

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	79	99	91	94	87
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.25	3.14	3.20	3.00	3.44
+ Non-interest Income	0.73	0.79	0.82	0.78	0.94
- Overhead Expense	3.42	3.39	3.45	3.48	3.45
- Provision for Losses	0.51	0.90	0.89	1.68	0.94
+ Securities Gains (Losses)	0.04	0.06	0.08	0.02	-0.06
+ Other Tax Equiv Adjustments	0.01	0.00	0.01	0.03	0.03
= Pretax Net Oper Income (TE)	0.14	-0.31	-0.18	-1.25	0.18
Net Operating Income	0.02	-0.40	-0.37	-1.35	-0.07
Net Income	0.02	-0.40	-0.37	-1.35	-0.08
Net Income (Sub S Adjusted)	0.32	-0.22	-0.24	-1.39	0.13

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.81	5.06	5.07	5.30	6.29
Interest Expense	1.19	1.56	1.51	2.00	2.58
Net Interest Income (TE)	3.60	3.47	3.55	3.29	3.71

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.01	1.32	1.38	1.99	0.87
Earnings Coverage of Net Losses (X)	1.75	4.50	2.74	1.14	4.93
Ln&Ls Allowance/Total Loans & Leases	2.31	2.40	2.37	2.33	1.71
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.34	7.74	7.83	7.29	3.86
30-89 Days Past Due Loans and Leases	1.19	1.54	1.33	1.69	1.66

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	14.95	20.53	17.76	22.65	25.47
Net ST Noncore Funding Dependence	4.92	11.53	8.27	14.21	17.29
Net Loans and Leases/Total Assets	62.69	65.62	64.81	66.52	69.78

CAPITALIZATION:

Tier 1 Leverage Ratio	7.81	7.07	7.51	7.45	8.96
Equity Capital/Total Assets	7.42	6.55	6.95	6.82	8.11
Equity Capital+Minority Int/Total Assets	7.60	6.70	7.09	6.98	8.20
Tier 1 Common Eq Cap / T RWA	9.37	8.07	8.89	8.29	N/A
Net Loans&Ls/Equity Capital (X)	9.92	12.65	12.90	11.60	9.30
Cash Dividends/Net Income	25.28	22.69	36.40	59.25	60.48
Cash Dividends/Net Income (Sub S Adjusted)	8.05	3.25	8.09	16.35	27.48
Retained Earnings/Avg Equity Cap	-4.06	-15.62	-12.67	-25.67	-5.39

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.46	1.98	0.94	2.03	0.48
Long-Term Debt/Equity Capital	2.19	1.91	2.22	1.94	0.86
Equity Investment in Subs/Equity Cap	129.88	135.45	138.39	131.84	115.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.20	110.72	93.21	79.07	92.03

PERCENT OF AVERAGE ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.32	4.57	4.56	4.81	5.81
Less: Interest Expense	1.06	1.41	1.36	1.81	2.39
Equals: Net Interest Income (TE)	3.25	3.14	3.20	3.00	3.44
Plus: Non-Interest Income	0.73	0.79	0.82	0.78	0.94
Equals: Adj Operating Income (TE)	3.99	3.95	4.07	3.79	4.41
Less: Overhead Expense	3.42	3.39	3.45	3.48	3.45
Less: Provision for Loan and Lease Losses	0.51	0.90	0.89	1.68	0.94
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.06	0.08	0.02	-0.06
Plus: Other Tax Equiv Adjustments	0.01	0.00	0.01	0.03	0.03
Equals: Pretax Net Oper Inc (TE)	0.14	-0.31	-0.18	-1.25	0.18
Less: Applicable Income Taxes (TE)	0.10	0.09	0.15	-0.02	0.14
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.02	-0.40	-0.37	-1.35	-0.07
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.02	-0.40	-0.37	-1.35	-0.08
Memo: Net Income (Last Four Qtrs)	-0.15	-1.30	-0.31	-1.36	-0.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.07	90.88	90.45	91.26	92.71
Avg Int-Bearing Funds / Avg Assets	79.12	81.59	80.36	80.71	79.36
Int Income (TE) / Avg Earning Assets	4.81	5.06	5.07	5.30	6.29
Int Expense / Avg Earning Assets	1.19	1.56	1.51	2.00	2.58
Net Int Inc (TE) / Avg Earn Assets	3.60	3.47	3.55	3.29	3.71
YIELD OR COST:					
Total Loans and Leases (TE)	5.73	5.78	5.88	5.87	6.77
Interest-Bearing Bank Balances	0.34	0.38	0.36	0.57	2.65
Fed Funds Sold & Reverse Repos	0.17	0.14	0.20	0.17	2.21
Trading Assets	8.84	6.47	8.61	4.19	3.84
Total Earning Assets	4.75	4.99	4.99	5.24	6.17
Investment Securities (TE)	3.05	3.89	3.55	4.29	4.98
U. S. Treasury & Agency Sec (excl MBS)	1.99	2.93	2.36	3.56	4.94
Mortgage-Backed Securities	3.12	3.95	3.66	4.43	4.64
All Other Securities	5.35	6.03	6.16	5.96	6.37
Interest-Bearing Deposits	1.11	1.51	1.44	2.07	2.83
Time Deposits of \$100K or More	1.58	2.06	1.93	2.76	3.86
Time Deposits < \$100K	1.62	2.18	2.05	2.96	3.94
Other Domestic Deposits	0.55	0.73	0.71	0.92	1.44
Foreign Deposits	N/A	0.89	N/A	1.34	N/A
Fed Funds Purchased and Repos	0.62	0.85	0.88	1.08	2.15
Other Borrowed Funds & Trading Liab	3.30	3.24	3.26	3.44	3.72
All Interest-Bearing Funds	1.35	1.72	1.67	2.23	2.99

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	33	33	66	67	61
Avg Assets per Employee (\$000)	4,060	4,217	4,210	4,466	3,467
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	1.51
Overhead Exp / NII + Non-Int Income	88.58	88.12	89.29	99.95	80.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.42	3.39	3.45	3.48	3.45
Personnel Expense	1.66	1.61	1.64	1.61	1.80
Net Occupancy Expense	0.45	0.47	0.46	0.45	0.48
Other Operating Expenses	1.27	1.30	1.32	1.38	1.14
Overhead Less Non-Interest Income	2.59	2.57	2.60	2.67	2.46
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	86.78	86.80	87.68	98.75	78.40
Personnel Expense	42.08	41.11	41.07	44.51	40.68
Net Occupancy Expense	11.16	11.73	11.54	12.35	10.98
Other Operating Expenses	32.75	34.44	34.68	41.33	26.51
Total Non-Interest Income	16.11	17.88	18.61	18.94	20.24
Fiduciary Activities Income	0.26	0.60	0.34	0.53	0.63
Serv Charges on Deposit Accts - Domestic	6.75	7.49	7.60	8.42	8.18
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.45	0.47	0.51	0.41	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.21	0.14	0.16	0.36	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.25	0.27	0.28	0.36	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	-2.78	-0.51	-1.02	-2.59	-0.36
Other Non-Interest Income	7.59	7.34	7.11	7.94	7.60
Overhead Less Non-Interest Income	69.82	66.58	68.57	79.30	57.54
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	3.88	12.74	10.68	6.15	3.81
Appl Inc Tax+TE/Pretax NOI+TE	14.63	22.68	29.38	26.51	33.01

