

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
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Number of BHCs in Peer Group	297	297	293	275	265
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.37	3.22	3.32	3.48	3.68
+ Non-interest Income	0.92	0.93	0.90	0.96	0.95
- Overhead Expense	2.99	3.19	3.05	2.88	2.84
- Provision for Losses	0.96	1.32	0.83	0.27	0.16
+ Securities Gains (Losses)	0.06	0.03	-0.05	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	0.44	-0.19	0.33	1.32	1.66
Net Operating Income	0.22	-0.32	0.13	0.89	1.10
Net Income	0.22	-0.32	0.13	0.89	1.10
Net Income (Sub S Adjusted)	0.59	0.34	0.31	1.02	1.25

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.03	5.35	6.25	7.26	7.07
Interest Expense	1.33	1.84	2.64	3.49	3.08
Net Interest Income (TE)	3.70	3.50	3.60	3.78	3.99

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.29	1.36	0.70	0.24	0.13
Earnings Coverage of Net Losses (X)	3.87	2.93	5.20	16.09	34.76
Ln&Ls Allowance/Total Loans & Leases	2.07	1.94	1.52	1.20	1.16
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.71	4.39	2.74	1.15	0.57
30-89 Days Past Due Loans and Leases	1.06	1.26	1.28	0.93	0.62

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	20.55	25.58	33.07	28.15	26.53
Net ST Noncore Funding Dependence	9.76	14.77	21.74	19.27	17.83
Net Loans and Leases/Total Assets	64.98	68.29	72.62	72.02	71.08

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.97	8.58	8.54	8.86	8.95
Equity Capital/Total Assets	8.81	8.34	8.15	8.65	8.62
Equity Capital+Minority Int/Total Assets	8.85	8.37	8.19	8.70	8.68
Net Loans&Ls/Equity Capital (X)	7.71	8.85	9.39	8.69	8.64
Cash Dividends/Net Income	31.63	41.70	54.28	32.24	27.18
Cash Dividends/Net Income (Sub S Adjusted)	9.34	11.78	11.06	27.39	25.51
Retained Earnings/Avg Equity Cap	-0.71	-7.84	-1.76	6.42	9.02

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.25	0.73	1.14	0.65	0.58
Long-Term Debt/Equity Capital	1.54	1.53	1.36	1.45	1.17
Equity Investment in Subs/Equity Cap	113.70	116.03	117.23	117.36	116.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	87.45	91.50	99.49	121.11	110.20

PERCENT OF AVERAGE ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.60	4.93	5.77	6.70	6.52
Less: Interest Expense	1.21	1.70	2.44	3.22	2.84
Equals: Net Interest Income (TE)	3.37	3.22	3.32	3.48	3.68
Plus: Non-Interest Income	0.92	0.93	0.90	0.96	0.95
Equals: Adj Operating Income (TE)	4.33	4.20	4.27	4.50	4.69
Less: Overhead Expense	2.99	3.19	3.05	2.88	2.84
Less: Provision for Loan and Lease Losses	0.96	1.32	0.83	0.27	0.16
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.03	-0.05	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.44	-0.19	0.33	1.32	1.66
Less: Applicable Income Taxes (TE)	0.24	0.09	0.18	0.40	0.52
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.22	-0.32	0.13	0.89	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.22	-0.32	0.13	0.89	1.10
Memo: Net Income (Last Four Qtrs)	0.22	-0.33	0.12	0.88	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.66	92.48	92.63	92.62	92.67
Avg Int-Bearing Funds / Avg Assets	79.12	80.33	81.07	80.16	79.16
Int Income (TE) / Avg Earning Assets	5.03	5.35	6.25	7.26	7.07
Int Expense / Avg Earning Assets	1.33	1.84	2.64	3.49	3.08
Net Int Inc (TE) / Avg Earn Assets	3.70	3.50	3.60	3.78	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	5.77	5.79	6.58	7.81	7.69
Interest-Bearing Bank Balances	0.34	0.49	2.67	5.32	5.04
Fed Funds Sold & Reverse Repos	0.20	0.21	2.06	5.04	4.88
Trading Assets	1.20	2.04	3.49	4.17	2.04
Total Earning Assets	4.94	5.27	6.16	7.17	6.98
Investment Securities (TE)	3.66	4.55	5.10	5.14	4.77
U. S. Treasury & Agency Sec (excl MBS)	2.39	3.29	5.07	4.83	4.19
Mortgage-Backed Securities	3.71	4.62	4.85	4.80	4.56
All Other Securities	5.38	5.88	6.55	7.00	6.86
Interest-Bearing Deposits	1.27	1.87	2.81	3.78	3.30
Time Deposits of \$100K or More	1.85	2.71	3.90	4.82	4.36
Time Deposits < \$100K	2.08	2.88	3.88	4.79	4.16
Other Domestic Deposits	0.66	0.90	1.58	2.69	2.29
Foreign Deposits	0.94	1.04	2.47	2.43	2.73
Fed Funds Purchased and Repos	0.85	1.08	2.31	4.26	4.19
Other Borrowed Funds & Trading Liab	3.27	3.29	3.67	4.75	4.60
All Interest-Bearing Funds	1.53	2.11	3.01	4.04	3.59

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	67	66	65	64	62
Avg Assets per Employee (\$000)	4,671	4,716	4,467	4,163	4,035
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.71	1.55	1.97	1.93	1.92
Overhead Exp / NII + Non-Int Income	71.35	78.27	72.07	65.94	62.46
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	3.19	3.05	2.88	2.84
Personnel Expense	1.48	1.47	1.53	1.60	1.59
Net Occupancy Expense	0.39	0.40	0.42	0.41	0.41
Other Operating Expenses	1.11	1.26	1.03	0.85	0.82
Overhead Less Non-Interest Income	2.04	2.17	2.03	1.89	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.10	76.92	70.90	64.75	61.29
Personnel Expense	34.62	35.49	36.28	35.75	34.28
Net Occupancy Expense	9.10	9.69	9.83	9.21	8.73
Other Operating Expenses	26.22	31.13	23.87	19.06	17.84
Total Non-Interest Income	20.38	21.33	20.44	20.86	20.11
Fiduciary Activities Income	1.39	1.41	1.46	1.47	1.35
Serv Charges on Deposit Accts - Domestic	7.04	7.47	7.85	7.53	7.41
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.61	0.54	0.65	0.66	0.56
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.30	0.27	0.19	0.22	0.22
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.56	0.58	0.61	0.66	0.60
Net Gain (Loss) - Sales Loans, OREO, Oth	0.06	0.98	0.76	1.44	1.51
Other Non-Interest Income	7.99	7.29	6.47	6.07	5.74
Overhead Less Non-Interest Income	49.13	55.38	49.98	42.88	40.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.76	14.02	16.16	24.31	27.80
Appl Inc Tax+TE/Pretax NOI+TE	29.86	31.03	31.33	31.51	32.55

PERCENT OF TOTAL ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	50.93	53.67	56.69	55.84	54.90
Commercial and Industrial Loans	9.05	9.43	10.28	10.12	9.90
Loans to Individuals	2.13	2.41	2.68	2.82	2.91
Loans to Depository Institutions	0.00	0.01	0.00	0.00	0.00
Agricultural Loans	0.70	0.69	0.69	0.64	0.65
Other Loans and Leases	1.07	1.11	1.09	1.14	1.01
Net Loans and Leases	64.98	68.29	72.62	72.02	71.08
Debt Securities Over 1 Year	17.47	15.19	13.66	13.51	14.00
Mutual Funds and Equity Securities	0.08	0.07	0.11	0.18	0.17
Subtotal	83.41	84.29	86.96	86.49	85.85
Interest-Bearing Bank Balances	4.67	3.79	0.86	0.23	0.31
Federal Funds Sold & Reverse Repos	0.27	0.34	0.49	0.81	1.27
Debt Securities 1 Year or Less	1.54	1.48	1.74	2.54	2.70
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.96	90.73	91.05	90.92	91.02
Non-Int Cash and Due From Dep Inst	1.39	1.69	2.01	2.28	2.55
Other Real Estate Owned	0.88	0.75	0.43	0.15	0.06
All Other Assets	7.54	7.46	6.78	6.68	6.31

