

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	299	298	297	296	292
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.39	3.27	3.37	3.22	3.32
+ Non-interest Income	0.90	0.85	0.91	0.93	0.90
- Overhead Expense	3.01	2.90	3.00	3.19	3.05
- Provision for Losses	0.52	0.83	0.97	1.32	0.83
+ Securities Gains (Losses)	0.02	0.04	0.06	0.02	-0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
= Pretax Net Oper Income (TE)	0.83	0.42	0.42	-0.19	0.33
Net Operating Income	0.56	0.27	0.20	-0.33	0.13
Net Income	0.57	0.27	0.20	-0.33	0.13
Net Income (Sub S Adjusted)	0.69	0.65	0.57	0.34	0.31

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.80	5.07	5.03	5.35	6.25
Interest Expense	1.08	1.50	1.33	1.84	2.64
Net Interest Income (TE)	3.70	3.58	3.70	3.50	3.60

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.75	1.01	1.29	1.36	0.70
Earnings Coverage of Net Losses (X)	6.81	5.04	3.85	2.93	5.21
Ln&Ls Allowance/Total Loans & Leases	2.09	2.01	2.08	1.94	1.52
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.58	4.66	4.71	4.40	2.74
30-89 Days Past Due Loans and Leases	1.08	1.43	1.06	1.26	1.28

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	18.61	24.00	20.55	25.55	33.04
Net ST Noncore Funding Dependence	6.84	12.63	9.69	14.78	21.76
Net Loans and Leases/Total Assets	63.54	66.69	64.97	68.28	72.63

CAPITALIZATION:

Tier 1 Leverage Ratio	9.17	8.67	8.96	8.58	8.56
Equity Capital/Total Assets	8.99	8.46	8.79	8.34	8.16
Equity Capital+Minority Int/Total Assets	9.02	8.50	8.82	8.38	8.20
Tier 1 Common Eq Cap / T RWA	10.56	9.22	10.08	8.92	N/A
Net Loans&Ls/Equity Capital (X)	7.36	8.38	7.74	8.84	9.38
Cash Dividends/Net Income	21.88	34.21	31.37	42.51	54.37
Cash Dividends/Net Income (Sub S Adjusted)	5.99	7.04	9.41	11.78	11.06
Retained Earnings/Avg Equity Cap	4.55	0.45	-1.04	-7.89	-1.78

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.14	0.67	0.25	0.68	1.14
Long-Term Debt/Equity Capital	1.74	1.69	1.57	1.53	1.29
Equity Investment in Subs/Equity Cap	112.58	116.44	113.85	116.01	117.20
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	73.38	73.98	87.48	91.46	99.40

PERCENT OF AVERAGE ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.40	4.65	4.60	4.93	5.78
Less: Interest Expense	0.99	1.37	1.21	1.70	2.44
Equals: Net Interest Income (TE)	3.39	3.27	3.37	3.22	3.32
Plus: Non-Interest Income	0.90	0.85	0.91	0.93	0.90
Equals: Adj Operating Income (TE)	4.35	4.16	4.32	4.20	4.28
Less: Overhead Expense	3.01	2.90	3.00	3.19	3.05
Less: Provision for Loan and Lease Losses	0.52	0.83	0.97	1.32	0.83
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.04	0.06	0.03	-0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.83	0.42	0.42	-0.19	0.33
Less: Applicable Income Taxes (TE)	0.27	0.17	0.24	0.09	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.56	0.27	0.20	-0.33	0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.57	0.27	0.20	-0.33	0.13
Memo: Net Income (Last Four Qtrs)	0.33	-0.24	0.20	-0.33	0.12
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.89	91.99	91.67	92.48	92.63
Avg Int-Bearing Funds / Avg Assets	78.39	80.62	79.15	80.34	81.06
Int Income (TE) / Avg Earning Assets	4.80	5.07	5.03	5.35	6.25
Int Expense / Avg Earning Assets	1.08	1.50	1.33	1.84	2.64
Net Int Inc (TE) / Avg Earn Assets	3.70	3.58	3.70	3.50	3.60
YIELD OR COST:					
Total Loans and Leases (TE)	5.61	5.68	5.77	5.79	6.58
Interest-Bearing Bank Balances	0.28	0.33	0.34	0.49	2.61
Fed Funds Sold & Reverse Repos	0.16	0.16	0.20	0.21	2.07
Trading Assets	0.88	1.18	1.20	2.04	3.49
Total Earning Assets	4.70	4.98	4.94	5.27	6.17
Investment Securities (TE)	3.30	4.04	3.66	4.54	5.10
U. S. Treasury & Agency Sec (excl MBS)	1.97	2.70	2.39	3.29	5.08
Mortgage-Backed Securities	3.25	4.19	3.71	4.62	4.85
All Other Securities	5.17	5.51	5.40	5.89	6.55
Interest-Bearing Deposits	1.02	1.43	1.27	1.87	2.82
Time Deposits of \$100K or More	1.58	2.05	1.85	2.71	3.90
Time Deposits < \$100K	1.75	2.27	2.08	2.88	3.87
Other Domestic Deposits	0.52	0.73	0.66	0.90	1.58
Foreign Deposits	1.32	1.21	1.07	1.04	2.47
Fed Funds Purchased and Repos	0.90	1.04	0.85	1.08	2.31
Other Borrowed Funds & Trading Liab	3.18	3.36	3.27	3.28	3.67
All Interest-Bearing Funds	1.25	1.69	1.53	2.11	3.01

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	17	17	67	66	65
Avg Assets per Employee (\$000)	4,671	4,756	4,670	4,708	4,461
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.15	1.74	1.72	1.56	1.97
Overhead Exp / NII + Non-Int Income	70.68	72.11	71.64	78.32	72.10
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.01	2.90	3.00	3.19	3.05
Personnel Expense	1.54	1.48	1.48	1.47	1.54
Net Occupancy Expense	0.40	0.40	0.39	0.40	0.42
Other Operating Expenses	1.06	1.02	1.12	1.26	1.03
Overhead Less Non-Interest Income	2.07	2.03	2.05	2.18	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.35	70.76	70.39	76.97	70.93
Personnel Expense	35.67	36.09	34.64	35.50	36.28
Net Occupancy Expense	9.16	9.72	9.11	9.71	9.84
Other Operating Expenses	24.41	25.02	26.43	31.14	23.88
Total Non-Interest Income	20.21	19.64	20.30	21.30	20.42
Fiduciary Activities Income	1.63	1.60	1.39	1.38	1.43
Serv Charges on Deposit Accts - Domestic	6.24	6.95	7.04	7.47	7.86
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.70	0.58	0.61	0.54	0.65
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.33	0.28	0.30	0.28	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.58	0.52	0.56	0.58	0.61
Net Gain (Loss) - Sales Loans, OREO, Oth	0.58	0.29	-0.04	0.98	0.76
Other Non-Interest Income	7.51	6.84	8.00	7.28	6.47
Overhead Less Non-Interest Income	48.62	50.69	49.51	55.46	50.02
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.55	17.83	18.91	13.99	16.14
Appl Inc Tax+TE/Pretax NOI+TE	29.37	28.92	30.01	31.09	31.39

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	49.79	52.53	50.94	53.66	56.71
Commercial and Industrial Loans	8.82	9.23	9.03	9.39	10.26
Loans to Individuals	2.04	2.32	2.13	2.41	2.69
Loans to Depository Institutions	0.00	0.01	0.00	0.01	0.00
Agricultural Loans	0.64	0.64	0.70	0.70	0.70
Other Loans and Leases	1.01	1.04	1.07	1.11	1.08
Net Loans and Leases	63.54	66.69	64.97	68.28	72.63
Debt Securities Over 1 Year	18.09	15.91	17.48	15.19	13.64
Mutual Funds and Equity Securities	0.08	0.07	0.08	0.07	0.11
Subtotal	82.71	83.44	83.41	84.28	86.95
Interest-Bearing Bank Balances	5.01	4.57	4.68	3.79	0.86
Federal Funds Sold & Reverse Repos	0.30	0.44	0.27	0.34	0.49
Debt Securities 1 Year or Less	1.58	1.43	1.54	1.48	1.73
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.79	90.91	90.97	90.72	91.04
Non-Int Cash and Due From Dep Inst	1.54	1.57	1.39	1.68	2.00
Other Real Estate Owned	0.88	0.79	0.88	0.74	0.43
All Other Assets	7.50	7.40	7.54	7.48	6.79

MEMORANDA:

