

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
--	------------	------------	------------	------------	------------

Number of BHCs in Peer Group	80	91	94	87	101
------------------------------	----	----	----	----	-----

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.24	3.20	3.00	3.44	3.75
+ Non-interest Income	0.72	0.82	0.78	0.94	0.87
- Overhead Expense	3.57	3.45	3.48	3.45	3.25
- Provision for Losses	0.70	0.91	1.68	0.94	0.27
+ Securities Gains (Losses)	0.05	0.08	0.02	-0.06	0.00
+ Other Tax Equiv Adjustments	0.01	0.01	0.03	0.03	0.01
= Pretax Net Oper Income (TE)	-0.16	-0.18	-1.25	0.18	1.18
Net Operating Income	-0.31	-0.38	-1.35	-0.07	0.84
Net Income	-0.31	-0.38	-1.35	-0.08	0.84
Net Income (Sub S Adjusted)	-0.03	-0.24	-1.39	0.13	0.87

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.74	5.07	5.30	6.29	7.34
Interest Expense	1.13	1.51	2.00	2.58	3.30
Net Interest Income (TE)	3.60	3.55	3.29	3.71	4.03

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.36	1.38	1.99	0.87	0.25
Earnings Coverage of Net Losses (X)	2.99	2.74	1.14	4.93	8.69
Ln&Ls Allowance/Total Loans & Leases	2.43	2.38	2.33	1.71	1.31
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.03	7.83	7.29	3.86	1.39
30-89 Days Past Due Loans and Leases	1.16	1.33	1.69	1.66	1.40

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	14.47	17.77	22.65	25.47	21.16
Net ST Noncore Funding Dependence	4.72	8.28	14.21	17.29	14.61
Net Loans and Leases/Total Assets	62.08	64.80	66.52	69.78	70.63

CAPITALIZATION:

Tier 1 Leverage Ratio	7.29	7.49	7.45	8.96	9.68
Equity Capital/Total Assets	6.93	6.94	6.82	8.11	8.98
Equity Capital+Minority Int/Total Assets	7.08	7.08	6.98	8.20	9.08
Tier 1 Common Eq Cap / T RWA	8.34	8.87	8.29	N/A	N/A
Net Loans&Ls/Equity Capital (X)	9.40	13.03	11.60	9.30	8.47
Cash Dividends/Net Income	23.87	36.40	59.25	60.48	40.41
Cash Dividends/Net Income (Sub S Adjusted)	4.60	8.09	16.35	27.48	47.02
Retained Earnings/Avg Equity Cap	-5.47	-13.40	-25.67	-5.39	4.49

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.37	0.94	2.03	0.48	0.29
Long-Term Debt/Equity Capital	1.68	2.22	1.94	0.86	0.52
Equity Investment in Subs/Equity Cap	121.28	138.39	131.84	115.46	113.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	97.56	93.21	79.07	92.03	115.03

PERCENT OF AVERAGE ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.26	4.56	4.81	5.81	6.81
Less: Interest Expense	1.01	1.36	1.81	2.39	3.07
Equals: Net Interest Income (TE)	3.24	3.20	3.00	3.44	3.75
Plus: Non-Interest Income	0.72	0.82	0.78	0.94	0.87
Equals: Adj Operating Income (TE)	4.01	4.07	3.79	4.41	4.69
Less: Overhead Expense	3.57	3.45	3.48	3.45	3.25
Less: Provision for Loan and Lease Losses	0.70	0.91	1.68	0.94	0.27
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	0.08	0.02	-0.06	0.00
Plus: Other Tax Equiv Adjustments	0.01	0.01	0.03	0.03	0.01
Equals: Pretax Net Oper Inc (TE)	-0.16	-0.18	-1.25	0.18	1.18
Less: Applicable Income Taxes (TE)	0.12	0.15	-0.02	0.14	0.31
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.31	-0.38	-1.35	-0.07	0.84
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.31	-0.38	-1.35	-0.08	0.84
Memo: Net Income (Last Four Qtrs)	-0.31	-0.32	-1.36	-0.03	0.84
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.44	90.45	91.26	92.71	93.28
Avg Int-Bearing Funds / Avg Assets	79.25	80.36	80.71	79.36	78.41
Int Income (TE) / Avg Earning Assets	4.74	5.07	5.30	6.29	7.34
Int Expense / Avg Earning Assets	1.13	1.51	2.00	2.58	3.30
Net Int Inc (TE) / Avg Earn Assets	3.60	3.55	3.29	3.71	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	5.68	5.88	5.87	6.77	8.01
Interest-Bearing Bank Balances	0.30	0.36	0.57	2.65	5.63
Fed Funds Sold & Reverse Repos	0.18	0.20	0.17	2.21	5.05
Trading Assets	8.14	8.61	4.19	3.84	2.59
Total Earning Assets	4.68	4.99	5.24	6.17	7.22
Investment Securities (TE)	2.98	3.55	4.29	4.98	4.96
U. S. Treasury & Agency Sec (excl MBS)	1.89	2.36	3.56	4.94	4.70
Mortgage-Backed Securities	2.86	3.66	4.43	4.64	4.67
All Other Securities	5.50	6.16	5.96	6.37	7.02
Interest-Bearing Deposits	1.06	1.44	2.07	2.83	3.73
Time Deposits of \$100K or More	1.54	1.93	2.76	3.86	4.71
Time Deposits < \$100K	1.56	2.05	2.96	3.94	4.84
Other Domestic Deposits	0.50	0.71	0.92	1.44	2.32
Foreign Deposits	N/A	N/A	1.34	N/A	0.00
Fed Funds Purchased and Repos	0.65	0.88	1.08	2.15	4.65
Other Borrowed Funds & Trading Liab	2.68	3.26	3.44	3.72	4.83
All Interest-Bearing Funds	1.29	1.67	2.23	2.99	3.91

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	68	66	67	61	59
Avg Assets per Employee (\$000)	4,264	4,210	4,466	3,467	3,375
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	1.51	2.03
Overhead Exp / NII + Non-Int Income	92.12	89.29	99.95	80.30	71.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.57	3.45	3.48	3.45	3.25
Personnel Expense	1.67	1.64	1.61	1.80	1.79
Net Occupancy Expense	0.45	0.46	0.45	0.48	0.46
Other Operating Expenses	1.40	1.32	1.38	1.14	0.98
Overhead Less Non-Interest Income	2.75	2.60	2.67	2.46	2.33
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	91.13	87.68	98.75	78.40	69.79
Personnel Expense	42.71	41.07	44.51	40.68	38.28
Net Occupancy Expense	11.45	11.54	12.35	10.98	9.80
Other Operating Expenses	36.77	34.68	41.33	26.51	20.82
Total Non-Interest Income	16.04	18.61	18.94	20.24	18.24
Fiduciary Activities Income	0.40	0.34	0.53	0.63	0.59
Serv Charges on Deposit Accts - Domestic	7.29	7.60	8.42	8.18	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.35	0.51	0.41	0.41	0.49
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.23	0.16	0.36	0.18	0.14
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.20	0.28	0.36	0.35	0.44
Net Gain (Loss) - Sales Loans, OREO, Oth	-3.85	-1.02	-2.59	-0.36	0.83
Other Non-Interest Income	7.86	7.11	7.94	7.60	5.34
Overhead Less Non-Interest Income	74.18	68.57	79.30	57.54	51.10
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	7.72	10.68	6.15	3.81	16.94
Appl Inc Tax+TE/Pretax NOI+TE	23.51	29.38	26.51	33.01	26.33

