

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Number of BHCs in Peer Group	89	95	87	92	91
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.40	3.31	3.34	3.25	3.29
+ Non-interest Income	1.02	1.05	1.08	1.20	1.05
- Overhead Expense	2.92	2.86	2.99	3.03	2.96
- Provision for Losses	0.53	1.21	1.01	1.49	0.93
+ Securities Gains (Losses)	0.02	0.07	0.05	0.03	-0.18
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.04	0.43	0.57	0.06	0.13
Net Operating Income	0.68	0.22	0.27	-0.18	-0.03
Net Income	0.70	0.22	0.27	-0.18	-0.03
Net Income (Sub S Adjusted)	0.99	0.88	1.02	1.05	1.14
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	4.74	5.00	4.87	5.25	6.07
Interest Expense	0.92	1.31	1.11	1.66	2.44
Net Interest Income (TE)	3.78	3.66	3.70	3.57	3.59
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.94	1.53	1.46	1.61	0.79
Earnings Coverage of Net Losses (X)	6.50	3.93	3.61	3.08	4.65
Ln&Ls Allowance/Total Loans & Leases	2.24	2.38	2.23	2.26	1.73
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.45	4.85	4.81	4.73	2.53
30-89 Days Past Due Loans and Leases	1.12	1.32	1.10	1.27	1.33
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	18.05	23.52	18.82	25.49	34.43
Net ST Noncore Funding Dependence	7.95	14.95	10.69	16.97	24.20
Net Loans and Leases/Total Assets	60.48	63.54	61.71	64.29	67.87
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	9.90	8.94	9.42	8.77	8.70
Equity Capital/Total Assets	10.77	9.62	10.37	9.47	9.27
Equity Capital+Minority Int/Total Assets	10.83	9.81	10.44	9.56	9.38
Tier 1 Common Eq Cap / T RWA	12.26	9.95	11.52	9.56	N/A
Net Loans&Ls/Equity Capital (X)	5.83	7.23	6.32	7.35	7.74
Cash Dividends/Net Income	31.61	41.97	36.16	56.08	53.13
Cash Dividends/Net Income (Sub S Adjusted)	16.76	53.45	37.83	43.30	39.02
Retained Earnings/Avg Equity Cap	4.16	-3.15	-1.12	-5.09	-5.27
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.07	0.23	0.08	0.43	0.59
Long-Term Debt/Equity Capital	1.77	1.25	2.10	1.87	2.14
Equity Investment in Subs/Equity Cap	105.74	109.18	107.24	110.62	110.49
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	81.91	91.68	98.64	99.10	115.87

PERCENT OF AVERAGE ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.27	4.53	4.41	4.80	5.57
Less: Interest Expense	0.84	1.19	1.01	1.52	2.23
Equals: Net Interest Income (TE)	3.40	3.31	3.34	3.25	3.29
Plus: Non-Interest Income	1.02	1.05	1.08	1.20	1.05
Equals: Adj Operating Income (TE)	4.44	4.38	4.44	4.48	4.36
Less: Overhead Expense	2.92	2.86	2.99	3.03	2.96
Less: Provision for Loan and Lease Losses	0.53	1.21	1.01	1.49	0.93
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.07	0.06	0.03	-0.13
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.04	0.43	0.57	0.06	0.13
Less: Applicable Income Taxes (TE)	0.35	0.27	0.32	0.20	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.68	0.22	0.27	-0.18	-0.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.70	0.22	0.27	-0.18	-0.03
Memo: Net Income (Last Four Qtrs)	0.43	-0.15	0.32	-0.19	-0.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.59	91.20	90.65	91.63	91.58
Avg Int-Bearing Funds / Avg Assets	74.45	76.90	75.49	77.51	79.14
Int Income (TE) / Avg Earning Assets	4.74	5.00	4.87	5.25	6.07
Int Expense / Avg Earning Assets	0.92	1.31	1.11	1.66	2.44
Net Int Inc (TE) / Avg Earn Assets	3.78	3.66	3.70	3.57	3.59
YIELD OR COST:					
Total Loans and Leases (TE)	5.61	5.57	5.55	5.66	6.40
Interest-Bearing Bank Balances	0.29	0.32	0.34	0.44	2.55
Fed Funds Sold & Reverse Repos	0.29	0.26	0.91	0.26	2.02
Trading Assets	2.18	1.77	1.60	1.87	3.32
Total Earning Assets	4.64	4.88	4.77	5.12	5.96
Investment Securities (TE)	3.26	4.02	3.67	4.48	5.06
U. S. Treasury & Agency Sec (excl MBS)	1.96	2.58	2.27	2.83	4.86
Mortgage-Backed Securities	3.06	4.24	3.73	4.49	4.72
All Other Securities	5.23	5.89	5.84	6.83	6.38
Interest-Bearing Deposits	0.87	1.29	1.08	1.72	2.65
Time Deposits of \$100K or More	1.48	1.88	1.69	2.55	3.73
Time Deposits < \$100K	1.53	2.08	1.84	2.73	3.69
Other Domestic Deposits	0.45	0.64	0.55	0.82	1.44
Foreign Deposits	0.41	0.52	0.55	0.60	1.88
Fed Funds Purchased and Repos	0.93	1.09	1.01	1.24	2.35
Other Borrowed Funds & Trading Liab	2.53	2.90	2.64	2.87	3.33
All Interest-Bearing Funds	1.12	1.54	1.33	1.96	2.82

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	18	17	68	68	67
Avg Assets per Employee (\$000)	5,114	5,214	5,096	5,174	5,016
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.74	2.38	2.57	2.45	3.19
Overhead Exp / NII + Non-Int Income	67.67	66.91	68.55	71.20	69.53
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.92	2.86	2.99	3.03	2.96
Personnel Expense	1.47	1.39	1.41	1.39	1.44
Net Occupancy Expense	0.38	0.39	0.37	0.39	0.40
Other Operating Expenses	1.06	1.04	1.15	1.20	1.07
Overhead Less Non-Interest Income	1.86	1.74	1.78	1.78	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.43	65.25	67.09	69.53	68.12
Personnel Expense	33.55	32.39	32.32	32.15	32.89
Net Occupancy Expense	8.77	9.10	8.50	8.93	9.03
Other Operating Expenses	23.79	23.62	26.06	27.27	25.21
Total Non-Interest Income	22.38	22.94	23.60	25.70	23.25
Fiduciary Activities Income	1.81	1.82	1.82	1.61	1.81
Serv Charges on Deposit Accts - Domestic	6.29	7.20	6.71	7.59	7.96
Trading Revenue	0.17	0.16	0.14	0.23	0.02
Investment Banking Fees & Commissions	1.30	1.20	1.19	1.28	1.36
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.33	0.26	0.27	0.28	0.10
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.78	0.82	0.79	0.82	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.15	-0.05	-0.62	0.63	0.72
Other Non-Interest Income	9.50	9.02	10.53	9.53	8.03
Overhead Less Non-Interest Income	43.43	41.61	42.64	44.03	44.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	26.03	22.57	23.30	21.67	17.97
Appl Inc Tax+TE/Pretax NOI+TE	34.23	32.92	30.97	32.78	31.15

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	45.16	48.44	46.29	48.30	49.75
Commercial and Industrial Loans	9.51	9.63	9.62	10.01	11.73
Loans to Individuals	3.02	3.08	2.96	3.22	3.33
Loans to Depository Institutions	0.02	0.02	0.02	0.02	0.02
Agricultural Loans	0.47	0.49	0.53	0.55	0.51
Other Loans and Leases	1.68	1.57	1.69	1.66	1.74
Net Loans and Leases	60.48	63.54	61.71	64.29	67.87
Debt Securities Over 1 Year	19.69	16.21	18.37	16.44	15.46
Mutual Funds and Equity Securities	0.07	0.08	0.07	0.08	0.10
Subtotal	81.47	81.01	81.09	82.00	84.79
Interest-Bearing Bank Balances	4.64	4.87	4.64	3.97	1.02
Federal Funds Sold & Reverse Repos	0.10	0.16	0.10	0.20	0.21
Debt Securities 1 Year or Less	2.14	2.13	2.29	2.26	2.27
Trading Assets	0.09	0.10	0.07	0.06	0.07
Total Earning Assets	89.35	89.42	89.49	89.62	89.39
Non-Int Cash and Due From Dep Inst	1.48	1.62	1.37	1.74	2.24
Other Real Estate Owned	0.78	0.66	0.81	0.55	0.24
All Other Assets	8.90	8.75	8.87	8.43	7.93

