

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	94	87	92	91	95
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.46	3.34	3.25	3.29	3.41
+ Non-interest Income	1.02	1.07	1.20	1.05	1.17
- Overhead Expense	2.93	2.98	3.03	2.96	2.91
- Provision for Losses	0.49	1.02	1.50	0.93	0.29
+ Securities Gains (Losses)	0.05	0.05	0.03	-0.18	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.15	0.55	0.06	0.13	1.35
Net Operating Income	0.79	0.25	-0.18	-0.03	0.87
Net Income	0.80	0.25	-0.18	-0.03	0.87
Net Income (Sub S Adjusted)	1.13	1.02	1.05	1.14	1.12
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.69	4.87	5.25	6.07	7.09
Interest Expense	0.83	1.11	1.66	2.44	3.34
Net Interest Income (TE)	3.82	3.69	3.57	3.59	3.73
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.93	1.46	1.61	0.79	0.27
Earnings Coverage of Net Losses (X)	5.22	3.61	3.08	4.65	16.06
Ln&Ls Allowance/Total Loans & Leases	1.98	2.24	2.27	1.73	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.70	4.55	4.74	2.53	0.96
30-89 Days Past Due Loans and Leases	0.92	1.10	1.26	1.33	0.98
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	18.66	18.91	25.46	34.43	30.48
Net ST Noncore Funding Dependence	9.77	10.72	17.00	24.20	22.16
Net Loans and Leases/Total Assets	60.45	61.72	64.28	67.87	68.48
CAPITALIZATION:					
Tier 1 Leverage Ratio	10.09	9.42	8.77	8.70	8.50
Equity Capital/Total Assets	11.06	10.34	9.46	9.27	9.19
Equity Capital+Minority Int/Total Assets	11.08	10.41	9.56	9.38	9.42
Tier 1 Common Eq Cap / T RWA	12.96	11.52	9.55	N/A	N/A
Net Loans&Ls/Equity Capital (X)	5.71	6.36	7.36	7.74	7.66
Cash Dividends/Net Income	29.50	36.29	51.90	53.13	38.95
Cash Dividends/Net Income (Sub S Adjusted)	15.97	37.83	43.30	39.02	13.21
Retained Earnings/Avg Equity Cap	4.87	-1.48	-5.16	-5.27	5.31
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.05	0.08	0.43	0.59	1.30
Long-Term Debt/Equity Capital	1.72	2.19	1.88	2.14	2.26
Equity Investment in Subs/Equity Cap	104.61	107.37	110.65	110.50	113.92
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.07	102.26	99.10	115.87	149.55

PERCENT OF AVERAGE ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.25	4.40	4.80	5.57	6.48
Less: Interest Expense	0.75	1.01	1.52	2.23	3.07
Equals: Net Interest Income (TE)	3.46	3.34	3.25	3.29	3.41
Plus: Non-Interest Income	1.02	1.07	1.20	1.05	1.17
Equals: Adj Operating Income (TE)	4.53	4.43	4.48	4.36	4.62
Less: Overhead Expense	2.93	2.98	3.03	2.96	2.91
Less: Provision for Loan and Lease Losses	0.49	1.02	1.50	0.93	0.29
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.06	0.03	-0.13	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.15	0.55	0.06	0.13	1.35
Less: Applicable Income Taxes (TE)	0.37	0.33	0.20	0.18	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.79	0.25	-0.18	-0.03	0.87
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.80	0.25	-0.18	-0.03	0.87
Memo: Net Income (Last Four Qtrs)	0.80	0.29	-0.19	-0.04	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.80	90.66	91.63	91.58	91.68
Avg Int-Bearing Funds / Avg Assets	73.51	75.50	77.51	79.14	78.59
Int Income (TE) / Avg Earning Assets	4.69	4.87	5.25	6.07	7.09
Int Expense / Avg Earning Assets	0.83	1.11	1.66	2.44	3.34
Net Int Inc (TE) / Avg Earn Assets	3.82	3.69	3.57	3.59	3.73
YIELD OR COST:					
Total Loans and Leases (TE)	5.65	5.55	5.66	6.40	7.63
Interest-Bearing Bank Balances	0.30	0.34	0.44	2.55	5.36
Fed Funds Sold & Reverse Repos	0.29	0.90	0.26	2.02	5.03
Trading Assets	1.99	1.60	1.87	3.32	8.53
Total Earning Assets	4.59	4.77	5.12	5.96	6.97
Investment Securities (TE)	3.18	3.67	4.48	5.06	5.17
U. S. Treasury & Agency Sec (excl MBS)	2.10	2.27	2.83	4.86	4.84
Mortgage-Backed Securities	3.02	3.73	4.49	4.72	4.83
All Other Securities	5.25	5.84	6.83	6.38	7.13
Interest-Bearing Deposits	0.78	1.08	1.72	2.65	3.63
Time Deposits of \$100K or More	1.38	1.69	2.55	3.73	4.71
Time Deposits < \$100K	1.41	1.84	2.73	3.69	4.69
Other Domestic Deposits	0.41	0.55	0.82	1.44	2.54
Foreign Deposits	0.38	0.55	0.60	1.88	4.63
Fed Funds Purchased and Repos	0.89	1.01	1.24	2.35	4.42
Other Borrowed Funds & Trading Liab	2.55	2.64	2.87	3.33	4.68
All Interest-Bearing Funds	1.02	1.33	1.96	2.82	3.91

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	72	68	68	67	66
Avg Assets per Employee (\$000)	4,990	5,094	5,174	5,016	4,598
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.27	2.79	2.45	3.19	2.99
Overhead Exp / NII + Non-Int Income	67.04	68.76	71.20	69.53	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.93	2.98	3.03	2.96	2.91
Personnel Expense	1.47	1.41	1.39	1.44	1.55
Net Occupancy Expense	0.37	0.37	0.39	0.40	0.40
Other Operating Expenses	1.07	1.15	1.20	1.07	0.93
Overhead Less Non-Interest Income	1.87	1.78	1.78	1.83	1.69
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.86	67.32	69.53	68.12	63.12
Personnel Expense	33.32	32.41	32.15	32.89	33.82
Net Occupancy Expense	8.42	8.50	8.93	9.03	8.83
Other Operating Expenses	23.78	26.17	27.27	25.21	20.00
Total Non-Interest Income	22.36	23.50	25.70	23.25	24.92
Fiduciary Activities Income	1.94	1.81	1.61	1.81	2.11
Serv Charges on Deposit Accts - Domestic	6.55	6.72	7.59	7.96	7.85
Trading Revenue	0.16	0.14	0.23	0.02	0.13
Investment Banking Fees & Commissions	1.19	1.16	1.28	1.36	1.59
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.27	0.28	0.10	0.30
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.71	0.79	0.82	0.79	0.86
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.27	-0.62	0.63	0.72	1.36
Other Non-Interest Income	9.78	10.51	9.53	8.03	7.99
Overhead Less Non-Interest Income	43.07	42.77	44.03	44.73	37.64
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.95	23.19	21.67	17.97	27.88
Appl Inc Tax+TE/Pretax NOI+TE	31.80	30.91	32.78	31.15	35.39

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	44.19	46.32	48.30	49.75	49.55
Commercial and Industrial Loans	10.23	9.64	10.01	11.73	11.82
Loans to Individuals	2.96	2.95	3.22	3.33	3.70
Loans to Depository Institutions	0.02	0.02	0.02	0.02	0.01
Agricultural Loans	0.56	0.53	0.55	0.51	0.51
Other Loans and Leases	1.81	1.68	1.66	1.74	1.79
Net Loans and Leases	60.45	61.72	64.28	67.87	68.48
Debt Securities Over 1 Year	20.11	18.37	16.44	15.46	14.71
Mutual Funds and Equity Securities	0.06	0.06	0.08	0.10	0.20
Subtotal	81.88	81.10	82.00	84.79	84.58
Interest-Bearing Bank Balances	4.09	4.62	3.97	1.02	0.18
Federal Funds Sold & Reverse Repos	0.07	0.11	0.20	0.21	0.67
Debt Securities 1 Year or Less	2.12	2.29	2.26	2.27	2.89
Trading Assets	0.10	0.07	0.06	0.07	0.14
Total Earning Assets	89.40	89.48	89.61	89.39	89.86
Non-Int Cash and Due From Dep Inst	1.78	1.34	1.74	2.24	2.39
Other Real Estate Owned	0.74	0.80	0.55	0.24	0.10
All Other Assets	8.52	8.91	8.43	7.93	7.63

MEMORANDA:

Short-Term Investments	6.99	7.73	6.92	4.04	4.30
U.S. Treasury Securities	0.16	0.39	0.21	0.13	0.15
U.S. Agency Securities (excl MBS)	3.08	3.02	2.91	2.67	4.27
Municipal Securities	3.25	2.59	2.66	2.74	2.83
Mortgage-Backed Securities	13.19	12.01	10.92	10.83	9.13
Asset-Backed Securities	0.05	0.04	0.06	0.01	0.04
Other Debt Securities	0.54	0.50	0.40	0.46	0.57
RE Loans Secured by 1-4 Family	15.54	16.21	15.48	15.58	15.57
Revolving	2.93	3.16	3.00	3.12	2.91
Closed-End, Sec by First Liens	11.43	11.64	10.92	10.41	10.55
Closed-End, Sec by Junior Liens	0.89	1.02	1.11	1.32	1.55
Commercial Real Estate Loans	26.50	27.91	30.39	31.28	31.23
Construction and Land Dev	4.29	5.64	7.35	9.58	10.60
Multifamily	2.14	2.09	1.99	1.79	1.59
Nonfarm Nonresidential	19.41	19.60	20.14	18.34	17.51
RE Loans Secured by Farmland	0.85	0.79	0.71	0.69	0.70
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.25	74.31	73.99	72.99	72.27
RE Loans Secured by 1-4 Family	25.32	25.94	24.16	23.28	23.32
Revolving	4.65	4.92	4.49	4.44	4.16
Closed-End	20.33	20.68	19.23	18.32	18.72
Commercial Real Estate Loans	43.62	44.79	46.10	45.08	44.51
Construction and Land Dev	7.16	9.01	11.03	13.63	14.78
Multifamily	3.46	3.29	2.99	2.65	2.36
Nonfarm Nonresidential	31.98	31.58	30.57	26.70	25.15
RE Loans Secured by Farmland	1.47	1.31	1.10	1.03	1.03
Loans to Depository Institutions	0.03	0.02	0.03	0.03	0.02
Commercial and Industrial Loans	16.71	15.25	15.24	16.91	17.13
Loans to Individuals	5.02	4.80	5.22	4.97	5.59
Credit Card Loans	0.14	0.15	0.15	0.13	0.16
Agricultural Loans	0.95	0.87	0.85	0.73	0.74
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.99	2.74	2.67	2.58	2.66

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	6.99	7.73	6.92	4.04	4.30
Liquid Assets	25.44	24.33	22.33	18.67	18.22
Investment Securities	22.83	21.17	19.17	18.76	18.65
Net Loans and Leases	60.45	61.72	64.28	67.87	68.48
Net Lns, Ls & Stdby Ltrs of Credit	61.30	62.67	65.32	69.07	69.94
Core Deposits	63.74	62.67	59.31	53.72	56.41
Noncore Funding	22.33	23.80	28.31	33.56	30.66
Time Deposits of \$100K or More	11.06	12.13	14.05	13.12	13.66
Foreign Deposits	0.01	0.10	0.13	0.28	0.23
Fed Funds Purchased and Repos	3.62	4.07	3.64	4.97	5.27
Net Fed Funds Purchased (Sold)	3.33	3.73	3.58	4.50	4.77
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.40	1.45	2.49	3.72	3.45
Earning Assets Repr in 1 Year	34.66	37.22	36.93	40.44	43.01
Int-Bearing Liab Repr in 1 Year	23.12	26.56	30.77	31.70	32.71
Long-Term Debt Repr in 1 Year	0.33	0.31	0.43	0.81	0.56
Net Assets Repriceable in 1 Year	10.42	9.77	5.71	7.25	9.78
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.66	18.91	25.46	34.43	30.48
Net ST Noncore Funding Dependence	9.77	10.72	17.00	24.20	22.16
Short-Term Inv/ST Noncore Funding	57.72	51.16	35.14	18.81	20.83
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.49	9.63	2.44	-7.43	-6.25
Net Loans and Leases/Total Deposits	78.00	79.78	83.57	93.33	94.37
Net Loans and Leases/Core Deposits	97.82	101.02	111.72	132.58	129.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.43	0.33	0.47	-0.19	0.04
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.37	1.47	1.62	-0.34	0.22
Struct Notes Appr(Depr)/T1 Cap	-0.16	-0.18	-0.08	-0.24	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.98	8.97	9.13	10.13	12.75
Available-For-Sale Securities	90.02	91.03	90.87	89.87	87.25
U. S. Treasury Securities	0.78	1.92	1.15	0.94	1.00
U. S. Agency Securities (excl MBS)	14.51	15.70	16.46	15.65	25.50
Municipal Securities	15.13	12.91	13.92	15.75	16.23
Mortgage-Backed Securities	58.49	57.46	58.30	57.58	48.73
Asset-Backed Securities	0.26	0.18	0.34	0.04	0.25
Other Debt Securities	2.42	2.11	2.00	2.44	3.34
Mutual Funds and Equity Securities	0.39	0.36	0.52	0.72	1.08
Debt Securities 1 Year or Less	11.04	11.42	11.91	13.98	17.11
Debt Securities 1 To 5 Years	24.60	23.51	26.69	22.77	24.35
Debt Securities Over 5 Years	60.88	61.97	58.19	59.13	54.38
Pledged Securities	55.92	58.85	64.92	71.31	67.39
Structured Notes, Fair Value	1.86	1.91	1.05	0.34	0.43

ANALYSIS RATIOS

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.49	1.02	1.50	0.93	0.29
Provision for Ln&Ls Losses/Avg Lns&Ls	0.80	1.55	2.16	1.29	0.42
Provision for Ln&Ls Losses/Net Losses	98.26	116.93	150.76	186.85	181.60
Ln&Ls Allowance/Total Loans & Leases	1.98	2.24	2.27	1.73	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.28	2.25	2.09	4.02	9.07
ALL/Nonaccrual Assets	111.80	86.73	76.37	118.21	244.18
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.28	77.04	71.98	108.00	203.04
Gross Ln&Ls Losses/Avg Loans & Leases	1.09	1.61	1.73	0.87	0.35
Recoveries/Avg Loans and Leases	0.15	0.14	0.09	0.07	0.07
Net Losses/Avg Loans and Leases	0.93	1.46	1.61	0.79	0.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.01	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	11.30	10.59	16.90	28.33	35.40
Earnings Coverage of Net Losses (X)	5.22	3.61	3.08	4.65	16.06

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.98	1.56	1.53	0.70	0.12
RE Loans Secured By 1-4 Family	0.74	0.97	0.81	0.36	0.10
Revolving	0.69	0.85	0.69	0.33	0.12
Closed-End	0.67	0.83	0.79	0.36	0.09
Commercial Real Estate Loans	1.18	1.83	1.92	0.84	0.13
Construction and Land Dev	3.90	5.35	5.89	2.31	0.23
Multifamily	0.71	1.20	0.75	0.29	0.05
Nonfarm Nonresidential	0.57	0.82	0.51	0.17	0.05
RE Loans Secured by Farmland	0.18	0.40	0.32	0.04	0.00
Commercial and Industrial Loans	0.85	1.47	2.18	0.76	0.39
Loans to Depository Institutions	6.25	-0.03	0.00	0.00	0.00
Loans to Individuals	1.29	1.99	2.25	1.67	1.01
Credit Card Loans	3.29	4.27	4.51	3.33	1.83
Agricultural Loans	0.18	0.18	0.10	0.04	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.75	1.01	0.95	0.85	0.63

