

	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	74	81	91	94
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.19	3.22	3.25	3.00
+ Non-interest Income	0.92	0.77	0.73	0.78
- Overhead Expense	3.51	3.42	3.57	3.48
- Provision for Losses	0.26	0.35	0.71	1.68
+ Securities Gains (Losses)	0.06	0.02	0.05	0.08
+ Other Tax Equiv Adjustments	0.00	-0.01	0.01	0.03
= Pretax Net Oper Income (TE)	0.38	0.29	-0.16	-1.25
Net Operating Income	0.24	0.21	-0.32	-1.35
Net Income	0.24	0.21	-0.32	-1.35
Net Income (Sub S Adjusted)	0.18	0.46	-0.05	-1.39
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.56	4.81	4.75	5.30
Interest Expense	0.98	1.23	1.13	2.00
Net Interest Income (TE)	3.54	3.57	3.61	3.29
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.67	0.71	1.37	1.99
Earnings Coverage of Net Losses (X)	0.37	-5.65	2.98	1.14
Ln&Ls Allowance/Total Loans & Leases	2.39	2.39	2.46	2.33
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.94	7.63	8.02	7.29
30-89 Days Past Due Loans and Leases	1.17	1.56	1.12	1.69
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	13.47	15.98	14.48	22.65
Net ST Noncore Funding Dependence	2.54	5.57	4.73	14.21
Net Loans and Leases/Total Assets	59.65	62.75	62.08	66.52
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	7.22	7.82	7.22	7.45
Equity Capital/Total Assets	6.76	7.30	6.90	6.82
Equity Capital+Minority Int/Total Assets	6.89	7.44	7.05	6.98
Tier 1 Common Eq Cap / T RWA	8.74	9.32	8.30	8.29
Net Loans&Ls/Equity Capital (X)	9.66	10.94	9.48	13.03
Cash Dividends/Net Income	10.08	20.78	23.87	59.25
Cash Dividends/Net Income (Sub S Adjusted)	1.21	-0.15	4.60	16.35
Retained Earnings/Avg Equity Cap	2.16	0.45	-5.71	-25.67
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.40	1.36	0.37	2.03
Long-Term Debt/Equity Capital	2.34	1.68	1.68	1.94
Equity Investment in Subs/Equity Cap	127.65	130.54	121.36	131.84
Cash FR Oper+Noncash+Op Exp+Div	96.81	99.94	97.56	79.07

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.08	4.33	4.27	4.56	4.81
Less: Interest Expense	0.88	1.11	1.01	1.36	1.81
Equals: Net Interest Income (TE)	3.19	3.22	3.25	3.20	3.00
Plus: Non-Interest Income	0.92	0.77	0.73	0.82	0.78
Equals: Adj Operating Income (TE)	4.15	4.04	4.03	4.07	3.79
Less: Overhead Expense	3.51	3.42	3.57	3.45	3.48
Less: Provision for Loan and Lease Losses	0.26	0.35	0.71	0.91	1.68
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	0.02	0.05	0.08	0.02
Plus: Other Tax Equiv Adjustments	0.00	-0.01	0.01	0.01	0.03
Equals: Pretax Net Oper Inc (TE)	0.38	0.29	-0.16	-0.18	-1.25
Less: Applicable Income Taxes (TE)	0.13	0.10	0.14	0.15	-0.02
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.24	0.21	-0.32	-0.38	-1.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.24	0.21	-0.32	-0.38	-1.35
Memo: Net Income (Last Four Qtrs)	-0.34	-0.24	-0.32	-0.32	-1.36
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.55	90.54	90.45	90.45	91.26
Avg Int-Bearing Funds / Avg Assets	79.04	80.10	79.28	80.36	80.71
Int Income (TE) / Avg Earning Assets	4.56	4.81	4.75	5.07	5.30
Int Expense / Avg Earning Assets	0.98	1.23	1.13	1.51	2.00
Net Int Inc (TE) / Avg Earn Assets	3.54	3.57	3.61	3.55	3.29
YIELD OR COST:					
Total Loans and Leases (TE)	5.62	5.70	5.68	5.88	5.87
Interest-Bearing Bank Balances	0.28	0.31	0.30	0.36	0.57
Fed Funds Sold & Reverse Repos	0.20	0.18	0.18	0.20	0.17
Trading Assets	19.17	8.14	8.14	8.61	4.19
Total Earning Assets	4.51	4.74	4.68	4.99	5.24
Investment Securities (TE)	2.80	3.11	3.00	3.55	4.29
U.S. Treasury & Agency Sec (excl MBS)	1.75	1.70	1.89	2.36	3.56
Mortgage-Backed Securities	2.48	3.08	2.86	3.66	4.43
All Other Securities	4.33	5.13	5.67	6.16	5.96
Interest-Bearing Deposits	0.87	1.14	1.06	1.44	2.07
Time Deposits of \$100K or More	1.32	1.62	1.54	1.93	2.76
Time Deposits < \$100K	1.33	1.67	1.56	2.05	2.96
Other Domestic Deposits	0.39	0.55	0.50	0.71	0.92
Foreign Deposits	N/A	N/A	N/A	N/A	1.34
Fed Funds Purchased and Repos	0.68	0.85	0.65	0.88	1.08
Other Borrowed Funds & Trading Liab	3.26	2.85	2.70	3.26	3.44
All Interest-Bearing Funds	1.09	1.39	1.29	1.67	2.23

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	17	16	68	66	67
Avg Assets per Employee (\$000)	4,086	4,069	4,263	4,210	4,466
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	86.21	86.74	92.27	89.29	99.95
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.51	3.42	3.57	3.45	3.48
Personnel Expense	1.70	1.67	1.67	1.64	1.61
Net Occupancy Expense	0.44	0.47	0.45	0.46	0.45
Other Operating Expenses	1.35	1.24	1.40	1.32	1.38
Overhead Less Non-Interest Income	2.59	2.56	2.74	2.60	2.67
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	85.37	85.47	90.97	87.68	98.75
Personnel Expense	41.49	41.90	42.57	41.07	44.51
Net Occupancy Expense	10.58	11.65	11.37	11.54	12.35
Other Operating Expenses	33.27	31.40	36.68	34.68	41.33
Total Non-Interest Income	21.13	17.83	16.39	18.61	18.94
Fiduciary Activities Income	0.54	0.31	0.40	0.34	0.53
Serv Charges on Deposit Accts - Domestic	6.62	6.57	7.27	7.60	8.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.23	0.43	0.35	0.51	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.19	0.23	0.16	0.36
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.19	0.23	0.20	0.28	0.36
Net Gain (Loss) - Sales Loans, OREO, Oth	0.45	-0.13	-3.43	-1.02	-2.59
Other Non-Interest Income	8.42	7.03	7.85	7.11	7.94
Overhead Less Non-Interest Income	63.98	66.67	73.63	68.57	79.30
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	11.67	11.45	7.73	10.68	6.15
Appl Inc Tax+TE/Pretax NOI+TE	20.31	21.04	23.80	29.38	26.51