## MEMORANDA:

Short-Term Investments	7.15	6.13	3.71	4.01	4.85
U.S. Treasury Securities	0.22	0.08	0.04	0.08	0.13
U.S. Agency Securities (excl MBS)	3.84	3.28	2.83	4.66	5.59
Municipal Securities	3.23	2.89	2.34	2.43	2.85
Mortgage-Backed Securities	9.91	8.96	8.51	7.18	6.44
Asset-Backed Securities	0.04	0.04	0.01	0.02	0.01
Other Debt Securities	0.29	0.21	0.29	0.41	0.41
RE Loans Secured by 1-4 Family	15.92	16.17	15.89	15.25	15.09
Revolving	3.24	3.15	2.94	2.64	2.77
Closed-End, Sec by First Liens	11.31	11.40	11.18	10.76	10.65
Closed-End, Sec by Junior Liens	1.02	1.16	1.29	1.32	1.21
Commercial Real Estate Loans	31.90	34.51	37.59	37.65	36.97
Construction and Land Dev	6.24	8.83	12.37	13.94	13.01
Multifamily	2.25	2.16	2.04	1.77	1.88
Nonfarm Nonresidential	22.53	22.60	21.77	20.24	20.13
RE Loans Secured by Farmland	1.29	1.22	1.18	1.09	1.02
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.33	77.43	77.19	77.04	77.10
RE Loans Secured by 1-4 Family	24.46	23.60	22.03	21.61	21.67
Revolving	4.94	4.57	4.03	3.69	3.93
Closed-End	19.14	18.63	17.61	17.57	17.33
Commercial Real Estate Loans	48.28	49.57	50.84	51.49	51.60
Construction and Land Dev	9.42	12.54	16.59	18.93	18.05
Multifamily	3.36	3.07	2.73	2.42	2.60
Nonfarm Nonresidential	34.16	32.56	29.63	28.14	28.45
RE Loans Secured by Farmland	2.02	1.80	1.63	1.52	1.45
Loans to Depository Institutions	0.01	0.01	0.00	0.00	0.00
Commercial and Industrial Loans	13.73	13.68	14.02	14.10	14.03
Loans to Individuals	3.37	3.56	3.77	3.98	4.17
Credit Card Loans	0.05	0.05	0.05	0.06	0.06
Agricultural Loans	1.12	1.04	0.95	0.88	0.93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.67	1.64	1.55	1.62	1.47

PERCENT OF TOTAL ASSETS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	7.15	6.13	3.71	4.01	4.85
Liquid Assets	22.04	19.33	15.88	16.05	17.59
Investment Securities	19.81	17.29	16.04	16.92	17.44
Net Loans and Leases	64.98	68.29	72.62	72.02	71.08
Net Lns, Ls & Stdby Ltrs of Credit	65.67	69.04	73.46	72.93	72.08
Core Deposits	63.93	60.93	56.16	59.35	60.14
Noncore Funding	24.76	28.15	32.92	28.84	28.07
Time Deposits of \$100K or More	14.56	15.11	14.43	14.41	16.69
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.87	2.15	2.69	3.26	2.63
Net Fed Funds Purchased (Sold)	1.64	1.90	2.27	2.51	1.50
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.03	1.81	3.19	2.81	2.48
Earning Assets Repr in 1 Year	33.16	34.30	38.23	41.90	42.68
Int-Bearing Liab Repr in 1 Year	28.40	31.67	34.64	34.25	34.18
Long-Term Debt Repr in 1 Year	0.30	0.44	0.51	0.53	0.54
Net Assets Repriceable in 1 Year	4.26	1.90	2.59	6.28	7.02
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.55	25.58	33.07	28.15	26.53
Net ST Noncore Funding Dependence	9.76	14.77	21.74	19.27	17.83
Short-Term Inv/ST Noncore Funding	50.77	35.64	18.63	23.41	27.95
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.91	1.07	-8.01	-5.15	-2.79
Net Loans and Leases/Total Deposits	79.94	85.71	94.78	94.81	91.17
Net Loans and Leases/Core Deposits	103.57	114.42	134.12	123.98	120.86
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.22	0.32	0.03	0.10	-0.26
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.81	1.57	-0.04	0.37	-1.31
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.05	0.04	0.01	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.61	5.19	6.42	7.39	9.05
Available-For-Sale Securities	94.39	94.81	93.58	92.61	90.95
U. S. Treasury Securities	1.46	0.67	0.29	0.58	0.81
U. S. Agency Securities (excl MBS)	20.91	20.70	20.34	29.52	35.54
Municipal Securities	17.36	17.88	14.94	15.10	16.85
Mortgage-Backed Securities	49.43	50.74	52.75	42.35	36.44
Asset-Backed Securities	0.18	0.24	0.08	0.11	0.05
Other Debt Securities	1.48	1.32	1.87	2.39	2.20
Mutual Funds and Equity Securities	0.44	0.47	0.75	1.16	1.02
Debt Securities 1 Year or Less	9.29	9.59	11.52	16.38	17.17
Debt Securities 1 To 5 Years	28.25	28.67	27.04	28.47	34.70
Debt Securities Over 5 Years	58.52	57.69	57.04	50.19	43.68
Pledged Securities	53.19	58.68	66.92	63.88	61.70
Structured Notes, Fair Value	3.70	2.74	0.72	1.32	1.60

## ANALYSIS RATIOS

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	0.96	1.32	0.83	0.27	0.16
Provision for Ln&Ls Losses/Avg Lns&Ls	1.42	1.84	1.12	0.37	0.21
Provision for Ln&Ls Losses/Net Losses	131.92	152.15	196.31	182.12	239.35
Ln&Ls Allowance/Total Loans & Leases	2.07	1.94	1.52	1.20	1.16
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.76	2.51	4.40	10.13	20.67
ALL/Nonaccrual Assets	92.84	87.88	113.29	251.70	523.89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.86	79.70	99.12	202.87	393.96
Gross Ln&Ls Losses/Avg Loans & Leases	1.40	1.43	0.76	0.29	0.19
Recoveries/Avg Loans and Leases	0.10	0.07	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	1.29	1.36	0.70	0.24	0.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.18	14.92	25.51	35.09	36.59
Earnings Coverage of Net Losses (X)	3.87	2.93	5.20	16.09	34.76

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.29	1.27	0.56	0.13	0.04
RE Loans Secured By 1-4 Family	0.81	0.81	0.32	0.12	0.07
Revolving	0.59	0.55	0.28	0.09	0.03
Closed-End	0.89	0.86	0.31	0.11	0.07
Commercial Real Estate Loans	1.57	1.52	0.62	0.13	0.03
Construction and Land Dev	4.34	3.81	1.42	0.17	0.02
Multifamily	0.64	0.51	0.15	0.01	0.01
Nonfarm Nonresidential	0.67	0.46	0.15	0.06	0.03
RE Loans Secured by Farmland	0.22	0.15	0.03	0.00	0.00
Commercial and Industrial Loans	1.58	1.79	0.92	0.40	0.25
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.59	1.77	1.50	0.95	0.80
Credit Card Loans	2.65	3.12	2.49	1.28	1.70
Agricultural Loans	0.13	0.10	0.02	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	1.36	2.11	1.04	0.55	0.57