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	50.29	52.88	52.16	53.78	55.04
Commercial and Industrial Loans	7.82	7.90	8.26	8.33	9.58
Loans to Individuals	1.77	2.29	2.10	2.28	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.28	1.27	1.29	1.29	1.30
Other Loans and Leases	0.46	0.59	0.59	0.61	0.76
Net Loans and Leases	62.69	65.62	64.81	66.52	69.78
Debt Securities Over 1 Year	15.52	13.47	14.03	13.32	14.69
Mutual Funds and Equity Securities	0.11	0.07	0.09	0.04	0.07
Subtotal	79.42	80.01	79.81	80.63	85.20
Interest-Bearing Bank Balances	5.50	5.23	5.15	4.49	1.07
Federal Funds Sold & Reverse Repos	1.03	0.87	1.28	0.80	1.06
Debt Securities 1 Year or Less	1.14	1.53	1.55	1.54	1.89
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.54	89.59	89.43	88.93	90.70
Non-Int Cash and Due From Dep Inst	1.81	1.90	1.87	2.56	2.38
Other Real Estate Owned	1.92	1.76	2.00	1.73	0.72
All Other Assets	8.15	8.06	8.44	8.13	6.75

MEMORANDA:

Short-Term Investments	8.74	8.70	9.04	7.67	4.94
U. S. Treasury Securities	0.19	0.07	0.27	0.08	0.08
U. S. Agency Securities (excl MBS)	3.51	3.67	3.25	3.71	4.15
Municipal Securities	2.75	2.62	2.88	2.25	2.98
Mortgage-Backed Securities	7.94	6.09	6.95	6.51	6.83
Asset-Backed Securities	0.02	0.03	0.03	0.04	0.00
Other Debt Securities	0.10	0.10	0.10	0.15	0.21
RE Loans Secured by 1-4 Family	15.74	16.04	15.93	15.82	17.07
Revolving	2.72	2.81	2.70	2.89	2.72
Closed-End, Sec by First Liens	11.75	11.81	12.01	11.50	12.65
Closed-End, Sec by Junior Liens	0.83	0.96	0.84	0.98	1.20
Commercial Real Estate Loans	30.85	32.91	32.64	34.45	34.29
Construction and Land Dev	4.95	7.61	6.46	9.04	10.04
Multifamily	2.11	1.83	2.08	1.87	1.73
Nonfarm Nonresidential	22.41	22.05	22.90	22.28	21.02
RE Loans Secured by Farmland	1.96	2.10	2.15	2.14	2.12
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.67	78.70	78.95	79.13	77.54
RE Loans Secured by 1-4 Family	24.85	24.40	24.74	23.88	24.65
Revolving	4.31	4.19	4.12	4.24	3.79
Closed-End	20.04	19.78	20.18	19.28	20.57
Commercial Real Estate Loans	47.44	48.53	48.77	50.01	47.30
Construction and Land Dev	7.75	11.23	9.66	13.18	13.75
Multifamily	3.26	2.71	3.17	2.73	2.45
Nonfarm Nonresidential	34.31	32.60	34.19	32.29	29.20
RE Loans Secured by Farmland	3.21	3.23	3.41	3.26	3.18
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.01	11.85	12.40	12.37	13.36
Loans to Individuals	2.83	3.59	3.34	3.51	4.28
Credit Card Loans	0.06	0.04	0.04	0.04	0.06
Agricultural Loans	2.06	1.95	2.07	2.01	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.76	0.91	0.94	0.93	1.09

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	8.74	8.70	9.04	7.67	4.94
Liquid Assets	23.57	21.00	21.83	21.17	18.52
Investment Securities	17.63	15.62	16.25	15.35	17.18
Net Loans and Leases	62.69	65.62	64.81	66.52	69.78
Net Lns, Ls & Stdby Ltrs of Credit	63.16	66.12	65.30	67.06	70.36
Core Deposits	67.04	64.06	66.05	63.66	62.16
Noncore Funding	21.94	25.89	24.06	26.84	27.18
Time Deposits of \$100K or More	15.25	16.44	15.71	16.60	14.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.80	0.90	0.89	1.03	1.51
Net Fed Funds Purchased (Sold)	-0.39	0.02	-0.28	0.36	0.48
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.88	1.93	1.66	2.07	2.12
Earning Assets Repr in 1 Year	33.73	36.65	36.95	36.35	38.23
Int-Bearing Liab Repr in 1 Year	29.63	33.63	32.63	34.01	34.77
Long-Term Debt Repr in 1 Year	0.37	0.57	0.72	0.56	0.58
Net Assets Repriceable in 1 Year	2.84	1.25	3.12	2.20	2.15
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.95	20.53	17.76	22.65	25.47
Net ST Noncore Funding Dependence	4.92	11.53	8.27	14.21	17.29
Short-Term Inv/ST Noncore Funding	90.07	54.98	67.14	48.44	29.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.25	3.73	8.46	2.81	-1.06
Net Loans and Leases/Total Deposits	74.94	78.30	77.69	80.01	86.35
Net Loans and Leases/Core Deposits	95.28	105.73	101.24	107.06	116.52
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.42	1.14	0.48	0.82	0.29
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.78	2.01	-1.67	0.42	1.00
Struct Notes Appr(Depr)/T1 Cap	0.05	0.04	-0.40	-0.08	0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.14	5.62	5.55	4.83	5.99
Available-For-Sale Securities	92.98	93.72	94.45	95.17	94.01
U. S. Treasury Securities	1.24	0.67	1.95	0.64	0.59
U. S. Agency Securities (excl MBS)	22.90	26.36	23.27	26.83	27.96
Municipal Securities	15.09	16.73	16.41	13.82	17.31
Mortgage-Backed Securities	44.52	39.43	42.99	43.82	39.72
Asset-Backed Securities	0.09	0.17	0.13	0.22	0.00
Other Debt Securities	0.62	0.69	0.62	1.22	1.14
Mutual Funds and Equity Securities	0.82	0.60	0.97	0.38	0.42
Debt Securities 1 Year or Less	7.95	10.87	11.02	10.54	13.12
Debt Securities 1 To 5 Years	30.76	27.35	32.32	30.36	29.06
Debt Securities Over 5 Years	49.52	55.35	50.88	55.06	53.42
Pledged Securities	48.86	53.12	52.15	58.05	60.60
Structured Notes, Fair Value	3.23	3.24	3.17	2.06	0.80

ANALYSIS RATIOS

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.51	0.90	0.89	1.68	0.94
Provision for Ln&Ls Losses/Avg Lns&Ls	0.79	1.32	1.33	2.39	1.32
Provision for Ln&Ls Losses/Net Losses	98.72	150.36	117.22	133.16	175.44
Ln&Ls Allowance/Total Loans & Leases	2.31	2.40	2.37	2.33	1.71
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.12	5.90	3.39	2.09	4.81
ALL/Nonaccrual Assets	73.82	68.54	75.02	75.35	119.23
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.19	66.66	78.87	71.29	95.47
Gross Ln&Ls Losses/Avg Loans & Leases	1.16	1.43	1.51	2.08	0.98
Recoveries/Avg Loans and Leases	0.11	0.09	0.10	0.07	0.06
Net Losses/Avg Loans and Leases	1.01	1.32	1.38	1.99	0.87
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.93	3.60	7.94	11.32	28.72
Earnings Coverage of Net Losses (X)	1.75	4.50	2.74	1.14	4.93
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.89	1.39	1.44	2.06	0.76
RE Loans Secured By 1-4 Family	0.59	0.96	0.99	1.53	0.60
Revolving	0.48	0.56	0.73	0.93	0.33
Closed-End	0.63	0.99	1.03	1.63	0.56
Commercial Real Estate Loans	1.06	1.49	1.69	2.27	0.74
Construction and Land Dev	4.60	4.40	4.94	5.50	1.93
Multifamily	0.10	0.62	0.31	0.69	0.11
Nonfarm Nonresidential	0.38	0.37	0.62	0.94	0.17
RE Loans Secured by Farmland	0.00	0.08	0.28	0.20	0.00
Commercial and Industrial Loans	1.83	1.41	1.63	2.52	1.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.99	1.69	1.92	1.49	0.97
Credit Card Loans	1.44	6.76	3.68	2.80	3.35
Agricultural Loans	0.00	0.00	0.07	0.01	0.00
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	1.06	1.34	3.03	3.56	1.24

