	0.62	0.43	0.64	0.39	0.16
- Nonaccrual	2.83	3.75	2.91	3.90	4.71
Coml & Indl - 30-89 Days PD	0.51	0.74	0.63	0.80	0.98
- 90+ Days Past Due	0.16	0.24	0.29	0.22	0.08
- Nonaccrual	1.69	1.90	1.79	1.91	2.49
Individuals - 30-89 Days PD	1.20	1.34	1.39	1.71	1.75
- 90+ Days Past Due	0.17	0.16	0.20	0.20	0.17
- Nonaccrual	0.40	0.51	0.37	0.43	0.65
Dep Inst Lns - 30-89 Days PD	0.09	0.00	0.14	0.00	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	5.88	0.00	0.00
Agricultural - 30-89 Days PD	0.26	0.26	0.38	0.38	0.25
- 90+ Days Past Due	0.04	0.04	0.16	0.04	0.00
- Nonaccrual	0.42	0.35	0.31	0.46	0.35
Foreign Govts- 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
Other Lns&Ls - 30-89 Days PD	0.14	0.59	0.24	0.64	0.69
- 90+ Days Past Due	0.03	0.05	0.04	0.09	0.01
- Nonaccrual	0.34	0.83	0.39	1.14	0.61
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.10	1.45	1.31	1.46	1.55
- 90+ Days Past Due	0.45	0.35	0.46	0.33	0.19
- Nonaccrual	2.20	2.60	2.13	2.45	2.68
Revolving - 30-89 Days PD	0.59	0.69	0.62	0.83	0.65
- 90+ Days Past Due	0.11	0.12	0.16	0.12	0.05
- Nonaccrual	1.00	0.99	0.93	1.03	1.11
Closed-End - 30-89 Days PD	1.19	1.62	1.46	1.64	1.72
- 90+ Days Past Due	0.53	0.44	0.55	0.38	0.23
- Nonaccrual	2.36	2.95	2.40	2.80	3.13
- Jr Lien 30-89 Days PD	0.08	0.13	0.11	0.12	0.13
- Jr Lien 90+ Days PD	0.03	0.02	0.04	0.02	0.01
- Jr Lien Nonaccrual	0.16	0.20	0.18	0.20	0.23
Commercial RE - 30-89 Days PD	0.66	1.05	0.74	0.98	1.13
- 90+ Days Past Due	0.53	0.42	0.67	0.37	0.11
- Nonaccrual	3.26	4.42	3.38	4.65	5.94
Const & Dev - 30-89 Days PD	0.77	1.65	0.90	1.25	1.33
- 90+ Days Past Due	1.57	1.07	1.83	0.81	0.19
- Nonaccrual	9.14	11.63	8.94	11.90	14.23
Multi family - 30-89 Days PD	0.34	0.75	0.55	0.69	1.12
- 90+ Days Past Due	0.37	0.27	0.43	0.27	0.04
- Nonaccrual	1.59	2.94	1.64	3.07	2.99
Nonfarm Nres- 30-89 Days PD	0.64	0.84	0.69	0.80	0.88
- 90+ Days Past Due	0.34	0.20	0.42	0.17	0.06
- Nonaccrual	2.33	2.58	2.21	2.54	2.81
Farm land - 30-89 Days PD	0.42	0.63	0.45	0.64	0.63
- 90+ Days Past Due	0.79	0.41	0.66	0.33	0.07
- Nonaccrual	1.83	2.32	1.76	2.14	4.20
Credit Card - 30-89 Days PD	1.28	1.28	1.19	1.14	1.68
- 90+ Days Past Due	0.36	0.44	0.37	0.38	0.45
- Nonaccrual	0.22	0.17	0.22	0.15	0.30

CAPITAL RATIOS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	8.15	9.78	10.06	9.42	8.77
Tier 1 RBC Ratio	15.36	14.72	15.19	13.96	12.38
Total Risk-Based Capital Ratio	16.84	16.40	16.70	15.60	14.12
Tangible Tier 1 Leverage Ratio	10.06	9.67	9.96	9.30	8.66
Tangible Common Eq Cap/Tan Assets	8.69	8.11	8.65	7.74	6.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.18	12.59	13.00	12.71	12.62
Standby Letters of Credit	0.64	0.80	0.76	0.84	0.87
Commercial & Similar Letters of Credit	0.02	0.03	0.02	0.03	0.03
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	4.63	3.96	4.86	4.59	3.41
Interest Rate Contracts	4.00	3.44	4.14	3.86	2.82
Interest Rate Futures & Forward Contr	0.47	0.20	0.39	0.40	0.25
Written Options Contr (Int Rate)	0.44	0.26	0.41	0.36	0.28
Purchased Options Contr (Int Rate)	0.12	0.09	0.11	0.08	0.06
Interest Rate Swaps	2.41	2.37	2.67	2.54	1.81
Foreign Exchange Contracts	0.01	0.02	0.02	0.06	0.01
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	0.01	0.01	0.00	0.01	0.01
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	20.22	20.10	21.67	19.90	19.03

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	98.40	97.96	99.35	97.54	97.43
Foreign Exchange Contracts	0.13	0.27	0.18	1.20	0.97
Equity, Comm, & Other Contracts	0.24	0.58	0.04	0.49	0.58
Futures and Forwards	20.98	19.23	18.63	22.26	21.17
Written Options	18.15	18.64	25.18	19.67	20.36
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.81	18.33	25.01	19.35	20.00
Purchased Options	2.36	2.32	1.85	2.00	2.20
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.25	2.12	1.75	1.76	1.98
Swaps	45.07	47.88	46.51	47.22	46.54
Held for Trading	11.45	24.94	22.67	24.14	26.56
Interest Rate Contracts	11.48	22.55	14.25	21.56	23.56
Foreign Exchange Contracts	0.06	0.08	0.04	0.16	0.04
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.00
Non-Traded	88.55	75.06	77.33	75.86	73.44
Interest Rate Contracts	77.45	72.36	75.17	72.80	70.48
Foreign Exchange Contracts	0.01	0.01	0.01	0.14	0.02
Equity, Comm, & Other Contracts	0.17	0.27	0.00	0.24	0.23
Deriv Contr (Excl Fut & FX LE 14 Days)	76.55	75.85	70.58	73.44	72.91
One Year or Less	25.82	23.33	24.59	25.94	26.77
Over 1 Year to 5 Years	18.57	21.31	19.09	18.87	18.41
Over 5 Years	15.25	15.87	15.56	15.28	12.36
Gross Negative Fair Value (Abs Val)	1.86	1.66	2.16	1.89	1.65
Gross Positive Fair Value	1.54	1.39	1.61	1.49	1.12
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.00	0.01	0.01	0.00
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
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	0.11	0.09	0.12	0.10	0.06