## PERCENT OF LOANS AND LEASES

12/31/2010

12/31/2009

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.06

1.26

1.28

0.93

0.62

90+ Days PD Loans and Leases

0.08

0.13

0.13

0.09

0.06

Nonaccrual Loans and Leases

3.41

3.33

2.22

0.95

0.48

90+ Days PD and Nonaccrual Loans and Leases

3.57

3.51

2.41

1.08

0.56

30-89 Days PD Restructured

0.03

0.02

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.46

0.25

0.04

0.00

0.00

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.06

1.26

1.28

0.93

0.62

90+ Days Past Due Assets

0.08

0.13

0.13

0.09

0.06

Nonaccrual Assets

3.42

3.34

2.22

0.96

0.48

30+ Days PD &amp; Nonaccrual Assets

4.73

4.84

3.77

2.06

1.21

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.37

2.46

1.80

0.80

0.40

90+ PD &amp; Nonaccrual Assets + OREO

3.30

3.25

2.26

0.98

0.49

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.90

3.63

2.20

0.88

0.42

Allowance for Loan &amp; Lease Losses

261.19

248.59

179.51

97.73

50.20

Equity Cap + ALLL

37.82

39.78

24.50

9.54

4.53

Tier 1 Cap + ALLL

38.39

38.70

23.91

9.48

4.45

Loans &amp; Leases + RE Acquired

5.75

5.12

2.94

1.19

0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.09	1.28	1.30	0.92	0.60
- 90+ Days Past Due	0.07	0.12	0.13	0.09	0.05
- Nonaccrual	3.89	3.80	2.48	1.04	0.45
Coml & Indl - 30-89 Days PD	0.73	0.92	0.94	0.75	0.49
- 90+ Days Past Due	0.05	0.07	0.07	0.06	0.06
- Nonaccrual	2.08	1.84	1.25	0.63	0.51
Individuals - 30-89 Days PD	1.22	1.36	1.46	1.17	1.12
- 90+ Days Past Due	0.05	0.07	0.08	0.08	0.05
- Nonaccrual	0.45	0.37	0.33	0.22	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	7.41	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.15	0.23	0.18	0.16	0.15
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.23	0.32	0.07	0.07	0.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.37	0.51	0.67	0.33	0.45
- 90+ Days Past Due	0.01	0.02	0.02	0.02	0.02
- Nonaccrual	0.41	0.30	0.14	0.05	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.33	1.39	1.37	1.12	0.77
- 90+ Days Past Due	0.09	0.11	0.10	0.10	0.06
- Nonaccrual	2.52	2.17	1.28	0.58	0.40
Revolving - 30-89 Days PD	0.52	0.60	0.49	0.51	0.38
- 90+ Days Past Due	0.02	0.02	0.03	0.04	0.02
- Nonaccrual	0.94	0.58	0.38	0.23	0.17
Closed-End - 30-89 Days PD	1.52	1.55	1.59	1.24	0.75
- 90+ Days Past Due	0.10	0.13	0.11	0.11	0.07
- Nonaccrual	3.00	2.68	1.51	0.64	0.43
- Jr Lien 30-89 Days PD	0.12	0.12	0.12	0.08	0.07
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.23	0.22	0.11	0.05	0.04
Commercial RE - 30-89 Days PD	0.95	1.18	1.26	0.85	0.52
- 90+ Days Past Due	0.05	0.11	0.12	0.07	0.04
- Nonaccrual	4.60	4.54	2.98	1.24	0.45
Const & Dev - 30-89 Days PD	1.08	1.53	1.75	1.12	0.41
- 90+ Days Past Due	0.06	0.11	0.13	0.06	0.03
- Nonaccrual	11.71	10.94	5.72	1.79	0.40
Multi family - 30-89 Days PD	0.45	0.70	0.48	0.25	0.23
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.00
- Nonaccrual	2.27	1.77	1.20	0.36	0.06
Nonfarm Nres- 30-89 Days PD	0.85	0.97	0.86	0.53	0.42
- 90+ Days Past Due	0.03	0.07	0.08	0.04	0.03
- Nonaccrual	2.82	2.37	1.23	0.57	0.40
Farmland - 30-89 Days PD	0.34	0.39	0.35	0.22	0.24
- 90+ Days Past Due	0.01	0.03	0.01	0.01	0.00
- Nonaccrual	1.94	1.54	0.44	0.16	0.18
Credit Card - 30-89 Days PD	0.93	1.13	1.33	0.98	0.82
- 90+ Days Past Due	0.23	0.37	0.34	0.31	0.26
- Nonaccrual	0.02	0.06	0.04	0.02	0.02



CAPITAL RATIOS	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.97	8.58	8.54	8.86	8.95
Tier 1 RBC Ratio	12.80	11.53	10.66	10.90	11.20
Total Risk-Based Capital Ratio	14.39	13.15	12.19	12.35	12.62
Tangible Tier 1 Leverage Ratio	8.91	8.51	8.49	8.79	8.91
Tangible Common Eq Cap/Tan Assets	7.10	6.64	6.61	7.18	7.19
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.54	12.10	14.30	17.54	18.12
Standby Letters of Credit	0.58	0.65	0.76	0.80	0.88
Commercial & Similar Letters of Credit	0.01	0.02	0.02	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.41	1.11	1.02	0.80	0.91
Interest Rate Contracts	1.38	1.08	0.97	0.77	0.88
Interest Rate Futures & Forward Contr	0.19	0.11	0.15	0.07	0.07
Written Options Contr (Int Rate)	0.19	0.13	0.19	0.09	0.08
Purchased Options Contr (Int Rate)	0.01	0.01	0.00	0.05	0.01
Interest Rate Swaps	0.44	0.38	0.30	0.23	0.24
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	17.80	17.55	20.29	25.60	27.14

PERCENT OF NOTIONAL AMOUNT	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	99.97	99.73	98.30	97.60	97.65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.01	1.67	0.85	0.95
Futures and Forwards	22.94	19.17	26.12	18.87	21.10
Written Options	26.32	30.71	29.80	27.63	19.90
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.32	30.39	21.85	27.63	19.72
Purchased Options	3.47	3.34	3.76	5.60	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.47	3.34	3.32	5.60	3.79
Swaps	36.30	35.76	35.85	32.85	35.89
Held for Trading	4.20	3.03	2.37	1.41	0.00
Interest Rate Contracts	4.76	3.62	2.37	1.41	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	95.80	96.97	97.63	98.59	100.00
Interest Rate Contracts	94.56	95.55	83.07	86.38	96.98
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.01	1.67	0.85	0.95
Deriv Contr (Excl Fut & FX LE 14 Days)	69.42	64.67	64.39	67.67	68.37
One Year or Less	33.43	20.75	30.04	30.50	25.51
Over 1 Year to 5 Years	14.12	15.26	21.73	26.77	26.08
Over 5 Years	9.94	11.12	8.02	5.80	6.55
Gross Negative Fair Value (Abs Val)	1.01	0.86	1.29	0.43	0.56
Gross Positive Fair Value	0.98	0.80	1.18	0.84	0.45
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.00	0.00

INSURANCE ACTIVITIES	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	44.70	26.81	35.94	42.47	26.76
Ins Under Assets(L/H)/Tot Ins Und Ast	55.30	73.19	64.06	57.53	73.24
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.56	0.58	0.61	0.66	0.60
Premium Inc/Ins Activities Revenue	0.01	0.16	0.02	0.07	0.16
Credit Rel Prem Inc/Tot Prem Inc	80.00	61.08	66.19	57.14	50.29
Other Prem Inc/Total Prem Inc	20.00	38.92	33.81	42.86	49.71
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)	35.22	19.14	15.50	23.71	23.45
Ins Net Inc (L/H)/Equity (L/H)	19.83	18.05	20.67	30.04	18.88
Insur Ben, Losses, Exp/Insur Premiums	27.98	182.53	168.57	2434.79	822.48
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.11	33.48	25.23	17.33	34.46
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.29	11.15	13.26	11.88	12.12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.09	9.98	10.17	10.20	9.99
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.94	1.04	2.47	2.43	2.73
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	0.45
Commercial and Industrial Loans	0.75	0.07	0.31	0.36	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-10.88	-47.32	-51.32	-22.53	-22.66
Total Selected Assets	-18.62	-28.05	-35.75	-15.11	-3.49
Deposits	-54.53	5.44	-19.36	36.83	32.03

PROFITABILITY:	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	1.30	-5.66	1.14	9.72	12.61
Bank Net Inc/Avg Eq Inv in Banks	2.65	-4.11	2.49	10.42	13.20
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.56	-0.11	3.08	6.02	5.46
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.13	3.11	4.68	7.59	9.50
Bank Net Income/Parent Net Income	115.27	107.52	124.17	112.59	108.18
Nonbank Net Income/Parent Net Income	0.72	1.56	1.60	1.14	0.96
Sub BHCs Net Inc/Parent Net Income	94.24	105.97	95.47	82.89	80.20
LEVERAGE:					
Total Liabilities/Equity	20.47	24.01	25.63	25.53	25.44
Total Debt/Equity Capital	2.41	3.35	3.33	2.83	2.54
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.19	20.37	21.80	21.82	21.69
Tot Debt+Lns Guaranteed for Affl/Equity	2.73	3.82	4.09	3.18	3.11
Total Debt/Eq Cap - Exc Over Fair Value	2.45	3.38	3.37	2.90	2.64
Long-Term Debt/Equity Capital	1.54	1.53	1.36	1.45	1.17
Short-Term Debt/Equity Capital	0.25	0.73	1.14	0.65	0.58
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.11	0.09	0.16	0.25	0.14
Long-Term Debt/Consolidated LT Debt	3.24	2.23	1.70	2.05	1.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.70	116.03	117.23	117.36	116.10
Total Investment in Subs/Equity	114.39	117.00	118.06	118.66	117.42
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.70	100.96	100.44	100.04	98.77
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.26	101.84	101.32	101.10	99.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.60	2.06	3.05	1.76	1.26
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.21	9.78	5.62	3.58	2.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	72.88	82.20	98.14	114.96	106.94
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	87.45	91.50	99.49	121.11	110.20
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.52	98.61	111.63	99.46	104.82
Pretax Oper Inc + Int Exp/Int Expense	3064.01	1558.35	3302.02	2576.21	2569.66
Div + Int From Subs/Int Exp + Div	100.46	145.85	171.53	201.83	181.35
Fees+Other Inc From Subs/Sal + Oth Exp	8.06	8.05	8.30	8.28	7.84
Net Inc/Curr Port of LT Debt+Pfd Div(X)	12.65	16.39	65.58	57.16	83.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.40	-0.17	-0.75	-0.20	0.45
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	18.20	13.10	5.18	0.66	0.00
Total	18.20	13.23	5.18	0.66	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	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.34	0.42	0.54	0.52	0.47
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	89.08	120.37	96.93	73.63	83.94
Dividends Paid/Net Income	31.64	41.68	54.22	32.35	27.15
Net Income - Dividends/Avg Equity	-0.72	-7.77	-1.81	6.42	9.07