PERCENT OF TOTAL ASSETS	PEER GROUP 05 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	49.60	50.90	50.72	52.16	53.78
Commercial and Industrial Loans	7.07	7.82	7.67	8.27	8.33
Loans to Individuals	1.59	1.77	1.72	2.10	2.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.89	1.08	0.97	1.29	1.29
Other Loans and Leases	0.51	0.46	0.58	0.59	0.61
Net Loans and Leases	59.65	62.75	62.08	64.80	66.52
Debt Securities Over 1 Year	16.91	15.03	15.22	14.03	13.32
Mutual Funds and Equity Securities	0.11	0.12	0.10	0.09	0.04
Subtotal	78.36	78.82	78.47	79.81	80.63
Interest-Bearing Bank Balances	7.82	6.08	6.44	5.15	4.49
Federal Funds Sold & Reverse Repos	1.20	1.20	1.30	1.28	0.80
Debt Securities 1 Year or Less	0.97	1.20	1.02	1.55	1.54
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.69	89.64	89.25	89.43	88.93
Non-Int Cash and Due From Dep Inst	1.77	1.77	1.92	1.87	2.56
Other Real Estate Owned	2.20	1.97	2.31	2.00	1.73
All Other Assets	8.33	8.35	8.54	8.44	8.13
MEMORANDA:					
Short-Term Investments	10.74	9.59	9.90	9.04	7.67
U.S. Treasury Securities	0.09	0.23	0.09	0.27	0.08
U.S. Agency Securities (excl MBS)	3.42	3.35	3.06	3.25	3.71
Municipal Securities	3.29	2.78	2.84	2.88	2.25
Mortgage-Backed Securities	9.41	7.69	8.51	6.95	6.51
Asset-Backed Securities	0.02	0.02	0.01	0.03	0.04
Other Debt Securities	0.18	0.11	0.19	0.10	0.15
RE Loans Secured by 1-4 Family	15.08	15.75	15.23	15.94	15.81
Revolving	2.63	2.77	2.83	2.71	2.89
Closed-End, Sec by First Liens	11.38	11.73	11.15	12.01	11.50
Closed-End, Sec by Junior Liens	0.78	0.78	0.74	0.84	0.98
Commercial Real Estate Loans	31.28	31.90	32.03	32.64	34.46
Construction and Land Dev	4.34	5.41	4.55	6.46	9.04
Multi family	2.56	2.05	2.57	2.08	1.87
Nonfarm Nonresidential	23.40	22.99	23.77	22.90	22.29
RE Loans Secured by Farmland	1.74	1.88	1.86	2.15	2.14
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	80.84	79.68	79.98	78.95	79.13
RE Loans Secured by 1-4 Family	24.66	25.13	24.20	24.74	23.87
Revolving	4.29	4.37	4.49	4.12	4.24
Closed-End	20.14	20.18	19.24	20.18	19.27
Commercial Real Estate Loans	50.49	49.12	50.09	48.77	50.02
Construction and Land Dev	7.15	8.49	7.26	9.66	13.18
Multi family	4.07	3.20	3.95	3.17	2.73
Nonfarm Nonresidential	37.31	35.39	36.78	34.19	32.30
RE Loans Secured by Farmland	3.14	3.07	3.11	3.41	3.26
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	11.57	12.12	11.86	12.40	12.38
Loans to Individuals	2.80	2.87	2.84	3.34	3.51
Credit Card Loans	0.05	0.05	0.05	0.04	0.04
Agricultural Loans	1.67	1.74	1.61	2.07	2.01
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.87	0.76	0.96	0.94	0.93

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	10.74	9.59	9.90	9.04	7.67
Liquid Assets	26.16	23.84	24.62	21.83	21.17
Investment Securities	18.63	17.55	17.37	16.25	15.35
Net Loans and Leases	59.65	62.75	62.08	64.80	66.52
Net Lns, Ls & Stbby Ltrs of Credit	60.14	63.16	62.57	65.29	67.06
Core Deposits	67.36	66.81	67.88	66.06	63.66
Noncore Funding	22.60	23.09	22.00	24.06	26.84
Time Deposits of \$100K or More	15.94	15.25	15.47	15.71	16.60
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.03	0.99	0.91	0.89	1.03
Net Fed Funds Purchased (Sold)	-0.12	-0.17	-0.36	-0.28	0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.78	1.00	0.98	1.66	2.07
Earning Assets Repr in 1 Year	33.27	34.05	35.24	36.96	36.35
Int-Bearing Liab Repr in 1 Year	28.94	31.35	30.43	33.32	34.01
Long-Term Debt Repr in 1 Year	0.42	0.57	0.39	0.72	0.56
Net Assets Repriceable in 1 Year	2.97	1.75	3.91	2.34	2.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.47	15.98	14.48	17.77	22.65
Net ST Noncore Funding Dependence	2.54	5.57	4.73	8.28	14.21
Short-Term Inv/ST Noncore Funding	94.49	85.94	86.68	67.14	48.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.75	13.54	14.75	8.46	2.81
Net Loans and Leases/Total Deposits	71.03	75.19	73.50	77.68	80.01
Net Loans and Leases/Core Deposits	91.47	96.80	93.98	101.21	107.06
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.35	0.70	1.27	0.48	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.51	-1.14	2.97	-1.78	0.42
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.36	0.04	-0.40	-0.08
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.69	5.26	3.09	5.55	4.83
Available-For-Sale Securities	95.31	94.74	96.91	94.45	95.17
U.S. Treasury Securities	0.59	1.32	0.62	1.95	0.64
U.S. Agency Securities (excl MBS)	20.14	22.70	19.04	23.27	26.83
Municipal Securities	17.24	15.36	16.52	16.41	13.82
Mortgage-Backed Securities	49.14	43.89	47.76	42.99	43.82
Asset-Backed Securities	0.08	0.09	0.04	0.13	0.22
Other Debt Securities	1.14	0.65	1.07	0.62	1.22
Mutual Funds and Equity Securities	1.16	1.07	0.88	0.97	0.38
Debt Securities 1 Year or Less	6.47	8.39	7.74	11.02	10.54
Debt Securities 1 To 5 Years	27.39	29.93	31.11	32.32	30.36
Debt Securities Over 5 Years	59.54	53.44	54.28	50.88	55.06
Pledged Securities	47.53	51.77	47.76	52.15	58.05
Structured Notes, Fair Value	2.36	3.52	1.67	3.17	2.06

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.26	0.35	0.71	0.91	1.68
Provision for Ln&Ls Losses/Avg Lns&Ls	0.41	0.54	1.09	1.35	2.39
Provision for Ln&Ls Losses/Net Losses	57.88	44.37	85.41	117.75	133.16
Ln&Ls Allowance/Total Loans & Leases	2.39	2.39	2.46	2.38	2.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.01	9.26	4.35	3.39	2.09
ALLL/Nonaccrual Assets	74.88	74.58	76.96	75.13	75.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	71.80	78.11	75.10	78.97	71.29
Gross Ln&Ls Losses/Avg Loans & Leases	0.80	0.86	1.58	1.51	2.08
Recoveries/Avg Loans and Leases	0.13	0.09	0.18	0.10	0.07
Net Losses/Avg Loans and Leases	0.67	0.71	1.37	1.38	1.99
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.56	2.69	12.46	7.94	11.32
Earnings Coverage of Net Losses (X)	0.37	-5.65	2.98	2.74	1.14
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.71	0.67	1.32	1.44	2.06
RE Loans Secured By 1-4 Family	0.58	0.52	1.13	0.99	1.53
Revolving	0.29	0.34	1.08	0.73	0.93
Closed-End	0.60	0.51	1.22	1.03	1.63
Commercial Real Estate Loans	0.78	0.67	1.45	1.69	2.27
Construction and Land Dev	2.37	1.62	5.99	4.94	5.50
Multi family	0.24	0.15	1.27	0.31	0.69
Nonfarm Nonresidential	0.33	0.26	0.66	0.62	0.94
RE Loans Secured by Farmland	0.03	0.00	0.22	0.28	0.20
Commercial and Industrial Loans	0.43	0.65	2.62	1.63	2.52
Loans to Depository Institutions	0.00	N/A	0.00	0.00	0.00
Loans to Individuals	1.09	0.98	1.46	1.92	1.49
Credit Card Loans	3.05	0.95	1.51	3.68	2.80
Agricultural Loans	0.00	0.00	-0.01	0.07	0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	0.00	N/A
Other Loans and Leases	0.81	0.55	2.36	3.03	3.56