## MEMORANDA:

Short-Term Investments	7.36	7.66	7.75	6.92	4.04
U. S. Treasury Securities	0.27	0.37	0.39	0.21	0.13
U. S. Agency Securities (excl MBS)	3.16	2.96	3.02	2.91	2.67
Municipal Securities	2.66	2.68	2.59	2.66	2.74
Mortgage-Backed Securities	12.94	10.35	12.00	10.92	10.83
Asset-Backed Securities	0.04	0.06	0.04	0.06	0.01
Other Debt Securities	0.51	0.37	0.50	0.40	0.46
RE Loans Secured by 1-4 Family	15.60	15.45	16.21	15.48	15.58
Revolving	3.09	3.18	3.16	3.00	3.12
Closed-End, Sec by First Liens	11.16	10.90	11.65	10.92	10.41
Closed-End, Sec by Junior Liens	1.00	1.04	1.02	1.11	1.32
Commercial Real Estate Loans	27.43	30.58	27.89	30.39	31.28
Construction and Land Dev	5.23	7.19	5.63	7.35	9.58
Multifamily	2.19	2.05	2.09	1.99	1.79
Nonfarm Nonresidential	19.36	20.45	19.59	20.14	18.34
RE Loans Secured by Farmland	0.76	0.74	0.79	0.71	0.69
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.84	74.95	74.30	73.99	72.99
RE Loans Secured by 1-4 Family	25.53	24.31	25.95	24.16	23.28
Revolving	4.88	4.76	4.90	4.49	4.44
Closed-End	20.31	19.13	20.71	19.23	18.32
Commercial Real Estate Loans	44.85	46.84	44.76	46.10	45.08
Construction and Land Dev	8.63	10.99	8.98	11.03	13.63
Multifamily	3.49	3.08	3.29	2.99	2.65
Nonfarm Nonresidential	31.72	31.28	31.57	30.57	26.70
RE Loans Secured by Farmland	1.28	1.17	1.31	1.10	1.03
Loans to Depository Institutions	0.03	0.03	0.02	0.03	0.03
Commercial and Industrial Loans	15.37	14.76	15.23	15.24	16.91
Loans to Individuals	5.11	5.06	4.81	5.22	4.97
Credit Card Loans	0.14	0.13	0.15	0.15	0.13
Agricultural Loans	0.78	0.78	0.87	0.85	0.73
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.81	2.55	2.76	2.67	2.58

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.36	7.66	7.75	6.92	4.04
Liquid Assets	25.41	22.83	24.38	22.33	18.67
Investment Securities	22.42	19.02	21.15	19.17	18.76
Net Loans and Leases	60.48	63.54	61.71	64.29	67.87
Net Lns, Ls & Stdby Ltrs of Credit	61.36	64.55	62.65	65.32	69.07
Core Deposits	63.54	60.07	62.74	59.28	53.72
Noncore Funding	22.69	27.31	23.75	28.34	33.56
Time Deposits of \$100K or More	11.83	13.95	12.13	14.05	13.12
Foreign Deposits	0.11	0.12	0.12	0.13	0.28
Fed Funds Purchased and Repos	3.81	3.61	4.07	3.64	4.97
Net Fed Funds Purchased (Sold)	3.51	3.57	3.73	3.58	4.50
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.91	1.71	1.46	2.49	3.72
Earning Assets Repr in 1 Year	35.66	38.16	37.40	36.94	40.44
Int-Bearing Liab Repr in 1 Year	26.03	29.83	26.55	30.77	31.70
Long-Term Debt Repr in 1 Year	0.26	0.42	0.31	0.43	0.81
Net Assets Repriceable in 1 Year	8.99	7.37	9.92	5.72	7.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.05	23.52	18.82	25.49	34.43
Net ST Noncore Funding Dependence	7.95	14.95	10.69	16.97	24.20
Short-Term Inv/ST Noncore Funding	65.38	42.11	51.28	35.17	18.81
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.84	4.52	9.70	2.47	-7.43
Net Loans and Leases/Total Deposits	77.91	82.54	79.77	83.58	93.33
Net Loans and Leases/Core Deposits	97.44	108.77	101.04	111.85	132.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.41	0.49	0.33	0.46	-0.19
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.53	2.20	1.51	1.62	-0.34
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.01	-0.18	-0.08	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.98	9.12	8.97	9.13	10.13
Available-For-Sale Securities	91.02	90.88	91.03	90.87	89.87
U. S. Treasury Securities	1.59	1.91	1.92	1.15	0.94
U. S. Agency Securities (excl MBS)	16.04	17.56	15.72	16.46	15.65
Municipal Securities	12.33	14.37	12.91	13.92	15.75
Mortgage-Backed Securities	58.59	55.23	57.43	58.30	57.58
Asset-Backed Securities	0.21	0.34	0.18	0.34	0.04
Other Debt Securities	2.22	1.89	2.11	2.00	2.44
Mutual Funds and Equity Securities	0.42	0.55	0.38	0.52	0.72
Debt Securities 1 Year or Less	10.29	12.14	11.41	11.91	13.98
Debt Securities 1 To 5 Years	24.08	26.13	23.45	26.69	22.77
Debt Securities Over 5 Years	62.17	58.00	62.00	58.19	59.13
Pledged Securities	58.31	64.33	58.85	64.92	71.31
Structured Notes, Fair Value	1.99	1.58	1.91	1.05	0.34

## ANALYSIS RATIOS

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.53	1.21	1.01	1.49	0.93
Provision for Ln&Ls Losses/Avg Lns&Ls	0.84	1.82	1.54	2.15	1.29
Provision for Ln&Ls Losses/Net Losses	140.32	142.12	116.11	149.88	186.85
Ln&Ls Allowance/Total Loans & Leases	2.24	2.38	2.23	2.26	1.73
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.22	2.74	2.24	2.08	4.02
ALL/Nonaccrual Assets	92.16	79.24	85.53	76.39	118.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.62	73.00	76.93	72.00	108.00
Gross Ln&Ls Losses/Avg Loans & Leases	1.12	1.69	1.61	1.73	0.87
Recoveries/Avg Loans and Leases	0.15	0.13	0.14	0.09	0.07
Net Losses/Avg Loans and Leases	0.94	1.53	1.46	1.61	0.79
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	0.00	0.00
Recoveries/Prior Year-End Losses	2.86	2.24	10.59	16.90	28.33
Earnings Coverage of Net Losses (X)	6.50	3.93	3.61	3.08	4.65
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.90	1.42	1.56	1.53	0.70
RE Loans Secured By 1-4 Family	0.66	0.97	0.97	0.81	0.36
Revolving	0.56	0.95	0.85	0.69	0.33
Closed-End	0.59	0.87	0.83	0.79	0.36
Commercial Real Estate Loans	1.05	1.59	1.83	1.92	0.84
Construction and Land Dev	3.25	4.02	5.36	5.89	2.31
Multifamily	0.70	0.69	1.20	0.75	0.29
Nonfarm Nonresidential	0.45	0.66	0.82	0.51	0.17
RE Loans Secured by Farmland	0.26	0.10	0.40	0.32	0.04
Commercial and Industrial Loans	1.01	1.97	1.47	2.18	0.76
Loans to Depository Institutions	0.00	0.00	-0.03	0.00	0.00
Loans to Individuals	1.53	1.86	1.98	2.25	1.67
Credit Card Loans	3.41	4.38	4.32	4.51	3.33
Agricultural Loans	0.01	0.00	0.18	0.10	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.78	0.83	0.99	0.95	0.85