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	75.90	102.80	133.86	155.63	143.90
Dividends From Nonbank Subs	0.96	1.90	2.42	1.29	1.06
Dividends From Subsidiary BHCs	1.14	0.50	3.39	3.38	4.85
Dividends From All Subsidiaries	90.17	118.50	169.42	185.34	176.73

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	28.53	53.97	61.39	48.21	40.18
Interest Income From Bank Subs	0.16	0.27	0.41	0.33	0.30
Mgt & Service Fees From Bank Subs	3.39	6.22	7.14	2.89	2.95
Other Income From Bank Subs	0.03	0.02	0.06	0.02	0.02
Operating Income From Bank Subs	37.89	71.14	84.05	56.88	52.61

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	61.94	68.38	77.41	67.41	58.49
Interest Income From Nonbank Subs	0.00	0.26	0.01	0.65	1.76
Mgt & Serv Fees From Nonbank Subs	0.69	2.15	1.26	2.41	0.89
Other Income From Nonbank Subs	0.05	0.00	0.00	0.09	0.00
Operating Inc From Nonbank Subs	76.56	99.33	98.84	94.14	74.20

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	31.60	21.46	31.54	37.32	28.35
Interest Inc From Subsidiary BHCs	0.00	0.27	0.14	0.98	0.16
Mgt & Serv Fees From Sub BHCs	0.01	0.24	0.05	10.82	0.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.69	22.91	32.70	70.41	30.44

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	42.76	52.28	61.27	66.72	63.34
Interest Income From Bank Subs	5.59	3.33	1.69	0.85	1.94
Mgt & Serv Fees From Bank Subs	5.93	4.41	3.80	3.31	3.61
Other Income From Bank Subs	0.14	0.09	0.09	0.03	0.03
Operating Income From Bank Subs	65.43	72.23	77.12	78.73	79.89

Dividends From Nonbank Subs	2.57	2.74	1.64	1.11	0.80
Interest Income From Nonbank Subs	0.10	0.03	0.05	0.04	0.04
Mgt & Serv Fees From Nonbank Subs	0.00	0.02	0.02	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.40	5.26	3.53	2.38	1.58

Dividends From Subsidiary BHCs	0.76	0.36	1.61	1.45	3.24
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	1.22	0.73	2.07	2.84	3.75

Loans and Adv From Subs/ST Debt	786.68	673.42	552.32	944.15	738.63
Loans and Adv From Subs/Total Debt	353.97	295.09	319.26	410.39	408.54

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									297
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.36	2.22	2.57	2.97	3.40	3.72	4.06	4.29	297
+ Non-interest Income	0.91	0.00	0.21	0.56	0.82	1.27	1.74	2.18	297
- Overhead Expense	2.99	1.92	2.12	2.52	2.96	3.38	4.00	4.45	297
- Provision for Losses	0.95	0.14	0.22	0.38	0.72	1.34	2.45	3.48	297
+ Securities Gains (Losses)	0.05	-0.09	-0.03	0.00	0.02	0.11	0.25	0.33	297
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.08	297
= Pretax Net Oper Income (TE)	0.44	-3.68	-2.29	-0.12	0.72	1.31	1.80	2.16	297
Net Operating Income	0.22	-3.59	-2.22	-0.14	0.47	0.92	1.32	1.60	297
Net Income	0.22	-3.59	-2.22	-0.14	0.47	0.92	1.32	1.60	297
Net Income (Sub S Adjusted)	0.59	-2.32	-0.41	0.09	0.67	1.05	1.33	1.48	46
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.03	4.06	4.38	4.69	5.01	5.36	5.69	6.01	297
Interest Expense	1.33	0.60	0.78	1.00	1.32	1.64	1.91	2.09	297
Net Interest Income (TE)	3.69	2.56	2.88	3.27	3.71	4.12	4.51	4.73	297
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.28	0.09	0.19	0.41	0.94	1.95	3.27	4.56	297
Earnings Coverage of Net Losses (X)	3.87	-0.19	0.03	0.81	2.17	6.05	12.77	20.35	296
Ln&Ls Allowance/Total Loans & Leases	2.06	0.97	1.16	1.47	1.83	2.61	3.68	4.37	297
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.70	0.56	0.97	1.57	3.56	7.24	12.21	15.83	297
30-89 Days Past Due Loans and Leases	1.05	0.14	0.23	0.47	0.87	1.54	2.43	3.21	297
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	20.54	-8.42	1.14	12.53	20.09	29.27	38.47	47.27	297
Net ST Noncore Funding Dependence	9.75	-11.45	-3.78	3.98	9.85	16.48	22.07	27.93	297
Net Loans and Leases/Total Assets	64.97	46.15	51.52	58.87	64.92	71.56	77.83	80.57	297
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.97	4.64	6.27	7.70	9.00	10.03	12.00	13.61	297
Equity Capital/Total Assets	8.80	3.80	5.40	7.10	8.79	10.28	12.55	14.28	297
Equity Capital+Minority Int/Total Assets	8.84	3.80	5.57	7.15	8.81	10.33	12.55	14.28	297
Net Loans&Ls/Equity Capital (X)	7.70	3.71	4.61	5.82	7.40	9.31	11.87	15.74	291
Cash Dividends/Net Income	31.62	0.00	0.00	12.46	30.96	50.75	75.23	112.53	212
Cash Dividends/Net Income (Sub S Adjusted)	9.33	-47.17	-34.38	-6.18	0.00	24.33	40.90	103.52	46
Retained Earnings/Avg Equity Cap	-0.70	-63.97	-26.58	-2.74	3.53	6.61	8.97	12.66	296
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.24	0.00	0.00	0.00	0.00	0.00	2.21	5.75	291
Long-Term Debt/Equity Capital	1.53	0.00	0.00	0.00	0.00	0.00	9.99	23.13	291
Equity Investment in Subs/Equity Cap	113.70	88.01	94.65	99.30	109.99	124.49	144.55	165.83	291
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	87.44	-4.29	10.20	41.62	89.28	121.33	164.85	287.00	291

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.59	3.70	3.99	4.31	4.61	4.90	5.17	5.31	297
Less: Interest Expense	1.21	0.54	0.71	0.92	1.22	1.49	1.72	1.87	297
Equals: Net Interest Income (TE)	3.36	2.22	2.57	2.97	3.40	3.72	4.06	4.29	297
Plus: Non-Interest Income	0.91	0.00	0.21	0.56	0.82	1.27	1.74	2.18	297
Equals: Adj Operating Income (TE)	4.32	2.64	3.17	3.73	4.33	4.87	5.59	5.88	297
Less: Overhead Expense	2.99	1.92	2.12	2.52	2.96	3.38	4.00	4.45	297
Less: Provision for Loan and Lease Losses	0.95	0.14	0.22	0.38	0.72	1.34	2.45	3.48	297
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Plus: Realized G/L on AFS Sec	0.06	-0.08	-0.02	0.00	0.02	0.11	0.25	0.33	297
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.08	297
Equals: Pretax Net Oper Inc (TE)	0.44	-3.68	-2.29	-0.12	0.72	1.31	1.80	2.16	297
Less: Applicable Income Taxes (TE)	0.23	-0.44	-0.11	0.01	0.20	0.43	0.66	0.83	297
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Equals: Net Operating Income	0.22	-3.59	-2.22	-0.14	0.47	0.92	1.32	1.60	297
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Equals: Net Income	0.22	-3.59	-2.22	-0.14	0.47	0.92	1.32	1.60	297
Memo: Net Income (Last Four Qtrs)	0.21	-3.59	-2.23	-0.14	0.47	0.92	1.31	1.59	294
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	91.65	80.76	86.27	89.79	92.34	93.98	95.22	95.79	297
Avg Int-Bearing Funds / Avg Assets	79.12	64.17	68.40	74.35	79.93	84.12	87.78	89.26	297
Int Income (TE) / Avg Earning Assets	5.03	4.06	4.38	4.69	5.01	5.36	5.69	6.01	297
Int Expense / Avg Earning Assets	1.33	0.60	0.78	1.00	1.32	1.64	1.91	2.09	297
Net Int Inc (TE) / Avg Earn Assets	3.69	2.56	2.88	3.27	3.71	4.12	4.51	4.73	297
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.77	4.89	5.13	5.40	5.74	6.06	6.53	7.00	297
Interest-Bearing Bank Balances	0.33	0.00	0.07	0.22	0.28	0.40	0.72	1.27	296
Fed Funds Sold & Reverse Repos	0.19	0.00	0.00	0.10	0.19	0.26	0.51	0.82	213
Trading Assets	1.20	0.00	0.00	0.00	0.00	2.98	4.22	4.87	30
Total Earning Assets	4.94	4.06	4.31	4.61	4.92	5.24	5.59	5.83	297
Investment Securities (TE)	3.65	1.97	2.48	2.98	3.67	4.27	4.87	5.37	297
U. S. Treasury & Agency Sec (excl MBS)	2.38	0.46	0.93	1.57	2.28	3.11	4.17	5.15	291
Mortgage-Backed Securities	3.71	1.90	2.29	3.02	3.62	4.38	5.32	5.83	287
All Other Securities	5.37	2.24	3.23	4.34	5.41	6.27	7.43	9.15	294
Interest-Bearing Deposits	1.26	0.59	0.74	1.01	1.26	1.52	1.80	1.91	297
Time Deposits of \$100K or More	1.84	1.03	1.15	1.48	1.83	2.19	2.51	2.69	296
Time Deposits < \$100K	2.07	1.14	1.37	1.71	2.06	2.42	2.78	2.99	296
Other Domestic Deposits	0.66	0.23	0.30	0.44	0.62	0.85	1.10	1.31	297
Foreign Deposits	0.93	0.00	0.00	0.00	0.14	0.91	1.74	3.34	8
Fed Funds Purchased and Repos	0.84	0.00	0.01	0.27	0.61	1.24	2.82	3.91	269
Other Borrowed Funds & Trading Liab	3.26	0.43	1.74	2.49	3.35	4.05	4.59	4.85	286
All Interest-Bearing Funds	1.52	0.80	0.97	1.22	1.53	1.84	2.05	2.20	297