PERCENT OF LOANS AND LEASES

12/31/2011

12/31/2010

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

0.92

1.10

1.26

1.33

0.98

90+ Days PD Loans and Leases

0.54

0.36

0.14

0.12

0.07

Nonaccrual Loans and Leases

2.46

3.31

3.96

2.23

0.86

90+ Days PD and Nonaccrual Loans and Leases

3.37

4.01

4.22

2.41

0.97

30-89 Days PD Restructured

0.03

0.02

0.01

0.00

0.00

90+ Days PD Restructured

0.01

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.52

0.50

0.27

0.05

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.92

1.10

1.26

1.34

0.98

90+ Days Past Due Assets

0.54

0.36

0.14

0.12

0.07

Nonaccrual Assets

2.48

3.32

4.00

2.25

0.86

30+ Days PD & Nonaccrual Assets

4.34

5.20

5.55

3.81

1.97

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.07

2.53

2.82

1.70

0.69

90+ PD & Nonaccrual Assets + OREO

2.87

3.38

3.38

1.98

0.80

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.90

3.48

3.66

1.87

0.69

Allowance for Loan & Lease Losses

253.75

246.67

226.57

147.83

76.05

Equity Cap + ALLL

24.62

30.04

35.28

20.14

7.18

Tier 1 Cap + ALLL

26.69

32.55

38.68

20.99

8.04

Loans & Leases + RE Acquired

4.66

5.37

5.41

2.63

0.98

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	0.95	1.15	1.28	1.43	0.99
- 90+ Days Past Due	0.65	0.39	0.16	0.13	0.08
- Nonaccrual	2.94	3.90	4.71	2.73	0.97
Coml & Indl - 30-89 Days PD	0.64	0.80	0.98	0.98	0.82
- 90+ Days Past Due	0.29	0.22	0.08	0.07	0.06
- Nonaccrual	1.80	1.91	2.49	1.38	0.68
Individuals - 30-89 Days PD	1.40	1.71	1.75	1.84	1.44
- 90+ Days Past Due	0.21	0.20	0.17	0.14	0.09
- Nonaccrual	0.37	0.43	0.65	0.33	0.21
Dep Inst Lns - 30-89 Days PD	0.14	0.00	0.17	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	5.88	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.29	0.38	0.25	0.21	0.23
- 90+ Days Past Due	0.16	0.04	0.00	0.00	0.01
- Nonaccrual	0.31	0.46	0.35	0.16	0.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.28	0.64	0.69	0.58	0.47
- 90+ Days Past Due	0.04	0.09	0.01	0.03	0.02
- Nonaccrual	0.40	1.14	0.61	0.36	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.32	1.46	1.55	1.37	1.00
- 90+ Days Past Due	0.47	0.33	0.19	0.16	0.11
- Nonaccrual	2.15	2.45	2.68	1.39	0.72
Revolving - 30-89 Days PD	0.62	0.83	0.65	0.61	0.62
- 90+ Days Past Due	0.16	0.12	0.05	0.06	0.04
- Nonaccrual	0.94	1.03	1.11	0.62	0.32
Closed-End - 30-89 Days PD	1.48	1.64	1.72	1.56	1.11
- 90+ Days Past Due	0.56	0.38	0.23	0.19	0.13
- Nonaccrual	2.42	2.80	3.13	1.60	0.77
- Jr Lien 30-89 Days PD	0.11	0.12	0.13	0.13	0.11
- Jr Lien 90+ Days PD	0.04	0.02	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.18	0.20	0.23	0.12	0.09
Commercial RE - 30-89 Days PD	0.74	0.98	1.13	1.40	0.93
- 90+ Days Past Due	0.68	0.37	0.11	0.10	0.05
- Nonaccrual	3.40	4.65	5.94	3.38	1.12
Const & Dev - 30-89 Days PD	0.89	1.25	1.33	2.19	1.42
- 90+ Days Past Due	1.82	0.81	0.19	0.17	0.07
- Nonaccrual	9.04	11.90	14.23	7.96	1.67
Multi family - 30-89 Days PD	0.55	0.69	1.12	0.59	0.59
- 90+ Days Past Due	0.44	0.27	0.04	0.04	0.01
- Nonaccrual	1.66	3.07	2.99	1.67	0.70
Nonfarm Nres- 30-89 Days PD	0.69	0.80	0.88	0.83	0.57
- 90+ Days Past Due	0.43	0.17	0.06	0.05	0.03
- Nonaccrual	2.22	2.54	2.81	1.31	0.61
Farmland - 30-89 Days PD	0.45	0.64	0.63	0.65	0.37
- 90+ Days Past Due	0.67	0.33	0.07	0.01	0.00
- Nonaccrual	1.78	2.14	4.20	1.05	0.31
Credit Card - 30-89 Days PD	1.19	1.14	1.68	1.87	1.48
- 90+ Days Past Due	0.37	0.38	0.45	0.47	0.47
- Nonaccrual	0.22	0.15	0.30	0.30	0.32

CAPITAL RATIOS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	10.09	9.42	8.77	8.70	8.50
Tier 1 RBC Ratio	15.22	13.96	12.38	11.15	10.73
Total Risk-Based Capital Ratio	16.74	15.60	14.12	12.94	12.38
Tangible Tier 1 Leverage Ratio	9.99	9.30	8.66	8.66	8.40
Tangible Common Eq Cap/Tan Assets	8.70	7.74	6.69	6.20	6.71
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.96	12.71	12.62	15.25	18.68
Standby Letters of Credit	0.76	0.84	0.87	1.04	1.22
Commercial & Similar Letters of Credit	0.02	0.03	0.03	0.06	0.07
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	4.80	4.59	3.41	4.12	3.54
Interest Rate Contracts	4.07	3.86	2.82	3.29	2.92
Interest Rate Futures & Forward Contr	0.39	0.40	0.25	0.34	0.22
Written Options Contr (Int Rate)	0.42	0.36	0.28	0.42	0.17
Purchased Options Contr (Int Rate)	0.08	0.08	0.06	0.09	0.35
Interest Rate Swaps	2.68	2.54	1.81	1.84	1.73
Foreign Exchange Contracts	0.02	0.06	0.01	0.02	0.04
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.02	0.03
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	0.01	0.01	0.04	0.04
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	0.01
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	21.64	19.90	19.03	23.30	28.43

PERCENT OF NOTIONAL AMOUNT	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	98.85	97.54	97.43	93.83	92.27
Foreign Exchange Contracts	0.18	1.20	0.97	1.13	2.28
Equity, Comm, & Other Contracts	0.04	0.49	0.58	1.85	2.47
Futures and Forwards	19.75	22.26	21.17	16.81	19.08
Written Options	25.90	19.67	20.36	23.25	17.81
Exchange-Traded	0.00	0.00	0.00	0.01	0.03
Over-The-Counter	25.73	19.35	20.00	23.53	16.61
Purchased Options	1.32	2.00	2.20	3.68	8.94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.21	1.76	1.98	3.48	8.65
Swaps	46.53	47.22	46.54	44.71	44.53
Held for Trading	21.26	24.14	26.56	25.44	18.14
Interest Rate Contracts	12.62	21.56	23.56	22.50	14.71
Foreign Exchange Contracts	0.04	0.16	0.04	0.04	0.14
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.01	0.04
Non-Traded	78.74	75.86	73.44	74.56	81.86
Interest Rate Contracts	76.55	72.80	70.48	67.94	69.43
Foreign Exchange Contracts	0.01	0.14	0.02	0.08	0.42
Equity, Comm, & Other Contracts	0.00	0.24	0.23	1.64	1.62
Deriv Contr (Excl Fut & FX LE 14 Days)	69.80	73.44	72.91	65.18	77.94
One Year or Less	24.52	25.94	26.77	19.85	23.74
Over 1 Year to 5 Years	18.14	18.87	18.41	20.47	28.68
Over 5 Years	15.74	15.28	12.36	13.92	12.55
Gross Negative Fair Value (Abs Val)	2.18	1.89	1.65	2.58	1.01
Gross Positive Fair Value	1.62	1.49	1.12	2.39	1.52
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.01	0.00
Non-Traded (X)	0.01	0.01	0.00	0.01	0.00
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.12	0.10	0.06	0.12	0.05

INSURANCE ACTIVITIES	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
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	34.09	30.81	25.53	31.60	35.53
Ins Under Assets(L/H)/Tot Ins Und Ast	65.91	69.19	74.47	68.40	64.47
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.71	0.79	0.82	0.79	0.86
Premium Inc/Ins Activities Revenue	0.37	0.52	0.97	3.17	3.43
Credit Rel Prem Inc/Tot Prem Inc	62.50	61.48	69.00	64.94	57.86
Other Prem Inc/Total Prem Inc	37.50	38.52	31.00	35.06	42.14
Ins Under Net Income/Consol Net Income	0.01	0.01	0.01	0.04	0.05
Ins Net Inc (P/C)/Equity (P/C)	7.82	11.48	12.90	24.05	13.96
Ins Net Inc (L/H)/Equity (L/H)	6.66	4.20	3.96	2.08	6.26
Insur Ben, Losses, Exp/Insur Premiums	90.46	103.35	119.45	66.13	465.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.10	5.18	7.54	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.21	7.34	5.91	4.40	4.37
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.05	9.21	9.26	10.19	10.98
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	0.07	0.11	0.19	0.32	0.58
Cost: Interest-Bearing Deposits	0.38	0.55	0.60	1.88	4.63
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	24.16	0.49	1.47	0.27	1.73
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	55.50	1.46	73.16	-2.55	-17.84
Total Selected Assets	34.35	25.80	1.95	-23.26	-9.39
Deposits	-16.63	-30.53	-7.91	247.27	10.61

PROFITABILITY:	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	7.26	0.88	-2.57	-1.83	9.45
Bank Net Inc/Avg Eq Inv in Banks	7.99	2.37	-1.84	-0.01	9.80
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.40	5.58	3.30	4.37	5.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.27	4.20	-1.24	-5.12	8.67
Bank Net Income/Parent Net Income	105.54	97.17	98.11	110.25	107.86
Nonbank Net Income/Parent Net Income	1.34	1.93	1.78	2.07	1.73
Sub BHCs Net Inc/Parent Net Income	94.15	147.34	90.56	89.48	85.56
LEVERAGE:					
Total Liabilities/Equity	14.55	17.86	20.54	23.92	25.88
Total Debt/Equity Capital	1.96	2.44	2.84	3.29	4.31
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.77	14.47	16.65	18.33	20.64
Tot Debt+Lns Guaranteed for Affl/Equity	2.10	2.57	2.82	3.55	4.31
Total Debt/Eq Cap - Exc Over Fair Value	1.97	2.45	2.84	3.33	4.56
Long-Term Debt/Equity Capital	1.72	2.19	1.88	2.14	2.26
Short-Term Debt/Equity Capital	0.05	0.08	0.43	0.59	1.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.05	0.07	0.05	0.08	0.13
Long-Term Debt/Consolidated LT Debt	3.55	4.02	2.19	2.95	4.22
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	104.61	107.37	110.65	110.50	113.92
Total Investment in Subs/Equity	105.80	108.58	112.65	112.62	115.71
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.27	95.94	97.23	98.03	98.88
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.37	97.04	98.84	99.87	100.25
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.50	0.28	0.62	0.81	1.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.44	4.27	4.54	5.11	4.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	94.23	76.71	79.83	115.59	152.01
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.07	102.26	99.10	115.87	149.55
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	79.46	132.07	96.64	156.91	95.02
Pretax Oper Inc + Int Exp/Int Expense	17415.4	4444.89	3723.18	7791.17	28090.6
Div + Int From Subs/Int Exp + Div	114.85	81.07	90.64	159.28	232.42
Fees+Other Inc From Subs/Sal + Oth Exp	9.27	12.33	11.41	9.80	10.02
Net Inc/Curr Port of LT Debt+Pfd Div(X)	16.43	13.22	15.97	159.81	8497.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.97	2.03	0.61	1.27	0.23
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	4.27	7.15	13.58	13.33	7.18
Total	4.27	7.15	13.58	13.33	7.18
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	0.41	0.57	0.59	0.72	0.92
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