## 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

1.12

1.32

1.10

1.27

1.33

90+ Days PD Loans and Leases

0.39

0.18

0.34

0.14

0.12

Nonaccrual Loans and Leases

3.16

3.88

3.49

3.94

2.23

90+ Days PD and Nonaccrual Loans and Leases

3.89

4.23

4.03

4.20

2.41

30-89 Days PD Restructured

0.03

0.02

0.02

0.01

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.49

0.36

0.49

0.27

0.05

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.12

1.32

1.10

1.27

1.34

90+ Days Past Due Assets

0.39

0.18

0.34

0.14

0.12

Nonaccrual Assets

3.18

3.92

3.51

3.98

2.25

30+ Days PD &amp; Nonaccrual Assets

5.12

5.66

5.24

5.54

3.81

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.41

2.83

2.53

2.80

1.70

90+ PD &amp; Nonaccrual Assets + OREO

3.25

3.51

3.40

3.37

1.98

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.28

3.68

3.59

3.64

1.87

Allowance for Loan &amp; Lease Losses

242.46

216.59

250.49

226.17

147.64

Equity Cap + ALLL

26.67

34.27

30.71

35.04

20.12

Tier 1 Cap + ALLL

30.19

38.93

33.37

38.45

20.95

Loans &amp; Leases + RE Acquired

5.23

5.46

5.61

5.38

2.62

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	1.20	1.40	1.14	1.28	1.43
- 90+ Days Past Due	0.43	0.20	0.38	0.16	0.13
- Nonaccrual	3.73	4.56	4.10	4.68	2.73
Coml & Indl - 30-89 Days PD	0.74	1.13	0.77	0.98	0.98
- 90+ Days Past Due	0.24	0.10	0.17	0.08	0.07
- Nonaccrual	1.90	2.29	2.05	2.48	1.38
Individuals - 30-89 Days PD	1.34	1.52	1.69	1.75	1.84
- 90+ Days Past Due	0.16	0.16	0.19	0.17	0.14
- Nonaccrual	0.52	0.65	0.48	0.65	0.33
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.17	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	0.22	0.41	0.21	0.25	0.21
- 90+ Days Past Due	0.02	0.01	0.02	0.00	0.00
- Nonaccrual	0.35	0.42	0.46	0.35	0.16
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	0.60	0.60	0.62	0.69	0.58
- 90+ Days Past Due	0.05	0.04	0.07	0.01	0.03
- Nonaccrual	0.82	0.89	1.47	0.61	0.36
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.45	1.45	1.44	1.55	1.37
- 90+ Days Past Due	0.35	0.23	0.35	0.19	0.16
- Nonaccrual	2.60	2.76	2.58	2.67	1.39
Revolving - 30-89 Days PD	0.69	0.70	0.82	0.65	0.61
- 90+ Days Past Due	0.12	0.07	0.11	0.05	0.06
- Nonaccrual	0.99	1.02	1.15	1.08	0.62
Closed-End - 30-89 Days PD	1.62	1.64	1.61	1.72	1.56
- 90+ Days Past Due	0.44	0.25	0.39	0.23	0.19
- Nonaccrual	2.94	3.24	2.91	3.13	1.60
- Jr Lien 30-89 Days PD	0.13	0.12	0.11	0.13	0.13
- Jr Lien 90+ Days PD	0.02	0.01	0.02	0.01	0.01
- Jr Lien Nonaccrual	0.20	0.24	0.22	0.23	0.12
Commercial RE - 30-89 Days PD	1.06	1.33	0.98	1.14	1.40
- 90+ Days Past Due	0.42	0.13	0.28	0.11	0.10
- Nonaccrual	4.39	5.57	4.77	5.91	3.38
Const & Dev - 30-89 Days PD	1.66	1.64	1.23	1.34	2.19
- 90+ Days Past Due	1.07	0.20	0.69	0.19	0.17
- Nonaccrual	11.58	13.74	12.24	14.18	7.96
Multi family - 30-89 Days PD	0.75	0.72	0.68	1.12	0.59
- 90+ Days Past Due	0.27	0.18	0.24	0.04	0.04
- Nonaccrual	2.94	3.69	3.27	2.99	1.67
Nonfarm Nres- 30-89 Days PD	0.84	1.12	0.81	0.89	0.83
- 90+ Days Past Due	0.20	0.09	0.13	0.06	0.05
- Nonaccrual	2.55	2.80	2.57	2.79	1.31
Farmland - 30-89 Days PD	0.63	0.88	0.74	0.63	0.65
- 90+ Days Past Due	0.41	0.12	0.19	0.07	0.01
- Nonaccrual	2.32	2.61	2.24	4.20	1.05
Credit Card - 30-89 Days PD	1.28	1.69	1.14	1.68	1.87
- 90+ Days Past Due	0.44	0.54	0.38	0.45	0.47
- Nonaccrual	0.17	0.13	0.15	0.30	0.30



CAPITAL RATIOS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.90	8.94	9.42	8.77	8.70
Tier 1 RBC Ratio	15.00	12.85	13.95	12.38	11.15
Total Risk-Based Capital Ratio	16.60	14.66	15.60	14.13	12.94
Tangible Tier 1 Leverage Ratio	9.67	8.83	9.31	8.67	8.66
Tangible Common Eq Cap/Tan Assets	8.13	6.96	7.77	6.69	6.20
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.57	12.54	12.71	12.62	15.25
Standby Letters of Credit	0.80	0.86	0.84	0.87	1.04
Commercial & Similar Letters of Credit	0.03	0.04	0.03	0.03	0.06
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	3.86	3.40	4.56	3.41	4.12
Interest Rate Contracts	3.36	2.97	3.86	2.82	3.29
Interest Rate Futures & Forward Contr	0.20	0.24	0.40	0.25	0.34
Written Options Contr (Int Rate)	0.26	0.28	0.35	0.28	0.42
Purchased Options Contr (Int Rate)	0.07	0.06	0.08	0.06	0.09
Interest Rate Swaps	2.37	1.90	2.54	1.81	1.84
Foreign Exchange Contracts	0.02	0.03	0.06	0.01	0.02
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.02
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	0.01	0.01	0.01	0.01	0.04
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
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	20.15	19.12	19.90	19.03	23.30

PERCENT OF NOTIONAL AMOUNT	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	98.08	97.40	97.65	97.43	93.83
Foreign Exchange Contracts	0.27	1.02	1.20	0.97	1.13
Equity, Comm, & Other Contracts	0.47	0.47	0.38	0.58	1.85
Futures and Forwards	19.67	19.83	22.26	21.17	16.81
Written Options	19.44	26.22	19.41	20.36	23.25
Exchange-Traded	0.00	0.00	0.00	0.00	0.01
Over-The-Counter	19.13	25.91	19.09	20.00	23.53
Purchased Options	1.95	1.85	2.03	2.20	3.68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.75	1.66	1.78	1.98	3.48
Swaps	47.97	46.78	47.44	46.54	44.71
Held for Trading	24.94	23.19	24.14	26.56	25.44
Interest Rate Contracts	22.55	20.23	21.56	23.56	22.50
Foreign Exchange Contracts	0.08	0.16	0.16	0.04	0.04
Equity, Comm, & Other Contracts	0.00	0.00	0.01	0.00	0.01
Non-Traded	75.06	76.81	75.86	73.44	74.56
Interest Rate Contracts	72.47	74.05	72.90	70.48	67.94
Foreign Exchange Contracts	0.01	0.09	0.14	0.02	0.08
Equity, Comm, & Other Contracts	0.15	0.21	0.14	0.23	1.64
Deriv Contr (Excl Fut & FX LE 14 Days)	75.05	68.64	73.56	72.91	65.18
One Year or Less	23.77	25.37	25.81	26.77	19.85
Over 1 Year to 5 Years	20.08	21.41	18.98	18.41	20.47
Over 5 Years	15.89	11.81	15.32	12.36	13.92
Gross Negative Fair Value (Abs Val)	1.66	1.57	1.90	1.65	2.58
Gross Positive Fair Value	1.39	1.13	1.50	1.12	2.39
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.01
Non-Traded (X)	0.00	0.00	0.01	0.00	0.01
Current Credit Exposure (X)	0.01	0.00	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.09	0.06	0.10	0.06	0.12

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	30.71	25.63	30.81	25.53	31.60
Ins Under Assets(L/H)/Tot Ins Und Ast	69.29	74.37	69.19	74.47	68.40
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.78	0.82	0.79	0.82	0.79
Premium Inc/Ins Activities Revenue	0.55	0.53	0.52	0.97	3.17
Credit Rel Prem Inc/Tot Prem Inc	61.96	65.23	61.48	69.00	64.94
Other Prem Inc/Total Prem Inc	38.04	34.77	38.52	31.00	35.06
Ins Under Net Income/Consol Net Income	0.01	0.02	0.01	0.02	0.04
Ins Net Inc (P/C)/Equity (P/C)	8.65	13.60	11.48	12.90	24.05
Ins Net Inc (L/H)/Equity (L/H)	3.02	-4.80	4.20	3.96	2.08
Insur Ben, Losses, Exp/Insur Premiums	73.52	105.19	103.35	119.45	66.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.66	8.11	5.18	7.54	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.26	5.74	7.34	5.91	4.40
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.26	9.10	9.19	9.26	10.19
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	0.09	0.18	0.17	0.19	0.32
Cost: Interest-Bearing Deposits	0.41	0.52	0.55	0.60	1.88
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.17	0.49	1.47	0.27
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	29.34	-1.86	5.32	73.16	-2.55
Total Selected Assets	15.02	-24.96	28.48	1.95	-23.26
Deposits	-14.94	-8.97	-25.12	-7.91	247.27