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	66.63	45.85	48.97	55.11	64.66	77.63	89.68	102.16	297
Avg Assets per Employee (\$000)	4671.28	2697.23	3106.22	3543.99	4328.98	5674.63	7075.17	8696.41	297
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	1.70	0.00	0.00	0.00	0.62	3.58	6.76	8.26	283
Overhead Exp / NII + Non-Int Income	71.35	49.30	54.41	60.55	69.47	79.51	94.77	116.03	297
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	2.99	1.92	2.12	2.52	2.96	3.38	4.00	4.45	297
Personnel Expense	1.48	0.83	0.99	1.22	1.47	1.71	2.08	2.25	297
Net Occupancy Expense	0.38	0.19	0.23	0.29	0.37	0.47	0.56	0.61	297
Other Operating Expenses	1.10	0.65	0.74	0.85	1.08	1.28	1.63	1.99	297
Overhead Less Non-Interest Income	2.03	1.04	1.26	1.65	1.99	2.40	2.82	3.33	297
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	70.10	48.15	52.18	59.20	67.96	78.35	93.50	112.20	297
Personnel Expense	34.61	21.63	25.34	30.15	34.45	39.32	43.51	47.00	297
Net Occupancy Expense	9.09	4.55	5.65	6.96	8.89	10.73	13.25	15.44	297
Other Operating Expenses	26.21	15.63	16.78	19.54	23.88	30.06	44.41	56.22	297
Total Non-Interest Income	20.38	0.12	6.70	14.34	19.95	26.48	34.06	42.59	297
Fiduciary Activities Income	1.38	0.00	0.00	0.00	0.28	2.58	5.53	9.24	297
Serv Charges on Deposit Accts - Domestic	7.03	1.35	2.40	4.24	6.66	9.51	12.92	14.41	297
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	297
Investment Banking Fees & Commissions	0.61	0.00	0.00	0.00	0.35	1.18	2.06	2.89	297
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Net Servicing Fees	0.29	0.00	0.00	0.00	0.01	0.40	1.41	2.51	297
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Insurance Activities Revenue	0.55	0.00	0.00	0.00	0.03	0.31	3.70	6.97	297
Net Gain (Loss) - Sales Loans, OREO, Oth	0.05	-16.45	-8.49	-1.24	0.45	2.32	5.84	7.94	297
Other Non-Interest Income	7.98	1.86	3.03	5.05	6.98	9.89	16.06	24.81	297
Overhead Less Non-Interest Income	49.12	21.28	26.45	36.77	47.09	58.03	80.65	101.05	297
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	18.76	-14.25	0.00	3.22	22.07	31.06	35.96	38.50	216
Appl Inc Tax+TE/Pretax NOI+TE	29.85	0.00	3.89	24.01	33.55	37.11	40.76	50.83	216



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.92	27.07	33.02	41.83	51.39	59.98	66.04	69.22	297
Commercial and Industrial Loans	9.05	1.93	3.38	5.15	7.83	11.88	18.64	23.92	297
Loans to Individuals	2.12	0.11	0.21	0.50	1.47	2.97	6.31	12.59	297
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	297
Agricultural Loans	0.70	0.00	0.00	0.00	0.07	1.15	3.61	6.45	297
Other Loans and Leases	1.07	0.00	0.01	0.14	0.59	1.43	3.86	6.28	297
Net Loans and Leases	64.97	46.15	51.52	58.87	64.92	71.56	77.83	80.57	297
Debt Securities Over 1 Year	17.47	2.06	5.36	10.46	16.65	24.25	30.54	38.78	297
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.11	0.37	0.72	297
Subtotal	83.41	68.13	73.01	79.62	84.42	88.29	90.88	91.89	297
Interest-Bearing Bank Balances	4.67	0.02	0.12	0.92	3.60	7.54	12.59	16.60	297
Federal Funds Sold & Reverse Repos	0.27	0.00	0.00	0.00	0.00	0.22	1.40	3.39	297
Debt Securities 1 Year or Less	1.54	0.02	0.09	0.23	0.86	2.46	4.76	7.15	297
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	297
Total Earning Assets	90.95	85.03	86.79	89.01	91.32	92.82	94.12	95.05	297
Non-Int Cash and Due From Dep Inst	1.38	0.38	0.59	0.91	1.29	1.83	2.38	2.84	297
Other Real Estate Owned	0.87	0.00	0.03	0.16	0.57	1.47	2.40	3.59	297
All Other Assets	7.54	3.65	4.40	5.67	7.30	9.35	11.30	13.65	297
<b>MEMORANDA:</b>									
Short-Term Investments	7.15	0.64	1.11	3.18	6.38	10.58	15.70	19.91	297
U.S. Treasury Securities	0.22	0.00	0.00	0.00	0.00	0.08	1.33	3.41	297
U.S. Agency Securities (excl MBS)	3.84	0.00	0.00	0.60	3.27	6.42	11.33	14.17	297
Municipal Securities	3.23	0.00	0.03	0.63	2.37	4.91	9.48	11.02	297
Mortgage-Backed Securities	9.91	0.00	0.21	3.27	9.15	15.76	22.24	27.50	297
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.56	297
Other Debt Securities	0.28	0.00	0.00	0.00	0.01	0.35	1.54	3.24	297
RE Loans Secured by 1-4 Family	15.92	3.39	5.45	9.21	14.52	21.81	29.59	32.42	297
Revolving	3.23	0.00	0.20	1.22	2.96	4.97	7.00	8.43	297
Closed-End, Sec by First Liens	11.30	2.17	3.49	6.12	9.91	15.92	22.93	27.22	297
Closed-End, Sec by Junior Liens	1.02	0.08	0.18	0.54	0.91	1.38	2.27	2.68	297
Commercial Real Estate Loans	31.90	12.18	16.66	24.36	30.73	39.47	49.04	54.59	297
Construction and Land Dev	6.24	1.03	1.68	3.52	5.78	8.41	12.23	16.35	297
Multifamily	2.24	0.16	0.48	1.08	1.84	3.01	5.26	7.74	297
Nonfarm Nonresidential	22.53	9.13	12.57	16.79	21.96	27.44	33.43	41.19	297
RE Loans Secured by Farmland	1.28	0.00	0.00	0.04	0.59	2.33	4.78	7.14	297
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	77.33	49.88	55.88	68.19	79.51	86.85	91.21	95.07	297
RE Loans Secured by 1-4 Family	24.46	4.50	9.08	14.13	23.86	33.54	44.16	48.93	297
Revolving	4.93	0.00	0.25	1.87	4.68	7.61	10.56	12.86	297
Closed-End	19.13	2.85	5.61	10.76	18.11	26.73	36.75	41.63	297
Commercial Real Estate Loans	48.28	22.07	28.99	38.64	48.64	57.12	67.80	75.05	297
Construction and Land Dev	9.42	1.79	2.65	5.28	8.87	12.96	17.72	22.69	297
Multifamily	3.35	0.31	0.74	1.78	2.83	4.54	7.46	10.82	297
Nonfarm Nonresidential	34.15	16.78	20.92	26.27	33.53	41.20	49.92	54.69	297
RE Loans Secured by Farmland	2.01	0.00	0.00	0.07	0.99	3.52	7.90	11.11	297
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	297
Commercial and Industrial Loans	13.73	3.12	5.17	8.12	12.49	18.40	25.86	33.40	297
Loans to Individuals	3.37	0.16	0.27	0.79	2.39	4.35	9.53	18.87	297
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.02	0.28	0.58	297
Agricultural Loans	1.11	0.00	0.00	0.00	0.11	1.79	5.59	9.93	297
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Other Loans and Leases	1.67	0.00	0.01	0.23	0.90	2.27	5.69	10.01	297

