

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	469	465	438	438	414
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.45	3.41	3.44	3.33	3.38
+ Non-interest Income	0.80	0.76	0.84	0.85	0.84
- Overhead Expense	3.08	3.00	3.10	3.17	3.07
- Provision for Losses	0.48	0.58	0.84	1.17	0.61
+ Securities Gains (Losses)	0.02	0.04	0.06	0.04	-0.08
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	0.76	0.69	0.44	-0.04	0.46
Net Operating Income	0.52	0.47	0.23	-0.13	0.28
Net Income	0.52	0.47	0.23	-0.13	0.28
Net Income (Sub S Adjusted)	0.63	0.50	0.24	0.08	0.42

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.92	5.28	5.19	5.54	6.30
Interest Expense	1.16	1.56	1.43	1.95	2.65
Net Interest Income (TE)	3.76	3.74	3.76	3.61	3.65

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.72	0.67	1.12	1.18	0.52
Earnings Coverage of Net Losses (X)	8.76	7.67	3.84	3.42	6.38
Ln&Ls Allowance/Total Loans & Leases	1.96	1.84	1.95	1.84	1.40
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.65	4.27	4.68	4.22	2.42
30-89 Days Past Due Loans and Leases	1.28	1.40	1.17	1.38	1.35

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	19.40	23.76	20.93	26.30	30.85
Net ST Noncore Funding Dependence	6.45	12.47	9.47	14.86	19.79
Net Loans and Leases/Total Assets	64.34	67.43	65.68	68.67	71.80

CAPITALIZATION:

Tier 1 Leverage Ratio	9.03	8.74	8.89	8.51	8.65
Equity Capital/Total Assets	8.65	8.36	8.47	8.04	8.15
Equity Capital+Minority Int/Total Assets	8.73	8.43	8.55	8.11	8.22
Tier 1 Common Eq Cap / T RWA	10.85	9.91	10.43	9.42	N/A
Net Loans&Ls/Equity Capital (X)	7.89	8.60	8.30	9.19	9.42
Cash Dividends/Net Income	22.34	23.99	29.51	44.83	42.09
Cash Dividends/Net Income (Sub S Adjusted)	11.29	10.81	6.60	9.64	18.00
Retained Earnings/Avg Equity Cap	3.46	3.46	-0.23	-5.53	-0.35

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.48	0.55	0.53	0.68	0.73
Long-Term Debt/Equity Capital	2.12	2.12	2.17	2.19	0.91
Equity Investment in Subs/Equity Cap	114.21	114.56	115.32	115.38	115.32
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	83.39	88.34	95.59	94.71	103.03

PERCENT OF AVERAGE ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.51	4.82	4.74	5.11	5.84
Less: Interest Expense	1.07	1.42	1.31	1.80	2.46
Equals: Net Interest Income (TE)	3.45	3.41	3.44	3.33	3.38
Plus: Non-Interest Income	0.80	0.76	0.84	0.85	0.84
Equals: Adj Operating Income (TE)	4.30	4.22	4.32	4.23	4.25
Less: Overhead Expense	3.08	3.00	3.10	3.17	3.07
Less: Provision for Loan and Lease Losses	0.48	0.58	0.84	1.17	0.61
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.06	0.05	-0.07
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.76	0.69	0.44	-0.04	0.46
Less: Applicable Income Taxes (TE)	0.22	0.21	0.21	0.10	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.52	0.47	0.23	-0.13	0.28
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.52	0.47	0.23	-0.13	0.28
Memo: Net Income (Last Four Qtrs)	0.26	-0.05	0.24	-0.15	0.29
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.13	91.77	91.70	92.46	92.87
Avg Int-Bearing Funds / Avg Assets	79.28	80.96	80.11	81.07	81.10
Int Income (TE) / Avg Earning Assets	4.92	5.28	5.19	5.54	6.30
Int Expense / Avg Earning Assets	1.16	1.56	1.43	1.95	2.65
Net Int Inc (TE) / Avg Earn Assets	3.76	3.74	3.76	3.61	3.65
YIELD OR COST:					
Total Loans and Leases (TE)	5.77	5.88	5.91	6.03	6.69
Interest-Bearing Bank Balances	0.30	0.34	0.37	0.58	2.53
Fed Funds Sold & Reverse Repos	0.20	0.19	0.20	0.20	2.10
Trading Assets	2.45	2.39	1.64	2.23	2.44
Total Earning Assets	4.81	5.17	5.09	5.45	6.20
Investment Securities (TE)	3.33	4.02	3.70	4.48	5.07
U. S. Treasury & Agency Sec (excl MBS)	1.97	2.62	2.40	3.35	4.84
Mortgage-Backed Securities	3.20	4.21	3.74	4.64	4.77
All Other Securities	5.02	5.47	5.61	5.91	6.32
Interest-Bearing Deposits	1.13	1.54	1.40	2.02	2.88
Time Deposits of \$100K or More	1.67	2.13	1.97	2.76	3.86
Time Deposits < \$100K	1.75	2.28	2.13	2.95	3.96
Other Domestic Deposits	0.57	0.77	0.72	0.93	1.50
Foreign Deposits	0.32	0.54	0.30	0.78	2.51
Fed Funds Purchased and Repos	0.79	1.04	0.91	1.16	2.35
Other Borrowed Funds & Trading Liab	3.17	3.36	3.37	3.44	3.82
All Interest-Bearing Funds	1.34	1.76	1.63	2.22	3.03

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	16	16	63	63	62
Avg Assets per Employee (\$000)	4,272	4,276	4,214	4,187	3,949
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.03	2.16
Overhead Exp / NII + Non-Int Income	74.12	73.27	74.27	77.67	72.85
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.08	3.00	3.10	3.17	3.07
Personnel Expense	1.59	1.56	1.57	1.56	1.63
Net Occupancy Expense	0.40	0.40	0.39	0.41	0.42
Other Operating Expenses	1.08	1.02	1.11	1.17	0.97
Overhead Less Non-Interest Income	2.25	2.18	2.21	2.26	2.16
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.66	71.75	72.84	76.19	71.44
Personnel Expense	37.68	37.22	36.80	37.43	38.40
Net Occupancy Expense	9.27	9.62	9.28	9.83	9.96
Other Operating Expenses	25.26	24.50	26.43	28.49	22.69
Total Non-Interest Income	18.02	17.53	18.50	19.34	19.28
Fiduciary Activities Income	0.93	0.91	0.99	0.88	1.03
Serv Charges on Deposit Accts - Domestic	5.60	6.22	6.20	7.06	7.43
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.53	0.49	0.50	0.48	0.63
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.35	0.30	0.32	0.34	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.26	0.32	0.37	0.41	0.47
Net Gain (Loss) - Sales Loans, OREO, Oth	0.89	0.71	0.77	1.03	0.91
Other Non-Interest Income	6.57	5.95	6.70	6.61	6.16
Overhead Less Non-Interest Income	54.00	53.40	53.39	56.31	51.68
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	15.97	15.96	13.55	13.21	15.96
Appl Inc Tax+TE/Pretax NOI+TE	26.69	27.61	26.36	26.70	26.77

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	51.63	54.25	52.87	55.16	57.05
Commercial and Industrial Loans	8.35	8.59	8.28	8.75	9.55
Loans to Individuals	1.95	2.09	2.01	2.16	2.34
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.86	0.89	0.92	0.93	0.94
Other Loans and Leases	0.83	0.83	0.88	0.81	0.81
Net Loans and Leases	64.34	67.43	65.68	68.67	71.80
Debt Securities Over 1 Year	17.65	15.54	16.93	14.92	14.74
Mutual Funds and Equity Securities	0.07	0.09	0.07	0.10	0.11
Subtotal	82.82	83.71	83.39	84.34	87.18
Interest-Bearing Bank Balances	4.88	3.74	4.35	3.08	0.76
Federal Funds Sold & Reverse Repos	0.60	0.81	0.53	0.67	0.78
Debt Securities 1 Year or Less	1.62	1.69	1.77	1.65	1.71
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.18	91.21	91.24	90.92	91.30
Non-Int Cash and Due From Dep Inst	1.60	1.61	1.49	1.87	2.09
Other Real Estate Owned	0.95	0.77	0.93	0.75	0.35
All Other Assets	7.07	7.03	7.17	7.06	6.43

MEMORANDA:

Short-Term Investments	7.80	7.04	7.32	6.07	3.79
U. S. Treasury Securities	0.27	0.18	0.29	0.15	0.05
U. S. Agency Securities (excl MBS)	4.51	4.27	4.31	3.85	3.58
Municipal Securities	4.05	3.57	3.93	3.43	3.20
Mortgage-Backed Securities	8.07	6.99	7.80	7.17	7.54
Asset-Backed Securities	0.02	0.02	0.02	0.02	0.00
Other Debt Securities	0.20	0.20	0.19	0.22	0.29
RE Loans Secured by 1-4 Family	16.72	17.41	17.37	17.42	17.60
Revolving	2.88	2.90	2.90	2.99	2.93
Closed-End, Sec by First Liens	12.46	12.96	13.00	12.91	12.90
Closed-End, Sec by Junior Liens	1.04	1.18	1.08	1.19	1.39
Commercial Real Estate Loans	31.31	33.14	31.85	33.96	35.88
Construction and Land Dev	5.90	7.23	6.19	7.99	10.63
Multifamily	2.00	2.00	2.04	1.98	1.92
Nonfarm Nonresidential	22.48	22.87	22.74	22.79	21.93
RE Loans Secured by Farmland	1.74	1.74	1.77	1.72	1.70
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.43	79.78	79.74	79.59	78.90
RE Loans Secured by 1-4 Family	25.84	25.77	26.26	25.38	24.61
Revolving	4.39	4.27	4.34	4.31	4.01
Closed-End	21.06	21.15	21.51	20.77	20.32
Commercial Real Estate Loans	48.13	48.47	47.97	48.80	49.35
Construction and Land Dev	9.04	10.53	9.28	11.43	14.52
Multifamily	3.10	2.95	3.09	2.88	2.67
Nonfarm Nonresidential	34.74	33.55	34.38	32.84	30.37
RE Loans Secured by Farmland	2.72	2.57	2.71	2.50	2.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.79	12.57	12.44	12.58	13.26
Loans to Individuals	3.14	3.17	3.13	3.20	3.35
Credit Card Loans	0.08	0.07	0.08	0.08	0.07
Agricultural Loans	1.37	1.34	1.43	1.38	1.33
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	1.24	1.33	1.19	1.14