INSURANCE ACTIVITIES	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	42.86	30.71	34.09	30.81	25.53
Ins Under Assets(L/H)/Tot Ins Und Ast	57.14	69.29	65.91	69.19	74.47
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.76	0.78	0.71	0.79	0.82
Premium Inc/Ins Activities Revenue	0.19	0.54	0.36	0.52	0.97
Credit Rel Prem Inc/Tot Prem Inc	42.86	61.96	62.50	61.48	69.00
Other Prem Inc/Total Prem Inc	57.14	38.04	37.50	38.52	31.00
Ins Under Net Income/Consol Net Income	0.00	0.01	0.01	0.01	0.01
Ins Net Inc (P/C)/Equity (P/C)	1.91	8.65	7.82	11.48	12.90
Ins Net Inc (L/H)/Equity (L/H)	0.73	3.02	6.66	4.20	3.96
Insur Ben, Losses, Exp/Insur Premiums	48.43	73.52	90.46	103.35	119.45
Reinsurance Recov(P/C)/Tot Assets(P/C)	6.73	5.66	5.10	5.18	7.54
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	7.26	1.21	7.34	5.91
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.82	9.28	9.05	9.21	9.26
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	0.05	0.09	0.07	0.11	0.19
Cost: Interest-Bearing Deposits	0.34	0.41	0.38	0.55	0.60
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	1.18	N/A	24.16	0.49	1.47
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	221.07	29.34	73.43	1.46	73.16
Total Selected Assets	199.83	15.02	48.37	25.80	1.95
Deposits	-19.41	-14.94	-16.63	-30.53	-7.91

PROFITABILITY:

	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	8.54	6.61	7.30	0.88	-2.57
Bank Net Inc/Avg Eq Inv in Banks	9.14	7.04	8.03	2.35	-1.84
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.15	5.06	6.44	5.58	3.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.70	11.15	4.22	4.20	-1.24
Bank Net Income/Parent Net Income	93.12	100.50	105.84	97.17	98.11
Nonbank Net Income/Parent Net Income	1.44	2.11	1.24	1.93	1.78
Sub BHCs Net Inc/Parent Net Income	95.92	216.39	94.99	147.34	90.56

LEVERAGE:

Total Liabilities/Equity	14.25	16.44	14.72	17.86	20.54
Total Debt/Equity Capital	2.30	2.06	1.87	2.44	2.84
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.06	13.34	11.95	14.47	16.65
Tot Debt+Lns Guaranteed for Affl/Equity	2.49	2.18	2.08	2.57	2.82
Total Debt/Eq Cap - Exc Over Fair Value	2.31	2.07	1.88	2.45	2.84
Long-Term Debt/Equity Capital	2.06	1.83	1.64	2.19	1.88
Short-Term Debt/Equity Capital	0.05	0.07	0.05	0.08	0.43
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.05	0.06	0.05	0.07	0.05
Long-Term Debt/Consolidated LT Debt	5.40	3.74	3.40	4.02	2.19

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	104.88	105.78	104.77	107.33	110.65
Total Investment in Subs/Equity	106.13	107.09	105.95	108.54	112.65
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.65	94.86	95.23	95.90	97.23
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.65	96.08	96.31	97.01	98.84

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.37	0.54	0.51	0.28	0.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.50	4.83	2.44	4.27	4.54

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	96.60	79.24	93.46	76.71	79.83
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	111.27	81.83	101.09	102.26	99.10
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	113.20	118.65	80.19	132.07	96.64
Pretax Oper Inc + Int Exp/Int Expense	2627.86	4944.43	17415.7	4444.89	3723.18
Div + Int From Subs/Int Exp + Div	98.28	78.86	108.50	81.07	90.64
Fees+Other Inc From Subs/Sal + Oth Exp	9.26	10.74	9.23	12.33	11.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	23.35	8.17	16.36	13.18	15.97

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.47	2.37	1.94	2.03	0.61
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
Nonaccrual	8.62	6.60	4.21	7.15	13.58
Total	8.62	6.60	4.21	7.15	13.58
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.68	0.55	0.43	0.57	0.59
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 02 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	75.32	107.87	104.41	115.75	160.21
Dividends Paid/Net Income	28.18	31.53	29.41	36.28	51.90
Net Income - Dividends/Avg Equity	5.87	4.20	4.90	-1.49	-5.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	87.19	71.68	100.77	70.37	84.33
Dividends From Nonbank Subs	1.42	1.98	4.07	2.88	2.73
Dividends From Subsidiary BHCs	0.00	1.78	4.61	3.20	3.91
Dividends From All Subsidiaries	99.78	82.88	126.96	89.50	97.18
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.04	25.89	31.42	33.85	55.50
Interest Income From Bank Subs	0.21	0.25	0.20	0.27	0.65
Mgt & Service Fees From Bank Subs	1.64	3.58	2.21	4.22	2.16
Other Income From Bank Subs	0.00	0.01	0.00	0.01	0.04
Operating Income From Bank Subs	36.11	33.00	38.26	45.11	62.43
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	43.38	50.10	58.42	48.71	59.87
Interest Income From Nonbank Subs	0.82	0.64	1.55	2.01	1.53
Mgt & Serv Fees From Nonbank Subs	1.76	1.26	1.85	4.20	6.39
Other Income From Nonbank Subs	0.00	0.00	0.39	0.00	0.00
Operating Inc From Nonbank Subs	54.02	62.98	77.24	57.54	75.60
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	33.86	21.81	35.09	27.78	38.35
Interest Inc From Subsidiary BHCs	0.05	1.82	0.05	2.26	0.00
Mgt & Serv Fees From Sub BHCs	2.77	2.47	7.11	2.88	4.03
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	36.69	26.10	42.24	32.93	42.39
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	43.57	35.36	44.47	38.19	45.27
Interest Income From Bank Subs	5.53	3.38	3.29	2.71	3.13
Mgt & Serv Fees From Bank Subs	4.23	6.35	5.11	8.73	7.59
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00
Operating Income From Bank Subs	66.40	56.92	63.73	62.07	66.40
Dividends From Nonbank Subs	2.93	6.23	4.26	2.22	2.19
Interest Income From Nonbank Subs	0.03	0.11	0.10	0.13	0.10
Mgt & Serv Fees From Nonbank Subs	0.01	0.11	0.02	0.07	0.09
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	10.38	11.39	8.27	4.89	3.39
Dividends From Subsidiary BHCs	0.00	0.00	0.96	0.19	1.27
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	0.02	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.16	0.17	1.67	1.06	1.55
Loans and Adv From Subs/ST Debt	3105.98	2204.95	54714.6	1894.82	519.65
Loans and Adv From Subs/Total Debt	491.72	558.54	1004.65	613.20	521.20