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.15	0.64	1.11	3.18	6.38	10.58	15.70	19.91	297
Liquid Assets	22.03	10.54	11.95	15.74	21.37	27.84	33.83	37.96	297
Investment Securities	19.81	3.98	7.20	12.68	19.22	25.84	33.60	40.93	297
Net Loans and Leases	64.97	46.15	51.52	58.87	64.92	71.56	77.83	80.57	297
Net Lns, Ls & Stdby Ltrs of Credit	65.66	46.49	52.18	59.45	65.46	72.22	78.77	81.86	297
Core Deposits	63.92	41.39	49.44	57.17	64.69	70.27	75.43	77.72	297
Noncore Funding	24.75	10.32	12.70	17.86	23.98	31.17	38.79	46.66	297
Time Deposits of \$100K or More	14.55	5.26	7.43	9.90	13.55	18.91	24.25	28.16	297
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Fed Funds Purchased and Repos	1.87	0.00	0.00	0.03	1.35	3.26	6.35	8.38	297
Net Fed Funds Purchased (Sold)	1.63	-2.60	-0.58	0.00	0.96	3.09	5.77	8.27	297
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Oth Borrowings W/Rem Mat 1 Yr or Less	1.02	0.00	0.00	0.04	0.56	1.86	3.64	5.21	297
Earning Assets Repr in 1 Year	33.15	15.55	19.10	23.98	32.08	41.28	51.65	56.38	297
Int-Bearing Liab Repr in 1 Year	28.40	8.72	13.16	17.54	23.43	37.52	56.45	63.58	297
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.40	1.69	3.36	297
Net Assets Repriceable in 1 Year	4.26	-32.65	-21.84	-4.07	5.43	14.05	22.77	28.46	297
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.54	-8.42	1.14	12.53	20.09	29.27	38.47	47.27	297
Net ST Noncore Funding Dependence	9.75	-11.45	-3.78	3.98	9.85	16.48	22.07	27.93	297
Short-Term Inv/ST Noncore Funding	50.77	4.26	8.04	20.17	40.21	72.13	134.50	175.93	296
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.91	-12.78	-8.49	-0.71	7.72	18.67	31.03	37.92	297
Net Loans and Leases/Total Deposits	79.93	54.61	62.16	72.52	80.74	87.87	95.69	100.18	297
Net Loans and Leases/Core Deposits	103.56	61.98	76.09	87.76	101.25	117.61	134.25	160.47	297
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.21	-1.60	-0.69	0.00	0.01	0.38	1.63	2.84	148
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.81	-7.13	-3.92	-0.74	0.73	2.32	5.36	7.86	289
Struct Notes Appr(Depr)/T1 Cap	-0.10	-1.29	-0.61	-0.20	-0.00	0.03	0.14	0.21	167
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.60	0.00	0.00	0.00	0.00	5.79	33.34	58.12	297
Available-For-Sale Securities	94.39	39.80	66.10	93.95	99.99	100.00	100.00	100.00	297
U.S. Treasury Securities	1.45	0.00	0.00	0.00	0.00	0.63	10.21	22.13	297
U.S. Agency Securities (excl MBS)	20.91	0.00	0.00	3.49	18.76	35.70	56.59	75.12	297
Municipal Securities	17.35	0.00	0.30	4.68	13.45	26.57	42.32	52.39	297
Mortgage-Backed Securities	49.43	0.12	3.17	29.88	50.96	72.33	85.96	93.64	297
Asset-Backed Securities	0.18	0.00	0.00	0.00	0.00	0.03	1.25	3.36	297
Other Debt Securities	1.47	0.00	0.00	0.00	0.06	1.93	7.83	16.61	297
Mutual Funds and Equity Securities	0.43	0.00	0.00	0.00	0.02	0.59	2.22	3.69	297
Debt Securities 1 Year or Less	9.29	0.18	0.52	1.66	5.37	14.47	30.76	38.58	297
Debt Securities 1 To 5 Years	28.24	1.79	3.94	13.21	24.94	43.36	56.06	68.96	297
Debt Securities Over 5 Years	58.51	6.30	15.83	38.14	61.91	81.05	91.60	95.47	297
Pledged Securities	53.18	8.42	18.02	34.63	54.26	71.05	87.85	92.95	297
Structured Notes, Fair Value	3.70	0.00	0.00	0.00	0.69	6.96	15.28	24.44	297

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.95	0.14	0.22	0.38	0.72	1.34	2.45	3.48	297
Provision for Ln&Ls Losses/Avg Lns&Ls	1.42	0.22	0.35	0.60	1.10	1.97	3.68	4.92	297
Provision for Ln&Ls Losses/Net Losses	131.92	66.19	78.30	97.05	119.46	151.17	222.90	309.98	296
Ln&Ls Allowance/Total Loans & Leases	2.06	0.97	1.16	1.47	1.83	2.61	3.68	4.37	297
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.75	0.68	0.83	1.18	1.94	3.72	7.41	11.51	294
ALLL/Nonaccrual Assets	92.84	24.11	29.85	49.05	75.63	123.00	211.57	317.53	296
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.85	22.32	28.96	47.16	71.40	112.96	189.30	263.67	296
Gross Ln&Ls Losses/Avg Loans & Leases	1.39	0.13	0.21	0.47	1.06	2.08	3.38	4.86	297
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.03	0.06	0.14	0.28	0.37	297
Net Losses/Avg Loans and Leases	1.28	0.09	0.19	0.41	0.94	1.95	3.27	4.56	297
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Recoveries/Prior Year-End Losses	10.18	1.23	2.53	3.96	8.27	13.92	25.28	36.73	292
Earnings Coverage of Net Losses (X)	3.87	-0.19	0.03	0.81	2.17	6.05	12.77	20.35	296
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.28	0.03	0.07	0.25	0.88	2.03	3.84	5.58	295
RE Loans Secured By 1-4 Family	0.80	0.00	0.04	0.14	0.59	1.24	2.28	3.32	295
Revolving	0.59	0.00	0.00	0.00	0.26	1.05	2.08	3.19	282
Closed-End	0.88	0.00	0.02	0.12	0.54	1.28	2.73	4.38	295
Commercial Real Estate Loans	1.56	0.00	0.04	0.25	1.01	2.32	4.84	6.62	295
Construction and Land Dev	4.33	0.00	0.00	0.29	2.77	7.34	13.99	20.15	294
Multifamily	0.63	0.00	0.00	0.00	0.00	0.75	3.79	5.66	293
Nonfarm Nonresidential	0.67	0.00	0.00	0.08	0.36	1.08	2.53	3.46	295
RE Loans Secured by Farmland	0.22	-0.01	0.00	0.00	0.00	0.11	1.31	4.06	244
Commercial and Industrial Loans	1.57	0.00	0.08	0.38	1.01	2.74	4.26	6.78	297
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans to Individuals	1.59	0.12	0.21	0.47	1.04	2.24	4.86	7.68	275
Credit Card Loans	2.65	-0.16	0.00	0.00	1.61	4.33	6.79	18.73	92
Agricultural Loans	0.12	-0.12	-0.01	0.00	0.00	0.03	0.84	1.64	204
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	1.36	-0.13	0.00	0.00	0.08	1.47	6.23	16.07	278

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.05	0.14	0.23	0.47	0.87	1.54	2.43	3.21	297
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.10	0.31	0.68	297
Nonaccrual Loans and Leases	3.40	0.43	0.63	1.24	2.56	4.80	8.81	13.11	297
90+ Days PD and Nonaccrual Loans and Leases	3.57	0.48	0.82	1.31	2.68	5.00	8.97	13.26	297
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.18	0.30	297
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Nonaccrual Restructured	0.46	0.00	0.00	0.00	0.18	0.88	1.79	2.63	297
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.05	0.14	0.23	0.47	0.87	1.54	2.43	3.21	297
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.10	0.31	0.68	297
Nonaccrual Assets	3.42	0.43	0.64	1.24	2.56	4.80	8.83	13.11	297
30+ Days PD & Nonaccrual Assets	4.72	0.93	1.22	2.09	3.73	6.48	11.76	14.99	297
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	2.36	0.29	0.44	0.89	1.82	3.46	5.86	8.85	297
90+ PD & Nonaccrual Assets + OREO	3.29	0.35	0.61	1.17	2.55	4.98	8.36	11.44	297
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.89	0.36	0.68	1.48	3.01	5.94	9.66	13.14	297
Allowance for Loan & Lease Losses	261.19	45.37	80.53	140.05	233.41	359.79	549.99	659.09	296
Equity Cap + ALLL	37.82	3.67	6.43	13.94	26.87	57.73	98.00	132.00	291
Tier 1 Cap + ALLL	38.38	3.90	7.22	14.62	28.08	56.42	100.09	154.22	297
Loans & Leases + RE Acquired	5.75	0.69	1.10	2.20	4.30	8.52	14.06	17.83	297