PERCENT OF LOANS AND LEASES

06/30/2011

06/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

1.19

1.54

1.33

1.69

1.66

90+ Days PD Loans and Leases

0.06

0.12

0.08

0.11

0.17

Nonaccrual Loans and Leases

4.46

5.34

5.05

4.93

2.90

90+ Days PD and Nonaccrual Loans and Leases

4.58

5.53

5.17

5.09

3.26

30-89 Days PD Restructured

0.04

0.03

0.03

0.06

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.94

0.61

0.93

0.37

0.02

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.18

1.53

1.33

1.69

1.66

90+ Days Past Due Assets

0.06

0.12

0.08

0.11

0.17

Nonaccrual Assets

4.51

5.41

5.12

4.98

2.90

30+ Days PD & Nonaccrual Assets

5.89

7.25

6.67

7.18

5.13

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.99

3.82

3.55

3.56

2.38

90+ PD & Nonaccrual Assets + OREO

5.03

5.66

5.63

5.38

3.33

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.13

6.81

6.88

6.50

3.09

Allowance for Loan & Lease Losses

381.38

367.99

395.23

354.74

211.31

Equity Cap + ALLL

72.78

95.41

91.18

88.63

33.54

Tier 1 Cap + ALLL

61.34

95.61

94.07

92.85

32.12

Loans & Leases + RE Acquired

9.10

9.49

9.73

9.01

4.21

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.23	1.55	1.40	1.72	1.74
- 90+ Days Past Due	0.06	0.12	0.09	0.12	0.16
- Nonaccrual	4.80	5.94	5.55	5.45	3.29
Coml & Indl - 30-89 Days PD	0.85	1.48	0.98	1.39	1.17
- 90+ Days Past Due	0.02	0.10	0.01	0.04	0.09
- Nonaccrual	2.83	2.98	2.69	2.69	1.01
Individuals - 30-89 Days PD	0.88	1.09	1.34	1.69	1.37
- 90+ Days Past Due	0.06	0.04	0.05	0.08	0.09
- Nonaccrual	0.51	0.62	0.64	0.50	0.34
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.04	0.06	0.04	0.10	0.26
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.01
- Nonaccrual	0.37	0.10	0.49	0.17	0.21
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.25	0.22	0.15	0.14	0.45
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.04
- Nonaccrual	0.71	0.16	0.06	0.04	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.38	1.45	1.50	1.98	1.71
- 90+ Days Past Due	0.07	0.10	0.08	0.12	0.12
- Nonaccrual	2.91	3.21	3.07	3.21	1.89
Revolving - 30-89 Days PD	0.63	0.45	0.44	0.51	0.54
- 90+ Days Past Due	0.01	0.00	0.02	0.01	0.00
- Nonaccrual	0.74	0.99	1.18	0.55	0.26
Closed-End - 30-89 Days PD	1.60	1.61	1.70	2.28	1.93
- 90+ Days Past Due	0.08	0.10	0.08	0.13	0.14
- Nonaccrual	3.39	3.83	3.34	3.92	2.32
- Jr Lien 30-89 Days PD	0.13	0.09	0.09	0.14	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.17	0.23	0.19	0.17	0.09
Commercial RE - 30-89 Days PD	0.93	1.46	1.08	1.41	1.39
- 90+ Days Past Due	0.03	0.10	0.05	0.08	0.17
- Nonaccrual	5.67	7.48	6.78	5.96	3.78
Const & Dev - 30-89 Days PD	1.02	1.80	1.04	1.51	1.35
- 90+ Days Past Due	0.01	0.07	0.04	0.02	0.13
- Nonaccrual	14.62	17.01	16.40	14.13	8.08
Multi family - 30-89 Days PD	0.14	0.87	0.17	0.56	0.37
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.00
- Nonaccrual	1.69	1.90	2.49	0.63	0.85
Nonfarm Nres- 30-89 Days PD	0.83	1.19	1.03	1.23	1.01
- 90+ Days Past Due	0.03	0.07	0.04	0.06	0.12
- Nonaccrual	3.71	3.42	3.77	2.75	1.58
Farmland - 30-89 Days PD	0.21	0.10	0.55	0.40	0.21
- 90+ Days Past Due	0.00	0.01	0.04	0.00	0.00
- Nonaccrual	1.16	0.52	1.22	1.07	0.51
Credit Card - 30-89 Days PD	1.29	1.78	1.35	2.21	2.62
- 90+ Days Past Due	1.02	0.70	0.45	1.06	0.83
- Nonaccrual	0.00	0.16	0.09	0.00	0.00

CAPITAL RATIOS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	7.81	7.07	7.51	7.45	8.96
Tier 1 RBC Ratio	11.32	9.89	10.71	10.17	11.90
Total Risk-Based Capital Ratio	12.88	11.52	12.34	11.80	13.33
Tangible Tier 1 Leverage Ratio	7.78	7.03	7.47	7.41	8.93
Tangible Common Eq Cap/Tan Assets	6.67	5.90	6.24	6.10	7.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.37	8.02	8.02	8.63	10.74
Standby Letters of Credit	0.33	0.38	0.40	0.47	0.52
Commercial & Similar Letters of Credit	0.00	0.00	0.01	0.00	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.24	0.31	0.31	0.19	0.32
Interest Rate Contracts	0.24	0.31	0.31	0.19	0.31
Interest Rate Futures & Forward Contr	0.03	0.03	0.04	0.03	0.01
Written Options Contr (Int Rate)	0.01	0.05	0.03	0.02	0.08
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.07	0.07	0.01	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	13.19	11.98	11.98	12.49	15.56

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	100.00	99.91	100.00	100.00	85.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.09	0.00	0.00	14.99
Futures and Forwards	40.29	23.60	32.38	35.67	16.15
Written Options	18.04	36.48	28.12	29.27	41.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	18.04	36.48	28.12	29.27	41.52
Purchased Options	10.42	0.04	3.03	3.47	19.30
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	10.42	0.04	3.03	3.47	19.30
Swaps	31.25	37.41	32.25	26.99	18.61
Held for Trading	18.75	0.00	13.04	9.52	10.53
Interest Rate Contracts	18.75	0.00	13.04	9.52	10.53
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	81.25	100.00	86.96	90.48	89.47
Interest Rate Contracts	81.25	92.51	86.96	90.21	74.48
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.09	0.00	0.00	14.99
Deriv Contr (Excl Fut & FX LE 14 Days)	76.17	59.59	61.70	70.73	54.46
One Year or Less	45.38	27.19	33.54	37.76	22.24
Over 1 Year to 5 Years	11.35	10.30	9.47	4.30	27.45
Over 5 Years	19.44	22.10	18.68	24.12	1.34
Gross Negative Fair Value (Abs Val)	1.06	1.40	1.44	0.48	0.66
Gross Positive Fair Value	1.01	0.15	0.26	0.26	0.42
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	50.00	50.00	33.33	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	66.67	66.67
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.25	0.23	0.28	0.36	0.35
Premium Inc/Ins Activities Revenue	0.98	0.00	0.59	1.09	1.28
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	30.63	33.33	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	69.37	66.67	66.67
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	15.18	27.78	31.23	39.53	20.02
Ins Net Inc (L/H)/Equity (L/H)	2.52	5.95	5.90	4.04	5.15
Insur Ben, Losses, Exp/Insur Premiums	97.41	94.48	62.68	70.52	71.60
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.99	3.42	3.22	1.96	2.59
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.81	9.57	9.53	9.58	9.36
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.61	0.00	0.57	0.00
Cost: Interest-Bearing Deposits	N/A	0.89	N/A	1.34	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.30	N/A	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-32.14	-38.65	-10.56	-29.60	-53.15
Total Selected Assets	-32.14	-39.51	-10.56	-22.94	-39.91
Deposits	N/A	-58.42	N/A	-21.88	N/A