Short-Term Investments	7.54	7.08	7.16	6.12	3.72
U. S. Treasury Securities	0.20	0.11	0.22	0.08	0.04
U. S. Agency Securities (excl MBS)	4.02	3.73	3.84	3.28	2.82
Municipal Securities	3.38	2.88	3.24	2.88	2.33
Mortgage-Backed Securities	10.12	9.20	9.91	8.97	8.50
Asset-Backed Securities	0.03	0.04	0.04	0.04	0.01
Other Debt Securities	0.27	0.22	0.29	0.21	0.29
RE Loans Secured by 1-4 Family	15.56	15.99	15.92	16.17	15.88
Revolving	3.14	3.23	3.24	3.16	2.95
Closed-End, Sec by First Liens	11.01	11.23	11.30	11.39	11.16
Closed-End, Sec by Junior Liens	0.99	1.13	1.02	1.16	1.29
Commercial Real Estate Loans	31.03	33.60	31.91	34.50	37.61
Construction and Land Dev	5.62	8.09	6.24	8.83	12.37
Multifamily	2.24	2.14	2.25	2.16	2.04
Nonfarm Nonresidential	22.31	22.42	22.54	22.58	21.78
RE Loans Secured by Farmland	1.31	1.24	1.29	1.22	1.18
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.34	77.61	77.33	77.43	77.20
RE Loans Secured by 1-4 Family	24.39	23.92	24.46	23.61	22.01
Revolving	4.88	4.77	4.93	4.58	4.04
Closed-End	19.04	18.78	19.13	18.62	17.58
Commercial Real Estate Loans	48.10	49.40	48.29	49.56	50.86
Construction and Land Dev	8.67	11.84	9.42	12.55	16.60
Multifamily	3.42	3.12	3.36	3.07	2.74
Nonfarm Nonresidential	34.63	33.07	34.16	32.54	29.63
RE Loans Secured by Farmland	2.09	1.86	2.02	1.81	1.63
Loans to Depository Institutions	0.00	0.01	0.01	0.01	0.00
Commercial and Industrial Loans	13.69	13.72	13.70	13.65	13.98
Loans to Individuals	3.28	3.52	3.37	3.57	3.78
Credit Card Loans	0.04	0.04	0.05	0.05	0.05
Agricultural Loans	1.04	0.98	1.12	1.04	0.95
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.61	1.59	1.68	1.64	1.54

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.54	7.08	7.16	6.12	3.72
Liquid Assets	23.10	21.20	22.04	19.33	15.86
Investment Securities	20.45	18.02	19.82	17.29	16.01
Net Loans and Leases	63.54	66.69	64.97	68.28	72.63
Net Lns, Ls & Stdby Ltrs of Credit	64.19	67.40	65.66	69.02	73.47
Core Deposits	65.01	61.47	63.94	60.94	56.17
Noncore Funding	23.31	27.58	24.77	28.12	32.89
Time Deposits of \$100K or More	13.98	15.52	14.56	15.13	14.45
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.88	2.01	1.87	2.13	2.66
Net Fed Funds Purchased (Sold)	1.61	1.61	1.64	1.88	2.25
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.77	1.50	1.03	1.81	3.20
Earning Assets Repr in 1 Year	32.57	34.32	33.17	34.28	38.24
Int-Bearing Liab Repr in 1 Year	27.89	31.77	28.41	31.74	34.72
Long-Term Debt Repr in 1 Year	0.23	0.42	0.30	0.44	0.51
Net Assets Repriceable in 1 Year	4.09	1.97	4.26	1.82	2.54
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.61	24.00	20.55	25.55	33.04
Net ST Noncore Funding Dependence	6.84	12.63	9.69	14.78	21.76
Short-Term Inv/ST Noncore Funding	68.12	42.07	51.27	35.64	18.63
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.81	4.52	8.98	1.07	-8.05
Net Loans and Leases/Total Deposits	77.93	82.94	79.91	85.64	94.73
Net Loans and Leases/Core Deposits	99.29	110.78	103.53	114.37	134.13
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.26	0.45	0.22	0.32	0.03
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.10	2.32	0.84	1.55	-0.07
Struct Notes Appr(Depr)/T1 Cap	-0.13	0.02	-0.10	-0.05	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.15	5.13	5.61	5.21	6.44
Available-For-Sale Securities	94.67	94.87	94.39	94.79	93.56
U. S. Treasury Securities	1.29	0.76	1.46	0.67	0.29
U. S. Agency Securities (excl MBS)	21.41	22.06	20.91	20.71	20.32
Municipal Securities	17.19	17.37	17.36	17.82	14.91
Mortgage-Backed Securities	48.77	50.24	49.43	50.76	52.76
Asset-Backed Securities	0.16	0.20	0.19	0.24	0.08
Other Debt Securities	1.36	1.28	1.48	1.33	1.87
Mutual Funds and Equity Securities	0.43	0.42	0.44	0.47	0.76
Debt Securities 1 Year or Less	8.98	9.19	9.30	9.59	11.51
Debt Securities 1 To 5 Years	28.94	29.18	28.25	28.72	27.08
Debt Securities Over 5 Years	57.60	57.59	58.51	57.63	57.00
Pledged Securities	52.52	57.29	53.19	58.54	66.81
Structured Notes, Fair Value	3.92	3.46	3.70	2.75	0.72

ANALYSIS RATIOS

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.52	0.83	0.97	1.32	0.83
Provision for Ln&Ls Losses/Avg Lns&Ls	0.79	1.23	1.44	1.85	1.12
Provision for Ln&Ls Losses/Net Losses	157.34	171.15	131.76	152.17	196.55
Ln&Ls Allowance/Total Loans & Leases	2.09	2.01	2.08	1.94	1.52
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.05	4.37	2.75	2.51	4.41
ALL/Nonaccrual Assets	93.93	83.64	92.84	87.95	113.55
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	87.77	76.54	85.87	79.75	99.32
Gross Ln&Ls Losses/Avg Loans & Leases	0.89	1.11	1.41	1.44	0.76
Recoveries/Avg Loans and Leases	0.10	0.08	0.10	0.07	0.05
Net Losses/Avg Loans and Leases	0.75	1.01	1.29	1.36	0.70
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.41	2.09	10.18	14.96	25.43
Earnings Coverage of Net Losses (X)	6.81	5.04	3.85	2.93	5.21

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.76	0.95	1.29	1.28	0.56
RE Loans Secured By 1-4 Family	0.64	0.67	0.81	0.81	0.32
Revolving	0.47	0.43	0.59	0.55	0.28
Closed-End	0.63	0.69	0.89	0.86	0.31
Commercial Real Estate Loans	0.80	1.06	1.57	1.52	0.62
Construction and Land Dev	2.07	2.69	4.35	3.81	1.41
Multifamily	0.23	0.31	0.64	0.51	0.15
Nonfarm Nonresidential	0.43	0.42	0.68	0.46	0.15
RE Loans Secured by Farmland	0.01	0.03	0.22	0.15	0.03
Commercial and Industrial Loans	0.67	1.08	1.58	1.79	0.92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.22	1.44	1.59	1.77	1.48
Credit Card Loans	2.94	2.50	2.65	3.14	2.40
Agricultural Loans	0.00	0.05	0.13	0.10	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.54	0.81	1.36	2.12	1.05