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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## PERCENT OF LOANS AND LEASES

03/31/2012

03/31/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases  
90+ Days PD Loans and Leases  
Nonaccrual Loans and Leases

1.17  
0.11  
4.61

1.56  
0.05  
4.82

1.12  
0.06  
4.55

1.33  
0.08  
5.05

1.69  
0.11  
4.93

90+ Days PD and Nonaccrual Loans and Leases

4.79

4.90

4.68

5.17

5.09

30-89 Days PD Restructured  
90+ Days PD Restructured  
Nonaccrual Restructured

0.08  
0.01  
1.39

0.06  
0.00  
0.89

0.04  
0.00  
1.19

0.03  
0.00  
0.93

0.06  
0.00  
0.37

PERCENT OF LNS&LS + OTHER ASSETS  
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets  
90+ Days Past Due Assets  
Nonaccrual Assets  
30+ Days PD & Nonaccrual Assets

1.17  
0.11  
4.63  
6.09

1.56  
0.05  
4.87  
6.62

1.12  
0.06  
4.57  
5.94

1.33  
0.08  
5.12  
6.67

1.69  
0.11  
4.98  
7.18

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets  
90+ PD & Nonaccrual Assets + OREO

3.06  
5.37

3.23  
5.25

3.06  
5.51

3.55  
5.64

3.56  
5.38

RESTRUCTURED & NONACCRUAL LNS&LS  
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets  
Allowance for Loan & Lease Losses  
Equity Cap + ALLL  
Tier 1 Cap + ALLL  
Loans & Leases + RE Acquired

7.33  
458.15  
87.80  
79.93  
11.03

6.40  
378.68  
79.92  
80.34  
9.43

7.31  
428.47  
79.09  
76.88  
10.78

6.89  
393.66  
91.18  
94.07  
9.73

6.50  
354.74  
88.63  
92.85  
9.01

30+ DAYS PAST DUE AND NONACCRUAL  
LNS&LS AS A PERCENT OF LOAN TYPE

	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	1.12	1.64	1.17	1.40	1.72
- 90+ Days Past Due	0.09	0.05	0.06	0.09	0.12
- Nonaccrual	4.93	5.26	4.80	5.55	5.45
Coml & Indl - 30-89 Days PD	0.98	0.94	0.79	0.98	1.39
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.04
- Nonaccrual	3.02	2.66	3.06	2.69	2.69
Individuals - 30-89 Days PD	0.80	0.85	0.90	1.34	1.69
- 90+ Days Past Due	0.06	0.05	0.07	0.05	0.08
- Nonaccrual	0.59	0.56	0.67	0.64	0.50
Dep Inst Lns - 30-89 Days PD	0.00	N/A	0.00	0.00	0.00
- 90+ Days Past Due	0.00	N/A	0.00	0.00	0.00
- Nonaccrual	0.00	N/A	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.18	0.19	0.07	0.04	0.10
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.32	0.31	0.49	0.17
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	0.00	N/A
- 90+ Days Past Due	N/A	N/A	N/A	0.00	N/A
- Nonaccrual	N/A	N/A	N/A	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.14	0.36	0.56	0.15	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	0.68	0.45	0.88	0.06	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.47	1.55	1.56	1.50	1.98
- 90+ Days Past Due	0.06	0.04	0.05	0.08	0.12
- Nonaccrual	3.52	3.13	3.09	3.07	3.21
Revolving - 30-89 Days PD	0.41	0.44	0.65	0.44	0.51
- 90+ Days Past Due	0.01	0.03	0.00	0.02	0.01
- Nonaccrual	1.01	0.97	1.28	1.18	0.55
Closed-End - 30-89 Days PD	1.70	1.85	1.83	1.70	2.29
- 90+ Days Past Due	0.06	0.03	0.05	0.08	0.13
- Nonaccrual	4.14	3.54	3.62	3.34	3.92
- Jr Lien 30-89 Days PD	0.13	0.11	0.13	0.09	0.14
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.20	0.19	0.16	0.19	0.17
Commercial RE - 30-89 Days PD	1.00	1.31	0.66	1.08	1.41
- 90+ Days Past Due	0.08	0.02	0.04	0.05	0.08
- Nonaccrual	5.46	6.13	5.40	6.78	5.96
Const & Dev - 30-89 Days PD	0.75	1.38	0.92	1.04	1.51
- 90+ Days Past Due	0.00	0.00	0.00	0.04	0.02
- Nonaccrual	15.61	14.60	14.62	16.40	14.13
Multi family - 30-89 Days PD	0.14	0.16	0.09	0.17	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	3.38	2.01	3.38	2.49	0.63
Nonfarm Nres- 30-89 Days PD	0.98	1.18	0.56	1.03	1.23
- 90+ Days Past Due	0.07	0.01	0.03	0.04	0.06
- Nonaccrual	3.29	3.84	3.32	3.77	2.75
Farm land - 30-89 Days PD	0.36	0.42	0.29	0.55	0.40
- 90+ Days Past Due	0.03	0.01	0.00	0.04	0.00
- Nonaccrual	0.88	1.29	0.68	1.22	1.07
Credit Card - 30-89 Days PD	1.35	1.63	1.34	1.35	2.21
- 90+ Days Past Due	0.61	0.45	0.91	0.45	1.06
- Nonaccrual	0.00	0.00	0.00	0.09	0.00



CAPITAL RATIOS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	7.20	7.82	7.22	7.49	7.45
Tier 1 RBC Ratio	10.90	11.23	10.44	10.69	10.17
Total Risk-Based Capital Ratio	12.57	12.88	11.96	12.31	11.80
Tangible Tier 1 Leverage Ratio	7.18	7.79	7.19	7.46	7.41
Tangible Common Eq Cap/Tan Assets	5.89	6.54	5.94	6.23	6.10
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	7.69	8.60	8.18	8.02	8.63
Standby Letters of Credit	0.34	0.36	0.34	0.40	0.47
Commercial & Similar Letters of Credit	0.00	0.01	0.00	0.01	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	0.37	0.19	0.23	0.31	0.19
Interest Rate Contracts	0.37	0.19	0.23	0.31	0.19
Interest Rate Futures & Forward Contr	0.04	0.01	0.01	0.04	0.03
Written Options Contr (Int Rate)	0.08	0.01	0.03	0.03	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.04	0.00	0.07	0.01
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	12.97	13.74	12.58	11.98	12.49