PROFITABILITY:	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	-3.26	-14.88	-11.02	-24.52	-2.34
Bank Net Inc/Avg Eq Inv in Banks	0.20	-11.82	-7.34	-17.95	-0.16
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.69	0.86	2.18	0.35	4.16
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.73	-30.78	1.98	-40.54	3.14
Bank Net Income/Parent Net Income	112.00	121.18	135.09	177.71	131.87
Nonbank Net Income/Parent Net Income	3.24	1.60	2.65	3.54	1.67
Sub BHCs Net Inc/Parent Net Income	122.08	90.01	76.69	367.49	72.56
LEVERAGE:					
Total Liabilities/Equity	35.66	40.36	45.77	37.81	20.61
Total Debt/Equity Capital	5.60	6.83	5.60	5.15	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.57	26.35	31.19	32.98	19.13
Tot Debt+Lns Guaranteed for Affl/Equity	4.14	6.33	6.14	5.44	2.23
Total Debt/Eq Cap - Exc Over Fair Value	5.60	7.00	5.84	5.26	1.94
Long-Term Debt/Equity Capital	2.19	1.91	2.22	1.94	0.86
Short-Term Debt/Equity Capital	1.46	1.98	0.94	2.03	0.48
Current Portion of LT Debt/Equity	0.01	0.02	0.02	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.00	0.03	0.03	0.18	0.19
Long-Term Debt/Consolidated LT Debt	5.60	4.28	6.20	5.70	2.43
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	129.88	135.45	138.39	131.84	115.46
Total Investment in Subs/Equity	131.49	135.99	139.51	132.38	115.95
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	102.67	106.62	111.55	107.84	99.77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	104.70	107.11	112.84	108.35	100.13
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	3.04	2.87	3.94	5.76	3.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	11.12	7.26	11.79	29.55	6.16
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	79.48	70.04	75.51	65.24	92.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.20	110.72	93.21	79.07	92.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	115.96	91.85	91.00	93.30	99.90
Pretax Oper Inc + Int Exp/Int Expense	861.27	517.94	34.20	605.48	1912.71
Div + Int From Subs/Int Exp + Div	123.78	77.62	91.01	104.93	161.76
Fees+Other Inc From Subs/Sal + Oth Exp	8.69	5.37	9.34	7.73	9.29
Net Inc/Curr Port of LT Debt+Pfd Div(X)	17.22	22.83	26.45	15.32	16.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.43	-3.79	-1.92	-3.55	-0.49
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.02	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.39	0.48	0.54	0.55	0.49
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	75.73	72.86	72.16	85.81	91.22
Dividends Paid/Net Income	25.28	22.69	38.11	59.43	59.60
Net Income - Dividends/Avg Equity	-3.96	-15.65	-12.47	-25.71	-5.31

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	131.65	97.27	97.73	102.59	122.07
Dividends From Nonbank Subs	0.57	0.50	1.00	2.44	1.16
Dividends From Subsidiary BHCs	2.27	2.08	0.00	0.00	0.00
Dividends From All Subsidiaries	138.43	102.49	104.92	114.79	128.23

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	22.19	28.86	40.34	51.69	58.60
Interest Income From Bank Subs	0.41	0.11	0.19	0.36	0.28
Mgt & Service Fees From Bank Subs	4.17	1.56	1.37	4.39	1.80
Other Income From Bank Subs	1.59	0.23	0.59	0.45	0.23
Operating Income From Bank Subs	46.83	34.06	48.29	66.94	76.18

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	118.59	61.04	60.45	86.00	80.27
Interest Income From Nonbank Subs	6.95	0.00	0.00	0.03	0.55
Mgt & Serv Fees From Nonbank Subs	2.02	0.15	0.66	0.19	1.33
Other Income From Nonbank Subs	0.89	0.00	1.78	0.00	0.00
Operating Inc From Nonbank Subs	128.46	65.39	66.27	91.88	93.42

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	98.19	18.36	41.52	24.28	20.25
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.57	0.33	0.52	0.63	0.60
Other Income From Subsidiary BHCs	0.20	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	98.96	18.69	42.04	24.91	20.85

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	39.12	46.85	47.27	48.74	65.54
Interest Income From Bank Subs	16.82	2.03	4.73	1.51	0.78
Mgt & Serv Fees From Bank Subs	2.34	2.09	1.86	5.10	2.03
Other Income From Bank Subs	1.37	0.71	1.05	0.00	0.07
Operating Income From Bank Subs	67.98	65.84	67.92	65.11	78.02

Dividends From Nonbank Subs	2.70	12.73	4.72	4.35	1.57
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.11	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.38	0.00	0.00
Operating Inc From Nonbank Subs	6.00	14.56	7.35	15.52	4.11

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

Loans and Adv From Subs/ST Debt	7087.35	463.91	5462.21	496.69	554.42
Loans and Adv From Subs/Total Debt	651.47	249.56	500.99	241.99	424.59