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	104.41	115.75	160.21	79.50	58.62
Dividends Paid/Net Income	29.51	36.28	51.90	52.25	38.95
Net Income - Dividends/Avg Equity	4.86	-1.48	-5.16	-5.24	5.31

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	102.19	70.37	84.33	154.99	184.35
Dividends From Nonbank Subs	4.09	2.88	2.73	2.95	4.05
Dividends From Subsidiary BHCs	4.67	3.20	3.91	3.17	4.95
Dividends From All Subsidiaries	128.72	89.50	97.18	178.37	215.38

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	31.84	33.71	55.50	70.15	73.30
Interest Income From Bank Subs	0.20	0.27	0.65	1.19	1.11
Mgt & Service Fees From Bank Subs	2.24	4.22	2.16	2.37	2.22
Other Income From Bank Subs	0.00	0.01	0.04	0.04	0.02
Operating Income From Bank Subs	38.78	44.96	62.43	82.85	86.32

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	58.46	48.71	59.87	92.94	78.99
Interest Income From Nonbank Subs	1.58	2.01	1.53	2.65	4.27
Mgt & Serv Fees From Nonbank Subs	1.89	4.20	6.39	3.61	3.03
Other Income From Nonbank Subs	0.19	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	73.63	57.54	75.60	107.02	123.99

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	34.96	27.78	38.35	65.44	38.82
Interest Inc From Subsidiary BHCs	0.05	2.26	0.00	0.00	0.50
Mgt & Serv Fees From Sub BHCs	7.11	2.88	4.03	4.93	1.59
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	42.11	32.93	42.39	70.38	40.91

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	44.99	38.19	45.27	63.84	68.20
Interest Income From Bank Subs	3.33	2.71	3.13	1.82	1.38
Mgt & Serv Fees From Bank Subs	5.18	8.73	7.59	3.85	3.46
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.02
Operating Income From Bank Subs	64.50	62.07	66.40	77.95	85.55

Dividends From Nonbank Subs	4.06	2.22	2.19	1.50	1.61
Interest Income From Nonbank Subs	0.10	0.13	0.10	0.09	0.17
Mgt & Serv Fees From Nonbank Subs	0.02	0.07	0.09	0.05	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	7.21	4.89	3.39	2.21	2.86

Dividends From Subsidiary BHCs	0.98	0.19	1.27	1.19	2.04
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.02	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	1.69	1.06	1.55	1.40	2.36

Loans and Adv From Subs/ST Debt	54714.6	1894.82	519.65	++++++	754.10
Loans and Adv From Subs/Total Debt	1002.95	613.20	521.20	2265.58	487.80

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									94
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.45	2.12	2.62	3.08	3.45	3.79	4.29	4.75	94
+ Non-interest Income	1.02	0.13	0.26	0.66	1.02	1.35	1.78	2.03	94
- Overhead Expense	2.93	1.78	2.09	2.57	2.96	3.25	3.73	4.07	94
- Provision for Losses	0.49	0.02	0.08	0.20	0.40	0.74	1.07	1.34	94
+ Securities Gains (Losses)	0.04	-0.02	-0.00	0.00	0.01	0.07	0.18	0.24	94
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	94
= Pretax Net Oper Income (TE)	1.15	-0.81	0.02	0.67	1.18	1.66	2.04	2.70	94
Net Operating Income	0.79	-0.66	-0.05	0.47	0.85	1.10	1.49	1.88	94
Net Income	0.80	-0.60	0.09	0.47	0.85	1.10	1.49	1.88	94
Net Income (Sub S Adjusted)	1.12	0.67	0.67	0.67	1.15	1.19	1.37	1.43	4
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.69	3.41	3.66	4.37	4.65	4.98	5.59	6.08	94
Interest Expense	0.82	0.30	0.46	0.62	0.80	1.02	1.24	1.34	94
Net Interest Income (TE)	3.82	2.33	2.83	3.41	3.82	4.15	4.71	5.30	94
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.92	0.01	0.13	0.39	0.68	1.43	1.96	3.10	94
Earnings Coverage of Net Losses (X)	5.21	-0.52	0.07	1.41	3.32	6.71	14.85	29.15	94
Ln&Ls Allowance/Total Loans & Leases	1.97	0.66	1.17	1.42	1.78	2.46	3.22	3.78	94
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.69	0.45	0.99	1.78	2.96	5.17	8.80	10.55	94
30-89 Days Past Due Loans and Leases	0.91	0.18	0.24	0.33	0.73	1.16	2.34	3.45	94
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.65	-10.19	3.17	8.82	15.33	24.82	40.48	58.07	94
Net ST Noncore Funding Dependence	9.76	-17.99	-4.06	1.94	9.23	16.13	24.76	35.52	94
Net Loans and Leases/Total Assets	60.44	35.61	40.76	53.56	61.54	68.14	72.81	75.56	94
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.08	5.78	8.13	8.74	9.87	11.46	12.54	13.95	94
Equity Capital/Total Assets	11.05	5.61	7.94	9.24	11.02	12.46	14.41	15.73	94
Equity Capital+Minority Int/Total Assets	11.07	5.61	7.94	9.24	11.04	12.46	14.71	15.73	94
Tier 1 Common Eq Cap / T RWA	12.95	5.94	7.64	10.19	12.50	15.12	18.38	24.49	94
Net Loans&Ls/Equity Capital (X)	5.71	2.40	3.76	4.57	5.54	6.68	7.53	11.71	94
Cash Dividends/Net Income	29.49	0.00	0.00	7.58	32.42	48.58	67.72	76.15	86
Cash Dividends/Net Income (Sub S Adjusted)	15.97	6.19	6.19	6.19	12.68	13.28	24.34	28.03	4
Retained Earnings/Avg Equity Cap	4.86	-18.42	-1.42	2.41	4.82	7.03	10.58	13.95	94
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.85	94
Long-Term Debt/Equity Capital	1.71	0.00	0.00	0.00	0.00	0.75	11.75	16.94	94
Equity Investment in Subs/Equity Cap	104.61	78.06	84.92	96.77	103.02	113.02	120.29	141.19	94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.07	-14.80	8.65	55.32	98.62	132.34	193.69	247.23	94