PERCENT OF LOANS AND LEASES

03/31/2011

03/31/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

1.08

1.43

1.06

1.26

1.28

90+ Days PD Loans and Leases

0.08

0.12

0.08

0.13

0.13

Nonaccrual Loans and Leases

3.23

3.51

3.42

3.33

2.22

90+ Days PD and Nonaccrual Loans and Leases

3.43

3.72

3.58

3.52

2.41

30-89 Days PD Restructured

0.04

0.02

0.03

0.02

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.48

0.30

0.46

0.25

0.04

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.08

1.43

1.06

1.26

1.28

90+ Days Past Due Assets

0.08

0.12

0.08

0.13

0.13

Nonaccrual Assets

3.25

3.52

3.43

3.35

2.23

30+ Days PD & Nonaccrual Assets

4.61

5.22

4.73

4.85

3.77

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.25

2.56

2.37

2.46

1.80

90+ PD & Nonaccrual Assets + OREO

3.18

3.40

3.30

3.25

2.26

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.73

3.80

3.91

3.63

2.20

Allowance for Loan & Lease Losses

259.66

254.01

259.61

248.58

178.94

Equity Cap + ALLL

35.88

39.81

38.02

39.80

24.46

Tier 1 Cap + ALLL

35.73

39.51

38.47

38.71

23.85

Loans & Leases + RE Acquired

5.59

5.46

5.76

5.12

2.94

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.10	1.48	1.09	1.28	1.30
- 90+ Days Past Due	0.08	0.12	0.07	0.12	0.13
- Nonaccrual	3.74	3.99	3.90	3.80	2.48
Coml & Indl - 30-89 Days PD	0.90	1.00	0.73	0.92	0.94
- 90+ Days Past Due	0.07	0.07	0.05	0.07	0.07
- Nonaccrual	1.95	1.98	2.07	1.84	1.24
Individuals - 30-89 Days PD	0.99	1.23	1.22	1.36	1.46
- 90+ Days Past Due	0.05	0.06	0.05	0.07	0.08
- Nonaccrual	0.42	0.42	0.45	0.37	0.33
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	7.41	0.00	0.00
Agricultural - 30-89 Days PD	0.24	0.23	0.15	0.23	0.18
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.00
- Nonaccrual	0.33	0.28	0.23	0.32	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.31	0.63	0.37	0.51	0.66
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.28	0.52	0.42	0.30	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.31	1.35	1.33	1.39	1.37
- 90+ Days Past Due	0.08	0.10	0.09	0.12	0.10
- Nonaccrual	2.59	2.25	2.52	2.17	1.28
Revolving - 30-89 Days PD	0.50	0.53	0.52	0.60	0.49
- 90+ Days Past Due	0.02	0.03	0.02	0.02	0.03
- Nonaccrual	0.97	0.65	0.94	0.59	0.38
Closed-End - 30-89 Days PD	1.51	1.54	1.52	1.55	1.59
- 90+ Days Past Due	0.08	0.11	0.10	0.13	0.11
- Nonaccrual	3.06	2.73	3.00	2.68	1.51
- Jr Lien 30-89 Days PD	0.11	0.11	0.12	0.12	0.12
- Jr Lien 90+ Days PD	0.01	0.01	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.21	0.22	0.23	0.22	0.11
Commercial RE - 30-89 Days PD	1.01	1.48	0.95	1.19	1.26
- 90+ Days Past Due	0.07	0.12	0.05	0.11	0.12
- Nonaccrual	4.42	4.81	4.61	4.55	2.98
Const & Dev - 30-89 Days PD	1.18	1.93	1.10	1.54	1.75
- 90+ Days Past Due	0.11	0.10	0.06	0.11	0.13
- Nonaccrual	11.65	12.03	11.72	10.94	5.71
Multi family - 30-89 Days PD	0.52	0.51	0.45	0.70	0.48
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.01
- Nonaccrual	2.18	2.06	2.25	1.77	1.20
Nonfarm Nres- 30-89 Days PD	0.89	1.23	0.85	0.97	0.86
- 90+ Days Past Due	0.05	0.08	0.03	0.07	0.08
- Nonaccrual	2.80	2.55	2.83	2.38	1.23
Farmland - 30-89 Days PD	0.44	0.41	0.34	0.39	0.35
- 90+ Days Past Due	0.01	0.04	0.01	0.03	0.01
- Nonaccrual	1.96	2.29	1.99	1.54	0.45
Credit Card - 30-89 Days PD	0.90	1.03	0.93	1.14	1.33
- 90+ Days Past Due	0.22	0.33	0.23	0.37	0.35
- Nonaccrual	0.04	0.04	0.02	0.06	0.04

CAPITAL RATIOS

03/31/2011

03/31/2010

12/31/2010

12/31/2009

12/31/2008

Tier 1 Leverage Ratio

9.17

8.67

8.96

8.58

8.56

Tier 1 RBC Ratio

13.14

11.85

12.78

11.51

10.67

Total Risk-Based Capital Ratio

14.75

13.54

14.38

13.14

12.20

Tangible Tier 1 Leverage Ratio

9.11

8.62

8.90

8.52

8.50

Tangible Common Eq Cap/Tan Assets

7.35

6.79

7.10

6.64

6.61

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

11.61

11.87

11.55

12.06

14.26

Standby Letters of Credit

0.55

0.63

0.58

0.65

0.75

Commercial & Similar Letters of Credit

0.01

0.02

0.01

0.02

0.02

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

1.16

1.26

1.42

1.08

1.01

Interest Rate Contracts

1.13

1.22

1.38

1.04

0.96

Interest Rate Futures & Forward Contr

0.10

0.12

0.19

0.11

0.15

Written Options Contr (Int Rate)

0.13

0.18

0.19

0.13

0.18

Purchased Options Contr (Int Rate)

0.01

0.00

0.01

0.01

0.00

Interest Rate Swaps

0.43

0.43

0.44

0.37

0.28

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

18.18

17.79

17.80

17.49

20.29

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	99.95	99.97	99.97	99.73	98.29
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.03	0.01	0.01	0.01	1.68
Futures and Forwards	18.34	19.38	23.02	19.27	26.20
Written Options	27.70	29.51	26.25	30.88	29.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.70	29.38	26.25	30.56	21.93
Purchased Options	4.04	2.57	3.47	3.36	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.04	2.57	3.47	3.36	3.35
Swaps	38.78	37.32	36.30	35.42	35.59
Held for Trading	3.86	4.37	4.20	3.05	2.39
Interest Rate Contracts	4.43	4.37	4.76	3.64	2.39
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.14	95.63	95.80	96.95	97.61
Interest Rate Contracts	95.08	94.76	94.56	95.52	82.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.03	0.01	0.01	0.01	1.68
Deriv Contr (Excl Fut & FX LE 14 Days)	67.12	65.21	69.60	64.47	64.23
One Year or Less	28.88	20.94	33.61	20.86	30.15
Over 1 Year to 5 Years	13.90	13.56	14.12	15.19	21.86
Over 5 Years	12.10	12.05	9.94	10.76	7.56
Gross Negative Fair Value (Abs Val)	0.84	0.95	1.01	0.87	1.29
Gross Positive Fair Value	0.91	0.89	0.98	0.80	1.17
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	0.01	0.01	0.01	0.01	0.01

INSURANCE ACTIVITIES	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	44.83	29.51	44.70	26.81	35.94
Ins Under Assets(L/H)/Tot Ins Und Ast	55.17	70.49	55.30	73.19	64.06
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.55	0.52	0.56	0.58	0.61
Premium Inc/Ins Activities Revenue	0.00	0.00	0.01	0.16	0.02
Credit Rel Prem Inc/Tot Prem Inc	70.00	84.52	80.00	61.08	66.19
Other Prem Inc/Total Prem Inc	30.00	15.48	20.00	38.92	33.81
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)	87.30	25.28	35.22	19.14	15.50
Ins Net Inc (L/H)/Equity (L/H)	59.60	-0.05	19.83	18.05	20.67
Insur Ben, Losses, Exp/Insur Premiums	114.24	55.57	27.98	182.53	168.57
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.15	33.53	20.11	33.48	25.23
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.29	12.50	14.29	11.15	13.26
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.16	10.03	10.10	10.01	10.21
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	0.00
Cost: Interest-Bearing Deposits	1.32	1.21	1.07	1.04	2.47
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	1.35	N/A	0.75	0.07	0.31
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	38.36	95.06	-10.88	-47.32	-51.32
Total Selected Assets	24.58	-30.01	-18.62	-28.05	-35.75
Deposits	-52.04	-16.94	-54.53	5.44	-19.36

PROFITABILITY:	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	6.21	2.17	0.98	-5.78	1.11
Bank Net Inc/Avg Eq Inv in Banks	6.57	2.78	2.39	-4.22	2.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.17	1.63	0.56	-0.19	2.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.25	5.36	2.03	3.11	4.68
Bank Net Income/Parent Net Income	113.17	120.63	115.30	107.46	124.27
Nonbank Net Income/Parent Net Income	0.72	1.10	0.72	1.56	1.61
Sub BHCs Net Inc/Parent Net Income	85.36	86.28	93.37	105.97	95.47
LEVERAGE:					
Total Liabilities/Equity	19.03	23.71	20.63	24.02	25.61
Total Debt/Equity Capital	2.32	3.23	2.45	3.23	3.23
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.94	19.99	17.33	20.34	21.77
Tot Debt+Lns Guaranteed for Affl/Equity	2.48	3.62	2.77	3.71	3.99
Total Debt/Eq Cap - Exc Over Fair Value	2.36	3.25	2.49	3.26	3.28
Long-Term Debt/Equity Capital	1.74	1.69	1.57	1.53	1.29
Short-Term Debt/Equity Capital	0.14	0.67	0.25	0.68	1.14
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.14	0.13	0.11	0.09	0.16
Long-Term Debt/Consolidated LT Debt	3.29	2.57	3.24	2.24	1.68
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.58	116.44	113.85	116.01	117.20
Total Investment in Subs/Equity	113.22	117.35	114.53	116.98	118.02
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.19	101.47	99.52	100.73	100.35
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.71	102.27	100.09	101.59	101.22
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.57	2.47	1.55	2.18	3.05
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.32	5.70	5.21	9.76	5.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	66.48	61.22	73.12	82.11	98.10
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	73.38	73.98	87.48	91.46	99.40
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	75.18	74.42	97.44	98.60	111.59
Pretax Oper Inc + Int Exp/Int Expense	708.87	420.59	3033.78	1568.57	3325.90
Div + Int From Subs/Int Exp + Div	82.09	85.49	100.46	146.04	171.88
Fees+Other Inc From Subs/Sal + Oth Exp	7.75	8.07	8.06	8.07	8.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	11.16	6.98	12.81	16.12	66.41
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.43	-0.28	0.40	-0.10	-0.71
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	17.63	19.85	18.20	13.10	5.18
Total	18.42	19.99	18.20	13.23	5.18
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.30	0.39	0.34	0.42	0.54
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

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	66.34	88.15	89.00	120.57	96.98
Dividends Paid/Net Income	21.88	34.22	31.38	42.48	54.32
Net Income - Dividends/Avg Equity	4.55	0.45	-1.04	-7.88	-1.83

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	59.21	53.89	75.90	102.59	133.86
Dividends From Nonbank Subs	0.40	0.46	0.96	1.91	2.43
Dividends From Subsidiary BHCs	0.00	0.00	1.14	0.50	3.40
Dividends From All Subsidiaries	67.65	63.70	90.17	118.36	169.59

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	17.96	21.00	28.22	53.95	61.49
Interest Income From Bank Subs	0.09	0.22	0.16	0.26	0.37
Mgt & Service Fees From Bank Subs	2.83	3.93	3.43	6.26	7.18
Other Income From Bank Subs	0.02	0.03	0.03	0.02	0.06
Operating Income From Bank Subs	25.28	30.77	37.66	71.21	84.25