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	50.71	52.16	53.78	55.04	54.27
Commercial and Industrial Loans	7.67	8.27	8.33	9.58	10.18
Loans to Individuals	1.72	2.10	2.28	2.89	2.98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.97	1.29	1.29	1.30	1.51
Other Loans and Leases	0.58	0.59	0.61	0.76	0.89
Net Loans and Leases	62.08	64.80	66.52	69.78	70.63
Debt Securities Over 1 Year	15.22	14.03	13.32	14.69	13.97
Mutual Funds and Equity Securities	0.10	0.09	0.04	0.07	0.10
Subtotal	78.47	79.81	80.63	85.20	85.50
Interest-Bearing Bank Balances	6.44	5.15	4.49	1.07	0.30
Federal Funds Sold & Reverse Repos	1.30	1.28	0.80	1.06	1.75
Debt Securities 1 Year or Less	1.02	1.55	1.54	1.89	2.62
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.25	89.43	88.93	90.70	91.54
Non-Int Cash and Due From Dep Inst	1.92	1.87	2.56	2.38	2.61
Other Real Estate Owned	2.31	2.00	1.73	0.72	0.21
All Other Assets	8.55	8.44	8.13	6.75	5.77

MEMORANDA:

Short-Term Investments	9.89	9.04	7.67	4.94	5.37
U. S. Treasury Securities	0.09	0.27	0.08	0.08	0.08
U. S. Agency Securities (excl MBS)	3.06	3.25	3.71	4.15	6.34
Municipal Securities	2.84	2.88	2.25	2.98	3.14
Mortgage-Backed Securities	8.50	6.95	6.51	6.83	4.83
Asset-Backed Securities	0.01	0.03	0.04	0.00	0.00
Other Debt Securities	0.19	0.10	0.15	0.21	0.16
RE Loans Secured by 1-4 Family	15.23	15.94	15.82	17.07	16.65
Revolving	2.83	2.71	2.89	2.72	2.18
Closed-End, Sec by First Liens	11.15	12.01	11.50	12.65	12.73
Closed-End, Sec by Junior Liens	0.74	0.84	0.98	1.20	1.14
Commercial Real Estate Loans	32.02	32.64	34.45	34.29	33.54
Construction and Land Dev	4.55	6.46	9.04	10.04	11.13
Multifamily	2.57	2.08	1.87	1.73	1.21
Nonfarm Nonresidential	23.76	22.90	22.28	21.02	19.21
RE Loans Secured by Farmland	1.86	2.15	2.14	2.12	2.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.97	78.95	79.13	77.54	75.86
RE Loans Secured by 1-4 Family	24.20	24.74	23.88	24.65	23.80
Revolving	4.49	4.12	4.24	3.79	3.00
Closed-End	19.24	20.18	19.28	20.57	20.51
Commercial Real Estate Loans	50.09	48.77	50.01	47.30	45.96
Construction and Land Dev	7.26	9.66	13.18	13.75	15.17
Multifamily	3.95	3.17	2.73	2.45	1.66
Nonfarm Nonresidential	36.78	34.19	32.29	29.20	26.93
RE Loans Secured by Farmland	3.11	3.41	3.26	3.18	3.02
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	11.86	12.40	12.37	13.36	14.22
Loans to Individuals	2.84	3.34	3.51	4.28	4.41
Credit Card Loans	0.05	0.04	0.04	0.06	0.06
Agricultural Loans	1.61	2.07	2.01	1.92	2.29
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.96	0.94	0.93	1.09	1.30

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	9.89	9.04	7.67	4.94	5.37
Liquid Assets	24.62	21.83	21.17	18.52	18.21
Investment Securities	17.36	16.25	15.35	17.18	17.21
Net Loans and Leases	62.08	64.80	66.52	69.78	70.63
Net Lns, Ls & Stdby Ltrs of Credit	62.57	65.29	67.06	70.36	71.39
Core Deposits	67.87	66.06	63.66	62.16	64.52
Noncore Funding	22.00	24.06	26.84	27.18	24.07
Time Deposits of \$100K or More	15.46	15.71	16.60	14.92	14.74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.91	0.89	1.03	1.51	1.52
Net Fed Funds Purchased (Sold)	-0.36	-0.28	0.36	0.48	-0.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.98	1.66	2.07	2.12	1.81
Earning Assets Repr in 1 Year	35.23	36.96	36.35	38.23	42.83
Int-Bearing Liab Repr in 1 Year	30.41	33.32	34.01	34.77	34.39
Long-Term Debt Repr in 1 Year	0.39	0.72	0.56	0.58	0.52
Net Assets Repriceable in 1 Year	3.91	2.34	2.20	2.15	6.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.47	17.77	22.65	25.47	21.16
Net ST Noncore Funding Dependence	4.72	8.28	14.21	17.29	14.61
Short-Term Inv/ST Noncore Funding	86.68	67.14	48.44	29.11	35.61
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.75	8.46	2.81	-1.06	1.57
Net Loans and Leases/Total Deposits	73.52	77.68	80.01	86.35	87.53
Net Loans and Leases/Core Deposits	94.01	101.21	107.06	116.52	111.89
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.27	0.48	0.82	0.29	0.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.96	-1.78	0.42	1.00	0.35
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.40	-0.08	0.10	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	3.09	5.55	4.83	5.99	7.24
Available-For-Sale Securities	96.91	94.45	95.17	94.01	92.76
U. S. Treasury Securities	0.62	1.95	0.64	0.59	0.59
U. S. Agency Securities (excl MBS)	19.04	23.27	26.83	27.96	41.76
Municipal Securities	16.52	16.41	13.82	17.31	17.82
Mortgage-Backed Securities	47.76	42.99	43.82	39.72	28.47
Asset-Backed Securities	0.04	0.13	0.22	0.00	0.00
Other Debt Securities	1.07	0.62	1.22	1.14	1.04
Mutual Funds and Equity Securities	0.88	0.97	0.38	0.42	0.61
Debt Securities 1 Year or Less	7.74	11.02	10.54	13.12	17.00
Debt Securities 1 To 5 Years	31.11	32.32	30.36	29.06	33.25
Debt Securities Over 5 Years	54.27	50.88	55.06	53.42	43.77
Pledged Securities	47.76	52.15	58.05	60.60	50.77
Structured Notes, Fair Value	1.67	3.17	2.06	0.80	1.29

ANALYSIS RATIOS

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.70	0.91	1.68	0.94	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	1.08	1.35	2.39	1.32	0.37
Provision for Ln&Ls Losses/Net Losses	84.24	117.75	133.16	175.44	166.61
Ln&Ls Allowance/Total Loans & Leases	2.43	2.38	2.33	1.71	1.31
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.34	3.39	2.09	4.81	11.04
ALL/Nonaccrual Assets	76.50	75.13	75.35	119.23	291.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	74.66	78.97	71.29	95.47	205.63
Gross Ln&Ls Losses/Avg Loans & Leases	1.57	1.51	2.08	0.98	0.30
Recoveries/Avg Loans and Leases	0.18	0.10	0.07	0.06	0.05
Net Losses/Avg Loans and Leases	1.36	1.38	1.99	0.87	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.46	7.94	11.32	28.72	58.71
Earnings Coverage of Net Losses (X)	2.99	2.74	1.14	4.93	8.69