PROFITABILITY:	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	6.57	-0.82	1.23	-2.51	-1.83
Bank Net Inc/Avg Eq Inv in Banks	7.00	0.45	2.95	-1.77	-0.01
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.92	5.93	5.51	3.30	4.37
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.04	0.33	4.20	-1.24	-5.12
Bank Net Income/Parent Net Income	99.77	96.22	96.84	99.48	110.25
Nonbank Net Income/Parent Net Income	2.11	3.13	1.92	2.18	2.07
Sub BHCs Net Inc/Parent Net Income	216.52	113.48	147.34	90.56	89.48
LEVERAGE:					
Total Liabilities/Equity	16.35	19.85	17.75	20.50	23.91
Total Debt/Equity Capital	2.02	1.87	2.39	2.83	3.29
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.27	16.07	14.39	16.61	18.32
Tot Debt+Lns Guaranteed for Affl/Equity	2.14	1.97	2.52	2.81	3.55
Total Debt/Eq Cap - Exc Over Fair Value	2.03	1.87	2.40	2.83	3.33
Long-Term Debt/Equity Capital	1.77	1.25	2.10	1.87	2.14
Short-Term Debt/Equity Capital	0.07	0.23	0.08	0.43	0.59
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.06	0.05	0.06	0.05	0.08
Long-Term Debt/Consolidated LT Debt	3.74	2.26	4.02	2.19	2.95
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.74	109.18	107.24	110.62	110.49
Total Investment in Subs/Equity	107.05	110.75	108.46	112.61	112.61
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	94.85	96.36	95.87	97.22	98.03
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.07	97.77	96.98	98.83	99.87
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.55	0.80	0.29	0.77	0.81
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.84	8.05	4.27	4.54	5.11
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	82.27	78.22	75.12	79.83	115.59
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	81.91	91.68	98.64	99.10	115.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	118.77	129.92	132.07	96.64	156.91
Pretax Oper Inc + Int Exp/Int Expense	4944.43	1536.16	4444.89	3723.18	7791.17
Div + Int From Subs/Int Exp + Div	78.86	82.46	81.07	90.64	159.28
Fees+Other Inc From Subs/Sal + Oth Exp	10.74	12.30	12.33	11.41	9.80
Net Inc/Curr Port of LT Debt+Pfd Div(X)	7.82	12.45	13.34	15.31	159.81
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	2.34	0.90	2.02	0.61	1.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	6.60	13.68	7.15	13.58	13.33
Total	6.60	13.68	7.15	13.58	13.33
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	0.55	0.54	0.57	0.59	0.72
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	107.87	172.87	115.75	160.21	79.50
Dividends Paid/Net Income	31.62	41.97	36.15	56.08	52.25
Net Income - Dividends/Avg Equity	4.16	-3.15	-1.12	-5.10	-5.24

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	71.68	72.98	70.37	84.33	154.99
Dividends From Nonbank Subs	1.98	0.98	2.88	2.73	2.95
Dividends From Subsidiary BHCs	1.78	2.65	3.20	3.91	3.17
Dividends From All Subsidiaries	82.88	86.98	89.50	97.18	178.37

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	25.95	32.54	31.26	54.41	70.15
Interest Income From Bank Subs	0.25	0.42	0.27	1.20	1.19
Mgt & Service Fees From Bank Subs	3.58	6.01	4.22	2.38	2.37
Other Income From Bank Subs	0.01	0.01	0.01	0.04	0.04
Operating Income From Bank Subs	33.06	49.62	41.77	62.97	82.85

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	50.10	33.79	48.71	59.87	92.94
Interest Income From Nonbank Subs	0.64	1.19	2.01	1.53	2.65
Mgt & Serv Fees From Nonbank Subs	1.26	2.19	4.20	6.39	3.61
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	62.98	40.94	57.54	75.60	107.02

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	21.81	31.78	27.78	38.35	65.44
Interest Inc From Subsidiary BHCs	1.82	3.38	2.26	0.00	0.00
Mgt & Serv Fees From Sub BHCs	2.47	2.39	2.88	4.03	4.93
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	26.10	37.55	32.93	42.39	70.38

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	35.36	32.05	36.91	45.27	63.84
Interest Income From Bank Subs	3.38	6.03	3.59	3.13	1.82
Mgt & Serv Fees From Bank Subs	6.35	10.25	8.73	7.59	3.85
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	56.92	59.60	60.81	66.40	77.95

Dividends From Nonbank Subs	6.23	2.43	2.22	2.19	1.50
Interest Income From Nonbank Subs	0.11	0.04	0.13	0.10	0.09
Mgt & Serv Fees From Nonbank Subs	0.11	0.08	0.07	0.09	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	11.39	3.79	4.89	3.39	2.21

Dividends From Subsidiary BHCs	0.00	0.22	0.19	1.27	1.19
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	0.17	0.35	1.06	1.55	1.40

Loans and Adv From Subs/ST Debt	2204.95	393.96	1894.82	519.65	++++++
Loans and Adv From Subs/Total Debt	558.54	461.98	613.20	521.20	2265.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									89
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.40	2.07	2.59	3.00	3.35	3.71	4.31	4.72	89
+ Non-interest Income	1.01	-0.03	0.27	0.62	0.99	1.48	1.74	2.21	89
- Overhead Expense	2.92	1.77	2.06	2.56	2.88	3.23	3.69	3.99	89
- Provision for Losses	0.53	0.00	0.07	0.22	0.43	0.80	1.24	1.71	89
+ Securities Gains (Losses)	0.02	-0.03	-0.01	0.00	0.00	0.01	0.13	0.22	89
+ Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
= Pretax Net Oper Income (TE)	1.04	-0.83	0.08	0.67	1.07	1.52	1.77	2.48	89
Net Operating Income	0.68	-0.54	0.03	0.40	0.64	1.01	1.20	1.74	89
Net Income	0.70	-0.54	0.03	0.40	0.66	1.01	1.38	1.78	89
Net Income (Sub S Adjusted)	0.98	0.67	0.67	0.67	0.85	1.08	1.19	1.22	3
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.74	3.51	3.74	4.41	4.72	5.03	5.67	6.33	89
Interest Expense	0.92	0.34	0.54	0.70	0.90	1.14	1.35	1.49	89
Net Interest Income (TE)	3.77	2.32	2.84	3.33	3.76	4.08	4.88	5.42	89
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.94	0.00	0.05	0.34	0.68	1.36	2.43	3.62	89
Earnings Coverage of Net Losses (X)	6.49	-0.14	0.22	1.54	3.07	7.28	21.20	46.37	89
Ln&Ls Allowance/Total Loans & Leases	2.24	0.61	1.20	1.54	2.03	2.78	3.91	4.38	89
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.44	0.45	1.37	2.08	3.48	6.31	9.72	12.55	89
30-89 Days Past Due Loans and Leases	1.12	0.24	0.33	0.57	0.91	1.58	2.21	2.96	89
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	18.04	-9.80	1.28	8.29	18.30	25.58	34.43	55.10	89
Net ST Noncore Funding Dependence	7.95	-21.83	-6.28	-0.39	7.86	16.34	21.91	26.89	89
Net Loans and Leases/Total Assets	60.47	38.11	43.04	54.19	60.97	67.40	72.08	76.50	89
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.90	4.67	7.38	8.66	9.77	11.07	12.38	13.66	89
Equity Capital/Total Assets	10.77	4.01	6.43	9.05	10.76	12.18	14.13	16.26	89
Equity Capital+Minority Int/Total Assets	10.83	4.54	7.10	9.26	10.77	12.18	14.13	16.31	89
Tier 1 Common Eq Cap / T RWA	12.25	3.60	7.13	9.37	11.73	14.33	17.75	22.69	89
Net Loans&Ls/Equity Capital (X)	5.83	2.75	3.59	4.64	5.57	6.71	8.03	12.86	88
Cash Dividends/Net Income	31.61	0.00	0.00	0.07	36.53	54.01	71.51	89.83	83
Cash Dividends/Net Income (Sub S Adjusted)	16.76	2.27	2.27	2.27	8.19	19.05	27.96	30.93	3
Retained Earnings/Avg Equity Cap	4.16	-15.39	0.08	1.82	3.86	6.45	8.83	12.51	88
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.21	88
Long-Term Debt/Equity Capital	1.76	0.00	0.00	0.00	0.00	1.32	11.94	22.17	88
Equity Investment in Subs/Equity Cap	105.74	79.72	82.95	96.20	102.50	113.81	128.11	165.87	88
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	81.90	-164.62	-30.29	24.05	76.22	108.47	190.69	574.24	87