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	47.21	48.72	61.94	71.95	78.02
Interest Income From Nonbank Subs	0.00	0.06	0.00	0.49	0.01
Mgt & Serv Fees From Nonbank Subs	0.42	0.81	0.69	3.59	1.27
Other Income From Nonbank Subs	0.12	0.00	0.05	0.00	0.00
Operating Inc From Nonbank Subs	54.95	62.27	76.56	106.04	99.61

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	6.04	6.60	40.69	21.46	31.54
Interest Inc From Subsidiary BHCs	0.02	0.02	0.00	0.27	0.14
Mgt & Serv Fees From Sub BHCs	0.71	0.13	0.01	0.24	0.05
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.21	7.24	40.77	22.91	32.70

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	31.76	29.95	42.73	52.12	61.17
Interest Income From Bank Subs	5.76	6.05	5.59	3.32	1.65
Mgt & Serv Fees From Bank Subs	7.33	7.09	5.93	4.42	3.81
Other Income From Bank Subs	0.20	0.12	0.14	0.09	0.09
Operating Income From Bank Subs	60.72	59.30	65.53	72.13	77.03

Dividends From Nonbank Subs	3.08	4.04	2.57	2.75	1.65
Interest Income From Nonbank Subs	0.21	0.46	0.10	0.03	0.05
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	0.00	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.91	7.70	6.40	5.28	3.54

Dividends From Subsidiary BHCs	0.00	0.00	0.76	0.36	1.62
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	0.01	1.22	0.74	2.08

Loans and Adv From Subs/ST Debt	941.54	720.58	786.68	684.65	552.32
Loans and Adv From Subs/Total Debt	362.36	364.27	353.97	297.82	322.06

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									299
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.39	2.25	2.55	3.02	3.41	3.77	4.09	4.35	299
+ Non-interest Income	0.89	0.13	0.25	0.55	0.83	1.20	1.76	2.14	299
- Overhead Expense	3.01	1.88	2.08	2.50	2.98	3.46	4.17	4.60	299
- Provision for Losses	0.51	0.00	0.08	0.19	0.43	0.73	1.28	1.78	299
+ Securities Gains (Losses)	0.02	-0.04	-0.01	0.00	0.00	0.04	0.12	0.21	299
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.03	299
= Pretax Net Oper Income (TE)	0.83	-1.73	-0.69	0.37	0.90	1.41	1.89	2.29	299
Net Operating Income	0.55	-1.77	-0.59	0.26	0.63	0.99	1.40	1.70	299
Net Income	0.56	-1.77	-0.59	0.26	0.63	0.99	1.41	1.74	299
Net Income (Sub S Adjusted)	0.69	-1.26	-0.17	0.34	0.77	1.04	1.33	1.61	49
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.79	3.82	4.14	4.48	4.77	5.15	5.48	5.77	299
Interest Expense	1.08	0.45	0.60	0.77	1.07	1.36	1.57	1.82	299
Net Interest Income (TE)	3.70	2.43	2.88	3.31	3.69	4.13	4.53	4.82	299
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.75	-0.00	0.03	0.16	0.43	1.24	2.28	3.53	299
Earnings Coverage of Net Losses (X)	6.80	-11.72	-0.40	0.93	3.11	9.56	27.11	45.24	297
Ln&Ls Allowance/Total Loans & Leases	2.08	0.98	1.18	1.47	1.86	2.63	3.66	4.38	299
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.58	0.66	0.98	1.72	3.48	7.12	11.76	15.38	299
30-89 Days Past Due Loans and Leases	1.07	0.14	0.27	0.53	0.94	1.48	2.32	3.07	299
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.60	-7.79	1.28	10.46	17.68	27.43	36.49	44.21	299
Net ST Noncore Funding Dependence	6.84	-12.96	-8.41	0.75	7.03	13.20	20.08	24.65	299
Net Loans and Leases/Total Assets	63.54	43.66	50.36	56.97	63.56	70.40	76.35	78.92	299
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.17	5.09	6.35	7.75	9.14	10.34	12.43	14.11	299
Equity Capital/Total Assets	8.99	3.78	5.53	7.36	9.02	10.39	13.02	14.68	299
Equity Capital+Minority Int/Total Assets	9.01	3.78	5.55	7.36	9.02	10.45	13.02	14.68	299
Tier 1 Common Eq Cap / T RWA	10.55	2.88	4.80	7.67	10.30	13.37	16.64	20.41	299
Net Loans&Ls/Equity Capital (X)	7.35	3.32	4.39	5.63	7.12	8.72	11.41	13.11	293
Cash Dividends/Net Income	21.88	0.00	0.00	0.00	19.32	44.28	61.53	76.14	255
Cash Dividends/Net Income (Sub S Adjusted)	5.98	-53.49	-22.05	0.00	0.00	18.35	39.01	57.49	49
Retained Earnings/Avg Equity Cap	4.54	-20.69	-4.92	1.72	4.97	7.96	12.28	16.70	294
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.14	0.00	0.00	0.00	0.00	0.00	1.09	3.00	293
Long-Term Debt/Equity Capital	1.73	0.00	0.00	0.00	0.00	0.34	11.56	23.52	293
Equity Investment in Subs/Equity Cap	112.57	87.16	94.29	99.29	109.18	123.52	143.36	164.24	293
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	73.38	-88.13	-19.05	9.93	75.23	115.47	199.27	266.45	291

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.39	3.41	3.77	4.11	4.39	4.69	5.00	5.29	299
Less: Interest Expense	0.98	0.42	0.54	0.71	0.99	1.22	1.43	1.59	299
Equals: Net Interest Income (TE)	3.39	2.25	2.55	3.02	3.41	3.77	4.09	4.35	299
Plus: Non-Interest Income	0.89	0.13	0.25	0.55	0.83	1.20	1.76	2.14	299
Equals: Adj Operating Income (TE)	4.34	2.70	3.22	3.73	4.30	4.97	5.55	5.89	299
Less: Overhead Expense	3.01	1.88	2.08	2.50	2.98	3.46	4.17	4.60	299
Less: Provision for Loan and Lease Losses	0.51	0.00	0.08	0.19	0.43	0.73	1.28	1.78	299
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Plus: Realized G/L on AFS Sec	0.02	-0.03	-0.00	0.00	0.00	0.04	0.12	0.22	299
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.03	299
Equals: Pretax Net Oper Inc (TE)	0.83	-1.73	-0.69	0.37	0.90	1.41	1.89	2.29	299
Less: Applicable Income Taxes (TE)	0.26	-0.04	0.00	0.07	0.25	0.44	0.61	0.81	299
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Equals: Net Operating Income	0.55	-1.77	-0.59	0.26	0.63	0.99	1.40	1.70	299
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Equals: Net Income	0.56	-1.77	-0.59	0.26	0.63	0.99	1.41	1.74	299
Memo: Net Income (Last Four Qtrs)	0.33	-3.73	-1.50	-0.03	0.54	0.95	1.37	1.58	295
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.89	83.05	86.91	89.82	92.30	94.19	95.54	96.36	299
Avg Int-Bearing Funds / Avg Assets	78.39	62.23	66.65	73.07	79.69	83.60	87.66	89.59	299
Int Income (TE) / Avg Earning Assets	4.79	3.82	4.14	4.48	4.77	5.15	5.48	5.77	299
Int Expense / Avg Earning Assets	1.08	0.45	0.60	0.77	1.07	1.36	1.57	1.82	299
Net Int Inc (TE) / Avg Earn Assets	3.70	2.43	2.88	3.31	3.69	4.13	4.53	4.82	299
YIELD OR COST:									
Total Loans and Leases (TE)	5.61	4.78	4.96	5.25	5.58	5.92	6.33	6.85	299
Interest-Bearing Bank Balances	0.27	0.00	0.02	0.17	0.24	0.29	0.60	0.89	296
Fed Funds Sold & Reverse Repos	0.16	0.00	0.00	0.00	0.14	0.24	0.46	1.02	188
Trading Assets	0.88	0.00	0.00	0.00	0.00	1.73	3.86	4.13	26
Total Earning Assets	4.69	3.79	4.07	4.40	4.67	5.00	5.40	5.66	299
Investment Securities (TE)	3.29	1.67	2.16	2.68	3.24	3.90	4.66	5.00	299
U. S. Treasury & Agency Sec (excl MBS)	1.96	0.38	0.66	1.18	1.86	2.65	3.40	4.47	278
Mortgage-Backed Securities	3.25	1.78	2.08	2.59	3.05	3.79	5.11	5.55	288
All Other Securities	5.17	2.39	3.13	4.10	5.07	6.09	7.23	9.13	293
Interest-Bearing Deposits	1.02	0.45	0.56	0.77	1.03	1.25	1.50	1.65	299
Time Deposits of \$100K or More	1.58	0.83	0.95	1.21	1.56	1.91	2.26	2.39	298
Time Deposits < \$100K	1.75	0.91	1.10	1.42	1.71	2.03	2.47	2.71	298
Other Domestic Deposits	0.52	0.19	0.22	0.33	0.46	0.69	0.94	1.03	299
Foreign Deposits	1.32	0.00	0.00	0.00	0.19	0.65	3.10	4.28	5
Fed Funds Purchased and Repos	0.90	0.00	0.11	0.23	0.52	1.09	3.16	4.15	251
Other Borrowed Funds & Trading Liab	3.18	0.82	1.60	2.34	3.20	4.01	4.59	5.15	275
All Interest-Bearing Funds	1.25	0.61	0.75	0.97	1.27	1.50	1.75	1.84	299