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.31	1.44	2.06	0.76	0.15
RE Loans Secured By 1-4 Family	1.13	0.99	1.53	0.60	0.10
Revolving	1.08	0.73	0.93	0.33	0.08
Closed-End	1.22	1.03	1.63	0.56	0.10
Commercial Real Estate Loans	1.42	1.69	2.27	0.74	0.18
Construction and Land Dev	5.99	4.94	5.50	1.93	0.32
Multifamily	1.22	0.31	0.69	0.11	0.00
Nonfarm Nonresidential	0.65	0.62	0.94	0.17	0.04
RE Loans Secured by Farmland	0.22	0.28	0.20	0.00	0.02
Commercial and Industrial Loans	2.62	1.63	2.52	1.32	0.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.46	1.92	1.49	0.97	0.83
Credit Card Loans	1.51	3.68	2.80	3.35	2.95
Agricultural Loans	-0.01	0.07	0.01	0.00	0.01
Loans to Foreign Governments & Inst	N/A	0.00	N/A	N/A	0.00
Other Loans and Leases	2.36	3.03	3.56	1.24	1.31

PERCENT OF LOANS AND LEASES

12/31/2011

12/31/2010

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.16

1.33

1.69

1.66

1.40

90+ Days PD Loans and Leases

0.06

0.08

0.11

0.17

0.15

Nonaccrual Loans and Leases

4.55

5.05

4.93

2.90

1.12

90+ Days PD and Nonaccrual Loans and Leases

4.68

5.17

5.09

3.26

1.34

30-89 Days PD Restructured

0.04

0.03

0.06

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

1.19

0.93

0.37

0.02

0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.16

1.33

1.69

1.66

1.40

90+ Days Past Due Assets

0.06

0.08

0.11

0.17

0.15

Nonaccrual Assets

4.57

5.12

4.98

2.90

1.12

30+ Days PD & Nonaccrual Assets

5.99

6.67

7.18

5.13

2.89

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.06

3.55

3.56

2.38

0.95

90+ PD & Nonaccrual Assets + OREO

5.52

5.64

5.38

3.33

1.25

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

7.30

6.89

6.50

3.09

1.07

Allowance for Loan & Lease Losses

433.42

393.66

354.74

211.31

109.52

Equity Cap + ALLL

78.78

91.18

88.63

33.54

11.64

Tier 1 Cap + ALLL

76.25

94.07

92.85

32.12

10.49

Loans & Leases + RE Acquired

10.77

9.73

9.01

4.21

1.50

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.21	1.40	1.72	1.74	1.40
- 90+ Days Past Due	0.06	0.09	0.12	0.16	0.15
- Nonaccrual	4.80	5.55	5.45	3.29	1.14
Coml & Indl - 30-89 Days PD	0.83	0.98	1.39	1.17	1.07
- 90+ Days Past Due	0.02	0.01	0.04	0.09	0.08
- Nonaccrual	3.06	2.69	2.69	1.01	0.65
Individuals - 30-89 Days PD	0.90	1.34	1.69	1.37	1.44
- 90+ Days Past Due	0.07	0.05	0.08	0.09	0.11
- Nonaccrual	0.67	0.64	0.50	0.34	0.23
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	0.07	0.04	0.10	0.26	0.20
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	0.31	0.49	0.17	0.21	0.02
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	N/A	0.00
- 90+ Days Past Due	N/A	0.00	N/A	N/A	0.00
- Nonaccrual	N/A	0.00	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.56	0.15	0.14	0.45	0.29
- 90+ Days Past Due	0.00	0.01	0.01	0.04	0.03
- Nonaccrual	0.88	0.06	0.04	0.00	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.60	1.50	1.98	1.71	1.63
- 90+ Days Past Due	0.05	0.08	0.12	0.12	0.14
- Nonaccrual	3.10	3.07	3.21	1.89	0.83
Revolving - 30-89 Days PD	0.68	0.44	0.51	0.54	0.51
- 90+ Days Past Due	0.00	0.02	0.01	0.00	0.03
- Nonaccrual	1.28	1.18	0.55	0.26	0.24
Closed-End - 30-89 Days PD	1.87	1.70	2.28	1.93	1.50
- 90+ Days Past Due	0.05	0.08	0.13	0.14	0.14
- Nonaccrual	3.62	3.34	3.92	2.32	0.81
- Jr Lien 30-89 Days PD	0.13	0.09	0.14	0.12	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.16	0.19	0.17	0.09	0.02
Commercial RE - 30-89 Days PD	0.70	1.08	1.41	1.39	1.04
- 90+ Days Past Due	0.04	0.05	0.08	0.17	0.12
- Nonaccrual	5.40	6.78	5.96	3.78	1.38
Const & Dev - 30-89 Days PD	0.92	1.04	1.51	1.35	1.25
- 90+ Days Past Due	0.00	0.04	0.02	0.13	0.13
- Nonaccrual	14.62	16.40	14.13	8.08	2.39
Multi family - 30-89 Days PD	0.09	0.17	0.56	0.37	0.60
- 90+ Days Past Due	0.00	0.00	0.02	0.00	0.00
- Nonaccrual	3.38	2.49	0.63	0.85	0.17
Nonfarm Nres- 30-89 Days PD	0.60	1.03	1.23	1.01	0.62
- 90+ Days Past Due	0.03	0.04	0.06	0.12	0.05
- Nonaccrual	3.32	3.77	2.75	1.58	0.54
Farmland - 30-89 Days PD	0.29	0.55	0.40	0.21	0.59
- 90+ Days Past Due	0.00	0.04	0.00	0.00	0.03
- Nonaccrual	0.68	1.22	1.07	0.51	0.16
Credit Card - 30-89 Days PD	1.34	1.35	2.21	2.62	3.02
- 90+ Days Past Due	0.91	0.45	1.06	0.83	0.75
- Nonaccrual	0.00	0.09	0.00	0.00	0.03

CAPITAL RATIOS

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	7.29	7.49	7.45	8.96	9.68
Tier 1 RBC Ratio	10.54	10.69	10.17	11.90	12.86
Total Risk-Based Capital Ratio	12.05	12.31	11.80	13.33	14.25
Tangible Tier 1 Leverage Ratio	7.26	7.46	7.41	8.93	9.65
Tangible Common Eq Cap/Tan Assets	5.97	6.23	6.10	7.67	8.48

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	8.17	8.02	8.63	10.74	13.03
Standby Letters of Credit	0.34	0.40	0.47	0.52	0.68
Commercial & Similar Letters of Credit	0.00	0.01	0.00	0.00	0.01
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	0.23	0.31	0.19	0.32	0.06
Interest Rate Contracts	0.23	0.31	0.19	0.31	0.06
Interest Rate Futures & Forward Contr	0.01	0.04	0.03	0.01	0.00
Written Options Contr (Int Rate)	0.03	0.03	0.02	0.08	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.07	0.01	0.00	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	12.58	11.98	12.49	15.56	18.65
------------------	-------	-------	-------	-------	-------