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									112
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.34	1.62	2.13	3.02	3.36	3.72	4.12	4.90	112
+ Non-interest Income	1.26	0.16	0.30	0.60	1.02	1.45	2.24	7.91	112
- Overhead Expense	3.01	1.65	1.98	2.47	2.95	3.43	4.08	6.27	112
- Provision for Losses	0.34	0.00	0.00	0.11	0.26	0.50	0.89	1.41	112
+ Securities Gains (Losses)	0.03	-0.03	-0.00	0.00	0.00	0.05	0.16	0.26	112
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	112
= Pretax Net Oper Income (TE)	1.33	-0.47	0.43	0.88	1.24	1.76	2.47	3.01	112
Net Operating Income	0.92	-0.23	0.28	0.60	0.87	1.21	1.80	2.13	112
Net Income	0.92	-0.23	0.28	0.60	0.87	1.21	1.80	2.13	112
Net Income (Sub S Adjusted)	1.56	0.69	0.69	1.07	1.25	1.38	2.11	2.93	7
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.49	2.54	3.40	4.13	4.49	4.99	5.41	6.20	112
Interest Expense	0.76	0.24	0.32	0.53	0.69	0.92	1.51	1.77	112
Net Interest Income (TE)	3.68	1.87	2.51	3.27	3.72	4.15	4.66	5.47	112
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.69	0.00	0.05	0.18	0.54	1.08	1.87	2.27	111
Earnings Coverage of Net Losses (X)	9.95	-1.21	0.95	1.85	4.23	12.75	31.56	65.39	110
Ln&Ls Allowance/Total Loans & Leases	1.89	0.57	0.94	1.38	1.82	2.50	2.94	3.63	111
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.54	0.49	0.99	1.84	2.84	5.04	8.56	10.88	111
30-89 Days Past Due Loans and Leases	0.79	0.14	0.22	0.36	0.60	0.95	2.19	2.63	111
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.29	-15.60	1.85	8.53	17.68	26.34	39.86	53.20	112
Net ST Noncore Funding Dependence	8.15	-23.73	-6.40	1.21	8.72	12.89	25.42	36.27	112
Net Loans and Leases/Total Assets	59.83	30.99	38.30	52.46	61.97	68.69	73.27	76.72	112
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.17	0.00	0.00	8.32	9.38	10.67	12.68	13.86	112
Equity Capital/Total Assets	11.02	6.59	7.56	9.11	11.07	12.50	14.98	16.86	112
Equity Capital+Minority Int/Total Assets	11.13	6.62	7.64	9.16	11.13	12.56	15.40	16.86	112
Tier 1 Common Eq Cap / T RWA	13.09	7.13	7.83	10.04	12.67	15.19	18.52	25.13	94
Net Loans&Ls/Equity Capital (X)	5.67	2.16	2.99	4.47	5.61	6.88	8.07	9.95	112
Cash Dividends/Net Income	28.18	0.00	0.00	0.00	27.79	48.78	74.45	93.31	107
Cash Dividends/Net Income (Sub S Adjusted)	21.83	-16.47	-16.47	-15.05	7.39	31.86	75.04	76.11	7
Retained Earnings/Avg Equity Cap	5.87	-3.21	0.16	3.12	5.29	8.03	12.55	17.33	112
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.07	112
Long-Term Debt/Equity Capital	2.06	0.00	0.00	0.00	0.00	1.65	12.25	18.49	112
Equity Investment in Subs/Equity Cap	104.87	77.05	86.86	96.50	101.62	113.15	124.37	140.75	112
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	111.27	-10.37	8.64	46.64	100.00	140.80	251.47	557.81	110

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.06	2.27	3.05	3.75	4.07	4.46	4.79	5.48	112
Less: Interest Expense	0.68	0.19	0.25	0.48	0.62	0.83	1.22	1.62	112
Equals: Net Interest Income (TE)	3.34	1.62	2.13	3.02	3.36	3.72	4.12	4.90	112
Plus: Non-Interest Income	1.26	0.16	0.30	0.60	1.02	1.45	2.24	7.91	112
Equals: Adj Operating Income (TE)	4.72	2.75	3.23	3.90	4.52	5.12	6.55	10.23	112
Less: Overhead Expense	3.01	1.65	1.98	2.47	2.95	3.43	4.08	6.27	112
Less: Provision for Loan and Lease Losses	0.34	0.00	0.00	0.11	0.26	0.50	0.89	1.41	112
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Plus: Realized G/L on AFS Sec	0.03	-0.01	-0.00	0.00	0.00	0.05	0.16	0.26	112
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	112
Equals: Pretax Net Oper Inc (TE)	1.33	-0.47	0.43	0.88	1.24	1.76	2.47	3.01	112
Less: Applicable Income Taxes (TE)	0.41	-0.04	0.01	0.18	0.40	0.58	0.84	1.12	112
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Equals: Net Operating Income	0.92	-0.23	0.28	0.60	0.87	1.21	1.80	2.13	112
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Equals: Net Income	0.92	-0.23	0.28	0.60	0.87	1.21	1.80	2.13	112
Memo: Net Income (Last Four Qtrs)	0.85	-0.54	0.08	0.54	0.86	1.11	1.52	1.97	92
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.01	81.10	84.92	88.26	91.29	93.67	95.47	97.02	112
Avg Int-Bearing Funds / Avg Assets	72.56	4.47	5.26	45.55	76.10	82.46	86.88	88.26	19
Int Income (TE) / Avg Earning Assets	4.49	2.54	3.40	4.13	4.49	4.99	5.41	6.20	112
Int Expense / Avg Earning Assets	0.76	0.24	0.32	0.53	0.69	0.92	1.51	1.77	112
Net Int Inc (TE) / Avg Earn Assets	3.68	1.87	2.51	3.27	3.72	4.15	4.66	5.47	112
YIELD OR COST:									
Total Loans and Leases (TE)	5.45	4.24	4.59	4.85	5.30	5.87	6.68	7.96	111
Interest-Bearing Bank Balances	0.28	0.00	0.05	0.17	0.24	0.31	0.63	1.01	112
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.00	0.09	0.27	0.67	1.84	59
Trading Assets	1.57	0.00	0.00	0.00	0.95	3.34	4.30	5.44	39
Total Earning Assets	4.40	2.49	3.29	4.02	4.34	4.93	5.29	5.79	112
Investment Securities (TE)	2.94	1.47	1.92	2.32	2.98	3.50	4.02	4.17	112
U.S. Treasury & Agency Sec (excl MBS)	1.69	0.00	0.37	1.03	1.63	2.28	3.11	3.72	103
Mortgage-Backed Securities	2.69	1.44	1.77	2.14	2.62	3.10	3.96	4.67	112
All Other Securities	5.15	2.35	2.90	3.85	5.15	5.96	7.84	10.63	110
Interest-Bearing Deposits	0.65	0.21	0.29	0.49	0.66	0.77	1.03	1.16	112
Time Deposits of \$100K or More	1.25	0.57	0.72	0.94	1.20	1.57	1.82	1.93	112
Time Deposits < \$100K	1.24	0.52	0.66	0.91	1.24	1.58	1.87	2.17	112
Other Domestic Deposits	0.30	0.08	0.12	0.18	0.26	0.38	0.57	0.89	111
Foreign Deposits	0.34	0.18	0.18	0.20	0.30	0.37	0.45	0.48	5
Fed Funds Purchased and Repos	1.01	0.05	0.11	0.21	0.39	1.72	3.40	3.90	97
Other Borrowed Funds & Trading Liab	2.67	0.15	0.71	1.41	2.88	3.54	4.20	4.79	103
All Interest-Bearing Funds	0.88	0.63	0.78	0.98	1.47	1.94	2.17	2.34	19