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.24	3.03	3.37	3.95	4.24	4.57	4.92	5.45	94
Less: Interest Expense	0.75	0.27	0.42	0.57	0.72	0.91	1.14	1.26	94
Equals: Net Interest Income (TE)	3.45	2.12	2.62	3.08	3.45	3.79	4.29	4.75	94
Plus: Non-Interest Income	1.02	0.13	0.26	0.66	1.02	1.35	1.78	2.03	94
Equals: Adj Operating Income (TE)	4.52	2.75	3.31	4.00	4.55	4.99	5.59	7.21	94
Less: Overhead Expense	2.93	1.78	2.09	2.57	2.96	3.25	3.73	4.07	94
Less: Provision for Loan and Lease Losses	0.49	0.02	0.08	0.20	0.40	0.74	1.07	1.34	94
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Plus: Realized G/L on AFS Sec	0.04	-0.02	-0.00	0.00	0.01	0.07	0.18	0.27	94
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	94
Equals: Pretax Net Oper Inc (TE)	1.15	-0.81	0.02	0.67	1.18	1.66	2.04	2.70	94
Less: Applicable Income Taxes (TE)	0.37	-0.17	0.00	0.10	0.37	0.56	0.71	0.99	94
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	94
Equals: Net Operating Income	0.79	-0.66	-0.05	0.47	0.85	1.10	1.49	1.88	94
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equals: Net Income	0.80	-0.60	0.09	0.47	0.85	1.10	1.49	1.88	94
Memo: Net Income (Last Four Qtrs)	0.80	-0.60	0.08	0.46	0.85	1.10	1.49	1.89	93
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.80	83.03	85.00	88.78	91.29	93.49	95.05	96.21	94
Avg Int-Bearing Funds / Avg Assets	73.51	60.54	65.33	68.41	73.56	76.99	81.43	85.58	94
Int Income (TE) / Avg Earning Assets	4.69	3.41	3.66	4.37	4.65	4.98	5.59	6.08	94
Int Expense / Avg Earning Assets	0.82	0.30	0.46	0.62	0.80	1.02	1.24	1.34	94
Net Int Inc (TE) / Avg Earn Assets	3.82	2.33	2.83	3.41	3.82	4.15	4.71	5.30	94
YIELD OR COST:									
Total Loans and Leases (TE)	5.64	4.03	4.80	5.04	5.50	6.04	6.86	7.67	94
Interest-Bearing Bank Balances	0.30	0.00	0.14	0.23	0.26	0.34	0.56	0.65	94
Fed Funds Sold & Reverse Repos	0.29	0.00	0.00	0.05	0.17	0.33	0.74	1.75	55
Trading Assets	1.98	0.00	0.00	0.00	1.03	4.01	4.53	8.65	30
Total Earning Assets	4.59	3.37	3.60	4.21	4.48	4.95	5.49	5.91	94
Investment Securities (TE)	3.17	1.49	2.13	2.58	3.19	3.74	4.14	4.48	94
U.S. Treasury & Agency Sec (excl MBS)	2.09	0.27	0.72	1.16	2.02	2.80	3.67	5.36	88
Mortgage-Backed Securities	3.02	1.75	2.06	2.51	2.99	3.47	3.91	4.62	94
All Other Securities	5.25	2.53	2.88	4.20	5.24	6.25	7.51	8.23	92
Interest-Bearing Deposits	0.78	0.32	0.44	0.60	0.79	0.94	1.10	1.22	94
Time Deposits of \$100K or More	1.37	0.64	0.80	1.09	1.35	1.67	1.90	2.01	94
Time Deposits < \$100K	1.41	0.62	0.74	1.08	1.39	1.73	2.02	2.20	94
Other Domestic Deposits	0.40	0.13	0.16	0.28	0.35	0.49	0.74	0.99	94
Foreign Deposits	0.38	0.18	0.18	0.25	0.34	0.37	0.58	0.61	8
Fed Funds Purchased and Repos	0.88	0.06	0.13	0.22	0.44	1.24	2.88	3.44	90
Other Borrowed Funds & Trading Liab	2.54	0.14	0.59	1.47	2.70	3.55	4.09	4.37	91
All Interest-Bearing Funds	1.02	0.46	0.61	0.77	1.02	1.24	1.49	1.58	94

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	71.50	47.14	51.99	58.09	66.37	83.56	99.76	108.42	94
Avg Assets per Employee (\$000)	4989.62	3067.06	3313.00	3825.04	4667.34	5635.14	8309.04	9227.86	94
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.27	0.00	0.00	0.41	2.13	5.80	10.37	16.20	92
Overhead Exp / NII + Non-Int Income	67.03	50.56	52.10	59.26	65.09	71.96	87.27	96.08	94
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.93	1.78	2.09	2.57	2.96	3.25	3.73	4.07	94
Personnel Expense	1.47	0.90	1.02	1.23	1.49	1.67	1.85	2.07	94
Net Occupancy Expense	0.37	0.23	0.25	0.30	0.36	0.43	0.49	0.57	94
Other Operating Expenses	1.07	0.57	0.62	0.87	1.03	1.25	1.52	1.82	94
Overhead Less Non-Interest Income	1.86	0.94	1.17	1.49	1.79	2.16	2.71	2.97	94
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	65.85	45.55	50.93	57.23	64.34	70.79	86.90	95.36	94
Personnel Expense	33.31	22.17	24.84	27.93	33.37	37.46	41.71	44.98	94
Net Occupancy Expense	8.42	5.60	6.05	6.97	8.06	9.65	12.00	13.51	94
Other Operating Expenses	23.78	13.16	16.36	19.25	21.53	27.05	36.05	42.31	94
Total Non-Interest Income	22.36	3.52	7.74	16.69	23.34	27.31	34.66	39.25	94
Fiduciary Activities Income	1.94	0.00	0.00	0.00	1.28	3.69	5.55	7.58	94
Serv Charges on Deposit Accts - Domestic	6.55	1.79	2.58	4.48	6.15	8.09	11.40	12.37	94
Trading Revenue	0.15	-0.05	0.00	0.00	0.00	0.00	1.04	2.66	94
Investment Banking Fees & Commissions	1.19	0.00	0.00	0.27	0.85	1.68	3.51	6.04	94
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Net Servicing Fees	0.18	-0.04	0.00	0.00	0.04	0.24	0.79	1.55	94
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Insurance Activities Revenue	0.71	0.00	0.00	0.00	0.13	0.83	3.40	5.38	94
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.26	-13.08	-7.01	-2.04	0.28	1.61	3.63	6.17	94
Other Non-Interest Income	9.78	1.85	4.48	6.23	8.59	12.11	18.67	24.84	94
Overhead Less Non-Interest Income	43.06	13.89	24.09	32.73	41.49	52.31	66.19	77.79	94
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	23.94	-0.84	0.00	17.87	27.80	32.55	35.10	36.97	85
Appl Inc Tax+TE/Pretax NOI+TE	31.80	0.00	3.09	31.05	34.98	37.56	39.70	43.08	85

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	44.19	17.10	25.50	35.28	44.57	54.06	59.26	62.67	94
Commercial and Industrial Loans	10.22	3.20	3.84	5.46	9.49	13.03	20.74	25.56	94
Loans to Individuals	2.96	0.25	0.36	0.79	1.60	4.50	9.70	12.24	94
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.40	94
Agricultural Loans	0.55	0.00	0.00	0.00	0.11	0.95	2.35	4.05	94
Other Loans and Leases	1.81	0.05	0.15	0.52	1.15	2.63	5.29	7.43	94
Net Loans and Leases	60.44	35.61	40.76	53.56	61.54	68.14	72.81	75.56	94
Debt Securities Over 1 Year	20.10	4.98	5.68	12.47	19.38	27.11	33.96	43.50	94
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.01	0.09	0.23	0.51	94
Subtotal	81.87	64.87	71.82	78.40	82.30	86.46	88.30	90.98	94
Interest-Bearing Bank Balances	4.08	0.06	0.19	0.96	3.52	6.43	9.14	16.57	94
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.02	0.42	0.97	94
Debt Securities 1 Year or Less	2.11	0.05	0.14	0.44	1.36	3.02	7.13	8.64	94
Trading Assets	0.10	0.00	0.00	0.00	0.00	0.04	0.60	1.24	94
Total Earning Assets	89.40	81.02	84.06	87.28	89.82	91.59	93.37	94.29	94
Non-Int Cash and Due From Dep Inst	1.78	0.54	0.75	1.37	1.73	2.26	2.69	3.72	94
Other Real Estate Owned	0.74	0.01	0.03	0.13	0.51	1.10	2.00	2.70	94
All Other Assets	8.51	3.52	4.28	6.01	8.25	10.41	13.37	14.96	94
MEMORANDA:									
Short-Term Investments	6.98	0.55	1.22	2.93	5.52	10.00	15.65	23.03	94
U.S. Treasury Securities	0.15	0.00	0.00	0.00	0.00	0.06	1.08	1.78	94
U.S. Agency Securities (excl MBS)	3.07	0.00	0.00	0.20	1.78	5.45	10.01	13.51	94
Municipal Securities	3.25	0.00	0.03	0.37	2.29	5.06	8.74	10.18	94
Mortgage-Backed Securities	13.18	0.26	1.16	5.98	12.94	18.86	26.60	28.15	94
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.02	0.27	0.59	94
Other Debt Securities	0.54	0.00	0.00	0.00	0.16	0.65	2.67	3.67	94
RE Loans Secured by 1-4 Family	15.54	2.80	4.82	10.45	14.37	20.89	25.51	31.79	94
Revolving	2.93	0.00	0.01	0.67	2.43	4.57	6.76	7.51	94
Closed-End, Sec by First Liens	11.42	1.72	3.42	6.98	10.92	15.38	21.16	26.85	94
Closed-End, Sec by Junior Liens	0.88	0.01	0.06	0.35	0.85	1.14	2.08	2.76	94
Commercial Real Estate Loans	26.49	10.47	12.61	19.56	25.27	34.45	39.53	42.70	94
Construction and Land Dev	4.28	0.67	1.15	1.96	3.79	6.07	8.27	10.09	94
Multifamily	2.13	0.02	0.34	0.91	1.72	2.88	5.14	7.12	94
Nonfarm Nonresidential	19.41	8.38	9.58	15.01	19.11	24.39	28.80	30.83	94
RE Loans Secured by Farmland	0.85	0.00	0.00	0.08	0.65	1.39	2.72	4.20	94
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.25	33.77	52.36	63.04	75.22	83.23	88.74	90.34	94
RE Loans Secured by 1-4 Family	25.32	4.53	9.31	17.12	24.67	32.13	41.74	48.87	94
Revolving	4.65	0.00	0.03	1.23	4.26	7.49	10.14	10.96	94
Closed-End	20.33	3.22	7.34	13.12	20.10	25.57	34.56	43.49	94
Commercial Real Estate Loans	43.61	19.52	24.40	32.97	44.55	53.67	60.56	65.32	94
Construction and Land Dev	7.16	1.21	1.79	3.43	6.10	10.63	14.59	16.69	94
Multifamily	3.45	0.02	0.52	1.54	2.64	4.72	7.07	12.10	94
Nonfarm Nonresidential	31.98	14.92	17.88	26.00	32.52	39.59	42.94	48.12	94
RE Loans Secured by Farmland	1.46	0.00	0.00	0.14	0.96	2.65	4.80	6.29	94
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.57	94
Commercial and Industrial Loans	16.71	5.56	6.81	9.25	15.62	20.72	33.89	44.01	94
Loans to Individuals	5.02	0.49	0.62	1.21	2.69	8.15	15.21	19.80	94
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.18	0.65	1.26	94
Agricultural Loans	0.95	0.00	0.00	0.00	0.18	1.62	3.97	6.00	94
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Other Loans and Leases	2.99	0.12	0.26	0.89	2.02	4.17	9.11	11.33	94