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.80	7.04	7.32	6.07	3.79
Liquid Assets	22.43	19.78	20.98	18.62	16.16
Investment Securities	20.10	17.96	19.45	17.36	16.97
Net Loans and Leases	64.34	67.43	65.68	68.67	71.80
Net Lns, Ls & Stdby Ltrs of Credit	64.88	67.98	66.20	69.24	72.50
Core Deposits	64.69	61.79	63.86	60.98	58.36
Noncore Funding	24.31	27.40	25.22	28.73	31.08
Time Deposits of \$100K or More	15.65	16.42	15.86	16.22	15.29
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.40	1.50	1.57	1.71	1.97
Net Fed Funds Purchased (Sold)	0.84	0.74	1.09	1.09	1.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.88	1.54	1.07	1.87	2.83
Earning Assets Repr in 1 Year	32.24	33.49	33.09	33.79	36.20
Int-Bearing Liab Repr in 1 Year	29.50	32.74	30.91	33.89	35.34
Long-Term Debt Repr in 1 Year	0.27	0.47	0.33	0.50	0.65
Net Assets Repriceable in 1 Year	2.03	0.00	1.49	-1.13	-0.59
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.40	23.76	20.93	26.30	30.85
Net ST Noncore Funding Dependence	6.45	12.47	9.47	14.86	19.79
Short-Term Inv/ST Noncore Funding	74.59	45.07	53.08	36.19	20.66
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.55	2.99	7.34	-0.06	-5.35
Net Loans and Leases/Total Deposits	78.18	83.16	80.18	85.09	92.11
Net Loans and Leases/Core Deposits	101.37	111.95	104.90	115.51	126.48
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.32	0.58	0.28	0.47	0.18
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.76	1.91	0.39	1.42	0.32
Struct Notes Appr(Depr)/T1 Cap	-0.22	-0.01	-0.23	-0.17	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.16	4.67	3.78	4.97	5.88
Available-For-Sale Securities	95.84	95.33	96.22	95.03	94.12
U. S. Treasury Securities	1.44	1.18	1.55	1.02	0.28
U. S. Agency Securities (excl MBS)	24.08	26.65	24.02	24.98	23.89
Municipal Securities	19.84	19.63	19.73	19.33	19.16
Mortgage-Backed Securities	42.04	39.77	42.10	42.25	44.05
Asset-Backed Securities	0.08	0.09	0.08	0.09	0.01
Other Debt Securities	1.13	1.25	1.15	1.28	1.85
Mutual Funds and Equity Securities	0.38	0.60	0.44	0.67	0.74
Debt Securities 1 Year or Less	9.31	10.81	10.59	10.61	11.49
Debt Securities 1 To 5 Years	28.22	29.53	28.40	29.02	26.56
Debt Securities Over 5 Years	57.23	54.25	55.65	54.45	57.49
Pledged Securities	48.75	54.64	50.85	55.53	59.80
Structured Notes, Fair Value	4.07	3.38	3.74	2.44	0.61

ANALYSIS RATIOS

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.48	0.58	0.84	1.17	0.61
Provision for Ln&Ls Losses/Avg Lns&Ls	0.73	0.85	1.24	1.63	0.83
Provision for Ln&Ls Losses/Net Losses	175.62	212.97	128.35	166.28	193.62
Ln&Ls Allowance/Total Loans & Leases	1.96	1.84	1.95	1.84	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.05	7.28	3.09	3.10	5.80
ALL/Nonaccrual Assets	89.88	85.68	88.40	90.40	128.23
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	84.06	78.29	80.62	79.48	108.51
Gross Ln&Ls Losses/Avg Loans & Leases	0.82	0.76	1.22	1.25	0.57
Recoveries/Avg Loans and Leases	0.08	0.07	0.08	0.06	0.05
Net Losses/Avg Loans and Leases	0.72	0.67	1.12	1.18	0.52
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.25	2.09	10.14	15.40	27.84
Earnings Coverage of Net Losses (X)	8.76	7.67	3.84	3.42	6.38

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.65	0.55	1.04	1.00	0.38
RE Loans Secured By 1-4 Family	0.50	0.43	0.72	0.69	0.25
Revolving	0.26	0.28	0.44	0.45	0.15
Closed-End	0.49	0.42	0.79	0.66	0.26
Commercial Real Estate Loans	0.71	0.59	1.26	1.14	0.43
Construction and Land Dev	1.45	1.35	3.39	3.15	0.93
Multifamily	0.13	0.07	0.47	0.34	0.08
Nonfarm Nonresidential	0.35	0.24	0.56	0.35	0.12
RE Loans Secured by Farmland	0.01	0.01	0.08	0.02	0.01
Commercial and Industrial Loans	0.73	0.77	1.45	1.70	0.70
Loans to Depository Institutions	0.00	0.00	0.05	3.03	0.51
Loans to Individuals	1.16	1.56	1.38	1.50	1.11
Credit Card Loans	1.83	3.51	3.08	2.75	2.12
Agricultural Loans	0.01	0.02	0.09	0.05	0.03
Loans to Foreign Governments & Inst	0.00	0.00	N/A	N/A	0.00
Other Loans and Leases	0.52	0.56	1.22	1.92	1.23

PERCENT OF LOANS AND LEASES

03/31/2011

03/31/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

1.28

1.40

1.17

1.38

1.35

90+ Days PD Loans and Leases

0.11

0.14

0.12

0.14

0.11

Nonaccrual Loans and Leases

3.21

3.16

3.29

3.17

1.93

90+ Days PD and Nonaccrual Loans and Leases

3.37

3.37

3.47

3.38

2.09

30-89 Days PD Restructured

0.03

0.01

0.01

0.01

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.57

0.25

0.51

0.22

0.03

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.28

1.40

1.17

1.38

1.35

90+ Days Past Due Assets

0.11

0.14

0.12

0.14

0.11

Nonaccrual Assets

3.25

3.19

3.31

3.20

1.93

30+ Days PD & Nonaccrual Assets

4.75

4.92

4.76

4.95

3.52

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.24

2.34

2.35

2.39

1.54

90+ PD & Nonaccrual Assets + OREO

3.26

3.15

3.36

3.17

1.96

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.84

3.46

3.95

3.57

1.94

Allowance for Loan & Lease Losses

288.29

261.80

289.02

263.70

175.58

Equity Cap + ALLL

40.30

36.75

42.38

39.65

22.58

Tier 1 Cap + ALLL

38.66

35.99

40.38

39.18

20.98

Loans & Leases + RE Acquired

5.72

4.93

5.76

5.02

2.61

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.31	1.43	1.19	1.38	1.35
- 90+ Days Past Due	0.10	0.14	0.12	0.14	0.11
- Nonaccrual	3.58	3.52	3.67	3.55	2.21
Coml & Indl - 30-89 Days PD	1.02	1.12	0.83	1.13	1.09
- 90+ Days Past Due	0.06	0.09	0.08	0.07	0.08
- Nonaccrual	1.85	2.02	2.00	1.74	0.93
Individuals - 30-89 Days PD	0.98	1.12	1.18	1.36	1.61
- 90+ Days Past Due	0.06	0.07	0.08	0.09	0.10
- Nonaccrual	0.40	0.42	0.39	0.46	0.31
Dep Inst Lns - 30-89 Days PD	0.00	0.07	0.00	0.22	0.00
- 90+ Days Past Due	0.00	0.17	0.00	0.00	0.00
- Nonaccrual	0.00	0.67	0.00	0.64	0.00
Agricultural - 30-89 Days PD	0.19	0.25	0.09	0.11	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.20	0.21	0.19	0.16	0.03
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	N/A	0.00
- 90+ Days Past Due	0.00	0.00	N/A	N/A	0.00
- Nonaccrual	0.00	0.00	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.23	0.53	0.33	0.42	0.49
- 90+ Days Past Due	0.00	0.02	0.00	0.01	0.03
- Nonaccrual	0.12	0.18	0.12	0.22	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.43	1.46	1.44	1.55	1.41
- 90+ Days Past Due	0.09	0.12	0.10	0.13	0.10
- Nonaccrual	2.45	2.07	2.44	2.03	1.26
Revolving - 30-89 Days PD	0.52	0.46	0.54	0.56	0.58
- 90+ Days Past Due	0.02	0.03	0.03	0.02	0.02
- Nonaccrual	0.70	0.60	0.65	0.53	0.34
Closed-End - 30-89 Days PD	1.62	1.67	1.62	1.72	1.59
- 90+ Days Past Due	0.10	0.13	0.11	0.14	0.11
- Nonaccrual	2.90	2.45	2.91	2.46	1.33
- Jr Lien 30-89 Days PD	0.10	0.10	0.09	0.11	0.12
- Jr Lien 90+ Days PD	0.00	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.19	0.18	0.20	0.17	0.09
Commercial RE - 30-89 Days PD	1.24	1.38	1.07	1.30	1.32
- 90+ Days Past Due	0.08	0.11	0.11	0.12	0.09
- Nonaccrual	4.20	4.27	4.31	4.33	2.67
Const & Dev - 30-89 Days PD	1.37	1.61	1.01	1.38	1.68
- 90+ Days Past Due	0.05	0.10	0.12	0.12	0.10
- Nonaccrual	8.88	9.03	9.24	9.25	5.16
Multi family - 30-89 Days PD	0.36	0.28	0.29	0.44	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.39	1.53	1.58	1.76	0.59
Nonfarm Nres- 30-89 Days PD	0.95	1.04	0.90	0.99	0.87
- 90+ Days Past Due	0.05	0.08	0.06	0.08	0.05
- Nonaccrual	2.79	2.55	2.79	2.48	1.11
Farmland - 30-89 Days PD	0.49	0.50	0.43	0.44	0.37
- 90+ Days Past Due	0.01	0.03	0.01	0.03	0.00
- Nonaccrual	1.39	1.21	1.27	1.08	0.38
Credit Card - 30-89 Days PD	1.14	1.41	1.11	1.60	1.52
- 90+ Days Past Due	0.47	0.57	0.48	0.49	0.49
- Nonaccrual	0.02	0.01	0.01	0.02	0.02