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	20.16	12.39	13.67	15.85	18.99	23.78	29.04	35.75	112
Avg Assets per Employee (\$000)	5375.92	2860.48	3370.02	3865.77	4810.71	6066.41	8952.98	12139.8	112

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.50	0.00	0.00	0.00	1.76	4.66	8.14	12.68	111
Overhead Exp / NOI + Non-Int Income	66.19	41.53	49.71	57.65	65.62	73.16	85.33	93.00	112

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.01	1.65	1.98	2.47	2.95	3.43	4.08	6.27	112
Personnel Expense	1.56	0.71	1.00	1.24	1.52	1.81	2.10	2.98	112
Net Occupancy Expense	0.37	0.18	0.23	0.29	0.35	0.43	0.52	0.68	112
Other Operating Expenses	1.05	0.37	0.57	0.76	0.98	1.21	1.74	2.61	112
Overhead Less Non-Interest Income	1.68	0.16	0.72	1.34	1.69	2.00	2.54	2.89	112

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.05	40.58	47.05	56.45	64.64	71.90	83.70	92.64	112
Personnel Expense	34.01	19.89	23.11	29.48	34.63	38.54	42.94	46.84	112
Net Occupancy Expense	7.92	3.79	5.54	6.59	7.64	9.19	11.11	12.43	112
Other Operating Expenses	22.13	10.48	13.85	17.22	20.57	25.45	31.63	45.33	112
Total Non-Interest Income	24.59	4.16	8.08	15.67	24.31	30.55	40.49	76.53	112
Fiduciary Activities Income	1.72	0.00	0.00	0.00	1.17	3.38	5.45	6.62	112
Serv Charges on Deposit Accts - Domestic	5.32	0.09	1.27	3.16	5.08	7.37	9.71	11.24	112
Trading Revenue	0.33	-0.00	0.00	0.00	0.00	0.01	1.39	6.94	112
Investment Banking Fees & Commissions	1.19	0.00	0.00	0.30	0.82	1.61	3.96	6.79	112
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Net Servicing Fees	0.36	-0.18	0.00	0.00	0.05	0.39	1.61	3.65	112
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Insurance Activities Revenue	0.75	0.00	0.00	0.00	0.07	1.15	3.63	6.52	112
Net Gain (Loss) - Sales Loans, OREO, Oth	1.15	-5.94	-3.86	-0.51	0.41	2.57	6.06	11.21	112
Other Non-Interest Income	8.97	0.63	2.06	5.61	7.88	12.00	18.12	25.96	112
Overhead Less Non-Interest Income	38.59	1.77	13.87	25.83	38.70	51.96	60.21	69.48	112

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	24.30	0.00	1.36	18.74	28.90	33.22	38.21	39.62	106
Appl Inc Tax+TE/Pretax NOI+TE	31.26	0.00	2.31	29.94	35.76	38.04	40.78	42.02	106

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	44.74	15.02	21.94	34.51	45.31	55.80	62.60	66.02	112
Commercial and Industrial Loans	9.17	0.19	2.40	4.51	7.93	12.89	20.38	25.66	112
Loans to Individuals	2.46	0.01	0.07	0.43	1.14	3.26	9.61	11.47	112
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.19	112
Agricultural Loans	0.37	0.00	0.00	0.00	0.03	0.54	2.02	2.72	112
Other Loans and Leases	1.52	0.00	0.00	0.21	0.83	2.20	5.14	7.19	112
Net Loans and Leases	59.83	30.99	38.30	52.46	61.97	68.69	73.27	76.72	112
Debt Securities Over 1 Year	19.44	3.55	5.09	10.31	19.16	26.61	35.65	41.54	112
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.02	0.11	0.28	0.52	112
Subtotal	81.12	41.01	64.81	77.31	83.38	87.18	88.95	90.16	112
Interest-Bearing Bank Balances	4.03	0.07	0.15	0.80	3.03	6.23	9.65	16.12	112
Federal Funds Sold & Reverse Repos	0.08	0.00	0.00	0.00	0.00	0.02	0.43	1.59	112
Debt Securities 1 Year or Less	2.12	0.05	0.15	0.48	1.27	3.30	6.48	8.43	112
Trading Assets	0.14	0.00	0.00	0.00	0.00	0.06	1.01	1.66	112
Total Earning Assets	89.54	68.31	83.93	87.68	90.12	92.26	94.20	95.16	112
Non-Int Cash and Due From Dep Inst	1.53	0.21	0.50	1.03	1.44	1.94	2.59	3.73	112
Other Real Estate Owned	0.66	0.00	0.03	0.11	0.44	1.02	1.87	2.66	112
All Other Assets	8.55	3.28	4.24	6.05	8.28	10.45	13.45	17.95	112
MEMORANDA:									
Short-Term Investments	7.10	0.86	1.09	2.57	5.16	9.71	17.32	24.58	112
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.02	0.76	1.79	112
U.S. Agency Securities (excl MBS)	2.94	0.00	0.00	0.26	1.12	5.70	10.11	13.23	112
Municipal Securities	2.55	0.00	0.00	0.21	1.70	4.66	8.37	10.01	112
Mortgage-Backed Securities	13.16	0.65	1.58	5.98	13.05	18.40	27.05	28.58	112
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.04	0.39	0.80	112
Other Debt Securities	0.56	0.00	0.00	0.00	0.15	0.68	2.67	4.87	112
RE Loans Secured by 1-4 Family	16.92	0.74	4.00	9.43	15.93	22.41	32.28	43.51	112
Revolving	2.86	0.00	0.01	0.64	2.28	4.56	7.01	7.38	112
Closed-End, Sec by First Liens	12.93	0.68	2.85	6.63	11.45	17.64	27.11	36.35	112
Closed-End, Sec by Junior Liens	0.83	0.00	0.02	0.32	0.75	1.09	2.25	2.93	112
Commercial Real Estate Loans	25.44	4.76	10.52	17.77	23.43	33.74	39.36	44.59	112
Construction and Land Dev	3.59	0.24	0.60	1.60	3.31	5.02	7.63	9.17	112
Multi family	2.15	0.01	0.28	0.90	1.71	3.12	5.81	7.95	112
Nonfarm Nonresidential	18.40	3.26	8.56	13.50	17.88	23.90	28.29	31.36	112
RE Loans Secured by Farml and	0.63	0.00	0.00	0.00	0.22	1.12	2.27	3.49	112
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.16	35.96	53.77	65.41	76.68	86.88	90.82	94.53	111
RE Loans Secured by 1-4 Family	28.12	2.46	8.85	17.64	26.29	35.28	54.39	60.79	111
Revolving	4.60	0.00	0.04	1.21	3.90	7.63	10.31	11.34	111
Closed-End	23.24	2.36	7.16	13.86	21.99	30.16	47.95	56.69	111
Commercial Real Estate Loans	43.36	16.78	21.53	32.23	43.14	53.90	64.32	68.69	111
Construction and Land Dev	6.06	0.58	1.26	2.67	5.32	9.15	13.98	15.12	111
Multi family	3.77	0.12	0.68	1.58	2.71	5.26	10.63	13.98	111
Nonfarm Nonresidential	31.25	11.24	15.88	24.31	31.61	38.73	43.18	49.82	111
RE Loans Secured by Farml and	1.12	0.00	0.00	0.01	0.43	1.95	4.20	6.11	111
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.29	111
Commercial and Industrial Loans	15.43	2.98	4.85	8.26	14.25	20.23	33.63	42.90	111
Loans to Individuals	4.24	0.06	0.26	0.75	2.30	5.59	14.83	18.92	111
Credit Card Loans	0.10	0.00	0.00	0.00	0.00	0.16	0.62	0.91	111
Agricultural Loans	0.65	0.00	0.00	0.00	0.06	0.89	3.42	4.43	111
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Other Loans and Leases	2.54	0.00	0.01	0.39	1.44	3.90	8.63	10.69	111