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									79
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.24	2.08	2.39	2.86	3.24	3.67	4.04	4.19	79
+ Non-interest Income	0.73	-0.34	-0.04	0.30	0.61	1.00	1.65	3.48	79
- Overhead Expense	3.42	2.06	2.30	2.91	3.37	3.91	4.55	5.45	79
- Provision for Losses	0.50	-0.00	0.00	0.10	0.29	0.89	1.40	2.09	79
+ Securities Gains (Losses)	0.03	-0.28	-0.05	0.00	0.00	0.09	0.24	0.32	79
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.05	0.09	79
= Pretax Net Oper Income (TE)	0.14	-3.23	-2.57	-0.25	0.25	0.97	1.60	1.90	79
Net Operating Income	0.01	-3.21	-2.57	-0.17	0.18	0.79	1.13	1.60	79
Net Income	0.01	-3.21	-2.57	-0.17	0.18	0.79	1.13	1.60	79
Net Income (Sub S Adjusted)	0.31	-4.96	-2.85	0.18	0.51	0.75	1.35	1.41	22
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.81	3.60	3.92	4.42	4.83	5.24	5.60	5.87	79
Interest Expense	1.18	0.57	0.62	0.83	1.19	1.43	1.87	2.02	79
Net Interest Income (TE)	3.60	2.32	2.76	3.16	3.67	4.01	4.49	4.53	79
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.00	-0.01	0.00	0.12	0.51	1.77	2.93	3.58	79
Earnings Coverage of Net Losses (X)	1.74	-142.43	-6.84	0.05	0.95	4.75	20.62	40.18	78
Ln&Ls Allowance/Total Loans & Leases	2.31	1.05	1.15	1.53	2.10	3.01	3.93	4.32	79
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.33	0.35	1.22	3.10	6.51	11.63	15.79	16.51	79
30-89 Days Past Due Loans and Leases	1.18	0.03	0.16	0.40	0.87	1.55	3.68	4.43	79
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.95	-18.29	-5.71	5.59	16.88	23.19	33.08	36.79	79
Net ST Noncore Funding Dependence	4.91	-23.35	-11.62	-4.40	7.13	11.16	20.75	28.25	79
Net Loans and Leases/Total Assets	62.68	40.59	47.44	54.13	63.05	71.41	77.80	80.81	79
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.81	-1.88	1.38	4.64	8.56	10.26	12.55	13.78	79
Equity Capital/Total Assets	7.42	-2.39	0.21	3.81	8.55	10.11	12.40	15.06	79
Equity Capital+Minority Int/Total Assets	7.59	-2.21	0.21	4.00	8.59	10.11	12.69	15.06	79
Tier 1 Common Eq Cap / T RWA	9.36	-3.28	0.89	4.61	9.70	13.71	17.45	20.60	79
Net Loans&Ls/Equity Capital (X)	9.91	2.85	3.68	5.25	7.60	10.40	21.35	34.68	73
Cash Dividends/Net Income	25.27	0.00	0.00	0.00	14.30	39.13	86.98	125.79	55
Cash Dividends/Net Income (Sub S Adjusted)	8.04	-48.65	-34.33	0.00	0.00	0.00	54.05	122.00	22
Retained Earnings/Avg Equity Cap	-4.05	-244.81	-34.49	-2.45	1.98	5.62	9.71	16.55	74
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.46	0.00	0.00	0.00	0.00	0.00	3.08	31.36	73
Long-Term Debt/Equity Capital	2.19	0.00	0.00	0.00	0.00	0.00	12.05	33.90	73
Equity Investment in Subs/Equity Cap	129.87	86.65	92.91	98.30	107.01	129.37	218.27	468.44	73
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.19	-56.04	3.99	66.30	97.70	138.56	213.13	672.57	75

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.31	3.26	3.48	4.00	4.36	4.73	4.97	5.14	79
Less: Interest Expense	1.06	0.48	0.56	0.79	1.07	1.33	1.61	1.73	79
Equals: Net Interest Income (TE)	3.24	2.08	2.39	2.86	3.24	3.67	4.04	4.19	79
Plus: Non-Interest Income	0.73	-0.34	-0.04	0.30	0.61	1.00	1.65	3.48	79
Equals: Adj Operating Income (TE)	3.99	1.89	2.33	3.36	4.00	4.67	5.23	6.33	79
Less: Overhead Expense	3.42	2.06	2.30	2.91	3.37	3.91	4.55	5.45	79
Less: Provision for Loan and Lease Losses	0.50	-0.00	0.00	0.10	0.29	0.89	1.40	2.09	79
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Plus: Realized G/L on AFS Sec	0.03	-0.28	-0.05	0.00	0.00	0.09	0.24	0.32	79
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.05	0.09	79
Equals: Pretax Net Oper Inc (TE)	0.14	-3.23	-2.57	-0.25	0.25	0.97	1.60	1.90	79
Less: Applicable Income Taxes (TE)	0.10	-0.21	-0.09	0.00	0.03	0.23	0.50	0.59	79
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equals: Net Operating Income	0.01	-3.21	-2.57	-0.17	0.18	0.79	1.13	1.60	79
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equals: Net Income	0.01	-3.21	-2.57	-0.17	0.18	0.79	1.13	1.60	79
Memo: Net Income (Last Four Qtrs)	-0.15	-3.94	-2.47	-0.63	0.13	0.65	1.14	1.41	74
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.07	79.67	80.78	87.42	91.06	93.27	95.45	96.01	79
Avg Int-Bearing Funds / Avg Assets	79.11	55.41	69.55	73.70	79.49	84.78	87.62	92.21	79
Int Income (TE) / Avg Earning Assets	4.81	3.60	3.92	4.42	4.83	5.24	5.60	5.87	79
Int Expense / Avg Earning Assets	1.18	0.57	0.62	0.83	1.19	1.43	1.87	2.02	79
Net Int Inc (TE) / Avg Earn Assets	3.60	2.32	2.76	3.16	3.67	4.01	4.49	4.53	79
YIELD OR COST:									
Total Loans and Leases (TE)	5.73	4.77	5.05	5.43	5.74	6.03	6.45	6.69	79
Interest-Bearing Bank Balances	0.34	0.00	0.00	0.16	0.25	0.49	1.04	1.19	77
Fed Funds Sold & Reverse Repos	0.16	0.00	0.00	0.04	0.18	0.24	0.29	0.45	48
Trading Assets	8.84	6.27	6.27	6.27	6.27	8.84	10.37	10.88	2
Total Earning Assets	4.74	3.59	3.88	4.33	4.71	5.22	5.49	5.82	79
Investment Securities (TE)	3.04	1.73	1.92	2.19	3.01	3.73	4.48	4.80	79
U.S. Treasury & Agency Sec (excl MBS)	1.99	0.06	0.50	1.05	1.84	2.85	3.64	4.22	65
Mortgage-Backed Securities	3.12	1.20	1.85	2.43	3.12	3.56	4.36	4.96	71
All Other Securities	5.34	1.39	2.62	4.00	5.20	6.52	8.58	11.45	70
Interest-Bearing Deposits	1.11	0.54	0.63	0.86	1.10	1.41	1.57	1.62	79
Time Deposits of \$100K or More	1.57	0.91	0.98	1.27	1.54	1.85	2.24	2.36	79
Time Deposits < \$100K	1.61	0.85	1.02	1.29	1.58	1.97	2.21	2.32	79
Other Domestic Deposits	0.54	0.14	0.18	0.33	0.55	0.75	0.88	1.17	79
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.61	0.00	0.00	0.07	0.53	0.99	1.74	2.35	46
Other Borrowed Funds & Trading Liab	3.30	0.00	0.13	1.39	3.07	3.88	6.72	8.63	71
All Interest-Bearing Funds	1.34	0.69	0.73	1.10	1.34	1.65	1.87	2.00	79

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	32.61	22.96	23.64	26.99	31.00	37.23	46.10	53.10	79
Avg Assets per Employee (\$000)	4059.92	2338.51	2572.70	3119.88	3789.75	4817.47	6753.08	7298.99	79

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	70
Overhead Exp / NII + Non-Int Income	88.57	58.69	63.67	73.43	83.12	93.84	131.93	238.42	79

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.42	2.06	2.30	2.91	3.37	3.91	4.55	5.45	79
Personnel Expense	1.65	0.89	1.13	1.41	1.63	1.89	2.14	2.46	79
Net Occupancy Expense	0.44	0.18	0.21	0.34	0.44	0.55	0.65	0.73	79
Other Operating Expenses	1.26	0.69	0.79	0.92	1.19	1.51	1.93	2.68	79
Overhead Less Non-Interest Income	2.58	0.97	1.61	2.07	2.56	3.00	3.65	4.53	79