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	31.79	36.09	27.84	32.38	35.67
Written Options	35.46	21.47	41.06	28.12	29.27
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	35.46	21.47	41.06	28.12	29.27
Purchased Options	11.90	9.26	11.11	3.03	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	11.90	9.26	11.11	3.03	3.47
Swaps	20.84	33.18	19.98	32.25	26.99
Held for Trading	14.29	16.67	13.33	13.04	9.52
Interest Rate Contracts	14.29	16.67	13.33	13.04	9.52
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	85.71	83.33	86.67	86.96	90.48
Interest Rate Contracts	85.71	83.33	86.67	86.96	90.21
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
Deriv Contr (Excl Fut & FX LE 14 Days)	57.30	73.39	52.73	61.70	70.73
One Year or Less	31.19	44.94	29.56	33.54	37.76
Over 1 Year to 5 Years	11.86	12.10	10.66	9.47	4.30
Over 5 Years	14.25	16.35	12.51	18.68	24.12
Gross Negative Fair Value (Abs Val)	0.60	0.94	0.57	1.44	0.48
Gross Positive Fair Value	0.41	0.91	0.33	0.26	0.26
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	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	0.18	0.23	0.20	0.28	0.36
Premium Inc/Ins Activities Revenue	0.65	0.82	0.73	0.59	1.09
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	30.63	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	69.37	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)	18.56	18.87	24.74	31.23	39.53
Ins Net Inc (L/H)/Equity (L/H)	2.93	2.76	4.48	5.90	4.04
Insur Ben, Losses, Exp/Insur Premiums	60.26	66.47	40.12	62.68	70.52
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)	2.48	2.81	2.74	3.22	1.96
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.38	9.18	10.27	9.53	9.58
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.57
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	N/A	1.34
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	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-99.76	3991.43	-58.70	-10.56	-29.60
Total Selected Assets	-71.22	3991.43	-5.80	-10.56	-22.94
Deposits	N/A	N/A	N/A	N/A	-21.88

PROFITABILITY:	PEER GROUP 05 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	2.37	0.72	-4.70	-11.75	-24.52
Bank Net Inc/Avg Eq Inv in Banks	3.37	1.92	-6.86	-7.34	-17.95
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.44	2.36	2.52	2.18	0.35
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.67	6.00	-39.63	-0.76	-40.54
Bank Net Income/Parent Net Income	119.93	115.68	112.70	135.09	177.71
Nonbank Net Income/Parent Net Income	2.41	2.79	8.60	2.65	3.54
Sub BHCs Net Inc/Parent Net Income	96.31	83.15	79.54	76.69	367.49
LEVERAGE:					
Total Liabilities/Equity	31.20	37.08	25.75	46.08	37.81
Total Debt/Equity Capital	2.99	4.42	2.33	5.95	5.15
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.44	22.62	5.21	31.59	32.98
Tot Debt+Lns Guaranteed for Affl/Equity	2.33	3.92	1.37	6.48	5.44
Total Debt/Eq Cap - Exc Over Fair Value	3.00	4.42	2.34	6.07	5.26
Long-Term Debt/Equity Capital	2.34	1.68	1.68	2.22	1.94
Short-Term Debt/Equity Capital	0.40	1.36	0.37	0.94	2.03
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.02	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.00	0.00	0.03	0.18
Long-Term Debt/Consolidated LT Debt	6.72	6.64	5.32	6.20	5.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	127.65	130.54	121.36	138.39	131.84
Total Investment in Subs/Equity	128.16	132.09	121.87	139.51	132.38
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	93.97	101.00	88.15	111.55	107.84
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	94.74	102.96	88.79	112.84	108.35
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	6.12	2.69	2.31	3.94	5.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	11.12	7.54	15.21	11.79	29.55
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	58.28	64.15	69.53	75.51	65.24
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	96.81	99.94	97.56	93.21	79.07
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	115.51	86.52	99.10	91.00	93.30
Pretax Oper Inc + Int Exp/Int Expense	-22.92	1421.32	824.97	34.20	605.48
Div + Int From Subs/Int Exp + Div	136.86	95.14	108.76	91.01	104.93
Fees+Other Inc From Subs/Sal + Oth Exp	8.68	7.98	10.21	9.34	7.73
Net Inc/Curr Port of LT Debt+Pfd Div(X)	39.40	15.56	29.64	26.45	15.32
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.01	-1.13	-2.41	-1.94	-3.55
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	13.71	0.00	0.00	0.00	0.00
Total	13.71	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	0.03	0.00	0.02	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.26	0.50	0.31	0.54	0.55
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 05 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	26.30	40.54	61.90	72.16	85.81
Dividends Paid/Net Income	10.08	20.78	23.87	38.11	59.43
Net Income - Dividends/Avg Equity	2.15	0.42	-5.55	-13.20	-25.71
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	167.66	145.48	86.34	97.73	102.59
Dividends From Nonbank Subs	0.73	0.51	0.76	1.00	2.44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	168.88	152.69	101.09	104.92	114.79
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	14.77	18.53	31.67	40.34	51.69
Interest Income From Bank Subs	0.09	0.79	0.16	0.19	0.36
Mgt & Service Fees From Bank Subs	2.36	2.32	1.62	1.37	4.39
Other Income From Bank Subs	0.55	0.69	0.17	0.59	0.45
Operating Income From Bank Subs	22.72	33.94	34.27	48.29	66.94
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	68.45	132.90	134.95	60.45	86.00
Interest Income From Nonbank Subs	21.67	6.33	8.00	0.00	0.03
Mgt & Serv Fees From Nonbank Subs	4.26	2.52	3.59	0.66	0.19
Other Income From Nonbank Subs	0.41	0.96	0.94	1.78	0.00
Operating Inc From Nonbank Subs	94.79	142.71	147.47	66.27	91.88
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	28.06	38.55	41.52	24.28
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.54	0.82	0.61	0.52	0.63
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.54	28.88	39.16	42.04	24.91
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	24.09	32.97	35.63	47.27	48.74
Interest Income From Bank Subs	18.33	14.18	11.93	4.73	1.51
Mgt & Serv Fees From Bank Subs	8.71	3.41	4.35	1.86	5.10
Other Income From Bank Subs	2.02	0.65	2.46	1.05	0.00
Operating Income From Bank Subs	66.50	60.62	63.39	67.92	65.11
Dividends From Nonbank Subs	2.19	4.78	7.91	4.72	4.35
Interest Income From Nonbank Subs	1.68	0.00	0.02	0.00	0.11
Mgt & Serv Fees From Nonbank Subs	0.07	0.00	0.02	0.00	0.00
Other Income From Nonbank Subs	0.05	0.02	0.09	0.38	0.00
Operating Inc From Nonbank Subs	15.04	5.24	17.32	7.35	15.52
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	7192.50	6606.51	6706.07	5462.21	496.69
Loans and Adv From Subs/Total Debt	349.11	641.44	460.18	500.99	241.99