CAPITAL RATIOS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.03	8.74	8.89	8.51	8.65
Tier 1 RBC Ratio	12.97	12.04	12.68	11.54	11.17
Total Risk-Based Capital Ratio	14.53	13.55	14.21	13.11	12.57
Tangible Tier 1 Leverage Ratio	8.97	8.69	8.83	8.45	8.61
Tangible Common Eq Cap/Tan Assets	7.54	7.26	7.35	6.94	7.20
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.19	10.38	10.01	10.48	12.58
Standby Letters of Credit	0.45	0.48	0.45	0.49	0.62
Commercial & Similar Letters of Credit	0.01	0.01	0.01	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	0.53	0.51	0.64	0.56	0.73
Interest Rate Contracts	0.52	0.50	0.63	0.56	0.71
Interest Rate Futures & Forward Contr	0.05	0.05	0.09	0.06	0.08
Written Options Contr (Int Rate)	0.09	0.11	0.15	0.13	0.16
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.15	0.12	0.14	0.12	0.12
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	15.68	15.44	15.06	15.16	18.19

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	100.00	99.80	99.93	99.94	99.08
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.03	0.02	0.04	0.25
Futures and Forwards	25.81	16.46	25.31	17.26	16.79
Written Options	36.04	38.96	36.53	38.46	37.78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.10	37.76	35.87	37.78	36.16
Purchased Options	0.23	0.87	0.87	1.04	3.10
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.06	0.21	0.60	0.48	3.10
Swaps	34.39	31.75	33.34	31.40	30.90
Held for Trading	3.01	2.07	2.58	2.56	2.44
Interest Rate Contracts	3.00	2.06	2.57	2.55	2.44
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	96.99	97.93	97.42	97.44	97.56
Interest Rate Contracts	86.11	87.33	87.20	86.85	85.09
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.02	0.01	0.02	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	60.44	58.19	62.19	58.35	60.50
One Year or Less	27.10	27.55	28.49	27.88	29.52
Over 1 Year to 5 Years	19.22	9.28	20.44	17.33	10.19
Over 5 Years	7.69	6.17	6.51	6.46	5.40
Gross Negative Fair Value (Abs Val)	0.98	0.77	1.21	0.73	1.38
Gross Positive Fair Value	0.59	0.44	0.50	0.67	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	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	18.45	13.43	19.54	29.47	24.85
Ins Under Assets(L/H)/Tot Ins Und Ast	81.55	86.57	80.46	70.53	75.15
Sep Acct Assets(L/H)/Total Life Ast	7.75	8.14	8.46	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.26	0.32	0.37	0.41	0.47
Premium Inc/Ins Activities Revenue	0.01	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	69.23	76.22	78.57	69.23	64.06
Other Prem Inc/Total Prem Inc	30.77	23.78	21.43	30.77	35.94
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)	143.32	10.27	-207.28	54.76	43.25
Ins Net Inc (L/H)/Equity (L/H)	1.88	3.85	2.17	4.94	12.90
Insur Ben, Losses, Exp/Insur Premiums	88.23	33.10	74.72	51.02	81.84
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.67	0.93	0.73	0.69	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.20	9.97	10.09	9.78	10.07
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	0.02	0.08
Cost: Interest-Bearing Deposits	0.32	0.54	0.30	0.78	2.51
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	150.84	N/A
Commercial and Industrial Loans	0.20	44.76	N/A	21.93	0.14
Foreign Governments and Inst	0.00	0.00	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-22.95	-35.40	1.77	-35.81	-9.92
Total Selected Assets	-9.51	-27.09	-1.60	-28.99	-12.15
Deposits	-8.04	-7.96	-13.60	-22.65	-19.78

PROFITABILITY:	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	5.25	5.16	1.49	-3.33	2.77
Bank Net Inc/Avg Eq Inv in Banks	6.10	5.82	2.88	-1.58	4.43
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.02	2.75	3.36	1.82	4.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.85	3.74	0.76	2.26	0.47
Bank Net Income/Parent Net Income	111.61	116.70	114.15	117.00	112.54
Nonbank Net Income/Parent Net Income	0.47	0.28	0.51	0.30	0.36
Sub BHCs Net Inc/Parent Net Income	84.37	85.58	87.95	81.87	88.34
LEVERAGE:					
Total Liabilities/Equity	18.20	19.64	19.85	21.05	20.69
Total Debt/Equity Capital	3.35	3.56	3.52	3.88	2.48
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.38	17.47	17.95	18.99	18.94
Tot Debt+Lns Guaranteed for Affl/Equity	3.51	3.86	3.80	4.16	2.74
Total Debt/Eq Cap - Exc Over Fair Value	3.38	3.59	3.55	3.91	2.52
Long-Term Debt/Equity Capital	2.12	2.12	2.17	2.19	0.91
Short-Term Debt/Equity Capital	0.48	0.55	0.53	0.68	0.73
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.08	0.10	0.11	0.09	0.08
Long-Term Debt/Consolidated LT Debt	4.49	3.22	4.13	2.95	1.26
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.21	114.56	115.32	115.38	115.32
Total Investment in Subs/Equity	114.59	115.31	115.85	116.09	115.93
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.04	101.34	102.17	101.29	100.74
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.39	101.93	102.54	101.84	101.21
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.80	2.26	1.76	1.89	1.78
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.04	6.21	4.81	5.91	5.40
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	67.55	75.86	82.78	84.08	101.98
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	83.39	88.34	95.59	94.71	103.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	91.92	81.50	100.97	102.97	93.76
Pretax Oper Inc + Int Exp/Int Expense	254.70	350.92	921.37	1883.98	4896.69
Div + Int From Subs/Int Exp + Div	73.15	86.37	97.83	111.22	154.75
Fees+Other Inc From Subs/Sal + Oth Exp	4.62	3.71	3.85	4.35	4.02
Net Inc/Curr Port of LT Debt+Pfd Div(X)	5.56	5.11	9.32	6.86	60.01
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.69	-0.72	-0.79	-0.75	-0.92
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	19.00	33.06	24.16	24.63	3.75
Total	19.00	33.16	24.16	24.68	3.75
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	0.21	0.26	0.23	0.26	0.21
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 04 03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	77.95	66.21	82.41	84.81	86.15
Dividends Paid/Net Income	22.40	23.98	29.36	45.00	42.23
Net Income - Dividends/Avg Equity	3.50	3.46	-0.19	-5.44	-0.10
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	78.57	75.45	99.69	112.73	130.85
Dividends From Nonbank Subs	0.40	0.26	0.53	0.63	0.53
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.14
Dividends From All Subsidiaries	86.47	84.34	107.87	118.17	141.10
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	20.16	20.16	33.95	52.04	59.88
Interest Income From Bank Subs	0.06	0.11	0.05	0.11	0.17
Mgt & Service Fees From Bank Subs	0.73	0.48	0.69	0.88	0.71
Other Income From Bank Subs	0.02	0.03	0.02	0.04	0.04
Operating Income From Bank Subs	25.09	25.40	39.48	57.50	65.48
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	62.82	65.46	73.22	74.88	74.42
Interest Income From Nonbank Subs	0.08	0.00	0.21	0.03	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.28	0.00	0.01
Other Income From Nonbank Subs	0.00	0.00	0.02	0.03	0.07
Operating Inc From Nonbank Subs	67.12	72.25	81.14	83.59	82.73
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	10.53	18.51	16.52	15.99	35.82
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	10.64	18.91	16.52	16.41	35.83
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	46.41	45.25	56.78	58.15	68.16
Interest Income From Bank Subs	3.05	3.21	1.20	1.06	0.85
Mgt & Serv Fees From Bank Subs	2.81	2.38	1.48	1.39	0.91
Other Income From Bank Subs	0.10	0.14	0.06	0.14	0.13
Operating Income From Bank Subs	64.67	63.68	70.94	70.68	78.64
Dividends From Nonbank Subs	3.67	4.21	2.86	2.43	0.69
Interest Income From Nonbank Subs	0.03	0.02	0.01	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.98	5.49	5.91	5.65	1.47
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.82
Loans and Adv From Subs/ST Debt	743.17	478.41	806.94	573.34	557.92
Loans and Adv From Subs/Total Debt	193.51	197.04	214.44	191.67	365.63