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.97	4.64	6.27	7.70	9.00	10.03	12.00	13.61	297
Tier 1 RBC Ratio	12.80	6.10	8.50	10.60	12.42	14.67	18.27	20.51	297
Total Risk-Based Capital Ratio	14.39	9.42	10.51	12.26	13.96	15.97	19.47	21.50	297
Tangible Tier 1 Leverage Ratio	8.90	4.50	6.21	7.62	8.89	10.00	11.99	13.62	297
Tangible Common Eq Cap/Tan Assets	7.10	1.53	3.40	5.36	6.97	8.93	10.44	12.39	297
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.54	3.71	4.73	7.41	11.28	14.97	19.49	22.75	297
Standby Letters of Credit	0.58	0.06	0.11	0.22	0.42	0.80	1.55	2.27	297
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.38	297
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.41	0.00	0.00	0.00	0.34	2.19	6.94	11.21	297
Interest Rate Contracts	1.37	0.00	0.00	0.00	0.28	2.09	6.90	11.21	297
Interest Rate Futures & Forward Contr	0.19	0.00	0.00	0.00	0.00	0.17	1.14	2.63	297
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.24	0.95	2.34	297
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	297
Interest Rate Swaps	0.43	0.00	0.00	0.00	0.00	0.44	2.39	5.28	297
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.79	5.42	7.76	10.95	16.80	23.66	29.76	36.07	297

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.97	97.99	100.00	100.00	100.00	100.00	100.00	100.00	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	178
Futures and Forwards	22.94	0.00	0.00	0.00	12.16	60.85	90.28	100.00	178
Written Options	26.32	0.00	0.00	0.00	11.80	42.40	81.50	100.00	178
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Over-The-Counter	26.32	0.00	0.00	0.00	11.80	42.40	81.50	100.00	178
Purchased Options	3.47	0.00	0.00	0.00	0.00	0.00	18.79	73.82	178
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Over-The-Counter	3.47	0.00	0.00	0.00	0.00	0.00	18.79	73.82	178
Swaps	36.29	0.00	0.00	0.00	0.00	87.11	100.00	100.00	178
Held for Trading	4.19	0.00	0.00	0.00	0.00	0.00	66.00	100.00	178
Interest Rate Contracts	4.76	0.00	0.00	0.00	0.00	0.00	66.00	100.00	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Non-Traded	95.80	0.00	23.61	100.00	100.00	100.00	100.00	100.00	178
Interest Rate Contracts	94.56	0.00	3.63	100.00	100.00	100.00	100.00	100.00	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	178
Deriv Contr (Excl Fut & FX LE 14 Days)	69.42	0.00	0.00	50.00	79.67	100.00	100.00	100.00	178
One Year or Less	33.43	0.00	0.00	0.00	22.81	62.56	100.00	100.00	178
Over 1 Year to 5 Years	14.12	0.00	0.00	0.00	0.00	29.90	72.51	99.90	178
Over 5 Years	9.93	0.00	0.00	0.00	0.00	24.28	72.33	100.00	178
Gross Negative Fair Value (Abs Val)	1.00	0.00	0.00	0.00	0.28	1.63	4.27	5.98	178
Gross Positive Fair Value	0.97	0.00	0.00	0.00	0.46	1.73	3.60	6.01	178
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	297
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	297
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	297
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	297
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
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	297
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.17	297

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Ins Under Assets(P/C)/Tot Ins Und Ast	44.70	0.00	0.00	0.00	0.00	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	55.29	0.00	0.00	0.00	54.14	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.55	0.00	0.00	0.00	0.03	0.31	3.70	6.97	297
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.57	190
Credit Rel Prem Inc/Tot Prem Inc	80.00	0.00	0.00	50.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	20.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
Ins Net Inc (P/C)/Equity (P/C)	35.21	13.35	13.35	13.62	15.69	27.74	65.67	82.83	5
Ins Net Inc (L/H)/Equity (L/H)	19.82	-11.57	-11.57	-8.23	6.23	20.22	48.95	74.47	7
Insur Ben, Losses, Exp/Insur Premiums	27.97	-24.48	-24.48	0.00	0.00	31.67	61.43	112.68	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.10	0.00	0.00	0.00	0.00	0.39	50.26	75.13	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.28	0.00	0.00	0.00	0.00	0.00	30.00	65.00	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
CSV Life Insurance/Tier 1 Cap + ALLL	10.08	0.00	0.00	2.28	10.92	18.22	22.34	26.28	297
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	297
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Cost: Interest-Bearing Deposits	0.93	0.00	0.00	0.00	0.14	0.91	1.74	3.34	8
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.74	0.11	0.11	0.11	0.11	0.74	1.12	1.25	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>GROWTH RATES:</b>									
Net Loans and Leases	-10.88	-100.00	-100.00	-61.23	-9.49	27.15	87.45	371.87	19
Total Selected Assets	-18.62	-100.00	-100.00	-62.33	-1.79	6.80	72.65	98.72	42
Deposits	-54.53	-100.00	-100.00	-100.00	-99.37	-13.11	-4.47	-3.03	6





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	89.08	0.00	0.00	45.85	89.27	119.96	235.49	317.73	155
Dividends Paid/Net Income	31.64	0.00	0.00	12.46	30.96	50.75	75.21	112.53	212
Net Income - Dividends/Avg Equity	-0.71	-63.97	-26.58	-2.74	3.57	6.61	8.97	12.66	296
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	75.89	0.00	0.00	0.00	73.85	136.39	247.65	434.88	223
Dividends From Nonbank Subs	0.95	0.00	0.00	0.00	0.00	0.94	5.09	15.22	223
Dividends From Subsidiary BHCs	1.13	0.00	0.00	0.00	0.00	0.00	0.00	67.87	223
Dividends From All Subsidiaries	90.16	0.00	0.00	0.64	94.79	147.87	249.65	438.52	223
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	28.53	0.00	0.00	0.00	23.47	57.41	90.48	102.54	205
Interest Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.06	0.92	2.54	205
Mgt & Service Fees From Bank Subs	3.39	0.00	0.00	0.00	0.00	0.00	17.98	85.98	205
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.29	205
Operating Income From Bank Subs	37.88	0.00	0.00	1.11	32.27	64.49	110.31	180.32	205
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	61.93	0.00	0.00	0.00	100.00	100.00	117.91	160.64	112
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	112
Mgt & Serv Fees From Nonbank Subs	0.69	0.00	0.00	0.00	0.00	0.00	2.48	21.83	112
Other Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.92	112
Operating Inc From Nonbank Subs	76.56	0.00	0.00	5.17	100.00	100.00	198.34	299.63	112
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	31.60	0.00	0.00	0.00	33.31	56.85	70.79	101.73	22
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	31.68	0.00	0.00	0.02	33.31	56.85	70.83	101.73	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	42.76	0.00	0.00	0.00	21.90	97.00	99.89	100.00	278
Interest Income From Bank Subs	5.59	0.00	0.00	0.00	0.00	0.69	56.07	100.00	278
Mgt & Serv Fees From Bank Subs	5.93	0.00	0.00	0.00	0.00	0.00	52.78	75.10	278
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.01	5.43	278
Operating Income From Bank Subs	65.43	0.00	0.00	7.35	95.65	99.82	100.00	100.00	278
Dividends From Nonbank Subs	2.56	0.00	0.00	0.00	0.00	1.08	14.48	60.79	278
Interest Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.12	4.43	278
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	278
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	278
Operating Inc From Nonbank Subs	6.39	0.00	0.00	0.00	0.02	3.29	38.16	92.36	278
Dividends From Subsidiary BHCs	0.75	0.00	0.00	0.00	0.00	0.00	0.00	89.91	278
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Operating Income From Sub BHCs	1.21	0.00	0.00	0.00	0.00	0.00	0.00	93.90	278
Loans and Adv From Subs/ST Debt	786.67	0.00	0.00	153.93	379.01	903.32	3419.08	4053.47	49
Loans and Adv From Subs/Total Debt	353.96	0.00	0.00	35.85	185.79	527.00	1329.32	3041.41	107