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									74
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.19	1.94	2.22	2.80	3.18	3.62	3.93	4.06	74
+ Non-interest Income	0.91	-0.47	0.07	0.36	0.73	1.11	2.15	3.51	74
- Overhead Expense	3.50	2.20	2.56	2.98	3.42	3.96	4.56	5.35	74
- Provision for Losses	0.26	0.00	0.00	0.00	0.18	0.49	0.73	1.11	74
+ Securities Gains (Losses)	0.05	-0.05	-0.00	0.00	0.00	0.05	0.33	0.45	74
+ Other Tax Equiv Adjustments	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.02	74
= Pretax Net Oper Income (TE)	0.37	-1.92	-1.29	-0.04	0.40	1.03	1.39	1.72	74
Net Operating Income	0.24	-2.11	-1.07	-0.05	0.31	0.70	1.12	1.25	74
Net Income	0.24	-2.11	-1.07	-0.05	0.31	0.70	1.12	1.25	74
Net Income (Sub S Adjusted)	0.18	-1.88	-1.26	-0.38	0.21	0.74	0.93	1.14	22
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.56	3.48	3.87	4.13	4.59	4.89	5.20	5.48	74
Interest Expense	0.98	0.34	0.49	0.62	0.94	1.24	1.73	1.97	74
Net Interest Income (TE)	3.53	2.15	2.65	3.07	3.56	4.01	4.26	4.49	74
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.67	-0.24	-0.04	0.02	0.42	1.01	2.15	2.90	73
Earnings Coverage of Net Losses (X)	0.36	-74.88	-21.19	-1.58	0.54	2.66	16.70	38.02	72
Ln&Ls Allowance/Total Loans & Leases	2.39	1.18	1.29	1.76	2.22	2.98	3.68	4.71	73
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.93	0.87	1.84	4.71	7.32	11.00	15.56	18.80	73
30-89 Days Past Due Loans and Leases	1.17	0.00	0.01	0.42	0.96	1.74	3.00	3.52	73
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	13.47	-18.75	-7.56	-0.78	12.47	23.94	36.71	45.85	73
Net ST Noncore Funding Dependence	2.53	-24.64	-22.43	-8.55	2.57	10.67	22.99	31.99	73
Net Loans and Leases/Total Assets	59.65	33.97	41.12	50.12	61.52	67.11	75.89	78.53	74
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.22	-6.57	-1.77	4.29	8.58	10.16	12.08	13.54	74
Equity Capital/Total Assets	6.75	-6.61	-1.63	3.46	8.30	10.03	11.76	13.82	74
Equity Capital+Minority Int/Total Assets	6.88	-6.73	-1.63	3.46	8.32	10.03	11.76	14.83	74
Tier 1 Common Eq Cap / T RWA	8.74	-8.96	-2.19	3.25	9.24	13.57	17.90	20.77	74
Net Loans&Ls/Equity Capital (X)	9.66	2.80	3.36	5.67	7.27	11.60	22.78	26.21	66
Cash Dividends/Net Income	10.08	0.00	0.00	0.00	0.00	18.73	39.73	58.66	55
Cash Dividends/Net Income (Sub S Adjusted)	1.20	-46.89	-15.59	0.00	0.00	0.00	0.00	39.24	22
Retained Earnings/Avg Equity Cap	2.16	-58.85	-14.25	0.52	3.60	7.45	9.92	12.87	67
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.40	0.00	0.00	0.00	0.00	0.00	1.74	9.78	66
Long-Term Debt/Equity Capital	2.33	0.00	0.00	0.00	0.00	0.00	11.57	33.89	66
Equity Investment in Subs/Equity Cap	127.64	91.24	95.63	99.43	113.23	146.06	200.73	254.90	66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.81	-200.53	-7.50	45.24	100.00	130.46	231.77	313.03	71

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.08	3.00	3.46	3.77	4.09	4.40	4.65	4.76	74
Less: Interest Expense	0.87	0.30	0.44	0.54	0.85	1.15	1.51	1.63	74
Equals: Net Interest Income (TE)	3.19	1.94	2.22	2.80	3.18	3.62	3.93	4.06	74
Plus: Non-Interest Income	0.91	-0.47	0.07	0.36	0.73	1.11	2.15	3.51	74
Equals: Adj Operating Income (TE)	4.15	2.01	2.73	3.59	4.14	4.67	5.58	5.90	74
Less: Overhead Expense	3.50	2.20	2.56	2.98	3.42	3.96	4.56	5.35	74
Less: Provision for Loan and Lease Losses	0.26	0.00	0.00	0.00	0.18	0.49	0.73	1.11	74
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Plus: Realized G/L on AFS Sec	0.04	-0.05	-0.00	0.00	0.00	0.05	0.26	0.42	74
Plus: Other Tax Equiv Adjustments	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.02	74
Equals: Pretax Net Oper Inc (TE)	0.37	-1.92	-1.29	-0.04	0.40	1.03	1.39	1.72	74
Less: Applicable Income Taxes (TE)	0.12	-0.02	0.00	0.00	0.03	0.24	0.44	0.50	74
Less: Minority Interest	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	74
Equals: Net Operating Income	0.24	-2.11	-1.07	-0.05	0.31	0.70	1.12	1.25	74
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Equals: Net Income	0.24	-2.11	-1.07	-0.05	0.31	0.70	1.12	1.25	74
Memo: Net Income (Last Four Qtrs)	-0.34	-3.74	-2.41	-1.17	0.03	0.52	0.88	1.16	69
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.55	78.34	85.09	88.33	90.85	93.05	95.09	96.38	74
Avg Int-Bearing Funds / Avg Assets	79.04	75.08	75.08	75.36	76.55	78.26	78.96	79.08	5
Int Income (TE) / Avg Earning Assets	4.56	3.48	3.87	4.13	4.59	4.89	5.20	5.48	74
Int Expense / Avg Earning Assets	0.98	0.34	0.49	0.62	0.94	1.24	1.73	1.97	74
Net Int Inc (TE) / Avg Earn Assets	3.53	2.15	2.65	3.07	3.56	4.01	4.26	4.49	74
YIELD OR COST:									
Total Loans and Leases (TE)	5.61	4.82	4.99	5.22	5.56	5.99	6.21	6.74	73
Interest-Bearing Bank Balances	0.27	0.00	0.00	0.16	0.22	0.37	0.65	1.03	74
Fed Funds Sold & Reverse Repos	0.19	0.00	0.00	0.06	0.17	0.22	0.28	0.66	36
Trading Assets	19.17	19.17	19.17	19.17	19.17	19.17	19.17	19.17	1
Total Earning Assets	4.50	3.48	3.79	4.09	4.48	4.86	5.15	5.43	74
Investment Securities (TE)	2.80	1.48	1.70	2.17	2.71	3.30	4.12	4.88	73
U.S. Treasury & Agency Sec (excl MBS)	1.75	0.00	0.35	0.99	1.59	2.30	3.57	3.98	60
Mortgage-Backed Securities	2.47	0.86	1.47	1.82	2.34	2.90	4.04	4.80	65
All Other Securities	4.33	1.56	2.14	2.88	4.17	5.41	6.54	8.25	68
Interest-Bearing Deposits	0.87	0.29	0.44	0.64	0.80	1.06	1.33	1.65	74
Time Deposits of \$100K or More	1.31	0.41	0.54	0.99	1.23	1.65	2.08	2.43	74
Time Deposits < \$100K	1.33	0.59	0.84	1.04	1.32	1.56	1.84	2.22	74
Other Domestic Deposits	0.38	0.09	0.13	0.22	0.39	0.52	0.65	0.69	74
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.68	0.00	0.00	0.04	0.28	1.17	2.91	4.19	44
Other Borrowed Funds & Trading Liab	3.25	0.30	0.79	2.05	3.12	4.27	5.50	6.61	57
All Interest-Bearing Funds	1.09	0.82	0.82	0.85	1.03	1.75	2.02	2.05	5

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.65	12.23	12.66	13.85	15.98	18.60	22.37	24.62	73
Avg Assets per Employee (\$000)	4086.29	2322.61	2489.14	3171.91	3749.36	4590.90	6700.49	8306.87	73

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	68
Overhead Exp / NII + Non-Int Income	86.21	60.02	66.03	73.05	84.29	95.22	101.89	145.94	74

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.50	2.20	2.56	2.98	3.42	3.96	4.56	5.35	74
Personnel Expense	1.69	0.95	1.16	1.37	1.67	1.97	2.42	2.79	74
Net Occupancy Expense	0.43	0.15	0.23	0.33	0.43	0.51	0.66	0.73	74
Other Operating Expenses	1.34	0.69	0.79	0.99	1.27	1.57	2.02	2.26	74
Overhead Less Non-Interest Income	2.59	1.21	1.67	2.12	2.51	2.97	3.73	3.94	74