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	100.00	100.00	100.00	85.01	86.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	14.99	13.33
Futures and Forwards	27.84	32.38	35.67	16.15	16.18
Written Options	41.06	28.12	29.27	41.52	32.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	41.06	28.12	29.27	41.52	32.11
Purchased Options	11.11	3.03	3.47	19.30	30.14
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	11.11	3.03	3.47	19.30	30.14
Swaps	19.98	32.25	26.99	18.61	21.57
Held for Trading	13.33	13.04	9.52	10.53	6.67
Interest Rate Contracts	13.33	13.04	9.52	10.53	6.67
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	86.67	86.96	90.48	89.47	93.33
Interest Rate Contracts	86.67	86.96	90.21	74.48	80.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	14.99	13.33
Deriv Contr (Excl Fut & FX LE 14 Days)	52.73	61.70	70.73	54.46	67.89
One Year or Less	29.56	33.54	37.76	22.24	24.36
Over 1 Year to 5 Years	10.66	9.47	4.30	27.45	33.47
Over 5 Years	12.51	18.68	24.12	1.34	10.06
Gross Negative Fair Value (Abs Val)	0.57	1.44	0.48	0.66	1.66
Gross Positive Fair Value	0.33	0.26	0.26	0.42	2.32
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	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	50.00	33.33	33.33	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	66.67	66.67	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.20	0.28	0.36	0.35	0.44
Premium Inc/Ins Activities Revenue	0.73	0.59	1.09	1.28	0.00
Credit Rel Prem Inc/Tot Prem Inc	0.00	30.63	33.33	33.33	50.00
Other Prem Inc/Total Prem Inc	100.00	69.37	66.67	66.67	50.00
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)	24.74	31.23	39.53	20.02	36.07
Ins Net Inc (L/H)/Equity (L/H)	4.48	5.90	4.04	5.15	4.68
Insur Ben, Losses, Exp/Insur Premiums	40.12	62.68	70.52	71.60	58.67
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)	2.74	3.22	1.96	2.59	5.84
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.27	9.53	9.58	9.36	8.15
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	0.57	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	1.34	N/A	0.00
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	0.00	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-58.70	-10.56	-29.60	-53.15	-64.16
Total Selected Assets	-5.80	-10.56	-22.94	-39.91	234.03
Deposits	N/A	N/A	-21.88	N/A	N/A

PROFITABILITY:	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	-4.47	-11.75	-24.52	-2.34	8.32
Bank Net Inc/Avg Eq Inv in Banks	-6.79	-7.34	-17.95	-0.16	9.79
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.52	2.18	0.35	4.16	3.78
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-39.63	-0.76	-40.54	3.14	15.81
Bank Net Income/Parent Net Income	112.70	135.09	177.71	131.87	114.93
Nonbank Net Income/Parent Net Income	8.60	2.65	3.54	1.67	0.93
Sub BHCs Net Inc/Parent Net Income	79.54	76.69	367.49	72.56	85.23
LEVERAGE:					
Total Liabilities/Equity	25.68	46.08	37.81	20.61	21.24
Total Debt/Equity Capital	2.32	5.95	5.15	1.93	1.24
Tot Debt+NP to Subs Iss Tr Pref/Equity	5.16	31.59	32.98	19.13	17.71
Tot Debt+Lns Guaranteed for Affl/Equity	1.37	6.48	5.44	2.23	1.55
Total Debt/Eq Cap - Exc Over Fair Value	2.33	6.07	5.26	1.94	1.25
Long-Term Debt/Equity Capital	1.68	2.22	1.94	0.86	0.52
Short-Term Debt/Equity Capital	0.37	0.94	2.03	0.48	0.29
Current Portion of LT Debt/Equity	0.00	0.02	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.03	0.18	0.19	0.27
Long-Term Debt/Consolidated LT Debt	5.32	6.20	5.70	2.43	2.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	121.28	138.39	131.84	115.46	113.31
Total Investment in Subs/Equity	121.79	139.51	132.38	115.95	113.69
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	87.81	111.55	107.84	99.77	99.35
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	88.45	112.84	108.35	100.13	99.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.31	3.94	5.76	3.44	1.49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	11.08	11.79	29.55	6.16	4.57
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	69.84	75.51	65.24	92.16	105.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	97.56	93.21	79.07	92.03	115.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	99.10	91.00	93.30	99.90	107.84
Pretax Oper Inc + Int Exp/Int Expense	825.17	34.20	605.48	1912.71	2593.21
Div + Int From Subs/Int Exp + Div	108.76	91.01	104.93	161.76	158.83
Fees+Other Inc From Subs/Sal + Oth Exp	10.21	9.34	7.73	9.29	6.50
Net Inc/Curr Port of LT Debt+Pfd Div(X)	29.65	26.45	15.32	16.98	39.51
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.41	-1.94	-3.55	-0.49	-0.15
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	0.02	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.31	0.54	0.55	0.49	0.45
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	61.90	72.16	85.81	91.22	82.48
Dividends Paid/Net Income	23.87	38.11	59.43	59.60	40.01
Net Income - Dividends/Avg Equity	-5.41	-13.20	-25.71	-5.31	4.58

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	86.34	97.73	102.59	122.07	127.63
Dividends From Nonbank Subs	0.76	1.00	2.44	1.16	0.65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	1.25
Dividends From All Subsidiaries	101.09	104.92	114.79	128.23	141.53

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	31.67	40.34	51.69	58.60	51.28
Interest Income From Bank Subs	0.16	0.19	0.36	0.28	0.29
Mgt & Service Fees From Bank Subs	1.62	1.37	4.39	1.80	0.81
Other Income From Bank Subs	0.17	0.59	0.45	0.23	0.20
Operating Income From Bank Subs	34.27	48.29	66.94	76.18	60.58

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	134.95	60.45	86.00	80.27	59.71
Interest Income From Nonbank Subs	8.00	0.00	0.03	0.55	4.85
Mgt & Serv Fees From Nonbank Subs	3.59	0.66	0.19	1.33	1.04
Other Income From Nonbank Subs	0.94	1.78	0.00	0.00	0.00
Operating Inc From Nonbank Subs	147.47	66.27	91.88	93.42	96.21

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	38.55	41.52	24.28	20.25	55.24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.61	0.52	0.63	0.60	0.06
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	39.16	42.04	24.91	20.85	55.30

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	35.63	47.27	48.74	65.54	74.95
Interest Income From Bank Subs	11.93	4.73	1.51	0.78	0.92
Mgt & Serv Fees From Bank Subs	4.35	1.86	5.10	2.03	0.88
Other Income From Bank Subs	2.46	1.05	0.00	0.07	0.19
Operating Income From Bank Subs	63.39	67.92	65.11	78.02	83.99

Dividends From Nonbank Subs	7.91	4.72	4.35	1.57	0.45
Interest Income From Nonbank Subs	0.02	0.00	0.11	0.00	0.15
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.09	0.38	0.00	0.00	0.00
Operating Inc From Nonbank Subs	17.32	7.35	15.52	4.11	1.15

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.21
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	0.21

Loans and Adv From Subs/ST Debt	6706.07	5462.21	496.69	554.42	768.42
Loans and Adv From Subs/Total Debt	460.18	500.99	241.99	424.59	496.21