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									469
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.45	2.39	2.69	3.09	3.45	3.79	4.19	4.40	469
+ Non-interest Income	0.79	0.09	0.19	0.45	0.73	1.09	1.56	2.15	469
- Overhead Expense	3.08	2.03	2.24	2.62	3.03	3.47	4.08	4.48	469
- Provision for Losses	0.48	0.00	0.06	0.19	0.36	0.72	1.23	1.91	469
+ Securities Gains (Losses)	0.01	-0.06	-0.02	0.00	0.00	0.01	0.11	0.23	469
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.05	469
= Pretax Net Oper Income (TE)	0.76	-1.52	-0.46	0.24	0.76	1.34	1.84	2.19	469
Net Operating Income	0.52	-1.40	-0.47	0.16	0.55	0.92	1.38	1.69	469
Net Income	0.52	-1.40	-0.47	0.16	0.55	0.92	1.38	1.69	469
Net Income (Sub S Adjusted)	0.63	-0.96	-0.50	0.32	0.67	1.06	1.34	1.41	108
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.91	3.83	4.15	4.53	4.89	5.27	5.68	6.02	469
Interest Expense	1.16	0.50	0.62	0.89	1.15	1.38	1.67	1.85	469
Net Interest Income (TE)	3.75	2.59	2.88	3.38	3.78	4.15	4.58	4.82	469
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.71	-0.02	0.00	0.09	0.46	1.20	2.23	3.02	469
Earnings Coverage of Net Losses (X)	8.76	-31.44	-0.60	0.69	2.51	9.26	45.04	108.05	464
Ln&Ls Allowance/Total Loans & Leases	1.96	0.97	1.14	1.40	1.80	2.43	3.20	3.87	469
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.65	0.62	0.95	2.09	3.80	6.82	10.45	13.17	469
30-89 Days Past Due Loans and Leases	1.27	0.17	0.27	0.60	1.06	1.84	2.97	3.60	469
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.40	-7.49	2.78	11.52	19.37	27.93	35.97	41.60	469
Net ST Noncore Funding Dependence	6.44	-17.37	-8.98	0.47	6.82	13.60	19.65	25.93	469
Net Loans and Leases/Total Assets	64.33	45.06	48.88	56.84	65.01	71.47	77.66	81.40	469
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.02	4.56	6.01	7.76	9.09	10.22	11.91	13.18	469
Equity Capital/Total Assets	8.65	3.45	5.17	6.96	8.55	10.41	12.21	13.64	469
Equity Capital+Minority Int/Total Assets	8.73	3.50	5.17	7.09	8.62	10.43	12.24	13.64	469
Tier 1 Common Eq Cap / T RWA	10.85	3.01	5.05	7.92	10.58	13.48	17.60	20.95	469
Net Loans&Ls/Equity Capital (X)	7.89	3.79	4.53	5.79	7.59	9.40	12.58	17.40	464
Cash Dividends/Net Income	22.33	0.00	0.00	0.00	17.81	44.88	71.81	93.88	392
Cash Dividends/Net Income (Sub S Adjusted)	11.28	-23.21	-13.64	0.00	0.00	21.46	59.53	104.74	108
Retained Earnings/Avg Equity Cap	3.46	-28.73	-7.73	0.94	4.29	7.43	11.64	16.04	465
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.47	0.00	0.00	0.00	0.00	0.00	3.75	12.05	464
Long-Term Debt/Equity Capital	2.12	0.00	0.00	0.00	0.00	0.16	14.58	25.43	464
Equity Investment in Subs/Equity Cap	114.20	92.15	96.34	99.68	107.83	126.85	149.57	173.72	464
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	83.39	-75.85	-17.04	18.05	86.92	109.08	211.95	455.32	437

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.51	3.59	3.82	4.19	4.51	4.85	5.20	5.48	469
Less: Interest Expense	1.06	0.45	0.57	0.83	1.06	1.29	1.55	1.72	469
Equals: Net Interest Income (TE)	3.45	2.39	2.69	3.09	3.45	3.79	4.19	4.40	469
Plus: Non-Interest Income	0.79	0.09	0.19	0.45	0.73	1.09	1.56	2.15	469
Equals: Adj Operating Income (TE)	4.29	2.93	3.24	3.79	4.26	4.80	5.34	5.93	469
Less: Overhead Expense	3.08	2.03	2.24	2.62	3.03	3.47	4.08	4.48	469
Less: Provision for Loan and Lease Losses	0.48	0.00	0.06	0.19	0.36	0.72	1.23	1.91	469
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Plus: Realized G/L on AFS Sec	0.01	-0.05	-0.01	0.00	0.00	0.01	0.11	0.23	469
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.05	469
Equals: Pretax Net Oper Inc (TE)	0.76	-1.52	-0.46	0.24	0.76	1.34	1.84	2.19	469
Less: Applicable Income Taxes (TE)	0.21	-0.07	0.00	0.03	0.18	0.38	0.56	0.67	469
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	469
Equals: Net Operating Income	0.52	-1.40	-0.47	0.16	0.55	0.92	1.38	1.69	469
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Equals: Net Income	0.52	-1.40	-0.47	0.16	0.55	0.92	1.38	1.69	469
Memo: Net Income (Last Four Qtrs)	0.26	-2.66	-1.70	-0.07	0.47	0.89	1.26	1.59	428
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.13	83.71	87.28	90.26	92.39	94.41	95.86	96.78	469
Avg Int-Bearing Funds / Avg Assets	79.27	65.49	69.27	75.27	79.91	83.93	87.35	89.19	469
Int Income (TE) / Avg Earning Assets	4.91	3.83	4.15	4.53	4.89	5.27	5.68	6.02	469
Int Expense / Avg Earning Assets	1.16	0.50	0.62	0.89	1.15	1.38	1.67	1.85	469
Net Int Inc (TE) / Avg Earn Assets	3.75	2.59	2.88	3.38	3.78	4.15	4.58	4.82	469
YIELD OR COST:									
Total Loans and Leases (TE)	5.76	4.91	5.12	5.42	5.74	6.09	6.45	6.83	469
Interest-Bearing Bank Balances	0.30	0.00	0.00	0.15	0.24	0.38	0.90	1.51	463
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.01	0.18	0.25	0.55	1.54	302
Trading Assets	2.45	0.00	0.00	0.00	0.00	3.64	6.15	10.12	18
Total Earning Assets	4.81	3.80	4.02	4.46	4.78	5.17	5.52	5.85	469
Investment Securities (TE)	3.33	1.68	2.10	2.66	3.29	4.03	4.66	5.18	469
U. S. Treasury & Agency Sec (excl MBS)	1.96	0.27	0.66	1.32	1.85	2.54	3.60	4.19	421
Mortgage-Backed Securities	3.20	1.30	1.93	2.44	3.13	3.86	4.78	5.32	442
All Other Securities	5.02	1.83	2.91	4.06	4.98	6.05	7.11	8.64	447
Interest-Bearing Deposits	1.13	0.52	0.64	0.88	1.12	1.36	1.62	1.79	469
Time Deposits of \$100K or More	1.67	0.88	1.06	1.34	1.62	1.98	2.38	2.64	469
Time Deposits < \$100K	1.75	0.96	1.16	1.43	1.71	2.06	2.41	2.60	469
Other Domestic Deposits	0.57	0.20	0.25	0.38	0.56	0.74	0.95	1.04	469
Foreign Deposits	0.31	0.08	0.08	0.08	0.08	0.31	0.46	0.50	2
Fed Funds Purchased and Repos	0.79	0.00	0.00	0.23	0.55	1.06	3.00	3.68	340
Other Borrowed Funds & Trading Liab	3.16	0.47	1.36	2.43	3.29	3.97	4.55	5.25	422
All Interest-Bearing Funds	1.34	0.65	0.81	1.09	1.35	1.58	1.85	2.00	469

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.39	12.11	12.78	14.16	15.74	18.29	21.78	24.91	469
Avg Assets per Employee (\$000)	4272.28	2665.06	2896.89	3407.42	4059.63	4925.74	6542.98	7772.98	469

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	459
Overhead Exp / NII + Non-Int Income	74.11	50.29	55.80	64.97	72.44	82.77	96.73	104.86	469

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.08	2.03	2.24	2.62	3.03	3.47	4.08	4.48	469
Personnel Expense	1.59	1.02	1.12	1.31	1.56	1.83	2.13	2.34	469
Net Occupancy Expense	0.39	0.19	0.24	0.30	0.37	0.48	0.58	0.66	469
Other Operating Expenses	1.07	0.64	0.72	0.86	1.03	1.26	1.53	1.77	469
Overhead Less Non-Interest Income	2.25	1.36	1.54	1.90	2.21	2.58	2.97	3.28	469

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.65	48.32	53.29	63.28	71.11	81.87	96.41	103.97	469
Personnel Expense	37.68	24.78	27.84	33.31	37.47	42.10	47.60	52.42	469
Net Occupancy Expense	9.26	4.83	5.61	7.14	8.91	11.26	13.72	16.18	469
Other Operating Expenses	25.25	15.21	17.23	19.99	24.20	29.61	36.81	45.99	469
Total Non-Interest Income	18.02	2.82	5.04	12.33	17.54	23.79	31.77	39.91	469
Fiduciary Activities Income	0.93	0.00	0.00	0.00	0.00	1.63	4.57	7.97	469
Serv Charges on Deposit Accts - Domestic	5.59	1.20	1.76	3.27	4.98	7.92	10.59	12.92	469
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Investment Banking Fees & Commissions	0.52	0.00	0.00	0.00	0.15	1.05	1.98	2.98	469
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Net Servicing Fees	0.35	0.00	0.00	0.00	0.00	0.42	1.94	2.97	469
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Insurance Activities Revenue	0.25	0.00	0.00	0.00	0.00	0.21	1.27	5.35	469
Net Gain (Loss) - Sales Loans, OREO, Oth	0.89	-8.93	-4.16	-0.41	0.33	2.41	6.58	12.62	469
Other Non-Interest Income	6.57	1.23	2.15	4.23	6.23	8.46	12.52	16.01	469
Overhead Less Non-Interest Income	54.00	27.37	34.46	43.18	51.86	65.00	77.62	93.38	469