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.27	2.92	3.47	3.95	4.28	4.58	4.93	5.48	89
Less: Interest Expense	0.83	0.31	0.50	0.64	0.81	1.01	1.24	1.45	89
Equals: Net Interest Income (TE)	3.40	2.07	2.59	3.00	3.35	3.71	4.31	4.72	89
Plus: Non-Interest Income	1.01	-0.03	0.27	0.62	0.99	1.48	1.74	2.21	89
Equals: Adj Operating Income (TE)	4.44	2.80	3.17	3.82	4.43	5.00	5.72	7.02	89
Less: Overhead Expense	2.92	1.77	2.06	2.56	2.88	3.23	3.69	3.99	89
Less: Provision for Loan and Lease Losses	0.53	0.00	0.07	0.22	0.43	0.80	1.24	1.71	89
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Plus: Realized G/L on AFS Sec	0.02	-0.02	-0.00	0.00	0.00	0.01	0.13	0.22	89
Plus: Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
Equals: Pretax Net Oper Inc (TE)	1.04	-0.83	0.08	0.67	1.07	1.52	1.77	2.48	89
Less: Applicable Income Taxes (TE)	0.35	0.00	0.02	0.17	0.34	0.50	0.68	0.96	89
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
Equals: Net Operating Income	0.68	-0.54	0.03	0.40	0.64	1.01	1.20	1.74	89
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Equals: Net Income	0.70	-0.54	0.03	0.40	0.66	1.01	1.38	1.78	89
Memo: Net Income (Last Four Qtrs)	0.43	-4.01	-2.09	0.18	0.66	0.94	1.29	1.90	85
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.59	82.80	84.74	87.48	90.83	93.66	95.67	97.10	89
Avg Int-Bearing Funds / Avg Assets	74.44	62.39	64.01	70.17	74.44	77.76	83.70	86.46	89
Int Income (TE) / Avg Earning Assets	4.74	3.51	3.74	4.41	4.72	5.03	5.67	6.33	89
Int Expense / Avg Earning Assets	0.92	0.34	0.54	0.70	0.90	1.14	1.35	1.49	89
Net Int Inc (TE) / Avg Earn Assets	3.77	2.32	2.84	3.33	3.76	4.08	4.88	5.42	89
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.60	3.99	4.85	5.11	5.46	5.89	6.80	7.43	89
Interest-Bearing Bank Balances	0.28	0.00	0.10	0.19	0.25	0.34	0.53	0.84	89
Fed Funds Sold & Reverse Repos	0.29	0.00	0.00	0.00	0.16	0.29	0.73	2.81	47
Trading Assets	2.17	0.00	0.00	0.00	1.27	3.94	6.32	7.67	26
Total Earning Assets	4.64	3.49	3.66	4.33	4.59	4.92	5.52	5.99	89
Investment Securities (TE)	3.25	1.55	2.24	2.64	3.20	3.80	4.43	4.60	89
U. S. Treasury & Agency Sec (excl MBS)	1.95	0.23	0.47	1.16	1.83	2.55	3.78	4.44	82
Mortgage-Backed Securities	3.06	1.62	1.99	2.54	3.02	3.59	4.03	4.64	89
All Other Securities	5.23	1.72	2.59	4.08	5.38	6.20	7.49	9.07	87
Interest-Bearing Deposits	0.87	0.36	0.50	0.71	0.87	1.04	1.21	1.33	89
Time Deposits of \$100K or More	1.47	0.87	0.96	1.16	1.43	1.75	2.00	2.10	89
Time Deposits < \$100K	1.52	0.75	0.89	1.16	1.50	1.85	2.21	2.35	89
Other Domestic Deposits	0.45	0.15	0.17	0.32	0.40	0.59	0.75	0.98	89
Foreign Deposits	0.40	0.17	0.17	0.26	0.37	0.45	0.59	0.65	8
Fed Funds Purchased and Repos	0.93	0.00	0.12	0.23	0.41	1.50	2.85	3.65	84
Other Borrowed Funds & Trading Liab	2.53	0.14	0.69	1.71	2.62	3.45	3.95	4.36	85
All Interest-Bearing Funds	1.12	0.52	0.72	0.89	1.09	1.36	1.59	1.75	89

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	18.04	11.80	13.19	14.56	17.13	21.16	25.26	27.80	89
Avg Assets per Employee (\$000)	5113.96	3166.36	3430.13	3823.23	4588.43	5688.47	8727.33	10132.9	89

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.74	0.00	0.00	0.34	1.65	5.89	7.91	9.53	84
Overhead Exp / NII + Non-Int Income	67.66	49.50	53.29	58.58	66.34	75.04	85.44	91.07	89

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.92	1.77	2.06	2.56	2.88	3.23	3.69	3.99	89
Personnel Expense	1.46	0.90	1.02	1.23	1.46	1.68	1.85	2.10	89
Net Occupancy Expense	0.38	0.23	0.25	0.31	0.36	0.44	0.51	0.61	89
Other Operating Expenses	1.05	0.58	0.67	0.86	1.04	1.27	1.47	1.58	89
Overhead Less Non-Interest Income	1.85	0.91	1.19	1.52	1.83	2.16	2.55	2.82	89

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.43	45.62	51.87	58.02	64.78	73.82	84.53	90.92	89
Personnel Expense	33.55	22.95	24.61	28.46	34.07	37.73	41.73	43.52	89
Net Occupancy Expense	8.76	5.22	6.04	7.06	8.44	10.06	12.21	15.24	89
Other Operating Expenses	23.78	12.31	16.70	19.09	22.13	27.28	33.95	42.33	89
Total Non-Interest Income	22.37	-0.77	8.43	16.28	22.04	28.46	36.43	39.27	89
Fiduciary Activities Income	1.81	0.00	0.00	0.03	1.27	3.52	4.87	5.89	89
Serv Charges on Deposit Accts - Domestic	6.29	1.58	2.51	4.09	5.84	8.72	10.71	11.56	89
Trading Revenue	0.16	0.00	0.00	0.00	0.00	0.00	0.81	2.54	89
Investment Banking Fees & Commissions	1.30	0.00	0.00	0.26	0.96	1.95	3.82	7.03	89
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Net Servicing Fees	0.32	0.00	0.00	0.00	0.05	0.42	1.38	2.86	89
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Insurance Activities Revenue	0.77	0.00	0.00	0.00	0.14	1.08	3.41	5.87	89
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.15	-11.57	-5.93	-1.34	0.28	1.68	3.62	5.33	89
Other Non-Interest Income	9.49	1.26	3.74	5.74	8.00	11.05	17.89	32.65	89
Overhead Less Non-Interest Income	43.42	15.34	24.08	34.40	41.59	52.44	67.39	71.77	89

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.02	0.00	0.80	17.55	27.09	33.59	39.69	42.98	82
Appl Inc Tax+TE/Pretax NOI+TE	34.23	1.58	15.70	31.06	35.74	39.20	44.55	47.26	82



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	45.16	17.81	26.27	37.31	45.39	52.34	60.14	63.14	89
Commercial and Industrial Loans	9.50	3.45	4.04	5.01	8.66	12.28	18.71	26.79	89
Loans to Individuals	3.02	0.15	0.33	0.76	1.60	4.79	9.43	11.55	89
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.23	89
Agricultural Loans	0.46	0.00	0.00	0.00	0.12	0.70	2.00	3.63	89
Other Loans and Leases	1.68	0.02	0.12	0.58	1.16	2.47	4.35	6.53	89
Net Loans and Leases	60.47	38.11	43.04	54.19	60.97	67.40	72.08	76.50	89
Debt Securities Over 1 Year	19.68	4.51	6.62	12.41	18.63	25.91	32.02	41.43	89
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.02	0.10	0.25	0.56	89
Subtotal	81.47	63.04	73.04	77.48	81.23	85.84	89.51	92.01	89
Interest-Bearing Bank Balances	4.63	0.08	0.25	0.83	4.31	7.09	13.34	14.48	89
Federal Funds Sold & Reverse Repos	0.09	0.00	0.00	0.00	0.00	0.03	0.54	1.39	89
Debt Securities 1 Year or Less	2.14	0.07	0.14	0.41	1.25	3.28	6.15	9.37	89
Trading Assets	0.09	0.00	0.00	0.00	0.00	0.04	0.67	1.14	89
Total Earning Assets	89.35	82.49	84.02	87.58	89.60	91.30	93.76	94.47	89
Non-Int Cash and Due From Dep Inst	1.48	0.53	0.71	1.12	1.43	1.74	2.21	2.67	89
Other Real Estate Owned	0.78	0.01	0.03	0.19	0.50	1.17	1.80	3.21	89
All Other Assets	8.89	4.22	4.78	6.91	8.59	10.57	13.15	15.50	89
<b>MEMORANDA:</b>									
Short-Term Investments	7.36	0.56	1.42	2.70	6.40	11.24	15.47	18.46	89
U.S. Treasury Securities	0.27	0.00	0.00	0.00	0.00	0.25	1.49	2.82	89
U.S. Agency Securities (excl MBS)	3.16	0.00	0.00	0.27	2.25	6.05	8.73	10.87	89
Municipal Securities	2.65	0.00	0.01	0.16	1.73	4.80	8.91	10.96	89
Mortgage-Backed Securities	12.93	0.26	1.94	5.90	12.76	18.62	26.98	30.70	89
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.02	0.20	0.59	89
Other Debt Securities	0.51	0.00	0.00	0.00	0.10	0.57	2.64	4.54	89
RE Loans Secured by 1-4 Family	15.59	4.09	5.69	10.54	15.28	20.30	25.28	33.65	89
Revolving	3.08	0.00	0.03	0.75	3.03	4.49	6.87	7.49	89
Closed-End, Sec by First Liens	11.16	2.45	3.57	6.94	10.78	13.78	20.92	26.76	89
Closed-End, Sec by Junior Liens	1.00	0.01	0.06	0.41	0.93	1.50	2.31	3.03	89
Commercial Real Estate Loans	27.43	10.71	13.35	19.92	27.65	33.72	40.13	44.10	89
Construction and Land Dev	5.23	0.86	1.41	2.90	5.07	6.94	9.90	12.51	89
Multifamily	2.19	0.09	0.52	0.96	1.54	2.95	5.52	6.61	89
Nonfarm Nonresidential	19.35	8.26	10.09	14.41	18.93	23.75	28.10	31.51	89
RE Loans Secured by Farmland	0.76	0.00	0.00	0.08	0.58	1.23	2.68	3.62	89
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	73.84	34.11	52.42	65.66	75.99	83.99	89.62	90.23	89
RE Loans Secured by 1-4 Family	25.52	6.31	9.18	17.41	24.95	30.93	42.75	55.07	89
Revolving	4.87	0.00	0.05	1.34	4.51	7.27	9.80	10.52	89
Closed-End	20.30	4.52	7.46	13.21	20.38	24.46	34.40	47.72	89
Commercial Real Estate Loans	44.84	20.39	24.91	34.15	45.44	55.05	63.81	65.45	89
Construction and Land Dev	8.62	1.49	2.49	4.56	7.78	12.27	16.62	19.50	89
Multifamily	3.48	0.26	0.80	1.67	2.68	4.72	8.54	11.05	89
Nonfarm Nonresidential	31.71	15.41	18.26	24.65	31.40	37.81	43.98	53.52	89
RE Loans Secured by Farmland	1.28	0.00	0.00	0.13	0.88	2.00	4.31	6.18	89
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.22	0.33	89
Commercial and Industrial Loans	15.36	5.65	6.37	9.32	14.27	19.18	29.36	44.81	89
Loans to Individuals	5.10	0.25	0.62	1.41	2.55	8.11	15.59	18.71	89
Credit Card Loans	0.14	0.00	0.00	0.00	0.00	0.22	0.64	1.25	89
Agricultural Loans	0.78	0.00	0.00	0.00	0.21	1.18	3.36	5.94	89
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Other Loans and Leases	2.80	0.04	0.18	0.93	1.87	4.05	7.35	9.50	89