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	85.36	59.04	63.66	72.01	83.91	94.56	101.72	144.56	74
Personnel Expense	41.48	24.21	30.38	35.99	41.38	46.77	52.58	54.09	74
Net Occupancy Expense	10.57	5.01	5.89	8.10	10.09	12.60	16.24	16.94	74
Other Operating Expenses	33.27	16.79	20.36	23.26	28.39	37.47	59.07	73.19	74
Total Non-Interest Income	21.13	-11.77	6.07	9.55	19.33	29.39	45.44	61.17	74
Fiduciary Activities Income	0.54	0.00	0.00	0.00	0.00	0.00	2.29	7.71	73
Serv Charges on Deposit Accts - Domestic	6.62	0.32	1.65	3.30	5.91	9.49	12.75	16.57	73
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Investment Banking Fees & Commissions	0.23	0.00	0.00	0.00	0.00	0.39	1.21	1.66	73
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Net Servicing Fees	0.23	-0.19	0.00	0.00	0.00	0.18	0.97	2.74	73
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Insurance Activities Revenue	0.18	0.00	0.00	0.00	0.00	0.13	0.63	3.46	73
Net Gain (Loss) - Sales Loans, OREO, Oth	0.45	-20.49	-10.38	-2.64	0.00	3.06	10.56	17.43	73
Other Non-Interest Income	8.42	0.55	2.51	4.90	7.74	10.92	16.48	20.25	73
Overhead Less Non-Interest Income	63.98	11.81	34.08	46.95	62.72	76.86	89.76	141.84	74

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	11.67	-20.90	0.00	0.00	3.71	25.53	31.92	33.89	55
Appl Inc Tax+TE/Pretax NOI+TE	20.30	-4.12	0.00	0.00	22.81	35.24	40.02	43.80	55



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.60	20.44	28.69	37.87	52.01	57.60	68.34	72.06	74
Commercial and Industrial Loans	7.07	0.39	1.79	3.85	6.36	9.02	14.16	16.99	74
Loans to Individuals	1.58	0.00	0.12	0.45	1.10	2.34	4.21	5.89	74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Agricultural Loans	0.89	0.00	0.00	0.00	0.01	1.17	4.34	7.77	74
Other Loans and Leases	0.51	0.00	0.00	0.02	0.27	0.70	1.62	2.12	74
Net Loans and Leases	59.65	33.97	41.12	50.12	61.52	67.11	75.89	78.53	74
Debt Securities Over 1 Year	16.90	0.29	2.47	7.98	16.68	23.91	32.40	36.16	74
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.05	0.61	0.82	74
Subtotal	78.36	55.70	64.79	73.24	80.00	84.24	86.68	87.72	74
Interest-Bearing Bank Balances	7.82	0.17	0.77	2.22	6.60	12.12	18.05	21.94	74
Federal Funds Sold & Reverse Repos	1.20	0.00	0.00	0.00	0.00	1.59	6.15	10.12	74
Debt Securities 1 Year or Less	0.96	0.00	0.00	0.15	0.61	1.70	2.42	3.94	74
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Total Earning Assets	89.69	79.13	84.43	87.26	90.45	92.42	93.30	94.97	74
Non-Int Cash and Due From Dep Inst	1.76	0.35	0.48	0.97	1.68	2.39	3.28	3.82	74
Other Real Estate Owned	2.20	0.03	0.15	0.45	1.58	3.22	6.10	7.84	74
All Other Assets	8.33	3.15	4.43	5.88	7.61	10.27	13.31	17.90	74
MEMORANDA:									
Short-Term Investments	10.74	1.90	3.25	5.47	9.30	15.32	21.54	24.37	74
U.S. Treasury Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.33	1.83	74
U.S. Agency Securities (excl MBS)	3.42	0.00	0.00	0.00	2.59	6.30	11.04	12.17	74
Municipal Securities	3.29	0.00	0.00	0.22	2.16	6.33	10.51	13.64	74
Mortgage-Backed Securities	9.41	0.00	0.00	3.05	10.22	15.39	19.87	25.25	74
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.51	74
Other Debt Securities	0.17	0.00	0.00	0.00	0.00	0.17	0.95	1.57	74
RE Loans Secured by 1-4 Family	15.07	1.00	3.21	8.27	15.88	19.44	25.48	31.54	74
Revolving	2.62	0.00	0.09	0.66	2.23	4.09	6.00	6.73	74
Closed-End, Sec by First Liens	11.37	0.76	2.08	6.53	10.23	15.51	21.58	28.49	74
Closed-End, Sec by Junior Liens	0.78	0.00	0.03	0.22	0.66	1.21	1.72	2.28	74
Commercial Real Estate Loans	31.28	8.07	11.36	20.84	31.98	39.63	51.77	56.53	74
Construction and Land Dev	4.33	0.09	0.33	1.89	3.72	6.39	9.87	10.74	74
Multi family	2.56	0.00	0.23	0.72	1.94	3.36	6.96	9.10	74
Nonfarm Nonresidential	23.39	5.90	8.37	14.63	22.52	28.48	43.55	48.54	74
RE Loans Secured by Farml and	1.73	0.00	0.00	0.00	0.84	2.43	6.27	9.49	74
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	80.84	54.37	60.17	72.48	84.54	88.23	91.71	95.38	73
RE Loans Secured by 1-4 Family	24.66	3.74	7.31	15.05	25.41	31.72	41.92	45.93	73
Revolving	4.29	0.00	0.27	1.21	3.25	6.52	9.78	10.86	73
Closed-End	20.14	1.95	5.84	11.06	18.96	28.54	37.53	41.14	73
Commercial Real Estate Loans	50.49	17.91	25.32	41.96	51.38	59.38	75.45	80.06	73
Construction and Land Dev	7.15	0.23	0.78	2.93	6.17	9.86	15.49	19.62	73
Multi family	4.06	0.20	0.58	1.23	3.48	5.46	10.63	14.06	73
Nonfarm Nonresidential	37.30	14.21	20.62	29.07	35.94	44.88	56.21	64.05	73
RE Loans Secured by Farml and	3.13	0.00	0.00	0.01	1.24	4.72	12.88	17.25	73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Commercial and Industrial Loans	11.57	2.03	4.01	7.40	10.80	14.10	22.55	27.60	73
Loans to Individuals	2.80	0.02	0.27	0.75	2.03	3.91	7.47	12.25	73
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.34	0.55	73
Agricultural Loans	1.67	0.00	0.00	0.00	0.04	1.96	7.60	14.13	73
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Other Loans and Leases	0.86	0.00	0.00	0.04	0.39	1.62	2.50	3.92	73