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	86.77	56.91	62.92	70.64	81.84	93.78	131.44	208.06	79
Personnel Expense	42.08	28.85	32.53	35.37	39.97	45.96	55.30	84.87	79
Net Occupancy Expense	11.16	4.88	6.16	8.70	10.71	13.30	18.16	21.65	79
Other Operating Expenses	32.75	16.17	19.16	22.28	27.74	39.43	57.51	101.39	79
Total Non-Interest Income	16.10	-16.93	-1.50	8.87	15.21	23.06	34.83	59.52	79
Fiduciary Activities Income	0.26	0.00	0.00	0.00	0.00	0.03	1.64	3.04	79
Serv Charges on Deposit Accts - Domestic	6.74	0.48	1.84	4.01	5.84	9.22	16.06	18.32	79
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Investment Banking Fees & Commissions	0.44	0.00	0.00	0.00	0.00	0.63	2.16	5.13	79
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Net Servicing Fees	0.20	0.00	0.00	0.00	0.00	0.17	1.44	2.24	79
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Insurance Activities Revenue	0.25	0.00	0.00	0.00	0.00	0.13	1.21	4.94	79
Net Gain (Loss) - Sales Loans, OREO, Oth	-2.77	-36.87	-22.06	-2.58	-0.16	0.44	2.95	5.83	79
Other Non-Interest Income	7.59	1.14	1.93	3.75	6.66	9.43	17.28	23.85	79
Overhead Less Non-Interest Income	69.81	15.46	37.04	49.93	60.74	81.15	123.69	237.39	79

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	3.88	-110.27	-48.82	0.00	1.11	21.00	30.10	32.44	55
Appl Inc Tax+TE/Pretax NOI+TE	14.63	-105.42	-21.38	0.04	16.63	35.35	40.39	43.01	55

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.28	27.37	31.35	39.46	52.14	60.04	69.08	73.09	79
Commercial and Industrial Loans	7.82	0.68	2.46	4.05	7.19	10.50	16.24	18.07	79
Loans to Individuals	1.76	0.00	0.16	0.66	1.41	2.57	4.55	6.24	79
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Agricultural Loans	1.27	0.00	0.00	0.00	0.00	2.25	6.68	10.41	79
Other Loans and Leases	0.46	0.00	0.00	0.04	0.37	0.72	1.31	2.88	79
Net Loans and Leases	62.68	40.59	47.44	54.13	63.05	71.41	77.80	80.81	79
Debt Securities Over 1 Year	15.52	0.00	2.07	6.18	13.47	22.95	32.08	35.26	79
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.07	0.61	0.92	79
Subtotal	79.41	59.10	65.55	75.02	81.20	85.30	88.63	91.23	79
Interest-Bearing Bank Balances	5.50	0.00	0.20	1.75	4.53	9.37	12.34	17.37	79
Federal Funds Sold & Reverse Repos	1.03	0.00	0.00	0.00	0.00	1.56	4.83	8.34	79
Debt Securities 1 Year or Less	1.14	0.00	0.00	0.08	0.70	1.85	3.76	6.25	79
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Total Earning Assets	89.53	80.01	83.81	86.96	90.29	92.39	93.78	94.78	79
Non-Int Cash and Due From Dep Inst	1.80	0.32	0.56	1.06	1.59	2.43	3.87	4.11	79
Other Real Estate Owned	1.92	0.02	0.10	0.47	1.46	3.24	4.77	6.04	79
All Other Assets	8.15	3.45	4.21	5.92	7.90	10.37	13.24	17.91	79
MEMORANDA:									
Short-Term Investments	8.74	0.99	1.77	4.35	8.02	11.62	18.98	22.02	79
U.S. Treasury Securities	0.19	0.00	0.00	0.00	0.00	0.00	1.09	3.63	79
U.S. Agency Securities (excl MBS)	3.51	0.00	0.00	0.00	2.20	6.76	10.34	15.15	79
Municipal Securities	2.74	0.00	0.00	0.00	1.72	4.92	9.59	12.24	79
Mortgage-Backed Securities	7.94	0.00	0.00	1.53	6.58	15.03	20.52	21.70	79
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.82	79
Other Debt Securities	0.09	0.00	0.00	0.00	0.00	0.03	0.63	1.84	79
RE Loans Secured by 1-4 Family	15.73	1.44	3.87	8.77	16.05	21.55	26.84	32.79	79
Revolving	2.71	0.00	0.12	1.10	2.56	4.08	5.66	7.68	79
Closed-End, Sec by First Liens	11.74	0.91	2.77	6.66	11.44	16.89	22.06	30.87	79
Closed-End, Sec by Junior Liens	0.83	0.00	0.03	0.20	0.69	1.38	1.83	2.27	79
Commercial Real Estate Loans	30.84	7.92	11.08	20.52	31.30	38.24	52.27	57.22	79
Construction and Land Dev	4.95	0.28	0.43	2.15	4.70	7.67	10.09	11.41	79
Multifamily	2.10	0.00	0.16	0.74	1.61	3.27	5.78	7.56	79
Nonfarm Nonresidential	22.41	4.70	8.67	14.43	21.75	28.98	40.60	49.33	79
RE Loans Secured by Farmland	1.96	0.00	0.00	0.08	0.62	3.47	7.30	10.34	79
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.67	47.05	54.55	69.48	81.90	88.46	91.55	94.66	79
RE Loans Secured by 1-4 Family	24.85	1.74	7.11	13.57	24.72	33.43	43.44	50.69	79
Revolving	4.30	0.00	0.23	1.61	3.69	6.79	10.17	11.43	79
Closed-End	20.04	1.62	4.70	11.10	19.52	29.25	39.08	43.82	79
Commercial Real Estate Loans	47.43	13.93	19.36	37.07	49.11	57.27	75.27	85.56	79
Construction and Land Dev	7.74	0.42	0.77	3.05	7.57	11.13	16.05	19.44	79
Multifamily	3.26	0.00	0.30	1.06	2.32	5.20	7.90	10.90	79
Nonfarm Nonresidential	34.31	8.59	15.28	24.82	33.97	44.31	55.90	66.11	79
RE Loans Secured by Farmland	3.20	0.00	0.00	0.10	0.82	6.32	12.05	16.15	79
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commercial and Industrial Loans	12.00	1.22	3.74	7.11	10.98	16.33	22.89	27.28	79
Loans to Individuals	2.82	0.00	0.26	1.00	2.20	4.30	7.82	10.66	79
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.04	0.37	0.59	79
Agricultural Loans	2.05	0.00	0.00	0.00	0.01	3.32	10.46	15.56	79
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Other Loans and Leases	0.75	0.00	0.00	0.05	0.58	1.13	2.22	4.92	79