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.36	0.56	1.42	2.70	6.40	11.24	15.47	18.46	89
Liquid Assets	25.41	9.69	12.99	18.65	24.16	32.20	37.96	46.26	89
Investment Securities	22.41	7.09	10.94	14.08	21.05	29.14	35.94	46.29	89
Net Loans and Leases	60.47	38.11	43.04	54.19	60.97	67.40	72.08	76.50	89
Net Lns, Ls & Stdby Ltrs of Credit	61.35	38.49	43.57	54.76	61.62	68.04	73.31	76.85	89
Core Deposits	63.54	32.17	48.36	58.15	65.31	70.12	72.38	77.02	89
Noncore Funding	22.68	9.74	12.35	16.41	20.02	28.46	37.38	51.26	89
Time Deposits of \$100K or More	11.82	4.75	5.99	7.84	11.77	14.43	18.68	20.80	89
Foreign Deposits	0.11	0.00	0.00	0.00	0.00	0.00	0.00	3.72	89
Fed Funds Purchased and Repos	3.81	0.00	0.08	1.15	3.06	5.98	8.60	11.13	89
Net Fed Funds Purchased (Sold)	3.51	-0.45	0.00	0.95	2.70	5.67	8.60	11.13	89
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Oth Borrowings W/Rem Mat 1 Yr or Less	0.90	0.00	0.00	0.04	0.21	1.54	4.48	5.72	89
Earning Assets Repr in 1 Year	35.65	9.13	15.52	24.27	35.65	45.75	51.74	57.79	89
Int-Bearing Liab Repr in 1 Year	26.02	9.66	10.53	14.97	21.28	36.77	50.55	58.99	89
Long-Term Debt Repr in 1 Year	0.26	0.00	0.00	0.00	0.00	0.23	1.79	2.57	89
Net Assets Repriceable in 1 Year	8.98	-15.32	-11.00	-2.19	9.58	19.03	27.24	36.32	89
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.04	-9.80	1.28	8.29	18.30	25.58	34.43	55.10	89
Net ST Noncore Funding Dependence	7.95	-21.83	-6.28	-0.39	7.86	16.34	21.91	26.89	89
Short-Term Inv/ST Noncore Funding	65.38	2.99	8.71	19.78	42.08	100.62	180.70	284.75	89
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.83	-10.19	-8.05	1.27	12.58	25.87	42.33	52.50	89
Net Loans and Leases/Total Deposits	77.91	48.72	58.57	69.42	79.70	85.99	97.01	106.87	89
Net Loans and Leases/Core Deposits	97.44	60.29	69.20	82.95	95.25	110.56	127.70	158.50	89
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.41	-1.12	-0.80	0.00	0.10	0.71	2.51	4.02	61
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.52	-6.98	-2.10	0.16	1.56	3.13	4.43	7.47	88
Struct Notes Appr(Depr)/T1 Cap	-0.16	-2.13	-1.28	-0.20	-0.01	0.02	0.10	0.15	46
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.97	0.00	0.00	0.00	3.37	19.69	35.05	42.95	89
Available-For-Sale Securities	91.02	50.14	64.71	79.67	95.88	100.00	100.00	100.00	89
U.S. Treasury Securities	1.59	0.00	0.00	0.00	0.00	1.23	7.99	18.14	89
U.S. Agency Securities (excl MBS)	16.03	0.00	0.00	1.39	12.28	27.96	47.39	55.06	89
Municipal Securities	12.33	0.00	0.11	1.15	10.66	23.45	32.98	35.12	89
Mortgage-Backed Securities	58.58	3.47	11.57	40.07	63.69	77.27	92.49	95.11	89
Asset-Backed Securities	0.20	0.00	0.00	0.00	0.00	0.12	1.42	2.76	89
Other Debt Securities	2.22	0.00	0.00	0.00	0.50	3.55	10.35	13.22	89
Mutual Funds and Equity Securities	0.42	0.00	0.00	0.00	0.11	0.56	1.04	4.64	89
Debt Securities 1 Year or Less	10.29	0.33	0.66	2.33	6.95	15.18	30.16	41.13	89
Debt Securities 1 To 5 Years	24.08	0.49	2.46	7.04	21.15	34.36	57.83	65.72	89
Debt Securities Over 5 Years	62.16	12.30	17.56	36.30	65.00	86.09	95.22	97.96	89
Pledged Securities	58.30	9.24	27.19	43.03	59.60	73.27	85.79	91.84	89
Structured Notes, Fair Value	1.99	0.00	0.00	0.00	0.04	2.98	9.23	17.07	89

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.53	0.00	0.07	0.22	0.43	0.80	1.24	1.71	89
Provision for Ln&Ls Losses/Avg Lns&Ls	0.83	0.00	0.16	0.36	0.76	1.27	1.83	2.42	89
Provision for Ln&Ls Losses/Net Losses	140.31	0.00	36.46	68.21	102.39	149.43	276.18	1289.56	89
Ln&Ls Allowance/Total Loans & Leases	2.24	0.61	1.20	1.54	2.03	2.78	3.91	4.38	89
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.21	0.43	0.90	1.75	2.73	4.72	10.87	22.71	86
ALLL/Nonaccrual Assets	92.15	19.42	35.33	53.99	82.94	120.93	174.33	240.62	89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.61	16.16	26.61	47.11	68.22	102.50	148.13	206.20	89
Gross Ln&Ls Losses/Avg Loans & Leases	1.11	0.04	0.20	0.41	0.77	1.58	2.96	4.16	89
Recoveries/Avg Loans and Leases	0.14	0.00	0.01	0.04	0.10	0.20	0.36	0.65	89
Net Losses/Avg Loans and Leases	0.94	0.00	0.05	0.34	0.68	1.36	2.43	3.62	89
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Recoveries/Prior Year-End Losses	2.85	0.35	0.54	1.15	2.46	3.82	5.81	11.77	87
Earnings Coverage of Net Losses (X)	6.49	-0.14	0.22	1.54	3.07	7.28	21.20	46.37	89
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.89	0.00	0.01	0.19	0.57	1.39	2.70	5.14	89
RE Loans Secured By 1-4 Family	0.65	-0.00	0.00	0.10	0.40	0.95	2.31	3.09	89
Revolving	0.55	0.00	0.00	0.00	0.31	0.93	2.09	3.09	83
Closed-End	0.59	-0.00	0.00	0.08	0.39	0.89	1.91	3.13	89
Commercial Real Estate Loans	1.04	-0.04	0.00	0.11	0.62	1.56	2.98	5.53	89
Construction and Land Dev	3.25	-0.14	0.00	0.00	1.53	5.19	10.69	19.01	89
Multifamily	0.69	-0.10	0.00	0.00	0.00	0.36	4.91	7.57	86
Nonfarm Nonresidential	0.44	-0.10	-0.01	0.00	0.14	0.73	1.59	2.67	89
RE Loans Secured by Farmland	0.26	-0.17	0.00	0.00	0.00	0.02	1.31	3.67	78
Commercial and Industrial Loans	1.01	-0.48	-0.04	0.05	0.47	1.60	3.70	4.55	89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	1.52	0.07	0.20	0.47	0.98	1.87	4.51	9.34	82
Credit Card Loans	3.41	0.00	0.00	0.00	1.85	4.97	11.52	16.48	42
Agricultural Loans	0.01	-0.17	-0.03	0.00	0.00	0.00	0.00	0.57	69
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.77	-0.10	-0.07	0.00	0.00	0.56	3.45	11.70	88