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.10	0.86	1.09	2.57	5.16	9.71	17.32	24.58	112
Liquid Assets	25.19	7.94	11.24	17.82	23.14	32.85	41.42	48.37	112
Investment Securities	22.38	6.05	7.93	13.68	20.68	28.85	39.73	47.79	112
Net Loans and Leases	59.83	30.99	38.30	52.46	61.97	68.69	73.27	76.72	112
Net Lns, Ls & Stdbly Ltrs of Credit	60.57	31.13	38.58	53.28	62.89	70.15	74.81	76.86	112
Core Deposits	61.75	22.15	32.91	54.97	65.57	70.52	74.61	77.05	112
Noncore Funding	22.11	7.71	9.08	14.82	18.83	28.69	39.67	56.87	112
Time Deposits of \$100K or More	10.24	1.37	4.02	6.25	10.12	13.48	17.32	19.19	112
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Fed Funds Purchased and Repos	2.72	0.00	0.00	0.56	2.46	4.77	7.28	8.14	112
Net Fed Funds Purchased (Sold)	2.73	-0.21	0.00	0.12	2.30	4.69	7.25	8.08	112
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Oth Borrowings W/Rem Mat 1 Yr or Less	1.44	0.00	0.00	0.00	0.50	2.62	4.93	9.95	112
Earning Assets Repr in 1 Year	32.05	8.92	13.06	22.09	31.33	41.88	51.15	61.76	112
Int-Bearing Liab Repr in 1 Year	21.41	2.90	8.70	12.02	17.06	27.69	47.54	53.41	112
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.18	1.88	3.46	112
Net Assets Repriceable in 1 Year	9.23	-25.04	-13.86	-0.32	9.59	19.23	28.08	38.53	112
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.29	-15.60	1.85	8.53	17.68	26.34	39.86	53.20	112
Net ST Noncore Funding Dependence	8.15	-23.73	-6.40	1.21	8.72	12.89	25.42	36.27	112
Short-Term Inv/ST Noncore Funding	60.96	4.52	11.15	21.47	41.22	85.16	148.56	278.01	112
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.89	-17.39	-6.55	3.82	12.76	28.64	47.04	55.61	112
Net Loans and Leases/Total Deposits	78.80	46.27	51.63	67.78	79.61	89.37	102.01	111.87	112
Net Loans and Leases/Core Deposits	99.05	57.70	64.71	78.51	93.02	112.16	148.65	191.36	112
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.27	-0.23	-0.01	0.00	0.42	2.16	4.57	5.89	66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.24	-0.76	0.21	1.34	3.75	6.53	9.35	13.30	94
Struct Notes Appr(Depr)/T1 Cap	-0.17	-2.89	-1.53	-0.14	-0.00	0.01	0.04	0.08	46
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.94	0.00	0.00	0.00	2.62	20.06	41.83	54.05	112
Available-For-Sale Securities	90.05	44.39	56.96	79.84	96.40	100.00	100.00	100.00	112
U. S. Treasury Securities	0.64	0.00	0.00	0.00	0.00	0.09	4.14	10.36	112
U. S. Agency Securities (excl MBS)	14.09	0.00	0.00	0.88	7.30	26.63	45.56	54.66	112
Municipal Securities	11.99	0.00	0.00	0.90	9.81	22.77	32.10	35.24	112
Mortgage-Backed Securities	61.11	4.12	14.96	41.01	64.75	78.29	92.58	96.16	112
Asset-Backed Securities	0.32	0.00	0.00	0.00	0.00	0.21	1.71	4.31	112
Other Debt Securities	2.49	0.00	0.00	0.00	0.83	4.21	9.23	18.30	112
Mutual Funds and Equity Securities	0.47	0.00	0.00	0.00	0.11	0.62	2.12	3.67	112
Debt Securities 1 Year or Less	11.40	0.46	0.87	2.52	6.95	16.11	33.04	51.51	112
Debt Securities 1 To 5 Years	23.16	0.68	2.54	6.25	19.57	36.61	57.59	66.44	112
Debt Securities Over 5 Years	61.23	8.51	15.93	37.16	66.96	84.96	92.74	95.68	112
Pledged Securities	50.87	2.64	8.36	35.73	49.97	70.48	84.08	92.82	112
Structured Notes, Fair Value	1.62	0.00	0.00	0.00	0.00	2.42	9.21	14.51	112

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.34	0.00	0.00	0.11	0.26	0.50	0.89	1.41	112
Provision for Ln&Ls Losses/Avg Lns&Ls	0.57	0.00	0.00	0.17	0.43	0.95	1.60	2.13	111
Provision for Ln&Ls Losses/Net Losses	103.38	-92.02	0.00	52.28	92.58	129.07	225.84	421.24	110
Ln&Ls Allowance/Total Loans & Leases	1.89	0.57	0.94	1.38	1.82	2.50	2.94	3.63	111
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.52	0.67	1.08	1.81	3.36	7.30	16.82	30.08	106
ALLL/Nonaccrual Assets	104.77	21.25	33.56	59.10	91.95	149.24	202.06	259.90	111
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.99	7.70	19.14	45.21	74.52	119.33	171.28	226.94	111
Gross Ln&Ls Losses/Avg Loans & Leases	0.83	0.02	0.08	0.27	0.65	1.32	2.17	2.44	111
Recoveries/Avg Loans and Leases	0.10	0.00	0.01	0.03	0.08	0.16	0.27	0.33	111
Net Losses/Avg Loans and Leases	0.69	0.00	0.05	0.18	0.54	1.08	1.87	2.27	111
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Recoveries/Prior Year-End Losses	3.55	0.43	0.68	1.45	2.52	4.76	9.30	11.29	92
Earnings Coverage of Net Losses (X)	9.95	-1.21	0.95	1.85	4.23	12.75	31.56	65.39	110
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.65	-0.00	0.00	0.14	0.50	0.91	1.80	2.70	111
RE Loans Secured By 1-4 Family	0.51	0.00	0.00	0.10	0.36	0.85	1.43	2.29	111
Revolving	0.47	-0.00	0.00	0.00	0.27	0.80	1.55	2.50	104
Closed-End	0.49	-0.00	0.00	0.04	0.33	0.73	1.36	2.37	110
Commercial Real Estate Loans	0.77	-0.03	-0.00	0.05	0.52	1.40	2.07	3.10	111
Construction and Land Dev	2.25	-0.31	-0.03	0.00	0.84	3.86	8.39	11.31	108
Multi family	0.49	-0.11	-0.00	0.00	0.00	0.28	3.04	6.20	107
Nonfarm Nonresidential	0.50	-0.02	-0.00	0.00	0.31	0.85	1.74	2.17	111
RE Loans Secured by Farmland	0.00	-0.66	-0.13	0.00	0.00	0.00	0.06	0.34	87
Commercial and Industrial Loans	0.66	-0.26	-0.10	0.00	0.36	1.04	2.47	3.22	109
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Loans to Individuals	1.23	0.04	0.12	0.37	0.88	1.63	3.23	6.45	93
Credit Card Loans	3.19	0.00	0.00	0.48	2.20	4.75	9.76	14.61	43
Agricultural Loans	0.03	-0.42	-0.09	0.00	0.00	0.00	0.15	0.99	74
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.51	-0.20	-0.04	0.00	0.00	0.29	2.20	8.62	105