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	15.97	-18.54	0.00	0.26	18.03	28.18	34.59	39.51	394
Appl Inc Tax+TE/Pretax NOI+TE	26.69	0.00	0.15	12.87	32.24	37.08	41.24	46.75	394

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.62	29.64	36.05	43.06	51.80	60.94	66.01	70.57	469
Commercial and Industrial Loans	8.35	2.24	3.05	4.99	7.37	11.57	15.72	20.10	469
Loans to Individuals	1.94	0.12	0.26	0.60	1.39	2.86	5.25	8.53	469
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Agricultural Loans	0.85	0.00	0.00	0.00	0.07	1.09	4.83	8.56	469
Other Loans and Leases	0.82	0.00	0.00	0.06	0.47	1.32	2.81	3.96	469
Net Loans and Leases	64.33	45.06	48.88	56.84	65.01	71.47	77.66	81.40	469
Debt Securities Over 1 Year	17.65	1.92	4.33	9.59	17.12	25.74	32.21	36.56	469
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.08	0.42	0.73	469
Subtotal	82.81	68.24	73.44	79.32	83.91	87.04	89.53	90.82	469
Interest-Bearing Bank Balances	4.88	0.02	0.12	1.00	4.36	7.90	12.28	15.29	469
Federal Funds Sold & Reverse Repos	0.60	0.00	0.00	0.00	0.01	0.94	2.93	5.14	469
Debt Securities 1 Year or Less	1.61	0.00	0.01	0.26	1.01	2.37	5.20	7.28	469
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Total Earning Assets	91.18	85.60	87.51	89.57	91.31	92.97	94.21	94.98	469
Non-Int Cash and Due From Dep Inst	1.60	0.48	0.74	1.08	1.42	1.99	3.04	4.01	469
Other Real Estate Owned	0.94	0.00	0.04	0.20	0.72	1.52	2.75	3.48	469
All Other Assets	7.07	3.55	4.29	5.53	6.90	8.40	10.55	11.48	469
MEMORANDA:									
Short-Term Investments	7.80	1.19	2.02	4.00	6.88	11.02	16.40	21.66	469
U. S. Treasury Securities	0.26	0.00	0.00	0.00	0.00	0.05	2.15	4.29	469
U. S. Agency Securities (excl MBS)	4.50	0.00	0.00	0.77	3.52	7.61	13.31	17.65	469
Municipal Securities	4.04	0.00	0.00	0.61	3.18	7.15	12.18	14.58	469
Mortgage-Backed Securities	8.06	0.00	0.11	2.37	6.91	13.29	19.12	23.24	469
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.47	469
Other Debt Securities	0.19	0.00	0.00	0.00	0.00	0.18	1.05	2.62	469
RE Loans Secured by 1-4 Family	16.71	4.28	6.15	10.48	16.33	22.55	28.94	34.67	469
Revolving	2.87	0.03	0.22	0.97	2.58	4.39	6.32	8.22	469
Closed-End, Sec by First Liens	12.45	2.93	3.97	6.79	11.60	17.39	24.13	28.55	469
Closed-End, Sec by Junior Liens	1.04	0.09	0.18	0.43	0.84	1.53	2.40	2.96	469
Commercial Real Estate Loans	31.30	13.21	16.95	22.38	31.04	39.45	47.78	53.05	469
Construction and Land Dev	5.89	1.06	1.61	2.69	5.24	8.58	13.21	15.38	469
Multifamily	2.00	0.17	0.32	0.82	1.66	2.92	5.02	7.16	469
Nonfarm Nonresidential	22.47	9.27	11.75	16.25	22.14	28.04	34.39	39.44	469
RE Loans Secured by Farmland	1.73	0.00	0.00	0.05	0.59	3.14	6.86	10.35	469
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.42	57.07	61.75	71.99	80.92	87.00	91.96	94.66	469
RE Loans Secured by 1-4 Family	25.84	7.02	10.64	16.50	24.89	34.14	45.46	51.81	469
Revolving	4.38	0.04	0.41	1.67	4.09	6.79	9.81	12.00	469
Closed-End	21.05	5.20	7.16	12.42	19.81	28.75	38.76	44.97	469
Commercial Real Estate Loans	48.13	23.39	28.33	37.35	48.10	58.94	67.16	72.89	469
Construction and Land Dev	9.04	1.76	2.62	4.36	7.95	12.94	19.55	22.72	469
Multifamily	3.10	0.30	0.55	1.30	2.50	4.49	7.64	10.26	469
Nonfarm Nonresidential	34.73	15.86	20.48	26.63	34.31	41.96	51.13	56.18	469
RE Loans Secured by Farmland	2.72	0.00	0.00	0.07	0.92	4.83	10.99	16.44	469
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Commercial and Industrial Loans	12.79	3.45	4.70	7.71	12.01	17.26	23.15	27.23	469
Loans to Individuals	3.13	0.18	0.42	0.94	2.19	4.49	8.86	13.53	469
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.13	0.42	0.63	469
Agricultural Loans	1.36	0.00	0.00	0.00	0.13	1.83	7.23	13.28	469
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Other Loans and Leases	1.29	0.00	0.01	0.10	0.77	2.10	4.35	6.00	469

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.80	1.19	2.02	4.00	6.88	11.02	16.40	21.66	469
Liquid Assets	22.42	8.36	11.14	15.98	21.50	28.12	37.25	40.95	469
Investment Securities	20.09	3.94	6.74	12.07	19.51	27.42	35.65	40.73	469
Net Loans and Leases	64.33	45.06	48.88	56.84	65.01	71.47	77.66	81.40	469
Net Lns, Ls & Stdby Ltrs of Credit	64.88	46.01	49.63	57.41	65.54	72.09	78.70	82.43	469
Core Deposits	64.69	47.05	51.88	58.61	65.25	70.93	75.52	77.96	469
Noncore Funding	24.31	10.35	13.24	17.73	23.78	30.64	37.51	41.65	469
Time Deposits of \$100K or More	15.65	5.99	7.88	10.95	14.95	20.64	25.09	29.83	469
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Fed Funds Purchased and Repos	1.40	0.00	0.00	0.00	0.66	2.69	5.55	7.30	469
Net Fed Funds Purchased (Sold)	0.84	-4.52	-2.11	-0.07	0.10	2.10	4.82	6.48	469
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Oth Borrowings W/Rem Mat 1 Yr or Less	0.87	0.00	0.00	0.00	0.53	1.59	3.09	4.70	469
Earning Assets Repr in 1 Year	32.24	14.43	18.40	24.13	31.31	39.90	48.58	53.81	469
Int-Bearing Liab Repr in 1 Year	29.49	10.15	13.93	18.31	25.11	37.74	59.14	63.99	469
Long-Term Debt Repr in 1 Year	0.27	0.00	0.00	0.00	0.00	0.11	1.67	3.56	469
Net Assets Repriceable in 1 Year	2.02	-35.07	-25.49	-6.30	3.25	12.43	22.03	30.47	469
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.40	-7.49	2.78	11.52	19.37	27.93	35.97	41.60	469
Net ST Noncore Funding Dependence	6.44	-17.37	-8.98	0.47	6.82	13.60	19.65	25.93	469
Short-Term Inv/ST Noncore Funding	74.58	7.67	13.92	28.58	53.39	95.44	226.65	360.00	466
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.55	-14.72	-6.62	1.00	10.85	22.56	38.41	52.03	469
Net Loans and Leases/Total Deposits	78.18	54.79	59.31	68.31	78.89	86.85	97.36	101.56	469
Net Loans and Leases/Core Deposits	101.37	64.25	71.72	83.85	100.16	116.54	136.48	153.52	469
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.31	-1.09	-0.25	0.00	0.02	0.40	1.79	2.95	195
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.75	-8.09	-4.29	-0.78	0.77	2.71	4.62	6.12	460
Struct Notes Appr(Depr)/T1 Cap	-0.21	-2.30	-1.35	-0.31	-0.02	0.03	0.14	0.25	230
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.15	0.00	0.00	0.00	0.00	2.83	27.36	58.83	469
Available-For-Sale Securities	95.84	38.66	70.80	97.13	100.00	100.00	100.00	100.00	469
U.S. Treasury Securities	1.43	0.00	0.00	0.00	0.00	0.31	10.10	23.83	469
U.S. Agency Securities (excl MBS)	24.07	0.00	0.00	4.52	22.51	39.26	66.77	83.61	469
Municipal Securities	19.84	0.00	0.00	4.54	18.66	34.73	49.14	57.84	469
Mortgage-Backed Securities	42.03	0.00	0.92	15.55	42.54	64.16	85.52	93.25	469
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.56	2.10	469
Other Debt Securities	1.12	0.00	0.00	0.00	0.00	1.16	7.50	12.99	469
Mutual Funds and Equity Securities	0.38	0.00	0.00	0.00	0.00	0.42	2.33	4.51	469
Debt Securities 1 Year or Less	9.31	0.00	0.11	1.60	5.56	13.99	29.02	44.56	469
Debt Securities 1 To 5 Years	28.21	0.02	1.86	9.75	24.29	46.46	63.58	73.61	469
Debt Securities Over 5 Years	57.22	1.70	10.46	33.30	59.79	80.35	92.18	96.38	469
Pledged Securities	48.74	3.19	13.71	27.42	48.76	67.73	86.08	93.47	469
Structured Notes, Fair Value	4.06	0.00	0.00	0.00	0.00	6.64	19.66	29.23	469