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	1.12	0.24	0.33	0.57	0.91	1.58	2.21	2.96	89
90+ Days PD Loans and Leases	0.38	0.00	0.00	0.00	0.05	0.34	1.84	4.73	89
Nonaccrual Loans and Leases	3.16	0.27	0.59	1.47	2.55	4.48	7.81	9.94	89
90+ Days PD and Nonaccrual Loans and Leases	3.89	0.60	0.98	1.90	3.07	5.54	8.46	10.72	89
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.23	89
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	89
Nonaccrual Restructured	0.49	0.00	0.00	0.09	0.36	0.87	1.60	2.32	89
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	1.12	0.24	0.33	0.57	0.91	1.58	2.21	2.96	89
90+ Days Past Due Assets	0.38	0.00	0.00	0.00	0.05	0.34	1.84	4.73	89
Nonaccrual Assets	3.17	0.27	0.59	1.47	2.55	4.48	7.81	9.94	89
30+ Days PD & Nonaccrual Assets	5.11	1.00	1.46	2.74	3.92	7.14	11.03	13.68	89
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	2.41	0.34	0.52	1.25	1.94	3.62	5.34	6.27	89
90+ PD & Nonaccrual Assets + OREO	3.25	0.42	0.71	1.52	2.69	4.87	7.09	7.41	89
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.28	0.39	0.65	1.67	2.61	4.37	8.26	9.57	89
Allowance for Loan & Lease Losses	242.45	53.60	74.50	133.84	186.21	293.87	613.23	752.02	89
Equity Cap + ALLL	26.66	2.71	6.68	12.78	19.42	38.58	62.73	77.29	88
Tier 1 Cap + ALLL	30.18	3.38	6.83	15.27	22.56	41.32	71.42	113.71	89
Loans & Leases + RE Acquired	5.22	0.58	1.42	2.56	4.09	6.83	11.21	14.52	89

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	1.20	0.24	0.35	0.58	0.98	1.81	2.42	2.86	89
	- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.04	0.37	2.21	5.10	89
	- Nonaccrual	3.73	0.28	0.64	1.78	3.08	4.99	8.80	12.28	89
Coml & Indl	- 30-89 Days PD	0.74	0.00	0.09	0.24	0.53	1.13	1.80	3.04	89
	- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.02	0.15	0.78	3.51	89
	- Nonaccrual	1.90	0.08	0.35	0.77	1.56	2.68	4.12	7.02	89
Individuals	- 30-89 Days PD	1.34	0.08	0.38	0.64	1.09	1.70	3.26	4.93	89
	- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.04	0.29	0.67	1.08	89
	- Nonaccrual	0.51	0.00	0.00	0.08	0.31	0.59	1.93	3.29	89
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	19
Agricultural	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.21	1.02	2.15	69
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.55	69
	- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.33	1.42	4.70	69
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&LS	- 30-89 Days PD	0.59	0.00	0.00	0.00	0.10	0.52	2.30	7.33	88
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.32	0.79	88
	- Nonaccrual	0.82	0.00	0.00	0.00	0.02	0.93	4.03	9.84	88
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.44	0.32	0.41	0.74	1.28	2.02	2.82	4.19	89
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.04	0.41	2.11	3.73	89
	- Nonaccrual	2.59	0.07	0.48	0.96	1.85	3.72	6.48	9.17	89
Revolving	- 30-89 Days PD	0.69	0.00	0.02	0.25	0.55	0.99	1.50	2.29	83
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.11	0.68	1.20	83
	- Nonaccrual	0.98	0.00	0.00	0.18	0.64	1.34	3.25	5.61	83
Closed-End	- 30-89 Days PD	1.61	0.24	0.36	0.73	1.47	2.39	3.35	4.39	89
	- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.03	0.41	2.68	5.12	89
	- Nonaccrual	2.94	0.07	0.44	1.17	2.18	4.36	7.47	9.16	89
	- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.02	0.08	0.19	0.41	0.74	89
	- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.38	89
	- Jr Lien Nonaccrual	0.19	0.00	0.00	0.03	0.11	0.31	0.63	1.10	89
Commercial RE	- 30-89 Days PD	1.05	0.06	0.18	0.51	0.77	1.65	2.10	3.00	89
	- 90+ Days Past Due	0.41	0.00	0.00	0.00	0.00	0.16	2.25	5.92	89
	- Nonaccrual	4.39	0.04	0.69	1.90	3.65	5.91	10.31	14.53	89
Const & Dev	- 30-89 Days PD	1.66	0.00	0.00	0.44	1.02	2.64	4.26	7.22	89
	- 90+ Days Past Due	1.06	0.00	0.00	0.00	0.00	0.42	7.47	16.44	89
	- Nonaccrual	11.58	0.00	0.19	3.94	8.57	16.42	29.12	43.69	89
Multifamily	- 30-89 Days PD	0.75	0.00	0.00	0.00	0.20	1.20	3.75	5.19	86
	- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.00	0.00	2.43	4.25	86
	- Nonaccrual	2.93	0.00	0.00	0.01	2.17	4.98	9.58	15.13	86
Nonfarm Nres-	- 30-89 Days PD	0.83	0.03	0.18	0.41	0.60	1.00	1.96	2.99	89
	- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.00	0.11	1.03	2.40	89
	- Nonaccrual	2.55	0.03	0.36	1.33	1.94	3.65	5.60	7.71	89
Farmland	- 30-89 Days PD	0.62	0.00	0.00	0.00	0.13	0.87	2.70	4.82	78
	- 90+ Days Past Due	0.41	0.00	0.00	0.00	0.00	0.04	2.29	5.48	78
	- Nonaccrual	2.32	0.00	0.00	0.00	1.01	3.13	7.47	16.32	78
Credit Card	- 30-89 Days PD	1.28	0.00	0.00	0.00	0.92	2.35	3.86	4.21	42
	- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.00	0.82	1.25	3.68	42
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.00	0.99	2.94	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.90	4.67	7.38	8.66	9.77	11.07	12.38	13.66	89
Tier 1 RBC Ratio	15.00	7.07	10.74	12.74	14.17	16.91	20.53	28.87	89
Total Risk-Based Capital Ratio	16.60	11.32	12.54	14.32	15.81	18.17	21.81	29.11	89
Tangible Tier 1 Leverage Ratio	9.67	3.93	7.05	8.45	9.57	10.99	12.17	12.53	89
Tangible Common Eq Cap/Tan Assets	8.13	2.29	4.77	6.44	8.31	9.70	10.88	12.58	89
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.57	3.85	5.54	8.45	12.49	16.98	19.54	23.86	89
Standby Letters of Credit	0.80	0.06	0.17	0.31	0.52	1.12	1.84	2.24	89
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.28	89
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.86	0.00	0.00	0.23	1.05	5.87	13.67	26.98	89
Interest Rate Contracts	3.35	0.00	0.00	0.22	1.05	5.67	12.15	21.44	89
Interest Rate Futures & Forward Contr	0.19	0.00	0.00	0.00	0.00	0.26	0.64	2.11	89
Written Options Contr (Int Rate)	0.26	0.00	0.00	0.00	0.14	0.39	1.12	1.58	89
Purchased Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.39	0.92	89
Interest Rate Swaps	2.37	0.00	0.00	0.00	0.26	4.34	10.02	18.80	89
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.67	89
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	89
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	89
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	89
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.14	6.13	9.38	15.32	19.24	25.82	30.76	33.81	89

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.07	45.90	89.95	100.00	100.00	100.00	100.00	100.00	75
Foreign Exchange Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.09	6.12	75
Equity, Comm, & Other Contracts	0.46	0.00	0.00	0.00	0.00	0.00	0.13	10.18	75
Futures and Forwards	19.66	0.00	0.00	0.00	4.40	47.01	56.41	79.66	75
Written Options	19.44	0.00	0.00	0.00	11.17	45.52	65.60	100.00	75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	75
Over-The-Counter	19.12	0.00	0.00	0.00	11.17	45.52	65.60	100.00	75
Purchased Options	1.95	0.00	0.00	0.00	0.00	0.55	11.83	22.59	75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Over-The-Counter	1.75	0.00	0.00	0.00	0.00	0.28	10.90	22.59	75
Swaps	47.96	0.00	0.00	0.00	45.74	94.38	100.00	100.00	75
Held for Trading	24.94	0.00	0.00	0.00	0.00	58.39	100.00	100.00	75
Interest Rate Contracts	22.54	0.00	0.00	0.00	0.00	19.52	98.75	100.00	75
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.78	75
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Non-Traded	75.05	0.00	0.00	32.60	100.00	100.00	100.00	100.00	75
Interest Rate Contracts	72.47	0.00	0.00	29.17	100.00	100.00	100.00	100.00	75
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	75
Equity, Comm, & Other Contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.00	2.86	75
Deriv Contr (Excl Fut & FX LE 14 Days)	75.05	0.00	12.80	49.90	77.69	98.16	100.00	100.00	75
One Year or Less	23.76	0.00	0.00	1.63	18.33	47.00	56.54	77.97	75
Over 1 Year to 5 Years	20.08	0.00	0.00	0.00	8.24	41.61	64.96	77.41	75
Over 5 Years	15.88	0.00	0.00	0.00	2.52	33.86	53.56	76.79	75
Gross Negative Fair Value (Abs Val)	1.66	0.00	0.00	0.34	1.29	2.64	4.43	5.23	75
Gross Positive Fair Value	1.39	0.00	0.00	0.16	1.00	2.45	3.99	4.67	75
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	89
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	89
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	89
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	89
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	89
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
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	89
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.08	0.00	0.00	0.00	0.00	0.13	0.38	0.52	89