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.23	12.21	12.99	14.49	16.57	19.83	23.84	25.88	299
Avg Assets per Employee (\$000)	4671.43	2760.94	3115.86	3588.48	4331.09	5711.32	7206.15	8262.86	299
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.15	0.00	0.00	0.00	0.82	4.40	7.38	10.40	287
Overhead Exp / NII + Non-Int Income	70.67	48.41	52.07	60.51	70.14	79.11	91.30	105.69	299
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.01	1.88	2.08	2.50	2.98	3.46	4.17	4.60	299
Personnel Expense	1.53	0.90	1.06	1.27	1.52	1.77	2.06	2.45	299
Net Occupancy Expense	0.39	0.20	0.23	0.30	0.38	0.49	0.58	0.65	299
Other Operating Expenses	1.06	0.61	0.70	0.83	1.01	1.25	1.60	2.01	299
Overhead Less Non-Interest Income	2.07	1.14	1.32	1.69	2.05	2.43	2.91	3.29	299
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	69.34	45.22	50.62	59.12	68.59	77.99	90.58	105.15	299
Personnel Expense	35.67	21.62	24.89	30.59	36.19	40.04	45.51	49.40	299
Net Occupancy Expense	9.15	4.56	5.43	6.96	9.12	11.25	13.72	15.12	299
Other Operating Expenses	24.40	14.40	16.30	19.08	23.03	28.63	38.22	47.15	299
Total Non-Interest Income	20.21	4.14	7.91	13.66	19.78	26.22	33.42	42.35	299
Fiduciary Activities Income	1.62	0.00	0.00	0.00	0.33	2.83	6.11	11.13	298
Serv Charges on Deposit Accts - Domestic	6.24	1.24	2.21	3.69	5.69	8.30	11.53	13.87	298
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	298
Investment Banking Fees & Commissions	0.69	0.00	0.00	0.00	0.45	1.29	2.27	3.45	298
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Net Servicing Fees	0.33	0.00	0.00	0.00	0.00	0.44	1.69	2.51	298
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	298
Insurance Activities Revenue	0.57	0.00	0.00	0.00	0.02	0.32	4.05	7.14	298
Net Gain (Loss) - Sales Loans, OREO, Oth	0.57	-11.11	-4.77	-0.66	0.37	1.98	5.85	9.16	298
Other Non-Interest Income	7.50	2.00	3.12	4.63	6.74	9.75	14.38	19.46	298
Overhead Less Non-Interest Income	48.61	22.23	28.00	37.86	46.83	58.06	75.05	99.78	299
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	19.54	-2.26	0.00	4.01	23.38	31.38	36.01	37.50	255
Appl Inc Tax+TE/Pretax NOI+TE	29.36	0.00	3.37	25.19	33.24	37.04	40.24	41.96	255

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.79	27.46	31.87	41.01	50.72	58.92	64.48	68.54	299
Commercial and Industrial Loans	8.82	2.07	3.22	5.16	7.51	12.39	17.66	22.53	299
Loans to Individuals	2.03	0.10	0.19	0.54	1.45	2.83	6.03	11.93	299
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	299
Agricultural Loans	0.63	0.00	0.00	0.00	0.08	1.11	3.21	6.76	299
Other Loans and Leases	1.01	0.00	0.02	0.16	0.56	1.41	3.72	6.26	299
Net Loans and Leases	63.54	43.66	50.36	56.97	63.56	70.40	76.35	78.92	299
Debt Securities Over 1 Year	18.09	2.04	5.32	11.05	17.85	25.16	31.21	39.13	299
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.12	0.37	0.77	299
Subtotal	82.71	66.19	72.13	78.88	83.85	87.24	89.92	91.30	299
Interest-Bearing Bank Balances	5.00	0.02	0.17	1.49	3.82	7.79	12.77	16.65	299
Federal Funds Sold & Reverse Repos	0.29	0.00	0.00	0.00	0.00	0.31	1.66	3.40	299
Debt Securities 1 Year or Less	1.58	0.01	0.07	0.25	0.96	2.67	4.84	6.51	299
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	299
Total Earning Assets	90.78	83.81	86.88	88.73	91.24	92.81	94.17	95.13	299
Non-Int Cash and Due From Dep Inst	1.54	0.48	0.68	1.06	1.50	1.99	2.49	3.16	299
Other Real Estate Owned	0.87	0.01	0.04	0.16	0.56	1.41	2.60	3.90	299
All Other Assets	7.50	3.54	4.19	5.57	7.16	9.36	11.51	13.53	299
MEMORANDA:									
Short-Term Investments	7.54	0.95	2.21	4.07	6.67	10.44	16.05	19.97	299
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.00	0.05	1.49	3.25	299
U.S. Agency Securities (excl MBS)	4.01	0.00	0.00	0.59	3.27	6.95	11.69	14.34	299
Municipal Securities	3.38	0.00	0.01	0.56	2.38	5.45	9.88	11.53	299
Mortgage-Backed Securities	10.11	0.00	0.20	3.76	9.16	16.20	22.54	27.52	299
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.68	299
Other Debt Securities	0.26	0.00	0.00	0.00	0.01	0.36	1.60	2.83	299
RE Loans Secured by 1-4 Family	15.56	3.60	5.23	9.06	14.20	21.70	28.29	32.79	299
Revolving	3.13	0.02	0.22	1.20	2.83	4.86	7.11	8.41	299
Closed-End, Sec by First Liens	11.01	2.27	3.35	5.93	9.59	15.89	22.30	26.64	299
Closed-End, Sec by Junior Liens	0.99	0.05	0.18	0.50	0.91	1.33	2.18	2.58	299
Commercial Real Estate Loans	31.02	12.43	16.59	23.23	30.54	38.28	46.87	54.01	299
Construction and Land Dev	5.61	0.90	1.49	3.03	5.36	7.69	11.30	14.56	299
Multifamily	2.23	0.17	0.51	1.04	1.85	3.18	5.28	7.97	299
Nonfarm Nonresidential	22.31	9.36	12.45	16.79	21.64	27.44	33.84	41.50	299
RE Loans Secured by Farmland	1.30	0.00	0.00	0.05	0.63	2.41	5.01	6.75	299
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.34	50.15	57.72	67.92	79.63	86.90	91.59	95.16	299
RE Loans Secured by 1-4 Family	24.38	4.57	8.66	14.40	23.85	33.60	43.65	48.88	299
Revolving	4.88	0.03	0.29	1.88	4.61	7.53	10.84	13.06	299
Closed-End	19.04	3.24	5.59	10.62	18.21	25.79	36.09	41.06	299
Commercial Real Estate Loans	48.10	22.36	29.38	38.40	48.74	57.48	68.09	75.06	299
Construction and Land Dev	8.66	1.67	2.45	4.81	8.31	12.27	15.86	20.57	299
Multifamily	3.41	0.31	0.81	1.78	2.95	4.71	7.64	11.35	299
Nonfarm Nonresidential	34.63	16.25	21.79	26.84	34.02	41.62	50.53	54.98	299
RE Loans Secured by Farmland	2.08	0.00	0.00	0.08	1.15	3.64	8.03	11.01	299
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	299
Commercial and Industrial Loans	13.69	3.18	4.87	8.01	12.42	18.78	25.95	33.03	299
Loans to Individuals	3.28	0.13	0.26	0.84	2.31	4.34	9.52	18.54	299
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.01	0.29	0.57	299
Agricultural Loans	1.03	0.00	0.00	0.00	0.12	1.81	4.87	9.12	299
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Other Loans and Leases	1.60	0.00	0.03	0.25	0.95	2.28	5.62	9.02	299