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.48	0.00	0.06	0.19	0.36	0.72	1.23	1.91	469
Provision for Ln&Ls Losses/Avg Lns&Ls	0.72	0.00	0.09	0.29	0.56	1.07	1.73	2.67	469
Provision for Ln&Ls Losses/Net Losses	175.62	-388.88	0.00	54.53	103.00	222.22	623.85	1218.24	464
Ln&Ls Allowance/Total Loans & Leases	1.96	0.97	1.14	1.40	1.80	2.43	3.20	3.87	469
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.05	0.73	0.94	1.59	3.12	9.80	32.55	76.91	425
ALLL/Nonaccrual Assets	89.88	22.88	30.66	44.97	68.61	111.37	220.92	334.52	469
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	84.06	22.55	29.42	43.24	64.43	105.19	200.52	289.29	469
Gross Ln&Ls Losses/Avg Loans & Leases	0.82	0.01	0.04	0.17	0.53	1.32	2.48	3.41	469
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.01	0.05	0.12	0.27	0.42	469
Net Losses/Avg Loans and Leases	0.71	-0.02	0.00	0.09	0.46	1.20	2.23	3.02	469
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Recoveries/Prior Year-End Losses	2.25	0.04	0.15	0.54	1.51	3.29	6.76	10.56	430
Earnings Coverage of Net Losses (X)	8.76	-31.44	-0.60	0.69	2.51	9.26	45.04	108.05	464
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.64	-0.03	-0.00	0.04	0.35	1.10	2.16	3.16	469
RE Loans Secured By 1-4 Family	0.50	-0.03	-0.00	0.00	0.21	0.76	2.02	3.39	469
Revolving	0.25	-0.04	0.00	0.00	0.00	0.34	1.50	2.89	453
Closed-End	0.49	-0.05	-0.00	0.00	0.17	0.73	2.10	3.63	469
Commercial Real Estate Loans	0.71	-0.05	-0.00	0.00	0.30	1.24	2.66	3.77	469
Construction and Land Dev	1.45	-0.12	-0.00	0.00	0.00	2.40	7.04	10.95	468
Multifamily	0.13	-0.00	0.00	0.00	0.00	0.00	0.39	5.70	460
Nonfarm Nonresidential	0.35	-0.05	-0.00	0.00	0.04	0.59	1.51	2.58	469
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	383
Commercial and Industrial Loans	0.73	-0.55	-0.16	-0.00	0.10	1.27	3.23	5.60	469
Loans to Depository Institutions	0.00	-66.08	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	1.15	0.09	0.16	0.33	0.70	1.49	3.93	6.69	308
Credit Card Loans	1.83	-0.34	0.00	0.00	0.84	2.61	7.20	12.38	155
Agricultural Loans	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.46	312
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	0.52	-0.49	-0.04	0.00	0.00	0.02	2.78	13.52	436

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

30-89 Days PD Loans and Leases	1.27	0.17	0.27	0.60	1.06	1.84	2.97	3.60	469
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.02	0.15	0.51	0.75	469
Nonaccrual Loans and Leases	3.20	0.45	0.62	1.30	2.63	4.77	7.73	9.76	469
90+ Days PD and Nonaccrual Loans and Leases	3.36	0.54	0.76	1.44	2.73	4.98	7.85	9.82	469
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.51	469
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Nonaccrual Restructured	0.57	0.00	0.00	0.00	0.25	0.92	2.40	3.46	469
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.27	0.17	0.27	0.60	1.06	1.84	2.97	3.60	469
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.02	0.15	0.51	0.75	469
Nonaccrual Assets	3.24	0.47	0.64	1.36	2.67	4.84	7.73	9.76	469
30+ Days PD & Nonaccrual Assets	4.74	0.94	1.48	2.44	3.95	6.94	9.95	12.91	469
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.24	0.32	0.48	0.97	1.82	3.28	5.41	6.82	469
90+ PD & Nonaccrual Assets + OREO	3.26	0.41	0.72	1.37	2.70	4.85	7.65	9.63	469
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.84	0.46	0.72	1.67	3.07	5.81	8.78	11.03	469
Allowance for Loan & Lease Losses	288.28	53.58	77.86	162.65	268.10	396.73	563.89	730.47	469
Equity Cap + ALLL	40.29	4.25	6.80	15.86	29.95	56.62	105.12	164.46	464
Tier 1 Cap + ALLL	38.66	4.26	7.18	16.17	29.70	54.56	98.22	143.56	469
Loans & Leases + RE Acquired	5.72	0.85	1.16	2.58	4.75	8.54	12.43	16.26	469

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.30	0.16	0.20	0.52	1.05	1.97	3.09	3.83	469
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.15	0.53	0.93	469
- Nonaccrual	3.58	0.36	0.66	1.40	2.88	5.20	8.38	10.66	469
Coml & Indl - 30-89 Days PD	1.01	0.00	0.00	0.17	0.60	1.53	3.20	4.14	469
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.02	0.42	1.05	469
- Nonaccrual	1.84	0.00	0.00	0.35	1.20	2.89	6.37	9.36	469
Individuals - 30-89 Days PD	0.98	0.00	0.00	0.26	0.82	1.59	2.79	3.48	467
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.31	0.65	467
- Nonaccrual	0.39	0.00	0.00	0.00	0.16	0.71	1.59	2.88	467
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.13	1.24	2.41	312
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	312
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.00	1.11	3.68	312
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&LS - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.08	1.67	4.18	436
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	436
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.62	3.83	436
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.42	0.00	0.18	0.58	1.17	2.15	3.22	4.04	469
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.16	0.40	0.74	469
- Nonaccrual	2.44	0.05	0.31	0.85	1.95	3.57	6.69	8.12	469
Revolving - 30-89 Days PD	0.52	0.00	0.00	0.00	0.26	0.96	1.95	2.81	453
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.44	453
- Nonaccrual	0.70	0.00	0.00	0.00	0.27	1.15	3.04	5.02	453
Closed-End - 30-89 Days PD	1.61	0.00	0.07	0.62	1.27	2.43	3.73	4.78	469
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.48	0.83	469
- Nonaccrual	2.90	0.01	0.28	0.90	2.24	4.31	8.02	11.23	469
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.05	0.18	0.35	0.52	469
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	469
- Jr Lien Nonaccrual	0.18	0.00	0.00	0.00	0.07	0.27	0.80	1.53	469
Commercial RE - 30-89 Days PD	1.23	0.00	0.03	0.26	0.81	1.92	3.39	4.38	469
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.06	0.56	1.03	469
- Nonaccrual	4.19	0.24	0.56	1.46	3.52	6.44	10.38	13.17	469
Const & Dev - 30-89 Days PD	1.36	0.00	0.00	0.00	0.51	2.27	5.71	9.50	468
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.33	1.42	468
- Nonaccrual	8.87	0.00	0.00	1.02	6.42	15.51	27.27	38.27	468
Multifamily - 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.00	2.78	6.62	460
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
- Nonaccrual	1.39	0.00	0.00	0.00	0.00	1.56	8.22	16.07	460
Nonfarm Nres- 30-89 Days PD	0.94	0.00	0.00	0.18	0.60	1.63	3.03	4.38	469
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.86	469
- Nonaccrual	2.78	0.00	0.18	0.90	2.18	4.58	7.16	8.77	469
Farmland - 30-89 Days PD	0.48	0.00	0.00	0.00	0.00	0.79	2.74	5.80	383
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	383
- Nonaccrual	1.38	0.00	0.00	0.00	0.00	1.52	8.22	19.82	383
Credit Card - 30-89 Days PD	1.13	0.00	0.00	0.00	0.67	1.99	4.10	4.91	155
- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.00	0.70	2.49	4.64	155
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.95	155

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.02	4.56	6.01	7.76	9.09	10.22	11.91	13.18	469
Tier 1 RBC Ratio	12.96	6.14	8.38	10.75	12.63	14.97	18.50	21.74	469
Total Risk-Based Capital Ratio	14.53	8.36	10.55	12.34	14.16	16.41	19.86	22.80	469
Tangible Tier 1 Leverage Ratio	8.96	4.56	5.90	7.68	9.05	10.17	11.82	13.18	469
Tangible Common Eq Cap/Tan Assets	7.54	2.35	3.85	5.79	7.56	9.24	11.31	12.88	469
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.18	2.97	4.13	6.84	9.99	13.27	16.77	19.67	469
Standby Letters of Credit	0.44	0.00	0.03	0.13	0.31	0.64	1.22	1.65	469
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.22	469
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.52	0.00	0.00	0.00	0.00	0.77	2.69	6.00	469
Interest Rate Contracts	0.52	0.00	0.00	0.00	0.00	0.74	2.60	6.00	469
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.35	1.05	469
Written Options Contr (Int Rate)	0.09	0.00	0.00	0.00	0.00	0.00	0.63	1.41	469
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Interest Rate Swaps	0.15	0.00	0.00	0.00	0.00	0.00	1.24	2.49	469
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.68	4.57	6.94	10.59	15.25	20.12	26.22	31.00	469