BHCPR Reporters for Quarter Ending 12/31/2010  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2010 and Other Notes
2067007	1, 114, 551	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1, 456, 059	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 009, 271	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2, 379, 756	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 790, 651	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 418, 312	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 459, 103	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 690, 209	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 690, 808	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1082067	2, 975, 733	AMERIS BANCORP	MOULTRIE, GA	
2326629	2, 207, 727	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 288, 857	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 908, 336	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	1, 246, 288	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 499, 428	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 603, 311	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2, 395, 722	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 256, 272	BANCLPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 158, 148	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 429, 902	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 063, 838	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 208, 200	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1205398	1, 112, 221	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 664, 884	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 208, 150	BANK OF MARIN BANCORP	NOVATO, CA	
3434624	2, 294, 978	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 091, 896	BANTERRA CORP	ELDORADO, IL	
1115385	1, 117, 933	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 054, 089	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1, 106, 888	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1, 237, 452	BEACON BANCORP	TAUNTON, MA	
1246159	2, 183, 335	BESSEMER GROUP, INCORPORATED,	WOODBIDGE, NJ	
1919770	1, 159, 356	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	2, 149, 931	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 357, 741	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 196, 988	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1, 026, 274	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1, 030, 635	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	Moved from Peer 4
1209145	1, 467, 212	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2, 353, 781	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 731, 768	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1100037	1, 587, 356	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
1115013	1, 130, 988	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2, 188, 225	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 306, 007	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 661, 504	CANANDAI GUA NATI ONAL CORPORATI	CANANDAI GUA, NY	
2741156	1, 586, 908	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 602, 464	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2, 072, 018	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1, 718, 132	CASCADE BANCORP	BEND, OR	
2568362	1, 498, 334	CASCADE FINANCIAL CORPORATION	EVERETT, WA	

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3327025	1,095,058	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,454,824	CBFH, INC.	ORANGE, TX	
1493654	1,232,503	CBS BANC-CORP.	RUSSELLVILLE, AL	
1048764	1,207,385	CENTER BANCORP, INC.	UNION, NJ	
3003178	2,270,482	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	2,063,319	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1,374,696	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2,503,131	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2,192,013	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,109,939	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,134,262	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	2,441,684	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,521,979	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,316,588	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,177,086	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,638,971	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1,413,511	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,452,910	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,395,088	COBIZ FINANCIAL, INC.	DENVER, CO	
1085170	1,275,658	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,224,535	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,196,146	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1,113,487	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3967430	2,391,253	COMMUNITY & SOUTHERN HOLDINGS,	CARROLLTON, GA	
1080595	2,270,277	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,115,614	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1,661,948	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,483,820	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1,887,468	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,225,031	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,112,684	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,139,043	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1,805,538	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	2,851,946	DANVERS BANCORP, INC.	DANVERS, MA	
2107707	2,554,574	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	Moved from Peer 2
1058398	2,109,319	DURANT BANCORP, INC.	DURANT, OK	
2652104	2,090,187	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1,119,956	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1,375,992	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1,446,529	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,467,281	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,397,321	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2,805,866	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1104923	1,159,619	EXTRACO CORPORATION	WACO, TX	
1055315	1,562,500	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,842,028	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,508,159	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,935,693	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,370,405	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,945,319	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,214,307	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	

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1199974	2,784,185	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,171,491	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,393,802	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,001,819	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,579,132	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,107,057	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,520,361	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
2585761	1,014,224	FIRST CHICAGO BANCORP	CHICAGO, IL	
1246533	1,100,942	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1,075,949	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,025,989	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,156,515	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,244,239	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,416,111	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1,123,571	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,448,017	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,327,288	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,132,808	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,603,964	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,312,473	FIRST MARINER BANCORP	BALTIMORE, MD	
3609682	1,689,574	FIRST MICHIGAN BANCORP, INC.	TROY, MI	New Y-9C/BHCPR reporter
1206760	1,468,245	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,172,936	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1426755	1,000,077	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	Moved from Peer 4
3485541	1,461,874	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1,711,023	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,122,240	FIRST OLATHE BANCSHARES, INC.	OLATHE, KS	
2836801	1,168,548	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,071,346	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2,191,568	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1099917	1,231,255	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,696,445	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,460,784	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,552,138	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,070,811	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	1,921,277	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,056,913	FORCHT BANCORP, INC.	CORBIN, KY	
1128358	1,448,942	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,423,612	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,033,753	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,733,353	FVNB CORP.	VICTORIA, TX	
1098620	1,376,934	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2,406,040	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	1,870,052	GUARANTY BANCORP	DENVER, CO	
3012554	2,900,156	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 2
2900261	2,907,148	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1,579,234	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,204,114	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,641,919	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,246,369	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,367,684	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	

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1245291	1,931,283	HILLS BANCORPORATION	HILLS, IA	
2592714	2,679,871	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,400,919	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,669,033	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,113,274	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,000,540	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	Moved from Peer 4
1201925	2,535,264	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,098,871	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3059504	1,043,318	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1,494,848	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,240,353	INLAND BANCORP, INC.	OAK BROOK, IL	
1132654	2,423,785	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2634490	1,006,374	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	Moved from Peer 4
2049302	2,070,868	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,299,202	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,225,810	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,496,181	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,792,872	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,682,972	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,052,315	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,490,218	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,526,165	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,537,462	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,543,397	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,152,537	LNB BANCORP INC.	LORAIN, OH	
2325350	2,092,579	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,333,544	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,061,215	LSB FINANCIAL	LACONIA, NH	
2634696	1,578,261	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,033,781	MACON BANCORP	FRANKLIN, NC	
1209109	2,769,312	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,599,895	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,748,416	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,259,377	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,632,421	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,487,652	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,157,662	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	1,973,771	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,234,497	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,559,570	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,800,630	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,104,487	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,655,155	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,002,339	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	Moved from Peer 4
2803719	1,092,872	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,581,627	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,098,659	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,665,359	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,963,297	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1,187,758	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,441,395	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	

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1139925	1, 022, 238	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	Moved from Peer 4
1202052	1, 577, 422	NEB CORPORATION	FOND DU LAC, WI	
1076002	1, 807, 161	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 860, 768	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 054, 529	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
3232688	1, 279, 030	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1, 080, 925	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 123, 921	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 670, 529	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1, 511, 722	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1, 212, 238	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1, 016, 148	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 355, 681	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1, 174, 396	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2, 591, 031	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1, 264, 957	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1, 505, 425	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1, 176, 684	PEOPLES BANCORP	LYNDEN, WA	
1070578	1, 838, 395	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1, 067, 651	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1, 588, 991	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1, 010, 065	PLAINS BANCORP, INC.	DIMMITT, TX	Moved from Peer 4
1249712	1, 723, 952	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1, 183, 251	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1, 413, 690	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 097, 151	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1, 836, 635	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 909, 321	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 296, 025	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1, 469, 541	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1, 687, 634	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 296, 564	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1249730	1, 904, 382	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 780, 215	SALEM FIVE BANCORP	SALEM, MA	
1493560	1, 066, 930	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1085013	2, 016, 381	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1, 061, 991	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1, 935, 166	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1, 130, 311	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1, 286, 572	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1, 652, 358	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	1, 654, 456	SKBHC HOLDINGS, LLC	SCOTTSDALE, AZ	New Y-9C/BHCPR reporter
2033226	2, 058, 584	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 607, 727	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1, 080, 480	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	1, 371, 609	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 661, 998	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2, 999, 621	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	Moved from Peer 2
1062621	2, 820, 541	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1, 343, 955	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1, 584, 333	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	

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1245590	2, 253, 322	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 609, 003	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 554, 726	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 589, 979	STATE BANCORP, INC.	NEW HYDE PARK, NY	
4036324	2, 811, 410	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2, 112, 588	STATE BANCSHARES, INC.	FARGO, ND	
1427275	1, 405, 248	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2, 940, 503	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2, 359, 444	STERLING BANCORP	NEW YORK, NY	
1126046	2, 015, 867	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1, 945, 874	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 618, 194	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1, 107, 041	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1, 478, 414	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 694, 138	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
2916169	1, 453, 166	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1118292	2, 747, 160	TOWER BANCORP INC.	HARRISBURG, PA	
1070420	1, 064, 764	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1, 141, 023	TRI CITY BANCSHARES CORPORATIO	OAK CREEK, WI	
1030170	2, 189, 789	TRICO BANCSHARES	CHICO, CA	
1056161	1, 565, 442	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1, 660, 713	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1, 059, 236	UFS BANCORP	WHITINSVILLE, MA	
1082777	1, 051, 193	UNITED BANK CORPORATION	BARNESVILLE, GA	Moved from Peer 4
1097182	1, 144, 800	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	2, 133, 893	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	1, 869, 422	USAMERIBANCORP, INC.	CLEARWATER, FL	Moved from Peer 4
2012315	1, 225, 465	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2, 741, 648	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1, 425, 013	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1, 705, 615	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1115349	2, 910, 262	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1, 305, 463	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 461, 059	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 961, 624	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	2, 031, 071	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2, 979, 835	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	Moved from Peer 2
2004141	1, 484, 116	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1, 090, 712	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	2, 300, 606	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1, 267, 751	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	1, 915, 892	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 297 bank holding companies.