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.79	0.14	0.22	0.36	0.60	0.95	2.19	2.63	111
90+ Days PD Loans and Leases	0.52	0.00	0.00	0.00	0.03	0.34	3.22	7.54	111
Nonaccrual Loans and Leases	2.39	0.27	0.62	1.11	1.94	3.08	5.77	7.72	111
90+ Days PD and Nonaccrual Loans and Leases	3.33	0.61	0.80	1.38	2.36	4.60	8.08	15.20	111
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.03	0.09	0.16	111
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	111
Nonaccrual Restructured	0.51	0.00	0.00	0.13	0.47	0.79	1.46	1.98	111
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.79	0.14	0.22	0.36	0.60	0.95	2.19	2.63	111
90+ Days Past Due Assets	0.52	0.00	0.00	0.00	0.03	0.34	3.22	7.54	111
Nonaccrual Assets	2.40	0.27	0.68	1.11	1.95	3.08	5.77	7.72	111
30+ Days PD & Nonaccrual Assets	4.21	0.86	1.16	1.88	3.10	5.69	10.86	18.41	111
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.91	0.23	0.43	0.82	1.50	2.79	4.75	5.97	112
90+ PD & Nonaccrual Assets + OREO	2.61	0.30	0.56	1.05	2.02	3.53	6.20	8.24	112
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.61	0.37	0.59	1.30	2.13	3.53	5.66	8.78	112
Allowance for Loan & Lease Losses	246.16	64.14	80.22	132.36	208.84	327.37	546.36	755.82	111
Equity Cap + ALLL	21.43	2.68	5.24	10.31	16.60	29.48	44.93	64.97	112
Tier 1 Cap + ALLL	24.34	5.54	7.17	13.20	24.73	43.38	238.07	307.04	111
Loans & Leases + RE Acquired	4.38	0.73	1.22	2.15	3.50	5.77	9.98	13.82	111

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	0.81	0.08	0.22	0.36	0.57	0.99	2.28	2.95	111
	- 90+ Days Past Due	0.62	0.00	0.00	0.00	0.03	0.36	3.26	9.06	111
	- Nonaccrual	2.82	0.32	0.84	1.24	2.23	3.85	7.42	9.57	111
Coml & Indl	- 30-89 Days PD	0.51	0.00	0.01	0.11	0.33	0.68	1.48	1.97	109
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.07	0.91	2.13	109
	- Nonaccrual	1.68	0.08	0.17	0.45	1.35	2.52	4.19	6.00	109
Individuals	- 30-89 Days PD	1.19	0.02	0.16	0.44	0.84	1.59	3.75	4.96	109
	- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.01	0.20	0.86	1.37	109
	- Nonaccrual	0.39	0.00	0.00	0.04	0.21	0.59	1.30	3.12	109
Dep Inst Lns	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.00	0.00	0.28	16
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Agri cul tural	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.18	0.75	3.47	74
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.83	74
	- Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.55	1.97	3.78	74
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.17	0.81	1.15	105
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.43	105
	- Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.47	1.54	4.76	105
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.10	0.02	0.22	0.45	0.83	1.46	2.93	3.77	111
	- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.02	0.39	2.04	4.95	111
	- Nonaccrual	2.19	0.32	0.48	0.90	1.64	2.82	5.23	9.08	111
Revol vi ng	- 30-89 Days PD	0.58	0.00	0.00	0.15	0.46	0.82	1.54	3.14	104
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.17	0.57	1.28	104
	- Nonaccrual	1.00	0.00	0.00	0.27	0.70	1.72	2.86	5.55	104
Closed-End	- 30-89 Days PD	1.19	0.06	0.20	0.43	0.94	1.59	3.21	3.79	110
	- 90+ Days Past Due	0.53	0.00	0.00	0.00	0.02	0.44	2.76	6.27	110
	- Nonaccrual	2.36	0.27	0.46	0.94	1.88	3.11	5.67	8.43	110
	- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.01	0.05	0.12	0.24	0.36	110
	- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.01	0.22	0.41	110
	- Jr Lien Nonaccrual	0.16	0.00	0.00	0.02	0.10	0.25	0.59	0.77	110
Commercial RE	- 30-89 Days PD	0.66	0.00	0.04	0.18	0.46	0.89	1.78	3.09	111
	- 90+ Days Past Due	0.52	0.00	0.00	0.00	0.00	0.27	3.50	8.96	111
	- Nonaccrual	3.25	0.05	0.43	1.47	2.68	4.65	7.14	11.48	111
Const & Dev	- 30-89 Days PD	0.76	0.00	0.00	0.08	0.53	1.36	2.39	3.23	108
	- 90+ Days Past Due	1.56	0.00	0.00	0.00	0.00	0.26	8.36	28.54	108
	- Nonaccrual	9.14	0.00	0.07	2.47	6.72	13.89	25.13	31.70	108
Mul ti fami ly	- 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.37	1.95	2.98	107
	- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.00	0.00	2.33	7.49	107
	- Nonaccrual	1.58	0.00	0.00	0.00	0.51	2.43	6.56	10.98	107
Nonfarm Nres-	- 30-89 Days PD	0.63	0.00	0.00	0.11	0.36	0.97	1.88	2.54	111
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.00	0.19	1.77	6.00	111
	- Nonaccrual	2.33	0.02	0.28	0.96	1.92	3.46	5.47	7.55	111
Farmland	- 30-89 Days PD	0.42	0.00	0.00	0.00	0.00	0.61	1.81	3.71	87
	- 90+ Days Past Due	0.79	0.00	0.00	0.00	0.00	0.02	3.88	18.83	87
	- Nonaccrual	1.82	0.00	0.00	0.00	0.59	2.37	7.61	13.83	87
Credi t Card	- 30-89 Days PD	1.27	0.00	0.00	0.27	1.13	2.06	3.33	4.35	43
	- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.14	0.77	1.16	1.50	43
	- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.00	1.44	3.74	43