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	0.00	469
Ins Under Assets(P/C)/Tot Ins Und Ast	18.44	0.00	0.00	0.00	0.00	1.40	82.18	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	81.55	0.00	0.00	70.86	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	7.75	0.00	0.00	0.00	0.00	0.00	0.00	37.22	12
Ins Activities Revenue/Adj Oper Inc	0.25	0.00	0.00	0.00	0.00	0.21	1.27	5.35	469
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	235
Credit Rel Prem Inc/Tot Prem Inc	69.23	0.00	0.00	0.00	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	30.76	0.00	0.00	0.00	0.00	75.00	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
Ins Net Inc (P/C)/Equity (P/C)	143.31	3.94	3.94	3.94	14.97	119.50	287.80	343.90	3
Ins Net Inc (L/H)/Equity (L/H)	1.88	-4.25	-3.95	-0.43	1.38	3.62	5.97	6.36	11
Insur Ben, Losses, Exp/Insur Premiums	88.23	0.00	0.00	10.70	76.76	100.00	166.52	203.78	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.00	0.00	0.00	0.00	0.00	1.48	3.57	12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469
CSV Life Insurance/Tier 1 Cap + ALLL	10.19	0.00	0.00	0.46	11.09	18.55	23.75	27.14	468
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	469
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Cost: Interest-Bearing Deposits	0.31	0.08	0.08	0.08	0.08	0.31	0.46	0.50	2
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	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-22.94	-100.00	-100.00	-100.00	-17.94	0.79	219.41	240.76	40
Total Selected Assets	-9.51	-100.00	-100.00	-100.00	-14.99	2.64	203.88	279.12	58
Deposits	-8.04	-15.00	-15.00	-15.00	-15.00	-8.04	-3.86	-2.47	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.95	0.00	0.00	39.68	96.75	106.90	143.87	255.82	197
Dividends Paid/Net Income	22.39	0.00	0.00	0.00	18.06	44.91	71.83	94.15	391
Net Income - Dividends/Avg Equity	3.49	-28.73	-7.73	0.92	4.30	7.47	11.84	16.04	465
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	78.57	0.00	0.00	0.00	100.00	120.20	217.19	315.79	235
Dividends From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.25	1.87	10.22	235
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	235
Dividends From All Subsidiaries	86.46	0.00	0.00	0.37	100.00	130.52	228.06	318.76	235
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	20.15	0.00	0.00	0.00	0.00	44.78	76.40	111.66	382
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.41	1.22	382
Mgt & Service Fees From Bank Subs	0.72	0.00	0.00	0.00	0.00	0.00	3.53	23.60	382
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.16	382
Operating Income From Bank Subs	25.08	0.00	0.00	0.00	12.61	51.34	87.37	123.97	382
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	62.82	0.00	0.00	0.00	100.00	100.00	100.00	122.17	153
Interest Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	4.04	153
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	153
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	153
Operating Inc From Nonbank Subs	67.11	0.00	0.00	2.66	100.00	100.00	104.37	163.80	153
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	10.52	0.00	0.00	0.00	0.00	1.33	58.61	80.51	31
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating Income From Sub BHCs	10.63	0.00	0.00	0.00	0.00	3.72	58.61	80.51	31
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	46.40	0.00	0.00	0.00	13.85	99.22	100.00	100.00	367
Interest Income From Bank Subs	3.05	0.00	0.00	0.00	0.00	0.00	14.28	97.40	367
Mgt & Serv Fees From Bank Subs	2.81	0.00	0.00	0.00	0.00	0.00	13.34	88.67	367
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	6.99	367
Operating Income From Bank Subs	64.67	0.00	0.00	0.00	96.94	100.00	100.00	100.00	367
Dividends From Nonbank Subs	3.67	0.00	0.00	0.00	0.00	0.43	35.47	100.00	367
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.98	367
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	367
Operating Inc From Nonbank Subs	4.97	0.00	0.00	0.00	0.00	2.23	85.33	100.00	367
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Loans and Adv From Subs/ST Debt	743.16	0.00	0.00	0.00	218.60	679.91	2942.20	7732.30	75
Loans and Adv From Subs/Total Debt	193.51	0.00	0.00	0.00	102.36	279.94	698.58	2067.48	165

BHCPR Reporters for Quarter Ending 03/31/2011
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
3109904	717, 198	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	975, 717	ACNB CORPORATION	GETTYSBURG, PA	
3447567	665, 668	ADAM BANK GROUP, INC.	TAMPA, FL	New Y-9C/BHCPR reporter
1055623	527, 206	ADBANC, INC.	OGALLALA, NE	New Y-9C/BHCPR reporter
2467474	570, 217	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	711, 258	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	520, 311	ALBANK CORPORATION	CHICAGO, IL	
3123638	528, 299	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	643, 776	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	577, 669	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	749, 439	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	758, 462	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	530, 553	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	758, 061	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	782, 058	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1136269	552, 825	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
1052220	729, 284	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	980, 062	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1095414	625, 476	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
3035049	571, 546	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1076691	845, 238	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	573, 340	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	663, 696	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	961, 067	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
3843712	510, 774	ANCHOR BANCORP, INC.	LACEY, WA	New Y-9C/BHCPR reporter
2710796	706, 029	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	698, 090	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	545, 286	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	655, 718	ARTHUR FINANCIAL CORPORATION	UNION, SC	
1134694	944, 173	ATBANCORP	DUBUQUE, IA	
3555686	878, 374	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	New Y-9C/BHCPR reporter
3264812	742, 030	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	781, 660	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	566, 679	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	New Y-9C/BHCPR reporter
1081613	623, 568	B. P. C. CORPORATION	COOKEVILLE, TN	
1895397	548, 388	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	New Y-9C/BHCPR reporter
1135002	660, 044	BANCTENN CORP.	KINGSPORT, TN	
1030040	915, 525	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1143481	841, 019	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1076105	546, 853	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3447398	537, 058	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1247455	688, 515	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	713, 313	BANKFIVE, MHC	FALL RIVER, MA	
1201363	768, 458	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	609, 157	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	717, 570	BANKVEST, INC.	CASTLE ROCK, CO	
1209248	786, 798	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
3274996	634, 358	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2728157	842, 561	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	558, 250	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	880, 353	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1471849	693, 776	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	683, 646	BNCCORP, INC.	BISMARCK, ND	
3807974	615, 280	BOH HOLDINGS, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
2935142	743, 146	BOU BANCORP, INC.	OGDEN, UT	
3280988	999, 397	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	Moved from Peer 3
3929791	529, 233	BSB BANCORP MHC	BELMONT, MA	
3189728	560, 302	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
3488850	659, 002	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	905, 061	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	792, 847	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1083336	721, 866	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1127294	662, 026	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	689, 049	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	664, 130	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	876, 674	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	593, 087	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	New Y-9C/BHCPR reporter
2254508	565, 589	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	980, 220	CBX CORPORATION	CARROLLTON, IL	
1118283	620, 106	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1106132	600, 489	CENTRABANC CORPORATION	WACO, TX	
1025662	637, 952	CENTRAL BANCORPORATION	PROVO, UT	
1203899	631, 061	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1250295	755, 104	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
1064429	850, 347	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	507, 514	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	766, 690	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	862, 123	CENTRE 1 BANCORP, INC.	BELOIT, WI	
3632756	535, 532	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	New Y-9C/BHCPR reporter
1141487	731, 373	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	724, 027	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1133594	986, 977	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	602, 738	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
3434633	581, 708	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	601, 749	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	579, 022	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
2244545	612, 242	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	568, 293	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	990, 907	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	530, 343	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	568, 814	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	627, 074	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	601, 636	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	840, 248	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	832, 143	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	557, 519	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	585, 397	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	828, 501	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	998, 249	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	971, 982	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	854, 589	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	941, 820	CNB CORPORATION	CONWAY, SC	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
3444801	598,974	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	615,110	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	960,706	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	858,964	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1838974	712,060	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	627,616	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	958,140	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	579,327	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	532,838	COMMUNITY BANCORP	DERBY, VT	
1247398	727,782	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	722,476	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	565,830	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	783,952	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	649,156	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
3101010	523,064	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
1097986	537,143	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	New Y-9C/BHCPR reporter
2754585	549,189	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	660,960	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	652,676	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	665,539	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	578,058	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	686,530	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
2524788	686,230	COUNTY BANCORP, INC.	MANITOWOC, WI	
3027709	959,554	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1102581	799,375	CU BANK SHARES, INC.	DALLAS, TX	
2242523	941,198	D. L. EVANS BANCORP	BURLEY, ID	
2497462	588,370	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	896,994	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	646,775	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	773,702	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	776,798	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	543,331	DIMECO, INC	HONESDALE, PA	New Y-9C/BHCPR reporter
1117455	610,702	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	605,569	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	571,338	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	707,651	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1135909	522,202	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	Moved from Peer 5
1122851	510,926	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	916,571	ECB BANCORP, INC.	ENGELHARD, NC	
3695957	755,566	ENB FINANCIAL CORP	EPHRATA, PA	Moved from Peer 9
3728930	891,863	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	594,513	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	699,711	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	551,295	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	630,925	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	505,602	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	794,573	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	862,723	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	923,929	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	539,552	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	New Y-9C/BHCPR reporter
1099672	605,094	FARMERS AND MERCHANTS BANKSHAR	STUTTGAART, AR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1055155	650, 210	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	538, 241	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	593, 550	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3031902	611, 546	FCB FINANCIAL CORP.	SAVANNAH, GA	
3287996	730, 929	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	684, 576	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	676, 943	FIDELITY COMPANY	DUBUQUE, IA	
2858773	595, 909	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	522, 471	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	New Y-9C/BHCPR reporter
3266302	594, 917	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	681, 578	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	811, 708	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1838590	517, 236	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2385493	541, 254	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1404632	692, 368	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	527, 001	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	New Y-9C/BHCPR reporter
1119404	702, 948	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	529, 003	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	New Y-9C/BHCPR reporter
2585761	960, 863	FIRST CHICAGO BANCORP	CHICAGO, IL	
1105470	524, 704	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	New Y-9C/BHCPR reporter
1983977	656, 094	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	708, 178	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	608, 064	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	935, 842	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	751, 164	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	766, 882	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	640, 817	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	958, 852	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1086122	560, 128	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	New Y-9C/BHCPR reporter
1249039	843, 292	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	743, 817	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	545, 908	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1134078	858, 185	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
3393178	535, 694	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	536, 676	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	809, 283	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	837, 665	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1076123	560, 236	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	994, 563	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	Moved from Peer 3
2880626	748, 823	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	657, 859	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	619, 258	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	530, 946	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	800, 163	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	688, 628	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	757, 610	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	587, 813	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	841, 652	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	833, 723	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
2127657	786, 907	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	684, 045	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	