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.98	0.55	1.22	2.93	5.52	10.00	15.65	23.03	94
Liquid Assets	25.43	9.76	12.83	18.27	24.19	31.35	41.78	47.14	94
Investment Securities	22.83	6.81	8.78	14.72	21.65	29.40	38.51	48.91	94
Net Loans and Leases	60.44	35.61	40.76	53.56	61.54	68.14	72.81	75.56	94
Net Lns, Ls & Stdby Ltrs of Credit	61.29	35.89	42.31	54.30	62.14	69.41	73.32	76.35	94
Core Deposits	63.74	26.56	46.13	59.71	65.79	70.37	73.78	76.55	94
Noncore Funding	22.33	8.97	11.02	15.64	19.37	26.76	39.36	57.14	94
Time Deposits of \$100K or More	11.05	4.29	5.33	7.08	10.66	14.28	18.37	19.37	94
Foreign Deposits	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.29	94
Fed Funds Purchased and Repos	3.61	0.00	0.05	0.76	3.01	5.70	7.81	10.28	94
Net Fed Funds Purchased (Sold)	3.32	-0.00	0.00	0.53	2.76	5.61	7.77	10.27	94
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Oth Borrowings W/Rem Mat 1 Yr or Less	1.40	0.00	0.00	0.00	0.43	1.87	4.99	12.96	94
Earning Assets Repr in 1 Year	34.65	11.38	17.04	24.11	32.97	44.86	52.12	60.06	94
Int-Bearing Liab Repr in 1 Year	23.12	5.38	9.65	12.63	18.83	29.89	48.52	55.25	94
Long-Term Debt Repr in 1 Year	0.33	0.00	0.00	0.00	0.00	0.39	1.88	3.24	94
Net Assets Repriceable in 1 Year	10.42	-18.38	-10.72	0.01	11.08	19.83	28.71	36.11	94
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.65	-10.19	3.17	8.82	15.33	24.82	40.48	58.07	94
Net ST Noncore Funding Dependence	9.76	-17.99	-4.06	1.94	9.23	16.13	24.76	35.52	94
Short-Term Inv/ST Noncore Funding	57.71	3.51	8.26	19.64	37.75	81.80	153.46	255.33	94
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.48	-15.20	-7.79	2.65	12.01	26.31	43.25	57.23	94
Net Loans and Leases/Total Deposits	77.99	47.64	53.28	67.63	78.23	88.00	96.83	110.79	94
Net Loans and Leases/Core Deposits	97.82	59.73	66.55	80.89	93.47	107.48	141.02	173.16	94
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.43	-0.17	-0.00	0.01	0.50	2.65	4.89	6.19	65
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.37	-1.21	-0.07	1.24	3.94	6.70	9.50	14.69	94
Struct Notes Appr(Depr)/T1 Cap	-0.16	-5.54	-1.45	-0.00	0.00	0.04	0.10	0.13	50
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.98	0.00	0.00	0.00	2.28	19.08	43.87	55.16	94
Available-For-Sale Securities	90.01	41.05	51.88	80.26	97.71	100.00	100.00	100.00	94
U.S. Treasury Securities	0.78	0.00	0.00	0.00	0.00	0.26	5.75	9.65	94
U.S. Agency Securities (excl MBS)	14.50	0.00	0.00	0.82	8.78	26.77	42.68	64.11	94
Municipal Securities	15.12	0.00	0.14	1.98	13.28	25.44	32.46	36.55	94
Mortgage-Backed Securities	58.49	2.25	11.90	37.13	62.84	78.17	92.10	95.50	94
Asset-Backed Securities	0.26	0.00	0.00	0.00	0.00	0.14	1.46	3.40	94
Other Debt Securities	2.42	0.00	0.00	0.00	0.84	3.74	9.49	14.67	94
Mutual Funds and Equity Securities	0.39	0.00	0.00	0.00	0.11	0.49	1.38	4.37	94
Debt Securities 1 Year or Less	11.04	0.29	0.61	2.31	5.68	15.23	35.26	52.12	94
Debt Securities 1 To 5 Years	24.60	1.50	2.54	6.34	20.18	41.22	56.77	68.31	94
Debt Securities Over 5 Years	60.88	6.86	12.87	36.19	69.32	84.13	93.50	96.61	94
Pledged Securities	55.92	8.27	21.74	39.42	57.87	73.09	87.79	92.38	94
Structured Notes, Fair Value	1.85	0.00	0.00	0.00	0.08	2.87	8.57	14.91	94

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.49	0.02	0.08	0.20	0.40	0.74	1.07	1.34	94
Provision for Ln&Ls Losses/Avg Lns&Ls	0.80	0.04	0.14	0.34	0.67	1.19	1.77	2.03	94
Provision for Ln&Ls Losses/Net Losses	98.26	0.00	31.74	64.97	89.68	118.54	171.66	304.20	94
Ln&Ls Allowance/Total Loans & Leases	1.97	0.66	1.17	1.42	1.78	2.46	3.22	3.78	94
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.28	0.68	0.95	1.59	2.46	4.10	8.47	10.52	91
ALLL/Nonaccrual Assets	111.79	20.57	32.10	61.05	98.05	151.26	219.09	296.90	94
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.28	9.44	20.08	43.12	86.50	128.23	196.71	257.77	94
Gross Ln&Ls Losses/Avg Loans & Leases	1.09	0.10	0.23	0.50	0.81	1.65	2.40	3.46	94
Recoveries/Avg Loans and Leases	0.14	0.00	0.02	0.05	0.11	0.20	0.31	0.50	94
Net Losses/Avg Loans and Leases	0.92	0.01	0.13	0.39	0.68	1.43	1.96	3.10	94
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	94
Recoveries/Prior Year-End Losses	11.30	2.39	3.53	5.61	9.72	14.55	21.45	40.30	90
Earnings Coverage of Net Losses (X)	5.21	-0.52	0.07	1.41	3.32	6.71	14.85	29.15	94
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.98	0.00	0.04	0.27	0.58	1.61	2.23	4.10	94
RE Loans Secured By 1-4 Family	0.73	0.00	0.05	0.19	0.44	1.04	2.34	3.43	94
Revolving	0.68	0.00	0.00	0.07	0.37	0.96	2.48	4.01	88
Closed-End	0.67	0.00	0.01	0.17	0.40	0.94	2.40	3.40	94
Commercial Real Estate Loans	1.17	-0.00	0.00	0.26	0.77	1.88	3.69	5.48	94
Construction and Land Dev	3.89	-0.03	0.00	0.24	2.40	6.34	12.50	22.83	94
Multifamily	0.70	-0.12	0.00	0.00	0.09	0.93	4.19	5.01	90
Nonfarm Nonresidential	0.57	-0.00	0.00	0.09	0.38	0.85	1.67	2.71	94
RE Loans Secured by Farmland	0.18	-0.47	-0.02	0.00	0.00	0.14	0.82	2.33	83
Commercial and Industrial Loans	0.84	-0.00	0.02	0.23	0.69	1.15	2.16	3.03	94
Loans to Depository Institutions	6.25	0.00	0.00	0.00	0.00	0.00	0.00	15.94	17
Loans to Individuals	1.28	0.08	0.20	0.46	0.81	1.49	3.56	7.17	89
Credit Card Loans	3.29	0.00	0.00	0.55	2.46	4.87	10.62	16.43	41
Agricultural Loans	0.18	-0.11	-0.01	0.00	0.00	0.09	0.88	2.68	72
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.74	-0.05	-0.02	0.00	0.04	0.55	3.09	8.89	94