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.54	0.95	2.21	4.07	6.67	10.44	16.05	19.97	299
Liquid Assets	23.10	11.25	13.55	16.77	22.49	28.52	35.01	39.11	299
Investment Securities	20.45	4.43	7.72	12.84	19.97	27.32	35.00	42.39	299
Net Loans and Leases	63.54	43.66	50.36	56.97	63.56	70.40	76.35	78.92	299
Net Lns, Ls & Stdby Ltrs of Credit	64.18	44.20	50.87	57.45	64.11	71.04	77.05	80.26	299
Core Deposits	65.01	40.91	51.60	58.90	66.22	71.21	75.95	77.63	299
Noncore Funding	23.30	10.13	12.61	16.99	22.40	29.17	37.29	44.40	299
Time Deposits of \$100K or More	13.97	5.18	7.09	9.55	12.83	18.12	23.63	28.01	299
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Fed Funds Purchased and Repos	1.87	0.00	0.00	0.08	1.26	3.26	6.28	8.26	299
Net Fed Funds Purchased (Sold)	1.61	-1.94	-0.65	0.00	0.98	3.04	5.97	7.96	299
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Oth Borrowings W/Rem Mat 1 Yr or Less	0.76	0.00	0.00	0.00	0.34	1.39	2.91	4.03	299
Earning Assets Repr in 1 Year	32.56	15.09	18.25	24.13	31.59	41.10	50.32	56.59	299
Int-Bearing Liab Repr in 1 Year	27.89	8.09	12.46	16.38	23.30	37.00	58.22	65.03	299
Long-Term Debt Repr in 1 Year	0.23	0.00	0.00	0.00	0.00	0.16	1.33	2.79	299
Net Assets Repriceable in 1 Year	4.08	-36.17	-23.10	-3.68	5.53	14.61	22.71	30.55	299
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.60	-7.79	1.28	10.46	17.68	27.43	36.49	44.21	299
Net ST Noncore Funding Dependence	6.84	-12.96	-8.41	0.75	7.03	13.20	20.08	24.65	299
Short-Term Inv/ST Noncore Funding	68.11	6.68	13.74	28.49	50.59	87.88	184.78	275.70	295
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.80	-9.28	-5.55	2.53	11.58	22.00	33.72	43.22	299
Net Loans and Leases/Total Deposits	77.93	53.28	59.43	69.78	78.61	86.33	92.73	98.53	299
Net Loans and Leases/Core Deposits	99.29	63.16	73.42	84.78	97.94	113.69	128.75	151.24	299
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.25	-1.53	-0.42	0.00	0.02	0.40	1.52	3.19	146
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.10	-5.15	-2.64	-0.36	0.95	2.68	5.37	6.99	291
Struct Notes Appr(Depr)/T1 Cap	-0.13	-1.63	-0.65	-0.23	-0.01	0.02	0.12	0.19	171
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.14	0.00	0.00	0.00	0.00	5.31	32.07	56.43	299
Available-For-Sale Securities	94.66	41.69	65.44	94.43	100.00	100.00	100.00	100.00	299
U.S. Treasury Securities	1.29	0.00	0.00	0.00	0.00	0.43	8.48	24.41	299
U.S. Agency Securities (excl MBS)	21.41	0.00	0.00	3.26	20.16	35.29	58.90	75.81	299
Municipal Securities	17.19	0.00	0.23	4.11	13.21	26.65	40.71	49.04	299
Mortgage-Backed Securities	48.76	0.20	2.58	27.89	49.90	71.26	85.95	95.38	299
Asset-Backed Securities	0.15	0.00	0.00	0.00	0.00	0.03	1.10	3.24	299
Other Debt Securities	1.36	0.00	0.00	0.00	0.06	1.80	6.97	14.13	299
Mutual Funds and Equity Securities	0.42	0.00	0.00	0.00	0.01	0.63	2.09	4.02	299
Debt Securities 1 Year or Less	8.97	0.12	0.47	1.71	5.51	15.00	25.79	44.62	299
Debt Securities 1 To 5 Years	28.93	1.22	3.19	11.78	26.61	45.86	60.63	69.92	299
Debt Securities Over 5 Years	57.60	7.26	15.44	37.03	60.76	78.54	92.18	96.74	299
Pledged Securities	52.52	8.91	15.71	34.89	54.55	72.54	86.57	91.63	299
Structured Notes, Fair Value	3.92	0.00	0.00	0.00	0.83	6.70	18.58	28.52	299

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.51	0.00	0.08	0.19	0.43	0.73	1.28	1.78	299
Provision for Ln&Ls Losses/Avg Lns&Ls	0.79	0.00	0.11	0.29	0.66	1.14	1.93	2.63	299
Provision for Ln&Ls Losses/Net Losses	157.34	-32.65	5.38	63.67	114.40	208.32	409.08	708.81	297
Ln&Ls Allowance/Total Loans & Leases	2.08	0.98	1.18	1.47	1.86	2.63	3.66	4.38	299
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.05	0.76	1.09	1.80	3.79	7.88	21.84	32.16	279
ALLL/Nonaccrual Assets	93.92	25.86	33.07	47.93	75.96	126.43	213.15	298.88	296
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	87.77	22.66	28.59	46.31	73.62	116.42	196.30	275.05	297
Gross Ln&Ls Losses/Avg Loans & Leases	0.88	0.03	0.09	0.22	0.56	1.40	2.68	3.75	299
Recoveries/Avg Loans and Leases	0.10	0.00	0.00	0.02	0.06	0.14	0.32	0.47	299
Net Losses/Avg Loans and Leases	0.75	-0.00	0.03	0.16	0.43	1.24	2.28	3.53	299
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Recoveries/Prior Year-End Losses	2.41	0.17	0.40	0.87	1.59	3.49	7.05	9.11	296
Earnings Coverage of Net Losses (X)	6.80	-11.72	-0.40	0.93	3.11	9.56	27.11	45.24	297
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.75	-0.00	0.00	0.10	0.41	1.20	2.36	3.93	297
RE Loans Secured By 1-4 Family	0.64	-0.01	0.00	0.05	0.33	0.95	2.32	3.73	297
Revolving	0.46	-0.11	-0.00	0.00	0.05	0.84	2.04	3.13	285
Closed-End	0.63	-0.02	0.00	0.02	0.27	0.96	2.41	3.47	297
Commercial Real Estate Loans	0.80	-0.06	-0.00	0.00	0.34	1.38	2.65	5.10	297
Construction and Land Dev	2.07	-0.29	-0.02	0.00	0.19	3.35	9.56	16.03	296
Multifamily	0.23	-0.03	0.00	0.00	0.00	0.00	1.46	3.07	295
Nonfarm Nonresidential	0.42	-0.05	-0.01	0.00	0.14	0.63	2.05	2.94	297
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	246
Commercial and Industrial Loans	0.66	-0.42	-0.13	-0.00	0.21	0.97	3.07	5.76	299
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	1.21	0.05	0.11	0.25	0.65	1.77	4.21	6.08	241
Credit Card Loans	2.93	0.00	0.00	0.00	1.86	3.94	9.41	17.22	90
Agricultural Loans	0.00	-0.14	-0.03	0.00	0.00	0.00	0.00	0.47	209
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.54	-0.32	-0.00	0.00	0.00	0.39	3.36	8.74	289

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

30-89 Days PD Loans and Leases	1.07	0.14	0.27	0.53	0.94	1.48	2.32	3.07	299
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.02	0.12	0.43	0.62	299
Nonaccrual Loans and Leases	3.23	0.43	0.65	1.27	2.49	4.66	8.40	12.11	299
90+ Days PD and Nonaccrual Loans and Leases	3.42	0.51	0.75	1.37	2.66	4.87	8.88	12.96	299
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.03	0.20	0.55	299
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	299
Nonaccrual Restructured	0.47	0.00	0.00	0.00	0.21	0.87	1.73	2.72	299
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.07	0.14	0.27	0.53	0.94	1.48	2.31	3.07	299
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.02	0.12	0.43	0.62	299
Nonaccrual Assets	3.25	0.43	0.65	1.31	2.49	4.66	8.40	12.11	299
30+ Days PD & Nonaccrual Assets	4.60	0.99	1.41	2.14	3.61	6.25	11.17	16.41	299
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.24	0.26	0.45	0.87	1.71	3.34	5.45	8.71	299
90+ PD & Nonaccrual Assets + OREO	3.18	0.39	0.63	1.24	2.42	4.70	7.93	10.73	299
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.72	0.42	0.68	1.41	2.71	5.57	9.49	13.09	299
Allowance for Loan & Lease Losses	259.65	46.40	84.35	136.35	223.50	375.82	537.76	692.78	298
Equity Cap + ALLL	35.88	3.62	6.65	12.68	25.20	53.40	94.06	127.09	293
Tier 1 Cap + ALLL	35.72	3.72	6.43	13.43	25.63	53.19	99.41	128.93	299
Loans & Leases + RE Acquired	5.59	0.70	1.10	2.14	4.01	8.50	13.83	17.28	299

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.10	0.15	0.26	0.48	0.97	1.55	2.42	3.16	297
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.12	0.40	0.61	297
- Nonaccrual	3.73	0.45	0.78	1.40	2.86	5.43	9.82	14.05	297
Coml & Indl - 30-89 Days PD	0.90	0.00	0.05	0.21	0.60	1.34	2.75	3.75	299
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.48	0.80	299
- Nonaccrual	1.95	0.00	0.11	0.52	1.42	3.06	5.18	7.93	299
Individuals - 30-89 Days PD	0.98	0.00	0.02	0.34	0.74	1.45	2.61	3.57	298
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.21	0.58	298
- Nonaccrual	0.41	0.00	0.00	0.00	0.20	0.63	1.67	2.72	298
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.26	1.35	2.91	209
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	209
- Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.31	1.88	4.34	209
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&LS - 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.37	1.60	3.85	289
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.22	289
- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.02	1.40	7.83	289
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.30	0.07	0.24	0.56	1.05	1.85	3.09	3.96	297
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.39	0.77	297
- Nonaccrual	2.59	0.21	0.32	0.92	1.75	3.70	7.18	9.56	297
Revolving - 30-89 Days PD	0.49	0.00	0.00	0.05	0.36	0.82	1.56	2.49	285
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.45	285
- Nonaccrual	0.96	0.00	0.00	0.05	0.66	1.62	3.61	4.92	285
Closed-End - 30-89 Days PD	1.50	0.07	0.23	0.62	1.19	2.24	3.59	4.47	297
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.11	0.42	1.01	297
- Nonaccrual	3.06	0.21	0.38	0.95	2.08	4.28	8.74	11.67	297
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.01	0.06	0.17	0.37	0.61	297
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.11	297
- Jr Lien Nonaccrual	0.21	0.00	0.00	0.02	0.11	0.36	0.71	1.37	297
Commercial RE - 30-89 Days PD	1.01	0.00	0.08	0.35	0.78	1.54	2.72	3.38	297
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.09	0.47	0.69	297
- Nonaccrual	4.42	0.40	0.65	1.65	3.47	6.44	11.53	15.14	297
Const & Dev - 30-89 Days PD	1.18	0.00	0.00	0.00	0.59	2.01	4.30	6.60	296
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.00	0.58	2.27	296
- Nonaccrual	11.64	0.00	0.06	2.46	8.72	16.88	31.22	40.07	296
Multifamily - 30-89 Days PD	0.52	0.00	0.00	0.00	0.00	0.62	3.00	5.35	295
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	295
- Nonaccrual	2.17	0.00	0.00	0.00	0.33	3.06	9.53	20.89	295
Nonfarm Nres- 30-89 Days PD	0.89	0.00	0.01	0.21	0.68	1.30	2.56	3.35	297
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.28	0.61	297
- Nonaccrual	2.80	0.10	0.29	0.91	2.12	4.35	6.92	9.97	297
Farmland - 30-89 Days PD	0.43	0.00	0.00	0.00	0.00	0.66	2.21	4.10	246
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.44	246
- Nonaccrual	1.95	0.00	0.00	0.00	0.26	2.97	10.27	15.51	246
Credit Card - 30-89 Days PD	0.90	0.00	0.00	0.00	0.68	1.61	2.67	4.34	90
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.00	0.42	0.92	1.88	90
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.78	90