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.14	0.00	0.00	8.32	9.38	10.67	12.68	13.86	112
Tier 1 RBC Ratio	15.36	0.00	0.00	11.41	13.98	16.42	19.65	23.78	112
Total Risk-Based Capital Ratio	16.84	0.00	0.00	12.73	15.46	17.96	20.55	25.00	112
Tangible Tier 1 Leverage Ratio	10.06	-2.73	-0.36	8.30	9.37	10.67	12.67	13.56	112
Tangible Common Eq Cap/Tan Assets	8.69	4.67	6.06	7.27	8.61	10.33	12.60	15.42	112
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.17	1.01	2.80	8.52	11.52	16.94	20.20	23.57	112
Standby Letters of Credit	0.64	0.00	0.03	0.23	0.49	0.93	1.52	1.96	112
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.20	112
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.63	0.00	0.00	0.24	1.60	7.46	13.94	31.59	112
Interest Rate Contracts	4.00	0.00	0.00	0.21	1.48	7.37	13.36	26.92	112
Interest Rate Futures & Forward Contr	0.47	0.00	0.00	0.00	0.00	0.72	1.88	3.93	112
Written Options Contr (Int Rate)	0.43	0.00	0.00	0.00	0.06	0.83	1.95	2.36	112
Purchased Options Contr (Int Rate)	0.12	0.00	0.00	0.00	0.00	0.00	0.93	1.68	112
Interest Rate Swaps	2.40	0.00	0.00	0.00	0.31	3.48	10.47	20.75	112
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	112
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	112
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	112
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	112
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.21	3.29	7.83	14.08	19.70	25.69	32.80	36.45	111

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.39	36.47	94.75	100.00	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.13	0.00	0.00	0.00	0.00	0.00	0.03	3.99	91
Equity, Comm, & Other Contracts	0.23	0.00	0.00	0.00	0.00	0.00	0.00	8.50	91
Futures and Forwards	20.98	0.00	0.00	0.00	7.75	46.84	67.42	89.99	91
Written Options	18.14	0.00	0.00	0.00	10.11	38.24	73.53	100.00	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	91
Over-The-Counter	17.81	0.00	0.00	0.00	9.76	37.00	58.88	100.00	91
Purchased Options	2.36	0.00	0.00	0.00	0.00	1.24	13.83	28.19	91
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Over-The-Counter	2.25	0.00	0.00	0.00	0.00	0.50	13.83	28.19	91
Swaps	45.07	0.00	0.00	0.00	37.33	89.81	100.00	100.00	91
Held for Trading	11.44	0.00	0.00	0.00	0.00	7.57	98.13	100.00	91
Interest Rate Contracts	11.47	0.00	0.00	0.00	0.00	1.38	94.05	100.00	91
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.44	91
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Non-Traded	88.55	0.00	0.98	87.50	100.00	100.00	100.00	100.00	91
Interest Rate Contracts	77.44	0.00	0.09	58.75	100.00	100.00	100.00	100.00	91
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	91
Equity, Comm, & Other Contracts	0.17	0.00	0.00	0.00	0.00	0.00	0.00	6.79	91
Deriv Contr (Excl Fut & FX LE 14 Days)	76.55	0.00	0.00	29.05	68.46	97.55	100.00	100.00	91
One Year or Less	25.82	0.00	0.00	0.00	11.85	46.84	66.62	99.40	91
Over 1 Year to 5 Years	18.57	0.00	0.00	0.00	0.05	33.63	51.16	63.17	91
Over 5 Years	15.25	0.00	0.00	0.00	0.00	29.87	52.96	66.82	91
Gross Negative Fair Value (Abs Val)	1.85	0.00	0.00	0.22	1.16	3.58	5.01	5.68	91
Gross Positive Fair Value	1.53	0.00	0.00	0.23	1.06	2.79	4.28	5.73	91
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.09	94
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.06	94
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	94
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	94
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.02	0.03	0.05	94
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.11	0.00	0.00	0.00	0.00	0.26	0.49	0.74	94

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	112
Ins Under Assets(P/C)/Tot Ins Und Ast	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Ins Under Assets(L/H)/Tot Ins Und Ast	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Ins Activities Revenue/Adj Oper Inc	0.75	0.00	0.00	0.00	0.07	1.15	3.63	6.52	112
Premium Inc/Ins Activities Revenue	0.18	0.00	0.00	0.00	0.00	0.00	0.00	4.60	78
Credit Rel Prem Inc/Tot Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Ins Net Inc (P/C)/Equity (P/C)	1.90	0.91	0.91	0.91	0.96	1.71	2.95	3.37	3
Ins Net Inc (L/H)/Equity (L/H)	0.72	-0.45	-0.45	-0.45	-0.45	0.72	1.43	1.67	2
Insur Ben, Losses, Exp/Insur Premiums	48.43	0.00	0.00	7.14	27.42	61.99	94.67	118.61	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	6.73	0.00	0.00	0.00	0.00	5.04	14.13	17.16	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
CSV Life Insurance/Tier 1 Cap + ALLL	8.82	0.00	0.00	1.31	11.10	19.11	109.63	249.76	111
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.80	35
Cost: Interest-Bearing Deposits	0.34	0.18	0.18	0.20	0.30	0.37	0.45	0.48	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	1.17	0.04	0.04	0.04	0.04	1.17	1.85	2.08	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
GROWTH RATES:									
Net Loans and Leases	221.07	-100.00	-100.00	-52.55	-0.58	14.81	1381.32	2599.01	29
Total Selected Assets	199.83	-100.00	-100.00	-16.53	0.00	50.96	1298.08	1778.84	34
Deposits	-19.41	-100.00	-100.00	-100.00	-13.72	14.71	37.30	44.14	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.32	0.00	0.00	35.59	88.29	108.12	156.65	185.92	65
Dividends Paid/Net Income	28.18	0.00	0.00	0.00	27.87	48.78	74.45	93.31	107
Net Income - Dividends/Avg Equity	5.87	-3.21	0.16	3.12	5.29	8.03	12.55	17.33	112
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	87.18	0.00	0.00	0.00	100.00	144.89	246.48	318.32	81
Dividends From Nonbank Subs	1.42	0.00	0.00	0.00	0.03	0.95	6.33	22.59	81
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Dividends From All Subsidiaries	99.78	0.00	0.00	1.77	102.37	161.79	280.17	374.19	81
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.04	0.00	0.00	0.00	24.47	59.43	89.31	146.49	96
Interest Income From Bank Subs	0.21	0.00	0.00	0.00	0.00	0.16	1.28	2.27	96
Mgt & Service Fees From Bank Subs	1.64	0.00	0.00	0.00	0.00	0.00	10.42	27.77	96
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	96
Operating Income From Bank Subs	36.11	0.00	0.00	0.09	28.88	67.06	100.80	184.02	96
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	43.38	0.00	0.00	0.00	14.35	100.00	100.00	270.84	64
Interest Income From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.00	0.25	22.20	64
Mgt & Serv Fees From Nonbank Subs	1.76	0.00	0.00	0.00	0.00	0.00	8.00	38.15	64
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating Inc From Nonbank Subs	54.01	0.00	0.00	0.00	27.47	100.00	114.37	339.30	64
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	33.85	0.00	0.00	0.00	0.00	32.53	79.17	136.75	10
Interest Inc From Subsidiary BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.02	0.26	10
Mgt & Serv Fees From Sub BHCs	2.77	0.00	0.00	0.00	0.00	1.67	3.59	12.19	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	36.68	0.00	0.00	0.00	0.00	36.19	99.97	147.15	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	43.57	0.00	0.00	0.00	39.16	97.47	99.75	99.87	102
Interest Income From Bank Subs	5.53	0.00	0.00	0.00	0.00	0.48	38.33	99.63	102
Mgt & Serv Fees From Bank Subs	4.23	0.00	0.00	0.00	0.00	0.00	26.00	70.90	102
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	102
Operating Income From Bank Subs	66.40	0.00	0.00	0.72	94.47	99.51	100.00	100.00	102
Dividends From Nonbank Subs	2.92	0.00	0.00	0.00	0.00	0.82	20.88	46.11	102
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.26	102
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.70	102
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Operating Inc From Nonbank Subs	10.38	0.00	0.00	0.00	0.05	3.08	42.49	100.00	102
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Operating Income From Sub BHCs	0.15	0.00	0.00	0.00	0.00	0.00	0.00	13.90	102
Loans and Adv From Subs/ST Debt	3105.98	0.00	0.00	3.97	380.13	2980.10	9502.82	11222.7	11
Loans and Adv From Subs/Total Debt	491.71	0.00	0.00	1.12	112.76	280.38	711.68	3361.46	37