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									80
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.24	2.10	2.26	2.71	3.23	3.69	3.99	4.17	80
+ Non-interest Income	0.72	-0.49	-0.07	0.24	0.59	1.08	1.86	3.27	80
- Overhead Expense	3.57	2.20	2.49	2.99	3.57	3.96	5.02	5.67	80
- Provision for Losses	0.70	0.00	0.00	0.15	0.60	1.19	2.00	2.54	80
+ Securities Gains (Losses)	0.05	-0.20	-0.05	0.00	0.01	0.10	0.23	0.26	80
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.03	0.00	0.00	0.00	0.09	0.20	80
= Pretax Net Oper Income (TE)	-0.15	-4.32	-2.42	-1.06	0.16	0.69	1.49	1.67	80
Net Operating Income	-0.30	-4.27	-2.66	-1.00	0.06	0.60	1.03	1.45	80
Net Income	-0.30	-4.27	-2.66	-1.00	0.06	0.60	1.03	1.45	80
Net Income (Sub S Adjusted)	-0.02	-3.93	-2.43	-0.90	0.28	0.65	1.07	1.13	24
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.73	3.69	3.87	4.35	4.73	5.16	5.50	5.68	80
Interest Expense	1.12	0.45	0.57	0.78	1.10	1.42	1.80	2.02	80
Net Interest Income (TE)	3.59	2.31	2.64	3.12	3.62	4.08	4.47	4.52	80
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.35	0.00	0.08	0.36	1.16	2.11	3.32	3.75	80
Earnings Coverage of Net Losses (X)	2.98	-3.98	-1.27	-0.06	0.62	1.92	16.30	55.69	79
Ln&Ls Allowance/Total Loans & Leases	2.43	1.06	1.30	1.68	2.34	2.94	4.07	5.37	80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.03	0.41	1.43	4.18	6.83	11.94	16.17	19.40	80
30-89 Days Past Due Loans and Leases	1.15	0.00	0.01	0.29	0.77	1.67	3.21	3.88	80
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.46	-20.19	-8.49	1.93	14.85	23.10	35.56	47.58	80
Net ST Noncore Funding Dependence	4.72	-29.27	-14.80	-4.11	5.09	11.32	26.73	32.26	80
Net Loans and Leases/Total Assets	62.08	40.44	45.72	53.82	63.12	68.45	75.62	79.15	80
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.28	-6.10	-1.45	4.17	8.55	10.31	12.20	14.06	80
Equity Capital/Total Assets	6.92	-6.00	-1.73	3.29	8.09	10.23	12.81	14.47	80
Equity Capital+Minority Int/Total Assets	7.08	-6.00	-1.73	3.29	8.28	10.23	13.01	14.47	80
Tier 1 Common Eq Cap / T RWA	8.34	-7.63	-2.24	3.09	8.94	13.35	16.82	22.02	80
Net Loans&Ls/Equity Capital (X)	9.40	2.84	3.35	5.70	7.31	11.86	19.43	24.10	69
Cash Dividends/Net Income	23.87	0.00	0.00	0.00	23.37	40.08	69.32	72.98	42
Cash Dividends/Net Income (Sub S Adjusted)	4.59	-46.62	-19.79	0.00	0.00	1.36	39.35	57.64	24
Retained Earnings/Avg Equity Cap	-5.47	-83.90	-38.06	-12.28	0.71	4.65	6.97	7.98	71
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.36	0.00	0.00	0.00	0.00	0.00	1.06	8.77	69
Long-Term Debt/Equity Capital	1.68	0.00	0.00	0.00	0.00	0.00	9.19	26.50	69
Equity Investment in Subs/Equity Cap	121.27	87.13	94.13	98.73	109.39	134.94	177.40	212.52	69
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	97.56	-0.10	7.55	69.84	97.67	121.22	178.16	228.57	78

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.26	3.30	3.52	3.90	4.26	4.63	4.91	5.11	80
Less: Interest Expense	1.01	0.41	0.53	0.71	1.02	1.31	1.58	1.74	80
Equals: Net Interest Income (TE)	3.24	2.10	2.26	2.71	3.23	3.69	3.99	4.17	80
Plus: Non-Interest Income	0.72	-0.49	-0.07	0.24	0.59	1.08	1.86	3.27	80
Equals: Adj Operating Income (TE)	4.00	1.89	2.33	3.42	4.02	4.74	5.32	5.84	80
Less: Overhead Expense	3.57	2.20	2.49	2.99	3.57	3.96	5.02	5.67	80
Less: Provision for Loan and Lease Losses	0.70	0.00	0.00	0.15	0.60	1.19	2.00	2.54	80
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Plus: Realized G/L on AFS Sec	0.05	-0.20	-0.03	0.00	0.01	0.10	0.23	0.26	80
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.03	0.00	0.00	0.00	0.09	0.20	80
Equals: Pretax Net Oper Inc (TE)	-0.15	-4.32	-2.42	-1.06	0.16	0.69	1.49	1.67	80
Less: Applicable Income Taxes (TE)	0.12	-0.39	-0.03	0.00	0.03	0.17	0.51	0.74	80
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equals: Net Operating Income	-0.30	-4.27	-2.66	-1.00	0.06	0.60	1.03	1.45	80
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equals: Net Income	-0.30	-4.27	-2.66	-1.00	0.06	0.60	1.03	1.45	80
Memo: Net Income (Last Four Qtrs)	-0.30	-4.27	-2.66	-1.00	0.06	0.60	1.03	1.45	80
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.44	79.43	84.13	87.80	90.99	93.47	95.39	95.96	80
Avg Int-Bearing Funds / Avg Assets	79.25	56.25	69.77	73.45	79.36	84.51	87.43	93.61	80
Int Income (TE) / Avg Earning Assets	4.73	3.69	3.87	4.35	4.73	5.16	5.50	5.68	80
Int Expense / Avg Earning Assets	1.12	0.45	0.57	0.78	1.10	1.42	1.80	2.02	80
Net Int Inc (TE) / Avg Earn Assets	3.59	2.31	2.64	3.12	3.62	4.08	4.47	4.52	80
YIELD OR COST:									
Total Loans and Leases (TE)	5.68	4.70	5.01	5.33	5.64	5.98	6.47	6.77	80
Interest-Bearing Bank Balances	0.29	0.00	0.00	0.19	0.25	0.41	0.84	0.99	79
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.09	0.19	0.25	0.35	0.36	49
Trading Assets	8.13	5.23	5.23	5.23	5.23	8.13	9.87	10.45	2
Total Earning Assets	4.67	3.69	3.87	4.34	4.57	5.13	5.46	5.62	80
Investment Securities (TE)	2.97	1.51	1.81	2.31	2.85	3.59	4.35	4.80	80
U. S. Treasury & Agency Sec (excl MBS)	1.88	0.03	0.39	0.84	1.71	2.67	3.82	4.29	67
Mortgage-Backed Securities	2.86	0.55	1.84	2.28	2.78	3.11	4.76	5.06	74
All Other Securities	5.50	2.31	2.56	3.85	4.98	6.44	8.68	15.28	74
Interest-Bearing Deposits	1.05	0.44	0.57	0.82	1.04	1.35	1.51	1.62	80
Time Deposits of \$100K or More	1.54	0.70	0.89	1.19	1.44	1.88	2.25	2.50	80
Time Deposits < \$100K	1.56	0.92	1.05	1.25	1.55	1.87	2.17	2.39	80
Other Domestic Deposits	0.50	0.11	0.17	0.30	0.53	0.67	0.83	0.91	80
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.65	0.00	0.00	0.09	0.44	0.84	1.81	3.35	56
Other Borrowed Funds & Trading Liab	2.67	0.00	0.02	1.34	2.72	3.81	6.00	7.15	72
All Interest-Bearing Funds	1.29	0.58	0.66	0.98	1.27	1.55	1.80	2.03	80

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	67.91	45.76	50.19	56.62	63.11	76.90	102.50	113.92	80
Avg Assets per Employee (\$000)	4263.77	2384.77	2491.87	3187.83	3850.87	4877.16	7376.31	10580.4	80

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	92.11	59.77	63.81	74.11	86.46	100.71	139.73	176.34	80

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.57	2.20	2.49	2.99	3.57	3.96	5.02	5.67	80
Personnel Expense	1.67	0.90	1.19	1.40	1.64	1.83	2.17	2.97	80
Net Occupancy Expense	0.44	0.20	0.25	0.36	0.42	0.53	0.64	0.73	80
Other Operating Expenses	1.39	0.70	0.80	1.05	1.30	1.70	2.09	2.81	80
Overhead Less Non-Interest Income	2.74	1.47	1.74	2.17	2.70	3.22	3.81	4.12	80