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.17	5.09	6.35	7.75	9.14	10.34	12.43	14.11	299
Tier 1 RBC Ratio	13.14	6.71	8.76	10.91	12.94	15.00	18.58	23.65	299
Total Risk-Based Capital Ratio	14.74	9.90	10.90	12.61	14.42	16.45	19.99	24.90	299
Tangible Tier 1 Leverage Ratio	9.11	5.09	6.36	7.71	9.03	10.28	12.39	14.12	299
Tangible Common Eq Cap/Tan Assets	7.35	2.28	3.69	5.58	7.25	8.98	10.84	12.88	299
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.60	3.86	5.07	7.67	11.23	15.29	19.29	21.72	299
Standby Letters of Credit	0.55	0.05	0.09	0.21	0.41	0.78	1.43	2.12	299
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.27	299
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.15	0.00	0.00	0.00	0.21	1.67	6.12	10.52	299
Interest Rate Contracts	1.13	0.00	0.00	0.00	0.17	1.63	6.12	10.52	299
Interest Rate Futures & Forward Contr	0.10	0.00	0.00	0.00	0.00	0.10	0.62	1.57	299
Written Options Contr (Int Rate)	0.12	0.00	0.00	0.00	0.00	0.17	0.68	1.55	299
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.79	299
Interest Rate Swaps	0.43	0.00	0.00	0.00	0.00	0.45	2.46	5.48	299
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.17	6.18	8.19	11.81	17.90	23.31	30.41	34.83	299

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.94	91.53	100.00	100.00	100.00	100.00	100.00	100.00	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.29	178
Futures and Forwards	18.33	0.00	0.00	0.00	2.53	50.00	74.08	100.00	178
Written Options	27.70	0.00	0.00	0.00	8.84	49.92	99.94	100.00	178
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Over-The-Counter	27.70	0.00	0.00	0.00	8.84	49.92	99.94	100.00	178
Purchased Options	4.04	0.00	0.00	0.00	0.00	0.00	24.63	82.01	178
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Over-The-Counter	4.03	0.00	0.00	0.00	0.00	0.00	24.63	82.01	178
Swaps	38.77	0.00	0.00	0.00	0.00	94.31	100.00	100.00	178
Held for Trading	3.86	0.00	0.00	0.00	0.00	0.00	28.51	100.00	178
Interest Rate Contracts	4.42	0.00	0.00	0.00	0.00	0.00	28.51	99.64	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Non-Traded	96.13	0.00	51.08	100.00	100.00	100.00	100.00	100.00	178
Interest Rate Contracts	95.08	0.00	6.18	100.00	100.00	100.00	100.00	100.00	178
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.29	178
Deriv Contr (Excl Fut & FX LE 14 Days)	67.11	0.00	0.00	46.20	82.44	100.00	100.00	100.00	178
One Year or Less	28.87	0.00	0.00	0.00	7.93	50.07	93.62	100.00	178
Over 1 Year to 5 Years	13.90	0.00	0.00	0.00	0.00	29.70	75.18	100.00	178
Over 5 Years	12.09	0.00	0.00	0.00	0.00	25.06	80.12	100.00	178
Gross Negative Fair Value (Abs Val)	0.84	0.00	0.00	0.00	0.14	1.44	3.95	5.44	178
Gross Positive Fair Value	0.91	0.00	0.00	0.00	0.48	1.79	3.05	5.69	178
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.13	299

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Ins Under Assets(P/C)/Tot Ins Und Ast	44.82	0.00	0.00	0.00	0.00	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	55.17	0.00	0.00	0.00	53.43	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.55	0.00	0.00	0.00	0.02	0.32	4.04	7.14	299
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	185
Credit Rel Prem Inc/Tot Prem Inc	70.00	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	30.00	0.00	0.00	0.00	0.00	50.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Ins Net Inc (P/C)/Equity (P/C)	87.30	-39.18	-39.18	-31.09	10.27	48.19	227.57	313.78	5
Ins Net Inc (L/H)/Equity (L/H)	59.59	-6.61	-6.61	-3.41	4.01	8.47	127.17	263.58	7
Insur Ben, Losses, Exp/Insur Premiums	114.24	0.00	0.00	0.00	30.85	123.94	268.75	410.18	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.15	0.00	0.00	0.00	0.00	0.57	50.38	75.19	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.28	0.00	0.00	0.00	0.00	0.00	30.00	65.00	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
CSV Life Insurance/Tier 1 Cap + ALLL	10.16	0.00	0.00	2.50	11.18	18.23	22.35	25.10	298
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
Cost: Interest-Bearing Deposits	1.32	0.00	0.00	0.00	0.19	0.65	3.10	4.28	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	38.36	-100.00	-100.00	-42.47	-9.24	36.94	339.05	527.55	25
Total Selected Assets	24.58	-100.00	-100.00	-42.98	-1.62	21.42	253.04	691.03	48
Deposits	-52.03	-100.00	-100.00	-100.00	-64.55	-22.50	-15.53	-13.15	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.33	0.00	0.00	13.10	76.87	101.18	143.40	263.82	120
Dividends Paid/Net Income	21.88	0.00	0.00	0.00	19.32	43.33	61.53	76.14	255
Net Income - Dividends/Avg Equity	4.55	-20.69	-4.92	1.72	4.97	7.96	12.28	16.70	294
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	59.20	0.00	0.00	0.00	0.00	117.59	241.22	296.94	182
Dividends From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.31	2.58	5.41	182
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182
Dividends From All Subsidiaries	67.65	0.00	0.00	0.00	13.36	128.01	251.31	304.71	182
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	17.95	0.00	0.00	0.00	0.00	43.55	70.53	87.10	240
Interest Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.08	0.55	1.63	240
Mgt & Service Fees From Bank Subs	2.83	0.00	0.00	0.00	0.00	0.00	14.25	69.92	240
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.08	240
Operating Income From Bank Subs	25.27	0.00	0.00	0.00	10.24	53.28	86.65	139.50	240
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	47.21	0.00	0.00	0.00	38.28	100.00	100.00	101.94	117
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Mgt & Serv Fees From Nonbank Subs	0.42	0.00	0.00	0.00	0.00	0.00	0.00	11.79	117
Other Income From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.80	117
Operating Inc From Nonbank Subs	54.94	0.00	0.00	0.00	55.19	100.00	100.00	209.90	117
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	6.04	0.00	0.00	0.00	0.00	0.00	39.42	53.19	27
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.35	27
Mgt & Serv Fees From Sub BHCs	0.70	0.00	0.00	0.00	0.00	0.00	3.36	8.72	27
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating Income From Sub BHCs	9.20	0.00	0.00	0.00	0.00	7.18	52.91	55.91	27
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	31.76	0.00	0.00	0.00	0.00	96.70	99.82	100.00	258
Interest Income From Bank Subs	5.75	0.00	0.00	0.00	0.00	0.48	60.29	100.00	258
Mgt & Serv Fees From Bank Subs	7.32	0.00	0.00	0.00	0.00	0.00	59.35	88.20	258
Other Income From Bank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	7.62	258
Operating Income From Bank Subs	60.71	0.00	0.00	0.00	91.36	99.75	100.00	100.00	258
Dividends From Nonbank Subs	3.07	0.00	0.00	0.00	0.00	0.69	15.99	66.82	258
Interest Income From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	0.03	12.30	258
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	258
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Operating Inc From Nonbank Subs	5.91	0.00	0.00	0.00	0.00	3.99	72.46	100.00	258
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Loans and Adv From Subs/ST Debt	941.54	0.00	0.00	107.28	542.12	1567.87	3227.88	4123.74	45
Loans and Adv From Subs/Total Debt	362.36	0.00	0.00	23.24	184.60	489.69	1586.15	2854.82	107