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

30-89 Days PD Loans and Leases	0.91	0.18	0.24	0.33	0.73	1.16	2.34	3.45	94
90+ Days PD Loans and Leases	0.54	0.00	0.00	0.00	0.05	0.31	3.39	6.49	94
Nonaccrual Loans and Leases	2.45	0.25	0.69	1.07	1.81	3.46	6.05	7.41	94
90+ Days PD and Nonaccrual Loans and Leases	3.37	0.40	0.78	1.39	2.29	4.82	7.80	11.99	94
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.20	94
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.11	94
Nonaccrual Restructured	0.51	0.00	0.00	0.13	0.36	0.78	1.61	2.02	94
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.91	0.18	0.24	0.33	0.73	1.16	2.34	3.44	94
90+ Days Past Due Assets	0.54	0.00	0.00	0.00	0.05	0.31	3.39	6.49	94
Nonaccrual Assets	2.47	0.25	0.70	1.07	1.81	3.46	6.05	7.41	94
30+ Days PD & Nonaccrual Assets	4.34	0.95	1.26	2.03	3.14	6.09	10.51	15.57	94
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.06	0.29	0.41	0.84	1.54	3.30	4.93	6.27	94
90+ PD & Nonaccrual Assets + OREO	2.86	0.31	0.60	1.14	2.06	4.33	6.51	8.68	94
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.89	0.35	0.69	1.38	2.40	3.92	6.77	9.00	94
Allowance for Loan & Lease Losses	253.74	40.39	72.29	135.15	204.87	321.07	617.63	920.84	94
Equity Cap + ALLL	24.62	2.81	5.51	11.61	17.97	31.81	59.93	108.19	94
Tier 1 Cap + ALLL	26.69	3.05	6.75	13.10	19.91	33.80	63.98	102.86	94
Loans & Leases + RE Acquired	4.66	0.53	1.21	2.23	3.85	6.34	10.56	13.74	94

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.95	0.17	0.25	0.37	0.73	1.24	2.34	3.09	94
	- 90+ Days Past Due	0.65	0.00	0.00	0.00	0.03	0.35	3.49	9.39	94
	- Nonaccrual	2.93	0.29	0.86	1.21	2.29	4.16	7.42	9.19	94
Coml & Indl	- 30-89 Days PD	0.63	0.00	0.03	0.15	0.37	0.79	1.50	3.61	94
	- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.15	1.66	3.59	94
	- Nonaccrual	1.80	0.11	0.22	0.57	1.38	2.74	4.40	6.93	94
Individuals	- 30-89 Days PD	1.39	0.07	0.23	0.58	1.14	1.95	3.17	4.77	94
	- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.05	0.26	1.01	1.38	94
	- Nonaccrual	0.36	0.00	0.00	0.03	0.22	0.58	1.06	2.62	94
Dep Inst Lns	- 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.35	17
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	- Nonaccrual	5.88	0.00	0.00	0.00	0.00	0.00	0.00	15.00	17
Agricultural	- 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.40	0.98	2.89	72
	- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.00	0.00	0.16	3.66	72
	- Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.29	1.45	3.16	72
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&LS	- 30-89 Days PD	0.28	0.00	0.00	0.00	0.03	0.34	1.25	2.62	94
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.87	94
	- Nonaccrual	0.39	0.00	0.00	0.00	0.00	0.76	1.74	3.62	94
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.32	0.09	0.30	0.53	1.28	1.84	2.89	3.78	94
	- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.05	0.36	2.05	4.86	94
	- Nonaccrual	2.15	0.23	0.40	0.93	1.60	2.79	4.93	8.44	94
Revolving	- 30-89 Days PD	0.62	0.00	0.00	0.19	0.56	0.97	1.57	2.37	88
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.18	0.78	1.51	88
	- Nonaccrual	0.94	0.00	0.00	0.32	0.67	1.54	2.79	3.53	88
Closed-End	- 30-89 Days PD	1.47	0.09	0.30	0.56	1.40	2.09	3.27	3.97	94
	- 90+ Days Past Due	0.55	0.00	0.00	0.00	0.05	0.39	3.03	6.14	94
	- Nonaccrual	2.42	0.12	0.41	0.93	1.86	3.17	5.92	8.46	94
	- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.01	0.06	0.16	0.37	0.45	94
	- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.01	0.22	0.47	94
	- Jr Lien Nonaccrual	0.17	0.00	0.00	0.02	0.11	0.27	0.63	0.79	94
Commercial RE	- 30-89 Days PD	0.74	0.02	0.10	0.25	0.48	0.97	2.18	2.73	94
	- 90+ Days Past Due	0.68	0.00	0.00	0.00	0.00	0.22	4.32	11.93	94
	- Nonaccrual	3.40	0.11	0.74	1.50	2.65	4.81	8.06	10.72	94
Const & Dev	- 30-89 Days PD	0.89	0.00	0.00	0.10	0.38	1.56	2.91	4.13	94
	- 90+ Days Past Due	1.81	0.00	0.00	0.00	0.00	0.32	9.16	27.03	94
	- Nonaccrual	9.03	0.01	0.20	1.92	7.54	13.48	23.53	32.60	94
Multifamily	- 30-89 Days PD	0.55	0.00	0.00	0.00	0.09	0.99	2.16	4.73	90
	- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.00	0.00	1.97	9.09	90
	- Nonaccrual	1.66	0.00	0.00	0.00	0.48	2.71	6.31	11.70	90
Nonfarm Nres-	- 30-89 Days PD	0.69	0.00	0.04	0.19	0.42	0.96	2.05	2.65	94
	- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.00	0.16	2.37	7.23	94
	- Nonaccrual	2.21	0.06	0.26	0.91	1.70	3.20	5.05	8.09	94
Farmland	- 30-89 Days PD	0.45	0.00	0.00	0.00	0.02	0.53	2.33	3.43	83
	- 90+ Days Past Due	0.67	0.00	0.00	0.00	0.00	0.00	1.84	17.02	83
	- Nonaccrual	1.78	0.00	0.00	0.00	0.80	2.89	7.66	9.18	83
Credit Card	- 30-89 Days PD	1.18	0.00	0.00	0.29	0.95	2.17	2.89	3.55	41
	- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.08	0.76	1.12	1.69	41
	- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.00	1.30	4.10	41

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.08	5.78	8.13	8.74	9.87	11.46	12.54	13.95	94
Tier 1 RBC Ratio	15.22	7.83	11.26	12.82	14.54	17.23	20.50	25.87	94
Total Risk-Based Capital Ratio	16.73	10.40	12.79	14.43	16.09	18.74	21.72	26.41	94
Tangible Tier 1 Leverage Ratio	9.98	5.76	7.92	8.65	9.79	11.25	12.51	13.61	94
Tangible Common Eq Cap/Tan Assets	8.69	4.59	5.91	7.01	8.56	10.22	11.80	12.86	94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.96	3.16	4.83	9.15	12.63	17.19	19.77	25.30	94
Standby Letters of Credit	0.75	0.08	0.18	0.31	0.54	1.07	1.62	2.23	94
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.29	94
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.80	0.00	0.00	0.21	1.47	7.29	17.80	31.92	94
Interest Rate Contracts	4.06	0.00	0.00	0.21	1.47	7.02	13.30	24.78	94
Interest Rate Futures & Forward Contr	0.39	0.00	0.00	0.00	0.00	0.70	1.61	3.11	94
Written Options Contr (Int Rate)	0.41	0.00	0.00	0.00	0.11	0.66	1.73	2.53	94
Purchased Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.60	0.97	94
Interest Rate Swaps	2.67	0.00	0.00	0.00	0.35	4.73	11.11	21.69	94
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.80	94
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	94
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	94
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.64	5.76	11.24	16.01	20.93	27.54	34.82	36.86	94

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.84	59.77	95.91	100.00	100.00	100.00	100.00	100.00	79
Foreign Exchange Contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.37	7.16	79
Equity, Comm, & Other Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.88	79
Futures and Forwards	19.74	0.00	0.00	0.00	5.94	44.41	60.20	80.44	79
Written Options	25.89	0.00	0.00	0.00	10.90	41.27	73.27	100.00	79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Over-The-Counter	25.72	0.00	0.00	0.00	10.90	41.27	73.27	100.00	79
Purchased Options	1.31	0.00	0.00	0.00	0.00	0.24	9.66	14.06	79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Over-The-Counter	1.21	0.00	0.00	0.00	0.00	0.05	9.66	14.06	79
Swaps	46.53	0.00	0.00	0.00	40.36	92.48	100.00	100.00	79
Held for Trading	21.26	0.00	0.00	0.00	0.00	18.89	99.14	100.00	79
Interest Rate Contracts	12.61	0.00	0.00	0.00	0.00	3.29	96.74	100.00	79
Foreign Exchange Contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.43	79
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Non-Traded	78.73	0.00	0.00	73.82	100.00	100.00	100.00	100.00	79
Interest Rate Contracts	76.54	0.00	0.00	56.82	100.00	100.00	100.00	100.00	79
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.84	79
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Deriv Contr (Excl Fut & FX LE 14 Days)	69.80	0.00	0.00	49.43	80.79	99.12	100.00	100.00	79
One Year or Less	24.52	0.00	0.00	2.50	17.77	48.60	68.25	94.17	79
Over 1 Year to 5 Years	18.13	0.00	0.00	0.00	8.63	37.52	55.95	65.80	79
Over 5 Years	15.73	0.00	0.00	0.00	1.28	33.18	60.98	77.56	79
Gross Negative Fair Value (Abs Val)	2.17	0.00	0.00	0.40	1.67	3.90	5.82	6.62	79
Gross Positive Fair Value	1.62	0.00	0.00	0.14	1.30	3.02	4.88	5.55	79
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.12	94
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.08	94
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	94
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	94
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.07	94
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.11	0.00	0.00	0.00	0.00	0.22	0.56	0.86	94