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	91.12	59.69	63.06	73.72	85.32	98.94	139.73	172.57	80
Personnel Expense	42.71	30.60	32.56	35.96	41.92	47.13	56.20	69.11	80
Net Occupancy Expense	11.45	5.25	7.10	9.17	10.74	13.54	17.43	22.65	80
Other Operating Expenses	36.76	15.12	19.80	24.31	32.45	44.66	66.51	92.16	80
Total Non-Interest Income	16.03	-28.53	-3.38	6.48	15.87	22.59	35.68	52.48	80
Fiduciary Activities Income	0.39	0.00	0.00	0.00	0.00	0.08	2.76	5.37	80
Serv Charges on Deposit Accts - Domestic	7.29	0.60	2.20	3.90	6.27	9.51	17.01	18.05	80
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Investment Banking Fees & Commissions	0.35	0.00	0.00	0.00	0.00	0.57	1.85	2.74	80
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Net Servicing Fees	0.22	0.00	0.00	0.00	0.00	0.15	1.38	4.16	80
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Insurance Activities Revenue	0.19	0.00	0.00	0.00	0.00	0.12	1.01	3.27	80
Net Gain (Loss) - Sales Loans, OREO, Oth	-3.84	-45.94	-24.35	-8.16	-0.96	1.34	4.22	7.68	80
Other Non-Interest Income	7.86	1.27	1.91	3.94	7.41	11.05	15.85	18.82	80
Overhead Less Non-Interest Income	74.17	25.23	39.01	50.26	65.88	91.52	151.31	181.63	80

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	7.72	-71.16	-17.21	0.00	3.82	20.02	30.27	40.32	44
Appl Inc Tax+TE/Pretax NOI+TE	23.50	0.00	0.00	1.44	20.10	37.91	45.97	137.09	44

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.71	24.43	30.45	38.93	52.54	58.89	66.09	70.62	80
Commercial and Industrial Loans	7.66	1.88	2.38	4.46	6.95	9.48	14.95	17.34	80
Loans to Individuals	1.72	0.00	0.15	0.58	1.34	2.57	4.51	7.02	80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Agricultural Loans	0.96	0.00	0.00	0.00	0.00	1.36	4.99	9.73	80
Other Loans and Leases	0.58	0.00	0.00	0.04	0.29	0.78	1.95	2.79	80
Net Loans and Leases	62.08	40.44	45.72	53.82	63.12	68.45	75.62	79.15	80
Debt Securities Over 1 Year	15.21	0.00	2.45	6.62	15.57	21.93	31.41	33.93	80
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.07	0.59	0.85	80
Subtotal	78.46	59.49	63.30	73.95	80.19	84.38	86.18	87.90	80
Interest-Bearing Bank Balances	6.44	0.09	0.52	1.93	5.43	10.52	15.07	18.07	80
Federal Funds Sold & Reverse Repos	1.30	0.00	0.00	0.00	0.00	1.57	7.36	11.42	80
Debt Securities 1 Year or Less	1.01	0.00	0.00	0.12	0.63	1.71	3.01	5.52	80
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Total Earning Assets	89.25	78.28	83.72	86.59	89.85	91.73	93.12	93.79	80
Non-Int Cash and Due From Dep Inst	1.92	0.39	0.50	1.15	1.77	2.67	3.47	3.82	80
Other Real Estate Owned	2.31	0.00	0.15	0.63	1.72	3.80	6.17	8.18	80
All Other Assets	8.54	3.08	4.65	6.17	7.99	10.75	13.87	15.96	80
MEMORANDA:									
Short-Term Investments	9.89	1.23	2.85	5.61	8.44	13.57	20.38	25.76	80
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.62	1.88	80
U.S. Agency Securities (excl MBS)	3.05	0.00	0.00	0.00	2.20	5.51	9.44	11.89	80
Municipal Securities	2.84	0.00	0.00	0.12	1.60	5.19	10.41	12.62	80
Mortgage-Backed Securities	8.50	0.00	0.00	2.33	9.23	13.89	20.21	24.41	80
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	80
Other Debt Securities	0.19	0.00	0.00	0.00	0.00	0.18	1.00	1.73	80
RE Loans Secured by 1-4 Family	15.22	1.05	3.61	8.50	16.45	19.73	26.41	30.26	80
Revolving	2.82	0.00	0.17	0.81	2.39	4.33	6.54	7.51	80
Closed-End, Sec by First Liens	11.14	0.86	2.48	6.02	11.03	15.84	21.67	28.00	80
Closed-End, Sec by Junior Liens	0.73	0.00	0.05	0.22	0.63	1.16	1.54	2.28	80
Commercial Real Estate Loans	32.01	9.61	11.43	20.65	32.36	42.65	50.35	55.89	80
Construction and Land Dev	4.54	0.24	0.79	2.17	4.22	6.53	9.52	10.63	80
Multifamily	2.56	0.00	0.22	0.75	1.99	3.40	7.19	9.44	80
Nonfarm Nonresidential	23.76	7.78	9.23	14.91	22.27	29.64	42.52	47.98	80
RE Loans Secured by Farmland	1.85	0.00	0.00	0.01	0.60	3.20	7.68	9.72	80
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.97	50.59	57.25	72.42	83.13	87.92	91.19	92.64	80
RE Loans Secured by 1-4 Family	24.20	1.83	6.37	13.40	24.55	32.34	42.61	47.96	80
Revolving	4.49	0.00	0.26	1.28	3.68	6.81	10.22	11.35	80
Closed-End	19.24	1.78	3.94	9.45	17.48	28.42	37.24	40.77	80
Commercial Real Estate Loans	50.09	14.86	22.50	37.64	50.91	60.12	76.61	80.01	80
Construction and Land Dev	7.25	0.37	1.35	3.10	6.54	9.84	15.19	19.07	80
Multifamily	3.94	0.00	0.39	1.16	2.89	5.36	11.14	14.05	80
Nonfarm Nonresidential	36.78	13.42	16.29	28.05	35.73	46.40	56.97	67.12	80
RE Loans Secured by Farmland	3.10	0.00	0.00	0.04	0.88	6.06	13.39	16.38	80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Commercial and Industrial Loans	11.86	3.37	4.33	6.92	10.95	14.72	21.58	27.69	80
Loans to Individuals	2.84	0.00	0.24	0.86	2.09	4.09	7.44	15.12	80
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.39	0.66	80
Agricultural Loans	1.60	0.00	0.00	0.00	0.00	2.83	6.63	14.95	80
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Other Loans and Leases	0.96	0.00	0.00	0.09	0.48	1.37	3.00	4.93	80