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.74	0.99	1.77	4.35	8.02	11.62	18.98	22.02	79
Liquid Assets	23.57	8.88	11.43	15.83	22.91	30.52	36.58	41.54	79
Investment Securities	17.63	1.48	4.07	8.29	17.63	25.52	34.46	36.00	79
Net Loans and Leases	62.68	40.59	47.44	54.13	63.05	71.41	77.80	80.81	79
Net Lns, Ls & Stdby Ltrs of Credit	63.16	40.75	47.48	54.17	63.30	71.99	77.92	82.78	79
Core Deposits	67.04	45.46	52.31	60.21	68.71	74.98	77.32	80.22	79
Noncore Funding	21.93	9.09	11.44	14.24	20.86	26.69	37.30	41.76	79
Time Deposits of \$100K or More	15.25	6.67	7.09	10.41	13.27	18.64	29.21	32.12	79
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Fed Funds Purchased and Repos	0.79	0.00	0.00	0.00	0.00	1.12	4.13	6.74	79
Net Fed Funds Purchased (Sold)	-0.38	-8.34	-5.75	-1.09	0.00	0.88	2.61	3.91	79
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Oth Borrowings W/Rem Mat 1 Yr or Less	0.88	0.00	0.00	0.00	0.32	1.80	3.09	4.36	79
Earning Assets Repr in 1 Year	33.72	15.54	18.62	25.84	33.89	40.45	50.13	59.14	79
Int-Bearing Liab Repr in 1 Year	29.63	0.00	11.51	18.92	27.32	37.84	58.52	68.28	79
Long-Term Debt Repr in 1 Year	0.37	0.00	0.00	0.00	0.00	0.26	2.54	3.33	79
Net Assets Repriceable in 1 Year	2.84	-30.77	-16.83	-6.17	0.85	11.52	23.34	33.87	79
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.95	-18.29	-5.71	5.59	16.88	23.19	33.08	36.79	79
Net ST Noncore Funding Dependence	4.91	-23.35	-11.62	-4.40	7.13	11.16	20.75	28.25	79
Short-Term Inv/ST Noncore Funding	90.06	4.57	11.28	30.63	53.89	109.70	294.49	406.42	77
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.24	-16.84	-6.57	1.21	12.98	25.47	42.00	52.46	79
Net Loans and Leases/Total Deposits	74.93	49.28	54.84	65.15	74.94	85.55	95.75	99.58	79
Net Loans and Leases/Core Deposits	95.27	58.29	67.44	79.00	93.52	108.07	134.88	146.94	79
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.42	-1.71	0.00	0.02	0.91	2.71	4.14	5.13	28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.77	-24.80	-14.12	0.14	1.64	3.78	6.58	10.04	72
Struct Notes Appr(Depr)/T1 Cap	0.05	-1.48	-0.50	-0.01	0.03	0.17	0.36	0.53	29
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.14	0.00	0.00	0.00	0.00	3.39	33.95	71.40	79
Available-For-Sale Securities	92.97	26.66	60.04	95.95	100.00	100.00	100.00	100.00	79
U.S. Treasury Securities	1.23	0.00	0.00	0.00	0.00	0.00	8.14	17.06	79
U.S. Agency Securities (excl MBS)	22.89	0.00	0.00	0.00	19.78	40.34	63.99	75.28	79
Municipal Securities	15.08	0.00	0.00	0.00	10.67	27.83	48.13	55.91	79
Mortgage-Backed Securities	44.51	0.00	0.00	21.72	45.15	72.31	93.90	98.41	79
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.29	3.53	79
Other Debt Securities	0.61	0.00	0.00	0.00	0.00	0.27	3.80	7.52	79
Mutual Funds and Equity Securities	0.81	0.00	0.00	0.00	0.00	0.48	4.42	11.21	79
Debt Securities 1 Year or Less	7.94	0.00	0.00	1.36	4.15	15.58	29.38	36.13	79
Debt Securities 1 To 5 Years	30.75	0.00	0.74	7.03	30.97	49.01	63.23	78.25	79
Debt Securities Over 5 Years	49.51	0.00	1.45	24.66	55.58	80.17	93.47	95.70	79
Pledged Securities	48.85	0.00	1.30	26.73	43.59	69.84	85.75	95.28	79
Structured Notes, Fair Value	3.23	0.00	0.00	0.00	0.00	5.42	17.22	24.88	79

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.50	-0.00	0.00	0.10	0.29	0.89	1.40	2.09	79
Provision for Ln&Ls Losses/Avg Lns&Ls	0.78	-0.00	0.00	0.17	0.45	1.38	2.24	2.89	79
Provision for Ln&Ls Losses/Net Losses	98.72	-460.27	-1.33	17.69	75.56	118.55	395.73	469.05	78
Ln&Ls Allowance/Total Loans & Leases	2.31	1.05	1.15	1.53	2.10	3.01	3.93	4.32	79
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.12	0.55	0.85	1.30	2.83	9.48	42.56	63.94	72
ALLL/Nonaccrual Assets	73.81	25.13	29.06	38.43	49.47	94.20	156.20	298.40	76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.19	24.51	28.24	38.46	49.84	89.56	158.50	330.32	77
Gross Ln&Ls Losses/Avg Loans & Leases	1.16	0.00	0.03	0.26	0.68	1.96	3.06	3.87	79
Recoveries/Avg Loans and Leases	0.10	0.00	0.01	0.02	0.05	0.15	0.33	0.48	79
Net Losses/Avg Loans and Leases	1.00	-0.01	0.00	0.12	0.51	1.77	2.93	3.58	79
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Recoveries/Prior Year-End Losses	5.92	0.06	0.34	1.22	3.72	7.96	17.64	26.45	74
Earnings Coverage of Net Losses (X)	1.74	-142.43	-6.84	0.05	0.95	4.75	20.62	40.18	78
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.89	-0.02	0.00	0.05	0.42	1.84	2.74	3.46	79
RE Loans Secured By 1-4 Family	0.59	-0.10	-0.01	0.00	0.29	1.04	1.63	3.60	79
Revolving	0.48	-0.28	-0.03	0.00	0.00	0.60	2.51	3.92	74
Closed-End	0.62	-0.10	-0.00	0.00	0.22	1.00	1.98	4.30	79
Commercial Real Estate Loans	1.05	-0.21	-0.00	0.00	0.37	2.24	3.88	5.51	79
Construction and Land Dev	4.59	-0.89	0.00	0.00	0.47	6.43	15.76	26.90	78
Multifamily	0.09	-0.02	0.00	0.00	0.00	0.00	0.00	2.67	75
Nonfarm Nonresidential	0.38	-0.25	-0.00	0.00	0.02	0.74	1.59	1.95	79
RE Loans Secured by Farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	64
Commercial and Industrial Loans	1.83	-0.25	-0.09	-0.00	0.22	1.44	7.14	18.07	78
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.98	0.04	0.08	0.27	0.70	1.43	2.18	3.86	46
Credit Card Loans	1.44	-0.88	-0.65	0.00	0.93	2.06	4.80	6.97	22
Agricultural Loans	-0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.00	43
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.05	-0.92	-0.02	0.00	0.00	0.15	6.39	13.16	72

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

30-89 Days PD Loans and Leases	1.18	0.03	0.16	0.40	0.87	1.55	3.68	4.43	79
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.00	0.08	0.32	0.51	79
Nonaccrual Loans and Leases	4.46	0.03	0.55	1.55	3.86	6.89	11.20	12.16	79
90+ Days PD and Nonaccrual Loans and Leases	4.57	0.20	0.57	1.85	3.98	6.99	11.63	12.50	79
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.02	0.24	0.41	79
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Nonaccrual Restructured	0.94	0.00	0.00	0.00	0.45	1.91	3.60	4.31	79
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.18	0.03	0.16	0.40	0.87	1.55	3.67	4.43	79
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.00	0.08	0.32	0.51	79
Nonaccrual Assets	4.50	0.03	0.55	1.72	3.86	6.89	11.64	12.18	79
30+ Days PD & Nonaccrual Assets	5.88	0.58	1.20	2.65	5.18	8.43	13.28	16.16	79
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.98	0.12	0.34	1.26	2.54	4.44	7.56	8.35	79
90+ PD & Nonaccrual Assets + OREO	5.03	0.23	0.68	2.13	3.99	7.39	11.26	12.93	79
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	6.12	0.47	0.77	2.79	5.22	10.11	13.12	18.51	79
Allowance for Loan & Lease Losses	381.38	58.33	98.73	226.81	392.42	519.35	624.44	833.53	79
Equity Cap + ALLL	72.78	2.98	5.91	19.91	51.13	91.53	216.70	246.73	73
Tier 1 Cap + ALLL	61.34	-357.89	4.08	14.37	44.66	87.63	200.75	281.91	79
Loans & Leases + RE Acquired	9.09	0.71	1.31	3.85	7.42	14.88	18.99	23.11	79