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	10.74	1.90	3.25	5.47	9.30	15.32	21.54	24.37	74
Liquid Assets	26.16	9.56	13.43	19.59	26.58	31.95	37.75	42.86	74
Investment Securities	18.62	1.09	4.70	9.40	17.43	26.43	34.18	37.28	74
Net Loans and Leases	59.65	33.97	41.12	50.12	61.52	67.11	75.89	78.53	74
Net Lns, Ls & Stdbly Ltrs of Credit	60.13	34.17	41.38	50.56	61.90	67.17	76.85	81.10	74
Core Deposits	67.35	41.22	49.54	60.13	69.60	75.81	79.71	83.03	74
Noncore Funding	22.59	7.68	10.15	13.99	19.21	30.54	40.86	45.57	74
Time Deposits of \$100K or More	15.93	5.21	6.72	10.48	13.62	20.15	31.46	38.42	74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Fed Funds Purchased and Repos	1.02	0.00	0.00	0.00	0.00	1.57	5.04	6.94	74
Net Fed Funds Purchased (Sold)	-0.12	-10.71	-6.00	-0.22	0.00	1.07	3.93	5.08	74
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Oth Borrowings W/Rem Mat 1 Yr or Less	0.77	0.00	0.00	0.00	0.12	0.90	4.20	6.22	74
Earning Assets Repr in 1 Year	33.26	11.90	17.34	24.75	34.63	40.13	46.63	53.88	74
Int-Bearing Liab Repr in 1 Year	28.93	0.01	11.53	17.12	25.80	34.71	60.61	68.00	74
Long-Term Debt Repr in 1 Year	0.42	0.00	0.00	0.00	0.00	0.32	2.78	3.46	74
Net Assets Repriceable in 1 Year	2.97	-31.00	-28.11	-7.05	4.57	14.09	22.67	27.97	74
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.47	-18.75	-7.56	-0.78	12.47	23.94	36.71	45.85	73
Net ST Noncore Funding Dependence	2.53	-24.64	-22.43	-8.55	2.57	10.67	22.99	31.99	73
Short-Term Inv/ST Noncore Funding	94.49	13.57	17.21	34.33	68.12	129.59	215.90	329.57	70
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.75	-13.98	-7.17	5.84	16.66	28.91	46.95	63.94	74
Net Loans and Leases/Total Deposits	71.02	43.44	47.61	62.79	69.99	78.22	88.85	102.92	73
Net Loans and Leases/Core Deposits	91.47	49.82	60.60	76.70	85.74	107.33	129.37	150.05	73
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.35	-0.92	-0.20	0.00	0.04	1.18	6.15	7.25	26
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.51	-8.36	-2.73	0.74	2.71	5.74	10.16	15.16	63
Struct Notes Appr(Depr)/T1 Cap	-0.01	-1.43	-0.28	-0.04	0.00	0.02	0.08	0.26	27
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.69	0.00	0.00	0.00	0.00	1.73	25.47	58.90	73
Available-For-Sale Securities	95.30	31.56	72.62	98.04	100.00	100.00	100.00	100.00	73
U. S. Treasury Securities	0.59	0.00	0.00	0.00	0.00	0.00	3.76	10.67	73
U. S. Agency Securities (excl MBS)	20.13	0.00	0.00	0.11	16.22	33.95	55.06	73.63	73
Municipal Securities	17.24	0.00	0.00	2.83	16.71	29.84	43.21	55.13	73
Mortgage-Backed Securities	49.13	0.00	0.00	24.99	53.54	75.99	90.46	94.22	73
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.14	1.89	73
Other Debt Securities	1.14	0.00	0.00	0.00	0.00	1.18	5.34	11.14	73
Mutual Funds and Equity Securities	1.16	0.00	0.00	0.00	0.00	0.58	4.76	16.03	73
Debt Securities 1 Year or Less	6.47	0.00	0.00	1.20	4.86	10.24	20.85	27.78	73
Debt Securities 1 To 5 Years	27.38	0.01	1.33	6.53	21.51	46.57	66.49	69.75	73
Debt Securities Over 5 Years	59.54	2.74	7.84	32.90	63.69	85.55	94.55	95.77	73
Pledged Securities	47.53	0.91	8.86	23.31	47.80	69.40	85.57	90.26	73
Structured Notes, Fair Value	2.36	0.00	0.00	0.00	0.00	3.49	11.76	18.14	73

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.26	0.00	0.00	0.00	0.18	0.49	0.73	1.11	74
Provision for Ln&Ls Losses/Avg Lns&Ls	0.40	0.00	0.00	0.00	0.28	0.70	1.15	1.72	73
Provision for Ln&Ls Losses/Net Losses	57.87	-983.07	-200.70	0.00	31.05	90.19	149.96	1010.00	72
Ln&Ls Allowance/Total Loans & Leases	2.39	1.18	1.29	1.76	2.22	2.98	3.68	4.71	73
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.00	0.66	1.09	1.61	3.41	9.22	48.36	120.85	59
ALLL/Nonaccrual Assets	74.88	21.30	25.24	36.52	55.81	99.90	145.91	260.08	72
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	71.80	21.50	25.24	36.22	54.82	92.85	142.60	259.88	73
Gross Ln&Ls Losses/Avg Loans & Leases	0.80	0.00	0.01	0.14	0.50	1.14	2.22	3.08	73
Recoveries/Avg Loans and Leases	0.12	0.00	0.00	0.03	0.08	0.17	0.35	0.52	73
Net Losses/Avg Loans and Leases	0.67	-0.24	-0.04	0.02	0.42	1.01	2.15	2.90	73
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Recoveries/Prior Year-End Losses	2.55	0.00	0.26	0.64	1.62	3.52	6.95	10.24	69
Earnings Coverage of Net Losses (X)	0.36	-74.88	-21.19	-1.58	0.54	2.66	16.70	38.02	72
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.71	-0.20	-0.02	0.01	0.39	1.07	2.34	3.08	73
RE Loans Secured By 1-4 Family	0.58	-0.06	-0.02	0.00	0.32	0.94	1.71	2.28	73
Revolving	0.29	-0.35	-0.03	0.00	0.00	0.21	1.42	2.69	68
Closed-End	0.59	-0.34	-0.04	0.00	0.31	0.93	1.92	2.69	73
Commercial Real Estate Loans	0.78	-0.44	-0.06	0.00	0.24	1.30	3.06	4.22	73
Construction and Land Dev	2.37	-0.77	-0.12	0.00	0.07	2.84	12.13	16.02	71
Multi family	0.23	0.00	0.00	0.00	0.00	0.00	1.24	4.87	70
Nonfarm Nonresidential	0.33	-0.13	-0.02	0.00	0.00	0.62	1.42	1.73	73
RE Loans Secured by Farmland	0.03	-0.08	0.00	0.00	0.00	0.00	0.00	0.53	55
Commercial and Industrial Loans	0.43	-1.36	-0.71	-0.09	0.00	0.68	2.81	4.47	72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	1.08	0.08	0.16	0.32	0.82	1.20	2.27	3.68	34
Credit Card Loans	3.05	-1.40	-0.62	0.00	0.61	4.47	8.70	12.33	18
Agricultural Loans	-0.00	-0.12	0.00	0.00	0.00	0.00	0.00	0.00	41
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.81	-6.85	-0.72	0.00	0.00	0.00	3.53	23.16	69

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.17	0.00	0.01	0.42	0.96	1.74	3.00	3.52	73
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.00	0.13	0.34	1.14	73
Nonaccrual Loans and Leases	4.61	0.49	0.94	2.05	4.13	6.63	9.99	10.97	73
90+ Days PD and Nonaccrual Loans and Leases	4.78	0.49	1.14	2.18	4.23	6.88	10.05	11.08	73
30-89 Days PD Restructured	0.07	0.00	0.00	0.00	0.00	0.04	0.35	0.97	73
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	73
Nonaccrual Restructured	1.38	0.00	0.00	0.10	1.17	2.49	3.49	5.15	73
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.17	0.00	0.01	0.42	0.96	1.74	3.00	3.52	73
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.00	0.13	0.34	1.14	73
Nonaccrual Assets	4.62	0.49	0.94	2.05	4.13	6.63	10.15	10.97	73
30+ Days PD & Nonaccrual Assets	6.09	1.53	2.09	2.75	5.58	8.64	11.62	14.28	73
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	3.05	0.19	0.52	1.25	2.50	4.49	7.72	8.23	74
90+ PD & Nonaccrual Assets + OREO	5.36	0.47	0.79	2.85	4.18	7.34	12.41	14.10	74
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	7.32	0.51	1.02	3.09	5.90	10.17	15.68	22.30	74
Allowance for Loan & Lease Losses	458.15	73.61	105.78	286.12	433.75	581.01	848.27	1230.26	73
Equity Cap + ALLL	87.79	4.10	7.46	24.87	56.62	117.39	242.66	362.24	66
Tier 1 Cap + ALLL	79.93	-397.45	1.51	14.98	53.71	104.61	239.83	524.99	74
Loans & Leases + RE Acquired	11.03	0.98	1.99	5.98	8.96	15.70	21.47	30.18	73