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	89
Ins Under Assets(P/C)/Tot Ins Und Ast	30.71	0.00	0.00	0.00	0.00	53.56	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	69.28	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
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	0.77	0.00	0.00	0.00	0.14	1.08	3.41	5.87	89
Premium Inc/Ins Activities Revenue	0.54	0.00	0.00	0.00	0.00	0.00	1.59	13.69	65
Credit Rel Prem Inc/Tot Prem Inc	61.96	0.00	0.00	0.00	78.82	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	38.03	0.00	0.00	0.00	0.00	85.58	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.34	89
Ins Net Inc (P/C)/Equity (P/C)	8.65	0.79	0.79	0.79	5.81	11.71	13.27	13.80	3
Ins Net Inc (L/H)/Equity (L/H)	3.02	-0.29	-0.29	0.28	2.04	2.81	5.65	6.96	5
Insur Ben, Losses, Exp/Insur Premiums	73.51	0.00	0.00	10.50	57.61	107.89	125.69	157.98	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	5.65	0.00	0.00	0.00	0.00	0.00	13.57	18.09	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.25	0.00	0.00	0.00	0.00	1.74	18.03	30.93	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
CSV Life Insurance/Tier 1 Cap + ALLL	9.26	0.00	0.00	1.39	9.76	15.78	19.89	22.09	89
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.20	32
Cost: Interest-Bearing Deposits	0.40	0.17	0.17	0.26	0.37	0.45	0.59	0.65	8
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>GROWTH RATES:</b>									
Net Loans and Leases	29.33	-99.83	-84.77	-18.00	7.93	52.67	121.91	275.02	28
Total Selected Assets	15.02	-100.00	-99.98	-30.43	0.01	46.84	111.44	249.59	31
Deposits	-14.94	-100.00	-100.00	-75.47	-15.21	8.92	33.94	66.82	8





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	107.87	0.00	0.00	45.84	95.20	110.90	138.41	1026.57	46
Dividends Paid/Net Income	31.61	0.00	0.00	0.07	36.53	54.01	71.51	90.19	83
Net Income - Dividends/Avg Equity	4.16	-15.39	0.08	1.82	3.86	6.45	8.83	12.51	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	71.68	0.00	0.00	0.00	72.94	114.89	226.04	437.08	68
Dividends From Nonbank Subs	1.97	0.00	0.00	0.00	0.00	1.26	10.28	22.80	68
Dividends From Subsidiary BHCs	1.77	0.00	0.00	0.00	0.00	0.00	0.00	69.26	68
Dividends From All Subsidiaries	82.88	0.00	0.00	0.60	92.67	123.72	227.07	437.33	68
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	25.94	0.00	0.00	0.00	0.00	58.76	77.81	108.19	73
Interest Income From Bank Subs	0.25	0.00	0.00	0.00	0.00	0.17	0.85	3.44	73
Mgt & Service Fees From Bank Subs	3.58	0.00	0.00	0.00	0.00	0.00	20.56	46.43	73
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	73
Operating Income From Bank Subs	33.06	0.00	0.00	0.00	25.55	61.70	97.58	127.38	73
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	50.09	0.00	0.00	0.00	16.90	100.00	126.25	232.69	51
Interest Income From Nonbank Subs	0.64	0.00	0.00	0.00	0.00	0.00	0.04	13.93	51
Mgt & Serv Fees From Nonbank Subs	1.25	0.00	0.00	0.00	0.00	0.00	6.54	19.52	51
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Operating Inc From Nonbank Subs	62.98	0.00	0.00	0.71	34.79	100.00	186.38	299.03	51
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	21.80	0.00	0.00	0.00	0.00	44.14	70.78	77.75	12
Interest Inc From Subsidiary BHCs	1.82	0.00	0.00	0.00	0.00	0.00	0.00	8.75	12
Mgt & Serv Fees From Sub BHCs	2.46	0.00	0.00	0.00	0.00	0.00	5.27	13.15	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	26.09	0.00	0.00	0.00	0.00	44.14	76.06	90.91	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	35.35	0.00	0.00	0.00	0.00	91.61	99.35	99.83	83
Interest Income From Bank Subs	3.38	0.00	0.00	0.00	0.01	0.41	22.22	48.55	83
Mgt & Serv Fees From Bank Subs	6.35	0.00	0.00	0.00	0.00	0.88	42.32	85.67	83
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	83
Operating Income From Bank Subs	56.91	0.00	0.00	0.00	80.75	98.95	99.98	100.00	83
Dividends From Nonbank Subs	6.23	0.00	0.00	0.00	0.00	2.05	47.44	79.14	83
Interest Income From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.05	6.80	83
Mgt & Serv Fees From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.24	4.00	83
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Inc From Nonbank Subs	11.39	0.00	0.00	0.00	0.18	5.67	75.76	91.64	83
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Income From Sub BHCs	0.17	0.00	0.00	0.00	0.00	0.00	0.00	9.15	83
Loans and Adv From Subs/ST Debt	2204.94	0.00	0.00	0.00	255.78	1445.01	4018.82	8604.13	8
Loans and Adv From Subs/Total Debt	558.54	0.00	0.00	64.10	171.31	560.12	2159.97	2689.66	33

BHCPR Reporters for Quarter Ending 03/31/2011  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
3446412	6,751,466	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,239,658	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,103,788	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,326,878	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,299,703	BANNER CORPORATION	WALLA WALLA, WA	
2947435	4,866,720	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,875,453	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	3,057,772	BROOKLINE BANCORP, INC.	BROOKLINE, MA	New Y-9C/BHCPR reporter
1247334	3,196,934	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	9,646,885	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,013,398	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,335,095	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,724,780	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
3762457	3,873,567	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,264,358	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,549,372	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,459,271	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,499,758	CVB FINANCIAL CORP.	ONTARIO, CA	
2894230	9,109,224	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,464,096	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
1427239	7,499,469	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	9,755,281	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,403,378	FIRST BANCORP	TROY, NC	
1118797	7,198,942	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,517,965	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,542,571	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,762,366	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,314,481	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,828,203	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,426,051	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,117,281	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,045,097	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,810,685	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,805,642	FIRST SECURITY BANCORP	SEARCY, AR	
2003975	6,909,864	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,500,289	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1086533	8,323,749	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1206546	4,003,374	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,703,780	HOME BANCSHARES, INC.	CONWAY, AR	
2291914	9,949,443	IBERIABANK CORPORATION	LAFAYETTE, LA	Moved from Peer 1
1136803	4,645,783	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,762,903	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	9,802,786	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1490701	4,595,097	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1135972	6,792,123	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,022,618	MIDDLESEX BANCORP MHC	NATICK, MA	
3719965	8,266,174	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	8,543,267	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
3973888	4,622,964	NBH HOLDINGS CORP.	BOSTON, MA	
1139279	5,477,612	NBT BANCORP INC.	NORWICH, NY	
3214095	9,041,462	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	

BHCPR Reporters for Quarter Ending 03/31/2011  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
4160939	4,953,616	NORTH AMERICAN FINANCIAL HOLDI	MIAMI, FL	
1136661	3,590,100	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,085,438	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	7,176,129	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5,943,196	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,471,804	PACWEST BANCORP	LOS ANGELES, CA	
1142336	7,338,403	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	6,144,734	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,820,990	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	5,404,364	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,727,112	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,793,992	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	4,422,164	RENASANT CORPORATION	TUPELO, MS	
1097025	3,395,744	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,090,054	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,549,533	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,054,599	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,963,174	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,269,390	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	3,820,244	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,098,716	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	Moved from Peer 3
1105425	5,050,776	STERLING BANCSHARES, INC.	HOUSTON, TX	
3152245	9,382,091	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,333,808	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,286,690	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	6,061,543	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,278,894	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,514,462	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,812,868	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	7,191,317	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,973,592	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,240,736	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	3,836,401	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,371,142	WESBANCO, INC.	WHEELING, WV	
1025541	4,937,003	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,404,836	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,561,243	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,412,923	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 89 bank holding companies.