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1107205	3,181,070	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1103177	3,160,972	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1082067	3,046,502	AMERIS BANCORP	MOULTRIE, GA	
3446412	8,419,275	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,740,104	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,104,047	BANCORP, INC., THE	WILMINGTON, DE	
1245620	5,641,950	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,837,382	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,160,764	BANNER CORPORATION	WALLA WALLA, WA	
2961879	5,169,315	BBCN BANCORP, INC.	LOS ANGELES, CA	
2947435	5,177,362	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
3818804	9,656,871	BEAL FINANCIAL CORPORATION	PLANO, TX	New Y-9C/BHCPR reporter
3846638	4,598,081	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	New Y-9C/BHCPR reporter
2333663	4,035,409	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	New Y-9C/BHCPR reporter
3944628	3,443,579	BOND STREET HOLDINGS INC	WESTON, FL	
1020180	8,106,080	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	4,877,124	BROOKLINE BANCORP, INC.	BROOKLINE, MA	
1201671	3,114,900	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	3,778,656	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,458,635	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	Name change from NORTH AMERICAN FINANCIAL HOLDINGS, INC
4226910	9,573,144	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	New Y-9C/BHCPR reporter
1022764	4,158,288	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,451,519	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,579,118	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
3762457	4,211,435	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,558,847	COLUMBIA BANK MHC	FAIR LAWN, NJ	New Y-9C/BHCPR reporter
2078816	4,815,432	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	6,912,458	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,674,013	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,506,083	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,018,858	DIME COMMUNITY BANCSHARES, INC	NEW YORK, NY	New Y-9C/BHCPR reporter
2894230	9,649,481	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,092,501	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
1427239	7,904,766	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,245,192	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1250101	5,653,193	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	New Y-9C/BHCPR reporter
1076431	3,337,445	FIRST BANCORP	TROY, NC	
1118797	6,664,445	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,536,990	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,283,446	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,968,644	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,416,568	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	4,227,250	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1890507	3,145,094	FIRST FINANCIAL HOLDINGS INC.	CHARLESTON, SC	New Y-9C/BHCPR reporter
1123670	7,390,979	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	4,237,153	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,988,002	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,550,568	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	4,231,878	FIRST SECURITY BANCORP	SEARCY, AR	
2393274	4,357,957	FLUSHING FINANCIAL CORPORATION	FLUSHING, NY	New Y-9C/BHCPR reporter
2003975	7,241,845	GLACIER BANCORP, INC.	KALISPELL, MT	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
2339133	3,860,246	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3842957	9,632,952	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	New Y-9C/BHCPR reporter
1206546	4,312,851	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	4,147,952	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	4,985,739	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,111,683	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,049,496	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3814208	3,790,074	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	New Y-9C/BHCPR reporter
1090987	9,671,600	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,826,673	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,088,181	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,918,267	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	New Y-9C/BHCPR reporter
3719965	8,606,078	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	6,081,724	NATIONAL BANK HOLDINGS CORPORA	BOSTON, MA	Name change from NBH HOLDINGS CORP.
1117026	8,524,035	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,784,973	NBT BANCORP INC.	NORWICH, NY	
4122722	8,117,490	NORTHWEST BANCSHARES INC	WARREN, PA	New Y-9C/BHCPR reporter
1136661	3,249,970	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,581,174	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6,461,355	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5,845,574	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,448,697	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,776,851	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	6,582,383	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,789,582	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	5,787,557	PLAINSCAPITAL CORPORATION	DALLAS, TX	
3133637	7,121,062	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
3083291	3,211,209	PROVIDENT NEW YORK BANCORP, IN	MONTEBELLO, NY	New Y-9C/BHCPR reporter
1098844	4,176,490	RENASANT CORPORATION	TUPELO, MS	
1097025	3,344,834	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,330,975	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,274,609	SALEM FIVE BANCORP	SALEM, MA	Moved from Peer 3
1248304	3,668,273	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,224,041	SANTANDER BANCORP	GUAYNABO, PR	
1133437	4,046,552	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,320,053	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	5,511,048	SNB NY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,217,444	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3152245	9,528,026	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,113,269	SUN BANCORP, INC	VINELAND, NJ	
3823031	3,507,116	SWS GROUP, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
3045084	4,076,884	T. ROWE PRICE GROUP, INC.	BALTIMORE, MD	New Y-9C/BHCPR reporter
2495039	4,695,067	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	8,560,309	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,546,694	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,379,344	TRUSTCO BANK CORP NY	GLENVILLE, NY	New Y-9C/BHCPR reporter
1079562	9,931,593	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,947,799	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,529,469	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,173,693	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,266,611	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
4191465	3,040,707	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,207,125	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,029,502	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,400,613	WEDBUSH, INC.	LOS ANGELES, CA	New Y-9C/BHCPR reporter
1070448	5,603,736	WESBANCO, INC.	WHEELING, WV	
1025541	5,052,996	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,925,292	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,740,211	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,327,154	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	New Y-9C/BHCPR reporter
1199602	4,385,897	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 112 bank holding companies.