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
2067007	1, 184, 009	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1, 471, 632	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 005, 655	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2, 341, 264	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 808, 490	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 317, 738	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 329, 077	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 798, 608	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 755, 020	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1082067	2, 919, 671	AMERIS BANCORP	MOULTRIE, GA	
1202258	1, 003, 731	AMES NATIONAL CORPORATION	AMES, IA	Moved from Peer 4
2326629	1, 931, 237	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 263, 925	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 978, 404	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1, 017, 108	ASSABET VALLEY BANCORP	HUDSON, MA	Moved from Peer 4
1108350	1, 261, 700	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 449, 729	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1, 001, 388	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	Moved from Peer 4
2896458	1, 606, 579	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2, 836, 697	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 256, 905	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 184, 760	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 482, 823	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 087, 912	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 069, 027	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1205398	1, 118, 564	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 637, 436	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 290, 699	BANK OF MARIN BANCORP	NOVATO, CA	
3434624	2, 330, 268	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 106, 248	BANTERRA CORP	ELDORADO, IL	
1115385	1, 162, 484	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 020, 047	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1, 099, 867	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1, 280, 594	BEACON BANCORP	TAUNTON, MA	
1246159	1, 861, 845	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1919770	1, 135, 642	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	2, 157, 278	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 352, 049	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 186, 924	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1, 072, 817	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
1209145	1, 412, 216	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2, 360, 915	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 713, 941	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 931, 014	BTC FINANCIAL CORPORATION	DES MOINES, IA	Moved from Peer 2
1115013	1, 147, 144	CAMBRIDGE BANCORP	CAMBRI DGE, MA	
2687795	2, 188, 641	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2, 338, 317	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 711, 324	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
1085509	2, 642, 451	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2, 060, 043	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	1, 600, 883	CASCADE BANCORP	BEND, OR	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
2568362	1, 457, 205	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1, 122, 863	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1, 475, 716	CBFH, INC.	ORANGE, TX	
1493654	1, 256, 114	CBS BANC-CORP.	RUSSELLVILLE, AL	
1053496	1, 013, 009	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	Moved from Peer 4
1048764	1, 288, 646	CENTER BANCORP, INC.	UNION, NJ	
3003178	2, 262, 460	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	2, 225, 511	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1, 342, 327	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2, 553, 525	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2, 120, 842	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1, 085, 852	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1, 073, 292	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	2, 563, 527	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1, 534, 008	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1, 316, 209	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1, 164, 756	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2, 699, 446	CITY HOLDING COMPANY	CROSS LANES, WV	
1118340	1, 484, 135	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1, 460, 274	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2, 413, 226	COBIZ FINANCIAL, INC.	DENVER, CO	
1085170	1, 244, 075	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1, 522, 802	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 207, 534	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1, 032, 341	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3967430	2, 368, 700	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
4037349	2, 023, 365	COMMUNITY BANCORP LLC	HOUSTON, TX	New Y-9C/BHCPR reporter
1080595	2, 289, 254	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1, 085, 515	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1, 538, 448	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1, 563, 923	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1, 952, 681	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1, 233, 133	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1, 137, 659	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1, 133, 164	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1, 797, 806	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	2, 773, 453	DANVERS BANCORP, INC.	DANVERS, MA	
2107707	2, 375, 794	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2, 187, 989	DURANT BANCORP, INC.	DURANT, OK	
2652104	2, 186, 714	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1, 082, 216	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1, 323, 886	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1, 473, 054	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1, 458, 181	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1, 429, 426	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2, 925, 320	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1104923	1, 177, 678	EXTRACO CORPORATION	WACO, TX	
1055315	1, 704, 410	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 861, 419	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2, 435, 702	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1, 967, 688	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1071191	1, 013, 923	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	Moved from Peer 4
1249002	1, 393, 317	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 997, 565	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 295, 116	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 783, 848	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1, 193, 216	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1, 431, 038	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2, 056, 927	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 586, 366	FIRST BANK CORP	FORT SMITH, AR	
1247428	1, 112, 865	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1, 830, 440	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1, 118, 597	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1, 002, 619	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	Moved from Peer 4
1203509	1, 112, 326	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1, 027, 831	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1, 290, 210	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2, 240, 980	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1, 454, 722	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1, 145, 245	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2, 490, 547	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1, 286, 140	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1, 171, 478	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1, 607, 500	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 266, 127	FIRST MARINER BANCORP	BALTIMORE, MD	
3609682	1, 994, 126	FIRST MICHIGAN BANCORP, INC.	TROY, MI	
1206760	1, 487, 843	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1, 157, 210	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	1, 539, 936	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1, 735, 012	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1, 084, 619	FIRST OLATHE BANCSHARES, INC.	OLATHE, KS	
2836801	1, 116, 704	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2, 086, 857	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1, 220, 577	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	Moved from Peer 4
1099917	1, 257, 484	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1, 516, 551	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 482, 861	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 568, 419	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1, 070, 355	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	1, 827, 890	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1, 021, 111	FORCHT BANCORP, INC.	CORBIN, KY	
1128358	1, 414, 962	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 525, 431	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 028, 384	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 747, 999	FVNB CORP.	VICTORIA, TX	
1098620	1, 762, 798	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2, 392, 694	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	1, 834, 457	GUARANTY BANCORP	DENVER, CO	
3012554	2, 717, 383	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
2900261	2, 879, 667	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1, 605, 844	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1, 204, 547	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1208120	1,640,478	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,255,410	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,335,005	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	1,998,608	HILLS BANCORPORATION	HILLS, IA	
2592714	2,657,027	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,382,390	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,655,273	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,133,098	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,016,450	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,476,204	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,148,007	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3059504	1,050,280	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1,594,105	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,228,022	INLAND BANCORP, INC.	OAK BROOK, IL	
1132654	2,179,960	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2049302	2,014,125	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,311,878	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,262,181	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,457,579	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,752,063	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,750,616	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,055,318	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,554,651	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,560,090	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,539,825	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,049,658	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	Moved from Peer 4
3101784	2,591,023	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,175,378	LNB BANCORP INC.	LORAIN, OH	
2325350	2,169,650	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,362,317	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,052,814	LSB FINANCIAL	LACONIA, NH	
2634696	1,557,235	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,767,985	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,551,517	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,742,289	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,269,615	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,576,945	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,491,075	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,168,964	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,036,037	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,320,653	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,538,523	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,961,436	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,084,289	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,588,911	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,026,799	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,084,478	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,618,209	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,050,605	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,655,688	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,926,143	NARA BANCORP, INC.	LOS ANGELES, CA	

BHCPR Reporters for Quarter Ending 03/31/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
2947882	1, 132, 653	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 471, 116	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1, 026, 558	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1202052	1, 575, 883	NEB CORPORATION	FOND DU LAC, WI	
1076002	1, 781, 653	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 892, 001	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 095, 663	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1, 294, 535	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	Moved from Peer 9
3232688	1, 309, 751	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1, 066, 776	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 115, 406	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 720, 412	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1, 512, 393	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1, 203, 827	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
1075984	1, 333, 512	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1, 143, 745	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2, 534, 125	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1, 269, 153	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1, 520, 718	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1, 196, 846	PEOPLES BANCORP	LYNDEN, WA	
1070578	1, 801, 991	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1, 072, 046	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1, 624, 374	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1108163	1, 007, 424	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1, 737, 107	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1, 187, 080	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1, 373, 097	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 080, 734	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1, 873, 694	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 941, 253	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 268, 853	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1, 507, 051	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1, 899, 815	ROCKVILLE FINANCIAL, INC.	ROCKVILLE, CT	
2066886	1, 228, 858	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
1249730	1, 921, 326	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 777, 941	SALEM FIVE BANCORP	SALEM, MA	
1493560	1, 038, 571	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1085013	2, 081, 319	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1, 074, 896	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1, 864, 647	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1, 131, 334	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1, 312, 949	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1, 617, 389	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	1, 619, 367	SKBHC HOLDINGS LLC	SCOTTSDALE, AZ	
2033226	2, 109, 144	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 635, 422	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1, 089, 251	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	1, 379, 444	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1, 603, 880	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2, 779, 028	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1, 334, 341	SPIRIT BANKCORP, INC.	BRI STOW, OK	

BHCPR Reporters for Quarter Ending 03/31/2011
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
3345430	1,492,160	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,273,356	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,600,266	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,521,550	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,579,735	STATE BANCORP, INC.	NEW HYDE PARK, NY	
4036324	2,692,432	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,097,121	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,382,478	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,898,406	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,391,532	STERLING BANCORP	NEW YORK, NY	
1126046	1,982,201	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1,962,235	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,615,173	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,095,822	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,482,350	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,700,993	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
2916169	1,521,343	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1118292	2,616,014	TOWER BANCORP INC.	HARRISBURG, PA	
1070420	1,062,954	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,123,426	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,195,738	TRICO BANCSHARES	CHICO, CA	
1056161	1,522,935	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,783,674	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,135,027	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,078,894	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,139,255	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	2,108,579	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
3536386	1,994,897	USAMERIBANCORP, INC.	CLEARWATER, FL	
2012315	1,305,717	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,783,633	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,413,228	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,683,387	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1115349	2,892,939	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1135048	1,032,508	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	Moved from Peer 4
1210066	1,291,587	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,451,857	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,965,769	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	2,012,447	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,789,095	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,489,354	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,101,962	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	2,230,891	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,260,463	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	1,924,221	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 299 bank holding companies.