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3189906	616, 056	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1050646	975, 607	FIRST YORK BAN CORP.	YORK, NE	
1109834	595, 703	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	776, 377	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	816, 726	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	601, 302	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	New Y-9C/BHCPR reporter
3223828	892, 707	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	551, 328	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	622, 701	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	697, 079	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	756, 207	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	853, 304	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	540, 495	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
2557405	962, 882	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	973, 530	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3367094	563, 807	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	New Y-9C/BHCPR reporter
1064915	516, 626	GN BANKSHARES, INC.	GIRARD, KS	Moved from Peer 5
1203714	646, 098	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	903, 288	GORHAM BANCORP, MHC	GORHAM, ME	
3811832	874, 729	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
1206733	642, 804	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3474835	880, 960	GREEN BANCORP, INC.	HOUSTON, TX	
3309889	618, 964	GSB, MHC	GREENFIELD, MA	
1862036	978, 510	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
1096952	520, 552	GUARANTY CAPITAL CORPORATION	BELZONI, MS	Moved from Peer 5
2618940	692, 223	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	583, 162	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	576, 280	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	856, 540	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	699, 216	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	585, 362	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	656, 443	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	559, 164	HEARTLAND BANCORP	GAHANNA, OH	
1917600	886, 694	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	574, 870	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1055089	542, 206	HERITAGE GROUP, INC.	AURORA, NE	New Y-9C/BHCPR reporter
2253529	970, 883	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1109496	586, 774	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	809, 168	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	643, 242	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
3234105	568, 627	HOME STATE BANCORP	LOVELAND, CO	
1209181	611, 407	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	833, 948	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1144107	525, 089	HONAT BANCORP, INC.	HONESDALE, PA	New Y-9C/BHCPR reporter
1125740	643, 996	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	884, 591	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1208054	607, 870	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	948, 321	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	781, 356	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	550, 370	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	New Y-9C/BHCPR reporter
1122075	591, 479	INTER-MOUNTAIN BANCORP. , INC.	BOZEMAN, MT	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
2634490	982, 517	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	Moved from Peer 3
3488485	921, 927	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
2737766	626, 360	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	528, 746	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1109290	864, 962	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	577, 525	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	811, 052	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	523, 009	JJR HOLDING COMPANY, INC.	BRICK, NJ	
4208961	630, 229	JRMB II, INC	LAWTON, OK	
1140127	511, 186	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	656, 659	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	570, 112	KISH BANCORP, INC.	BELLEVILLE, PA	
2721112	988, 635	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	571, 811	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	765, 494	LCNB CORP.	LEBANON, OH	
2856014	590, 211	LEADERS GROUP, INC., THE	OAK BROOK, IL	
1416578	562, 223	LEGEND BANCORP, INC.	BOWIE, TX	
1086748	933, 777	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	771, 311	LINCO BANCSHARES, INC.	CLAYTON, MO	
1210169	563, 487	LINCOLN BANCORP	REINBECK, IA	
1097173	651, 458	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
2052777	719, 245	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	929, 775	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	933, 224	MACON BANCORP	FRANKLIN, NC	Moved from Peer 3
1135413	689, 562	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	537, 796	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
1139363	691, 845	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	842, 325	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	588, 738	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	925, 385	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	520, 285	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	904, 011	MERCANTILE BANCORP, INC.	QUINCY, IL	
3696093	577, 231	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	New Y-9C/BHCPR reporter
2485487	595, 885	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	615, 941	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	745, 633	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	589, 188	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	657, 228	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	680, 292	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1139185	502, 045	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
3104730	532, 086	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
1398740	635, 589	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	New Y-9C/BHCPR reporter
2868950	658, 318	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1054840	508, 354	MIDLAND FINANCIAL CORPORATION	CASPER, WY	Moved from Peer 5
3719992	549, 934	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	803, 103	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	934, 263	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	910, 774	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	608, 613	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	965, 644	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	863, 368	MORRILL BANCSHARES, INC.	MERRIAM, KS	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
3114748	535,374	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	700,826	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	846,140	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	803,856	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	555,842	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	893,476	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	509,504	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	549,440	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1070756	667,848	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	592,522	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	632,327	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	682,044	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	711,169	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	865,005	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	501,235	NEXTIER INCORPORATED	BUTLER, PA	
1827893	603,177	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	642,803	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	723,532	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3778542	630,907	NORTH JERSEY COMMUNITY BANCORP	ENGLEWOOD CLIFFS, NJ	New Y-9C/BHCPR reporter
3109070	649,584	NORTH STATE BANCORP	RALEIGH, NC	
2962737	728,974	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	893,335	NORTH VALLEY BANCORP	REDDING, CA	
2324111	607,384	NORTHEAST BANCORP	LEWISTON, ME	
1246935	689,116	NORTHERN BANCORP, INC.	WOBURN, MA	
1210589	529,785	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	647,367	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	877,034	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	831,026	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	639,876	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	933,999	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	530,926	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	584,207	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	676,536	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	562,769	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	688,520	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	874,288	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	855,668	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	862,244	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	890,472	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	736,568	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	726,172	ONE AMERICAN CORP.	VACHERIE, LA	
3596009	604,000	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	596,052	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	568,160	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3595084	526,117	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	621,772	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	638,386	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
2869733	996,526	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	Moved from Peer 3
3489594	956,482	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1099908	532,058	PADUCAH BANK SHARES, INC.	PADUCAH, KY	New Y-9C/BHCPR reporter
1117213	686,674	PALM BANCORP	PALMERTON, PA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1209716	799,681	PARK BANCORPORATION, INC.	MADISON, WI	
4210478	628,416	PARK STERLING CORPORATION	CHARLOTTE, NC	New Y-9C/BHCPR reporter
3347292	725,434	PARKE BANCORP, INC	SEWELL, NJ	
2337081	546,843	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
1117688	693,337	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	914,257	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	844,042	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	548,888	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	832,547	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1139541	570,328	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	New Y-9C/BHCPR reporter
1866155	545,191	PEOPLESOUTH BANCSHARES, INC.	COLQUITT, GA	
3145966	583,296	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3013225	603,181	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	New Y-9C/BHCPR reporter
1096484	657,122	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	632,822	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	720,522	PNBK HOLDINGS LLC	STAMFORD, CT	New Y-9C/BHCPR reporter
3223855	639,178	PONKAPOAG BANCORP, MHC	CANTON, MA	
1084575	516,561	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	Moved from Peer 5
2293329	833,019	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
3314575	506,374	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
2321419	599,634	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	574,388	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	515,520	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1118434	819,445	QNB CORP.	QUAKERTOWN, PA	
1130904	914,525	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
2743235	953,241	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2891006	535,352	REGENT BANCORP, INC.	DAVIE, FL	
1416439	848,107	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	877,757	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	531,081	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	New Y-9C/BHCPR reporter
2114938	826,767	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	953,159	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	833,556	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2324429	929,374	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	655,103	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	776,530	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	714,194	SABINE BANCSHARES, INC.	MANY, LA	
2603928	578,607	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	802,188	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	576,893	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204814	806,139	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	639,919	SBT BANCSHARES, INC.	DALLAS, TX	
1098509	536,492	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	New Y-9C/BHCPR reporter
1107308	635,418	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	631,533	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	610,201	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	525,842	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3438097	709,429	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	595,919	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	645,606	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	873,309	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1124060	743, 654	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	952, 042	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	853, 874	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	620, 364	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	521, 798	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	761, 154	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
3266227	701, 832	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	New Y-9C/BHCPR reporter
3325740	590, 453	SOUTHERN NATIONAL BANCORP OF	MCLEAN, VA	New Y-9C/BHCPR reporter
2169871	660, 564	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	568, 474	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	753, 280	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1247361	736, 774	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	805, 111	STARION BANCORPORATION	BISMARCK, ND	
1097771	934, 300	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	700, 937	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	817, 832	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	608, 403	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	610, 226	SUNWEST BANCORP, INC.	TUSTIN, CA	New Y-9C/BHCPR reporter
1202883	515, 493	SWORD FINANCIAL CORPORATION	HORICON, WI	
1246467	990, 343	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1140341	658, 464	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	765, 655	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	741, 814	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3934562	704, 712	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	548, 062	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	743, 858	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	664, 118	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
2730383	511, 847	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	New Y-9C/BHCPR reporter
2523389	871, 883	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	702, 178	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	New Y-9C/BHCPR reporter
1080139	862, 628	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	704, 456	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1135516	885, 476	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	660, 125	UNITED BANCORPORATION	OSSEO, WI	
1136009	600, 420	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	670, 137	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	639, 359	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	820, 848	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	758, 574	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
2082532	528, 207	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	New Y-9C/BHCPR reporter
2314327	799, 403	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	799, 358	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3251027	608, 263	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3211012	982, 294	VISION BANCSHARES, INC.	LAREDO, TX	
3292253	572, 281	VISION BANCSHARES, INC.	ADA, OK	
3004689	596, 910	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
1054813	540, 160	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1204104	759, 966	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	551, 750	WEBFIVE MHC	WEBSTER, MA	
1085255	573, 397	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	684, 139	WESTBRAND, INC.	MINOT, ND	

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3122051	908,661	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1051979	634,421	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	609,553	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	895,554	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	612,784	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
2784920	735,088	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	730,487	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	697,392	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1247576	586,410	215 HOLDING CO.	MINNEAPOLIS, MN	
1035157	926,058	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 469 bank holding companies.