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.89	1.23	2.85	5.61	8.44	13.57	20.38	25.76	80
Liquid Assets	24.61	8.69	11.49	18.51	23.65	30.63	35.79	39.75	80
Investment Securities	17.36	1.58	4.68	9.22	17.17	24.78	32.05	35.68	80
Net Loans and Leases	62.08	40.44	45.72	53.82	63.12	68.45	75.62	79.15	80
Net Lns, Ls & Stdby Ltrs of Credit	62.57	40.78	46.50	53.99	63.20	68.45	76.17	79.90	80
Core Deposits	67.86	44.29	49.82	61.53	69.87	75.28	78.95	81.01	80
Noncore Funding	21.99	8.76	10.96	13.95	19.48	29.83	40.72	42.51	80
Time Deposits of \$100K or More	15.46	6.15	7.27	9.74	13.01	18.38	31.30	37.41	80
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Fed Funds Purchased and Repos	0.91	0.00	0.00	0.00	0.00	1.29	4.84	6.91	80
Net Fed Funds Purchased (Sold)	-0.36	-12.73	-7.42	-0.50	0.00	0.90	4.20	5.06	80
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Oth Borrowings W/Rem Mat 1 Yr or Less	0.97	0.00	0.00	0.00	0.30	1.36	4.51	6.85	80
Earning Assets Repr in 1 Year	35.23	17.04	20.37	28.41	36.38	41.14	49.73	64.86	80
Int-Bearing Liab Repr in 1 Year	30.41	8.58	11.54	18.32	25.74	38.26	61.29	65.52	80
Long-Term Debt Repr in 1 Year	0.39	0.00	0.00	0.00	0.00	0.34	2.89	3.28	80
Net Assets Repriceable in 1 Year	3.91	-29.68	-25.26	-6.64	4.57	15.03	25.97	36.03	80
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.46	-20.19	-8.49	1.93	14.85	23.10	35.56	47.58	80
Net ST Noncore Funding Dependence	4.72	-29.27	-14.80	-4.11	5.09	11.32	26.73	32.26	80
Short-Term Inv/ST Noncore Funding	86.68	10.68	15.81	30.00	57.77	120.14	194.25	343.88	78
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.75	-21.91	-9.26	-0.55	15.71	27.31	39.20	44.64	80
Net Loans and Leases/Total Deposits	73.51	49.39	53.54	64.62	73.05	82.90	91.41	98.05	80
Net Loans and Leases/Core Deposits	94.01	56.51	67.31	78.27	90.07	107.81	131.61	153.05	80
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.26	-2.92	-0.48	0.00	0.10	1.39	5.35	6.39	25
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.96	-19.03	-2.27	0.49	1.73	5.51	11.74	15.98	67
Struct Notes Appr(Depr)/T1 Cap	0.04	-1.58	-0.13	0.01	0.06	0.07	0.13	0.17	24
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	3.08	0.00	0.00	0.00	0.00	0.57	22.00	33.97	80
Available-For-Sale Securities	96.91	42.51	73.43	98.47	100.00	100.00	100.00	100.00	80
U.S. Treasury Securities	0.61	0.00	0.00	0.00	0.00	0.00	5.09	10.59	80
U.S. Agency Securities (excl MBS)	19.04	0.00	0.00	0.00	17.04	34.12	56.91	75.52	80
Municipal Securities	16.52	0.00	0.00	1.18	12.34	31.30	44.32	57.70	80
Mortgage-Backed Securities	47.76	0.00	0.00	25.86	51.65	73.92	93.02	95.85	80
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.01	1.48	80
Other Debt Securities	1.06	0.00	0.00	0.00	0.00	1.87	5.53	10.30	80
Mutual Funds and Equity Securities	0.88	0.00	0.00	0.00	0.00	0.69	4.11	17.83	80
Debt Securities 1 Year or Less	7.74	0.00	0.00	0.91	4.86	13.70	28.77	44.50	80
Debt Securities 1 To 5 Years	31.10	0.00	0.01	6.12	28.37	49.67	67.61	75.19	80
Debt Securities Over 5 Years	54.27	0.00	4.36	21.67	52.19	83.17	94.76	97.41	80
Pledged Securities	47.75	0.91	11.81	21.90	45.63	69.47	88.72	96.78	80
Structured Notes, Fair Value	1.66	0.00	0.00	0.00	0.00	2.28	8.30	15.38	80

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.70	0.00	0.00	0.15	0.60	1.19	2.00	2.54	80
Provision for Ln&Ls Losses/Avg Lns&Ls	1.07	0.00	0.00	0.24	1.04	1.62	2.75	3.59	80
Provision for Ln&Ls Losses/Net Losses	84.23	0.00	0.00	53.07	84.81	110.51	157.31	267.84	79
Ln&Ls Allowance/Total Loans & Leases	2.43	1.06	1.30	1.68	2.34	2.94	4.07	5.37	80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.33	0.55	0.74	0.91	1.96	4.81	12.31	28.44	78
ALLL/Nonaccrual Assets	76.50	21.40	28.79	41.45	64.85	96.60	166.30	243.26	78
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	74.65	20.92	28.30	41.52	62.72	95.28	169.98	258.19	79
Gross Ln&Ls Losses/Avg Loans & Leases	1.56	0.02	0.09	0.49	1.40	2.23	3.69	3.98	80
Recoveries/Avg Loans and Leases	0.17	0.00	0.01	0.04	0.11	0.24	0.49	0.62	80
Net Losses/Avg Loans and Leases	1.35	0.00	0.08	0.36	1.16	2.11	3.32	3.75	80
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Recoveries/Prior Year-End Losses	12.45	0.88	1.56	4.26	10.27	18.46	30.80	38.68	76
Earnings Coverage of Net Losses (X)	2.98	-3.98	-1.27	-0.06	0.62	1.92	16.30	55.69	79
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.30	0.01	0.07	0.30	1.07	1.93	3.68	3.92	80
RE Loans Secured By 1-4 Family	1.12	0.00	0.00	0.14	0.70	1.46	4.32	6.58	80
Revolving	1.07	-0.22	-0.01	0.00	0.17	1.37	4.66	7.31	74
Closed-End	1.21	0.00	0.00	0.15	0.71	1.86	3.54	8.28	80
Commercial Real Estate Loans	1.42	0.00	0.00	0.22	1.10	2.21	4.05	5.26	80
Construction and Land Dev	5.98	-0.94	-0.04	0.00	2.40	9.20	19.35	29.73	78
Multifamily	1.21	-0.00	0.00	0.00	0.00	1.22	5.62	11.42	75
Nonfarm Nonresidential	0.65	0.00	0.00	0.01	0.34	1.15	2.24	2.78	80
RE Loans Secured by Farmland	0.21	0.00	0.00	0.00	0.00	0.00	0.14	9.19	61
Commercial and Industrial Loans	2.61	-0.23	-0.05	0.05	1.06	3.50	10.27	18.14	79
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to Individuals	1.45	0.03	0.11	0.33	0.70	1.72	5.23	9.02	61
Credit Card Loans	1.51	-1.12	-0.94	0.31	1.21	2.41	3.78	4.58	20
Agricultural Loans	-0.00	-0.10	-0.07	0.00	0.00	0.00	0.00	0.00	42
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	2.36	-10.27	-0.01	0.00	0.00	2.33	8.19	29.87	74

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

30-89 Days PD Loans and Leases	1.15	0.00	0.01	0.29	0.77	1.67	3.21	3.88	80
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.00	0.08	0.29	0.82	80
Nonaccrual Loans and Leases	4.54	0.41	0.69	1.91	4.02	6.48	9.97	11.96	80
90+ Days PD and Nonaccrual Loans and Leases	4.67	0.54	0.70	1.95	4.07	6.65	10.80	11.96	80
30-89 Days PD Restructured	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.45	80
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Nonaccrual Restructured	1.19	0.00	0.00	0.02	0.85	2.54	3.13	5.31	80
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.15	0.00	0.01	0.29	0.77	1.67	3.21	3.88	80
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.00	0.08	0.29	0.81	80
Nonaccrual Assets	4.56	0.41	0.69	1.91	4.02	6.48	10.23	11.96	80
30+ Days PD & Nonaccrual Assets	5.98	0.57	1.45	2.91	5.62	8.35	13.13	17.26	80
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	3.05	0.31	0.37	1.22	2.21	4.65	7.06	9.00	80
90+ PD & Nonaccrual Assets + OREO	5.51	0.35	0.71	2.63	4.43	8.07	12.09	14.77	80
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	7.30	0.66	0.98	3.07	5.97	10.97	16.23	19.62	80
Allowance for Loan & Lease Losses	433.41	51.38	100.75	223.82	421.80	571.57	836.63	1160.78	80
Equity Cap + ALLL	78.78	4.29	6.90	22.88	59.35	97.63	244.31	278.10	69
Tier 1 Cap + ALLL	76.24	-545.27	1.82	12.69	49.05	93.52	256.58	810.02	80
Loans & Leases + RE Acquired	10.76	0.86	1.87	5.86	9.43	16.75	21.46	27.39	80