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.19	-6.57	-1.77	4.29	8.58	10.16	12.08	13.54	74
Tier 1 RBC Ratio	10.90	-8.83	-2.19	5.78	12.40	15.34	19.74	22.76	74
Total Risk-Based Capital Ratio	12.57	-8.83	-2.19	9.09	13.82	17.36	21.13	23.96	74
Tangible Tier 1 Leverage Ratio	7.18	-6.57	-1.77	4.29	8.53	10.11	12.08	13.53	74
Tangible Common Eq Cap/Tan Assets	5.89	-6.63	-1.70	2.83	6.52	9.46	10.99	12.12	74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	7.68	2.04	2.95	4.39	7.40	10.47	13.83	17.42	74
Standby Letters of Credit	0.33	0.00	0.00	0.05	0.17	0.50	0.93	1.42	74
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	74
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.37	0.00	0.00	0.00	0.00	0.00	2.47	4.77	74
Interest Rate Contracts	0.37	0.00	0.00	0.00	0.00	0.00	2.47	4.77	74
Interest Rate Futures & Forward Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.03	74
Written Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.24	1.59	74
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.96	3.23	5.00	7.56	11.41	17.32	22.70	28.93	73









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	26.30	0.00	0.00	0.00	1.44	52.35	86.64	100.40	25
Dividends Paid/Net Income	10.08	0.00	0.00	0.00	0.00	18.73	39.73	58.66	55
Net Income - Dividends/Avg Equity	2.15	-58.85	-14.25	0.52	3.60	7.45	9.92	12.87	67
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	167.66	0.00	0.00	0.00	105.21	251.31	395.26	1051.91	23
Dividends From Nonbank Subs	0.72	0.00	0.00	0.00	0.00	0.00	3.69	9.21	23
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Dividends From All Subsidiaries	168.88	0.00	0.00	0.00	105.21	251.31	406.16	1054.24	23
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	14.76	0.00	0.00	0.00	0.00	30.66	64.78	78.25	55
Interest Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.52	0.92	55
Mgt & Service Fees From Bank Subs	2.36	0.00	0.00	0.00	0.00	0.00	14.55	30.72	55
Other Income From Bank Subs	0.55	0.00	0.00	0.00	0.00	0.00	0.73	7.69	55
Operating Income From Bank Subs	22.72	0.00	0.00	0.00	0.47	50.26	77.79	90.83	55
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	68.44	0.00	0.00	0.00	3.70	100.00	127.69	230.29	17
Interest Income From Nonbank Subs	21.66	0.00	0.00	0.00	0.00	0.00	23.05	97.67	17
Mgt & Serv Fees From Nonbank Subs	4.26	0.00	0.00	0.00	0.00	0.00	15.19	20.85	17
Other Income From Nonbank Subs	0.41	0.00	0.00	0.00	0.00	0.00	0.00	1.05	17
Operating Inc From Nonbank Subs	94.78	0.00	0.00	0.00	10.84	100.00	254.61	409.43	17
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.54	0.00	0.00	0.00	0.00	0.00	1.30	1.73	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	0.54	0.00	0.00	0.00	0.00	0.00	1.30	1.73	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	24.08	0.00	0.00	0.00	0.00	83.56	99.48	100.00	51
Interest Income From Bank Subs	18.32	0.00	0.00	0.00	0.00	1.35	100.00	100.00	51
Mgt & Serv Fees From Bank Subs	8.71	0.00	0.00	0.00	0.00	0.00	61.38	96.34	51
Other Income From Bank Subs	2.02	0.00	0.00	0.00	0.00	0.00	1.89	43.10	51
Operating Income From Bank Subs	66.50	0.00	0.00	0.00	96.86	100.00	100.00	100.00	51
Dividends From Nonbank Subs	2.19	0.00	0.00	0.00	0.00	0.00	2.82	44.90	51
Interest Income From Nonbank Subs	1.68	0.00	0.00	0.00	0.00	0.00	0.00	37.82	51
Mgt & Serv Fees From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.76	51
Other Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.21	51
Operating Inc From Nonbank Subs	15.04	0.00	0.00	0.00	0.00	0.81	97.19	100.00	51
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Loans and Adv From Subs/ST Debt	7192.50	0.00	0.00	0.00	323.14	912.94	3403.74	32570.8	13
Loans and Adv From Subs/Total Debt	349.10	0.00	0.00	0.00	50.00	190.92	1210.80	3719.55	24

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
2533100	363,334	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	438,128	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	443,466	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	449,166	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
2173720	414,721	AMERICAN BANCORPORATION	SAINT PAUL, MN	
3416376	381,254	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	488,475	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	343,917	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	479,758	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	471,692	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	356,493	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	303,689	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	299,289	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	171,848	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	126,409	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	391,228	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
3195756	482,204	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
3101010	485,809	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
1131497	416,801	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	437,038	DELMAR BANCORP	SALISBURY, MD	
1247615	425,942	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	365,665	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1065378	270,790	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	392,996	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1063262	456,761	FIRST OLATHE BANCSHARES, INC.	MISSION, KS	
3070312	486,395	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	422,469	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2161165	430,795	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1135404	353,308	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	173,752	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1398795	285,898	FNBH BANCORP, INC.	HOWELL, MI	
2938349	441,047	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
3019339	348,491	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
2540292	497,504	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	New Y-9C/BHCPR reporter
3047163	318,895	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1124659	477,314	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	396,726	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	298,588	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	421,192	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	216,655	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1050075	451,422	KANSAS BANK CORPORATION	JOHNSON, KS	New Y-9C/BHCPR reporter
1137109	426,076	KAW VALLEY BANCORP, INC.	TOPEKA, KS	New Y-9C/BHCPR reporter
2856014	7,071	LEADERS GROUP, INC., THE	OAK BROOK, IL	
1995523	92,335	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	467,505	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1082469	421,245	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	301,981	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	483,095	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054091	463,224	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	409,155	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	171,298	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	

BHCPR Reporters for Quarter Ending 03/31/2012  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1830361	498,177	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1204748	459,215	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	Moved from Peer 4
1210589	452,952	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	New Y-9C/BHCPR reporter
1202986	337,644	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	397,169	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
3110366	498,007	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	Moved from Peer 4
1056769	459,283	OTTAWA BANCSHARES, INC.	SALINA, KS	New Y-9C/BHCPR reporter
1249383	275,792	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	479,467	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	300,173	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	391,909	PERSONS BANKING CO., INC.	MACON, GA	
3098576	460,218	PLUMAS BANCORP	QUINCY, CA	
3314575	499,802	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	Moved from Peer 4
2891006	436,118	REGENT BANCORP, INC.	DAVIE, FL	
3449075	395,214	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	438,715	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	283,599	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	318,751	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3009666	437,834	TFC HOLDING COMPANY	ALHAMBRA, CA	
1208531	391,487	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	390,258	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	488,646	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1207392	458,231	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	

Note: Peer Group 5 has 74 bank holding companies.