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.81	-1.88	1.38	4.64	8.56	10.26	12.55	13.78	79
Tier 1 RBC Ratio	11.32	-3.18	1.56	7.01	12.38	15.22	18.32	21.82	79
Total Risk-Based Capital Ratio	12.88	-3.18	3.12	9.67	13.63	16.58	20.39	22.96	79
Tangible Tier 1 Leverage Ratio	7.78	-1.88	1.38	4.65	8.52	10.26	12.55	13.78	79
Tangible Common Eq Cap/Tan Assets	6.66	-2.41	0.20	3.51	7.06	9.76	11.64	13.00	79
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.37	1.92	2.59	4.72	8.04	11.01	14.97	17.41	79
Standby Letters of Credit	0.32	0.00	0.00	0.04	0.19	0.52	1.04	1.97	79
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	79
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.23	0.00	0.00	0.00	0.00	0.00	1.85	3.38	79
Interest Rate Contracts	0.23	0.00	0.00	0.00	0.00	0.00	1.85	3.38	79
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.02	79
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	79
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.16	79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	13.18	2.40	4.69	7.62	12.65	18.86	25.24	27.81	79

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.72	0.00	0.00	0.00	50.31	101.58	128.38	364.00	35
Dividends Paid/Net Income	25.28	0.00	0.00	0.00	14.30	39.13	87.12	125.79	55
Net Income - Dividends/Avg Equity	-3.96	-244.81	-34.49	-2.45	1.98	5.81	10.67	16.55	74
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	131.65	0.00	0.00	0.00	96.28	188.68	344.17	668.11	38
Dividends From Nonbank Subs	0.56	0.00	0.00	0.00	0.00	0.00	1.19	8.05	38
Dividends From Subsidiary BHCs	2.27	0.00	0.00	0.00	0.00	0.00	0.00	8.40	38
Dividends From All Subsidiaries	138.43	0.00	0.00	0.00	100.00	196.11	352.11	668.11	38
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	22.19	0.00	0.00	0.00	0.00	45.28	73.99	97.63	55
Interest Income From Bank Subs	0.41	0.00	0.00	0.00	0.00	0.17	1.73	5.18	55
Mgt & Service Fees From Bank Subs	4.17	0.00	0.00	0.00	0.00	0.00	12.08	74.85	55
Other Income From Bank Subs	1.58	0.00	0.00	0.00	0.00	0.00	0.00	29.48	55
Operating Income From Bank Subs	46.82	0.00	0.00	0.00	19.59	66.78	121.47	319.85	55
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	118.59	0.00	0.00	6.25	100.00	100.00	246.64	326.94	13
Interest Income From Nonbank Subs	6.95	0.00	0.00	0.00	0.00	0.00	0.00	31.63	13
Mgt & Serv Fees From Nonbank Subs	2.02	0.00	0.00	0.00	0.00	0.00	7.65	12.49	13
Other Income From Nonbank Subs	0.88	0.00	0.00	0.00	0.00	0.00	0.00	4.03	13
Operating Inc From Nonbank Subs	128.45	0.00	0.00	25.00	100.00	131.73	249.92	326.94	13
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	98.19	0.00	0.00	0.00	8.51	79.20	236.96	305.48	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.56	0.00	0.00	0.00	0.00	0.00	1.41	2.12	5
Other Income From Subsidiary BHCs	0.20	0.00	0.00	0.00	0.00	0.00	0.50	0.75	5
Operating Income From Sub BHCs	98.96	0.00	0.00	0.00	9.93	79.91	237.46	306.23	5
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	39.11	0.00	0.00	0.00	0.00	97.16	100.00	100.00	62
Interest Income From Bank Subs	16.81	0.00	0.00	0.00	0.00	3.87	100.00	100.00	62
Mgt & Serv Fees From Bank Subs	2.34	0.00	0.00	0.00	0.00	0.00	13.02	43.07	62
Other Income From Bank Subs	1.36	0.00	0.00	0.00	0.00	0.00	5.95	38.97	62
Operating Income From Bank Subs	67.98	0.00	0.00	4.34	98.03	100.00	100.00	100.00	62
Dividends From Nonbank Subs	2.70	0.00	0.00	0.00	0.00	0.00	3.68	77.06	62
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	62
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	62
Operating Inc From Nonbank Subs	5.99	0.00	0.00	0.00	0.00	0.11	57.15	97.86	62
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Loans and Adv From Subs/ST Debt	7087.34	0.00	0.00	58.75	452.37	1140.06	4971.71	29305.4	14
Loans and Adv From Subs/Total Debt	651.46	0.00	0.00	0.00	74.02	224.90	3760.25	4971.71	28

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
2533100	411,398	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	440,064	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	411,659	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
2173720	445,301	AMERICAN BANCORPORATION	SAINT PAUL, MN	
3416376	407,814	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	489,442	ANCHOR BANCORP, INC.	LACEY, WA	Moved from Peer 4
2297701	299,120	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	472,724	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	382,672	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	303,222	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	302,903	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	167,620	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3135190	471,881	CECIL BANCORP, INC.	ELKTON, MD	
2746049	497,238	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
3640425	100,008	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	402,597	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
3195756	486,545	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
2593083	475,996	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
1131497	440,844	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	484,623	CORTLAND BANCORP	CORTLAND, OH	
1249918	429,310	DELMAR BANCORP	SALISBURY, MD	
1247615	392,481	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1248818	303,807	FENTURA FINANCIAL, INC.	FENTON, MI	
3362923	317,151	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1065378	244,964	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	378,512	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	435,067	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2161165	438,617	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1135404	337,890	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	179,039	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1398795	293,586	FNBH BANCORP, INC.	HOWELL, MI	
3019339	373,929	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	368,731	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1245741	306,019	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1124659	465,935	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	406,624	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
3462485	464,561	IBT HOLDINGS CORP.	CITY OF INDUSTRY, CA	
1100000	333,552	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	419,898	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	212,588	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1995523	90,421	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	492,373	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	241,777	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1082469	389,576	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	299,813	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	492,770	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	487,959	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	Moved from Peer 4
3104730	476,704	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	Moved from Peer 4
1054091	439,405	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	459,305	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	342,289	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
2767660	195, 735	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
1830361	477, 833	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1202986	354, 731	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	381, 885	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	274, 408	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	319, 821	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	408, 430	PERSONS BANKING CO., INC.	MACON, GA	
3098576	453, 651	PLUMAS BANCORP	QUINCY, CA	
3314575	497, 713	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	Moved from Peer 4
2352280	467, 611	ROCKHOLD BANCORP	KIRKSVILLE, MO	
3449075	455, 170	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	419, 116	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	283, 168	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	367, 234	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	296, 855	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	301, 374	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3009666	411, 775	TFC HOLDING COMPANY	ALHAMBRA, CA	
3191712	360, 675	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	369, 192	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	372, 378	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	369, 501	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2730383	497, 578	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	Moved from Peer 4
1085358	285, 844	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	435, 180	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2364573	405, 109	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
2721596	415, 756	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1097249	374, 627	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	476, 702	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	

Note: Peer Group 5 has 79 bank holding companies.