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.28	-6.10	-1.45	4.17	8.55	10.31	12.20	14.06	80
Tier 1 RBC Ratio	10.53	-7.52	-2.25	5.82	12.23	14.30	18.95	22.49	80
Total Risk-Based Capital Ratio	12.05	-7.52	-2.25	8.58	13.48	16.80	20.21	23.74	80
Tangible Tier 1 Leverage Ratio	7.25	-6.09	-1.44	4.16	8.49	10.22	12.20	14.02	80
Tangible Common Eq Cap/Tan Assets	5.97	-6.00	-1.84	2.48	6.48	9.69	11.28	13.44	80
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.17	2.33	2.81	5.42	7.70	10.41	14.15	19.42	80
Standby Letters of Credit	0.33	0.00	0.00	0.07	0.22	0.54	0.91	1.56	80
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.11	80
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.23	0.00	0.00	0.00	0.00	0.00	2.26	3.89	80
Interest Rate Contracts	0.23	0.00	0.00	0.00	0.00	0.00	2.26	3.89	80
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	80
Written Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.36	80
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.58	3.03	4.14	7.89	10.92	17.60	24.08	28.59	80

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	61.89	0.00	0.00	0.00	60.39	101.51	140.83	165.21	36
Dividends Paid/Net Income	23.87	0.00	0.00	0.00	23.37	40.08	69.32	72.98	42
Net Income - Dividends/Avg Equity	-5.41	-83.89	-38.06	-12.28	0.71	4.78	6.97	7.98	71
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	86.33	0.00	0.00	0.00	95.11	147.20	251.18	257.85	39
Dividends From Nonbank Subs	0.75	0.00	0.00	0.00	0.00	0.00	2.38	18.86	39
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.04	39
Dividends From All Subsidiaries	101.08	0.00	0.00	0.00	100.27	169.23	258.16	306.82	39
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.67	0.00	0.00	0.00	29.83	52.14	83.49	124.04	38
Interest Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.13	0.60	1.06	38
Mgt & Service Fees From Bank Subs	1.61	0.00	0.00	0.00	0.00	0.00	9.84	16.88	38
Other Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.03	0.88	38
Operating Income From Bank Subs	34.26	0.00	0.00	0.00	34.37	53.32	91.41	131.82	38
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	134.94	0.00	0.00	26.78	100.00	100.00	134.52	339.86	15
Interest Income From Nonbank Subs	7.99	0.00	0.00	0.00	0.00	0.00	1.63	31.62	15
Mgt & Serv Fees From Nonbank Subs	3.58	0.00	0.00	0.00	0.00	0.00	16.34	18.92	15
Other Income From Nonbank Subs	0.94	0.00	0.00	0.00	0.00	0.00	0.00	3.52	15
Operating Inc From Nonbank Subs	147.47	0.00	3.57	70.49	100.00	107.05	170.30	373.17	15
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	38.55	0.00	0.00	0.00	0.00	33.13	85.89	103.47	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	0.60	0.00	0.00	0.00	0.00	0.00	1.45	1.94	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	39.15	0.00	0.00	0.00	0.00	35.57	86.86	103.96	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	35.63	0.00	0.00	0.00	0.00	93.83	99.93	100.00	65
Interest Income From Bank Subs	11.93	0.00	0.00	0.00	0.00	0.73	57.14	100.00	65
Mgt & Serv Fees From Bank Subs	4.35	0.00	0.00	0.00	0.00	0.00	31.49	61.48	65
Other Income From Bank Subs	2.46	0.00	0.00	0.00	0.00	0.00	8.78	60.85	65
Operating Income From Bank Subs	63.39	0.00	0.00	0.00	94.88	100.00	100.00	100.00	65
Dividends From Nonbank Subs	7.91	0.00	0.00	0.00	0.00	0.19	56.10	99.70	65
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.91	65
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.66	65
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.38	65
Operating Inc From Nonbank Subs	17.32	0.00	0.00	0.00	0.00	5.09	99.70	100.00	65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Loans and Adv From Subs/ST Debt	6706.06	0.00	0.00	0.00	355.83	855.92	3101.60	28533.6	14
Loans and Adv From Subs/Total Debt	460.17	0.00	0.00	0.00	32.29	231.42	1798.30	4035.21	28

BHCPR Reporters for Quarter Ending 12/31/2011
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
2533100	379,787	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	466,304	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	430,106	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	424,657	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
2173720	414,901	AMERICAN BANCORPORATION	SAINT PAUL, MN	
3416376	386,265	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	486,534	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	334,351	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	485,967	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	Moved from Peer 4
1891317	469,926	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MD	
1084212	366,091	BRITTON & KOONITZ CAPITAL CORPO	NATCHEZ, MS	
2595939	296,834	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	296,483	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	172,398	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	130,785	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	395,642	CENTRAL VIRGINIA BANCSHARES	POWHATAN, VA	
3195756	480,010	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1427501	80,150	COMMUNITY BANCSHARES, INC.	GREENWOOD VILLAGE, CO	Moved from Peer 3
3101010	493,518	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	Moved from Peer 4
1131497	425,155	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	441,175	DELMAR BANCORP	SALISBURY, MD	
1247615	402,314	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1248818	299,317	FENTURA FINANCIAL, INC.	FENTON, MI	
3362923	430,205	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1065378	257,523	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	380,799	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1063262	459,170	FIRST OLATHE BANCSHARES, INC.	MISSION, KS	
3070312	496,212	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	Moved from Peer 4
1085572	419,504	FIRST SECURITY BANCSHARES, INC	LAVONIA, GA	
2161165	423,956	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1135404	349,143	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	172,590	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1398795	292,121	FNBH BANCORP, INC.	HOWELL, MI	
2938349	468,617	FOSTER BANCSHARES, INC.	ROLLING MEADOWS, IL	
3019339	361,426	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	323,890	GRAND BANCSHARES, INC.	WEST PALM BEACH, FL	
1245741	318,095	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1124659	469,295	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	404,194	HIGHLANDS BANCSHARES, INC.	PETERSBURG, WV	
3462485	483,612	IBT HOLDINGS CORP.	CITY OF INDUSTRY, CA	
1100000	292,264	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	414,574	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	212,342	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2856014	462,783	LEADERS GROUP, INC., THE	OAK BROOK, IL	Moved from Peer 4
1995523	89,345	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	498,311	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	235,803	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1095254	475,158	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1082469	392,918	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	288,768	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	488,175	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	

BHCPR Reporters for Quarter Ending 12/31/2011
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
1054091	451,989	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	480,253	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	341,080	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	172,688	MILLENNIUM BANCSHARES CORPORAT	STERLING, VA	
1210589	462,990	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	Moved from Peer 4
1202986	340,021	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	385,733	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	264,303	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	485,996	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	312,793	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	391,457	PERSONS BANKING CO., INC.	MACON, GA	
3098576	455,349	PLUMAS BANCORP	QUINCY, CA	
2891006	429,665	REGENT BANCORP, INC.	DAVIE, FL	
3449075	411,810	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	447,044	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	273,422	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	357,940	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	287,468	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	305,650	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3009666	416,453	TFC HOLDING COMPANY	ALHAMBRA, CA	
3191712	378,842	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	382,109	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	382,096	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	355,725	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2730383	481,713	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1085358	272,468	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	465,158	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1097249	374,060	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	487,435	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	

Note: Peer Group 5 has 80 bank holding companies.