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	94
Ins Under Assets(P/C)/Tot Ins Und Ast	34.09	0.00	0.00	0.00	0.00	76.70	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	65.90	0.00	0.00	0.00	96.58	100.00	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Ins Activities Revenue/Adj Oper Inc	0.71	0.00	0.00	0.00	0.13	0.83	3.40	5.38	94
Premium Inc/Ins Activities Revenue	0.36	0.00	0.00	0.00	0.00	0.00	0.51	8.57	71
Credit Rel Prem Inc/Tot Prem Inc	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Other Prem Inc/Total Prem Inc	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Ins Under Net Income/Consol Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.34	94
Ins Net Inc (P/C)/Equity (P/C)	7.82	0.96	0.96	0.96	3.40	8.54	13.40	15.02	3
Ins Net Inc (L/H)/Equity (L/H)	6.65	0.27	0.27	0.27	2.61	10.46	12.14	12.70	4
Insur Ben, Losses, Exp/Insur Premiums	90.46	0.00	0.00	14.28	55.41	103.47	196.86	221.76	8
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.10	0.00	0.00	0.00	0.00	0.00	12.24	16.32	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.21	0.00	0.00	0.00	0.00	0.00	2.90	5.08	6
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
CSV Life Insurance/Tier 1 Cap + ALLL	9.05	0.00	0.00	0.56	9.33	16.14	21.42	23.99	94
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	94
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.88	37
Cost: Interest-Bearing Deposits	0.38	0.18	0.18	0.25	0.34	0.37	0.58	0.61	8
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	24.15	0.15	0.15	0.15	0.15	24.15	38.56	43.36	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
GROWTH RATES:									
Net Loans and Leases	55.50	-98.74	-82.56	-19.32	-0.96	16.17	177.90	838.44	26
Total Selected Assets	34.35	-97.27	-87.77	-20.93	-0.73	1.78	91.26	513.96	33
Deposits	-16.62	-100.00	-100.00	-100.00	-11.18	4.64	44.60	101.01	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	104.41	0.00	13.40	43.73	87.54	110.87	181.24	677.60	62
Dividends Paid/Net Income	29.50	0.00	0.00	7.66	32.42	48.58	67.72	76.15	86
Net Income - Dividends/Avg Equity	4.86	-18.42	-1.42	2.41	4.82	7.03	10.58	13.95	94
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	102.18	0.00	0.00	0.00	99.13	146.79	313.49	412.89	74
Dividends From Nonbank Subs	4.08	0.00	0.00	0.00	0.24	2.69	21.72	46.60	74
Dividends From Subsidiary BHCs	4.67	0.00	0.00	0.00	0.00	0.00	0.00	111.72	74
Dividends From All Subsidiaries	128.71	0.00	0.00	40.25	106.66	173.51	337.01	556.59	74
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.84	0.00	0.00	0.00	37.81	61.65	77.34	119.88	79
Interest Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.20	0.61	3.09	79
Mgt & Service Fees From Bank Subs	2.23	0.00	0.00	0.00	0.00	0.00	13.36	35.43	79
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	79
Operating Income From Bank Subs	38.77	0.00	0.00	0.55	43.69	64.62	107.61	148.85	79
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	58.45	0.00	0.00	0.00	44.60	100.00	129.72	224.38	57
Interest Income From Nonbank Subs	1.58	0.00	0.00	0.00	0.00	0.00	0.04	26.05	57
Mgt & Serv Fees From Nonbank Subs	1.88	0.00	0.00	0.00	0.00	0.00	9.56	23.40	57
Other Income From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	3.03	57
Operating Inc From Nonbank Subs	73.63	0.00	0.00	3.49	67.18	100.00	170.51	339.21	57
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	34.95	0.00	0.00	0.00	24.32	57.69	85.36	92.68	10
Interest Inc From Subsidiary BHCs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	0.25	10
Mgt & Serv Fees From Sub BHCs	7.10	0.00	0.00	0.00	0.00	6.13	16.24	29.39	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	42.11	0.00	0.00	0.00	27.90	64.33	100.00	100.80	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	44.99	0.00	0.00	0.00	43.48	96.84	99.50	99.86	89
Interest Income From Bank Subs	3.32	0.00	0.00	0.00	0.00	0.28	5.69	90.70	89
Mgt & Serv Fees From Bank Subs	5.18	0.00	0.00	0.00	0.00	0.00	36.00	59.51	89
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	89
Operating Income From Bank Subs	64.49	0.00	0.00	6.31	92.06	99.39	100.00	100.00	89
Dividends From Nonbank Subs	4.06	0.00	0.00	0.00	0.00	2.18	18.14	56.77	89
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.42	89
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.49	89
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Operating Inc From Nonbank Subs	7.20	0.00	0.00	0.00	0.16	3.28	49.79	82.06	89
Dividends From Subsidiary BHCs	0.97	0.00	0.00	0.00	0.00	0.00	0.00	43.90	89
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Mgt & Serv Fees From Sub BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.12	89
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Operating Income From Sub BHCs	1.68	0.00	0.00	0.00	0.00	0.00	0.00	57.28	89
Loans and Adv From Subs/ST Debt	54714.6	0.00	0.00	82.81	711.39	5269.78	58836.0	264245	9
Loans and Adv From Subs/Total Debt	1002.94	0.00	0.00	46.49	162.83	517.15	2258.14	9899.41	30

BHCPR Reporters for Quarter Ending 12/31/2011
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
1107205	3,168,689	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1103177	3,081,689	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	Moved from Peer 3
1082067	3,007,573	AMERIS BANCORP	MOULTRIE, GA	
3446412	7,630,602	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,613,656	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	3,010,681	BANCORP, INC., THE	WILMINGTON, DE	
1245620	5,677,616	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,839,987	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,257,312	BANNER CORPORATION	WALLA WALLA, WA	
2961879	5,166,604	BBCN BANCORP, INC.	LOS ANGELES, CA	Name change from NARA BANCORP, INC.
2947435	5,017,233	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
3944628	3,363,471	BOND STREET HOLDINGS INC	MIAMI, FL	
1020180	8,188,047	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	3,299,013	BROOKLINE BANCORP, INC.	BROOKLINE, MA	
1201671	3,090,083	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	3,926,490	CADENCE BANCORP LLC	HOUSTON, TX	Name change from COMMUNITY BANCORP LLC
1094314	9,702,396	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,132,865	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,339,453	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,463,558	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
3762457	3,976,579	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,786,080	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	6,488,275	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,591,179	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,482,915	CVB FINANCIAL CORP.	ONTARIO, CA	
2894230	9,491,827	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	7,975,165	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
1427239	7,813,666	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	9,786,483	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,291,352	FIRST BANCORP	TROY, NC	
1118797	6,594,147	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,402,122	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,153,895	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,841,122	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,671,511	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	4,120,531	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,321,939	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,173,451	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,973,594	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,522,142	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	4,171,542	FIRST SECURITY BANCORP	SEARCY, AR	
2003975	7,187,906	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,792,566	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1206546	4,259,043	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,604,117	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	4,970,240	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,077,492	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,209,415	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	9,833,072	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,650,567	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,034,783	MIDDLESEX BANCORP MHC	NATICK, MA	

BHCPR Reporters for Quarter Ending 12/31/2011
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
3719965	8,420,500	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	8,486,281	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
3973888	6,353,269	NBH HOLDINGS CORP.	BOSTON, MA	
1139279	5,598,406	NBT BANCORP INC.	NORWICH, NY	
4160939	6,580,706	NORTH AMERICAN FINANCIAL HOLDI	CORAL GABLES, FL	
1136661	3,249,784	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,610,269	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6,693,666	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5,850,022	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,529,355	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,972,245	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	6,474,925	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,863,951	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	5,702,479	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,826,111	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	7,097,403	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	4,202,008	RENASANT CORPORATION	TUPELO, MS	
1097025	3,419,991	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,119,994	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,711,370	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,897,664	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,896,767	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,320,129	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	5,036,491	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,308,400	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3152245	9,216,710	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,183,916	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,685,810	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	8,137,740	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,400,248	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,727,007	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,907,713	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,451,470	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	6,983,420	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,251,534	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,180,458	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	New Y-9C/BHCPR reporter
1029464	4,177,970	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,064,847	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	Moved from Peer 3
1070448	5,538,618	WESBANCO, INC.	WHEELING, WV	
1025541	5,037,337	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,844,541	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,559,767	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,375,420	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 94 bank holding companies.