

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	86	85	87	92	91
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.44	3.37	3.34	3.25	3.29
+ Non-interest Income	1.00	1.06	1.08	1.20	1.05
- Overhead Expense	2.94	2.89	2.98	3.03	2.96
- Provision for Losses	0.53	1.08	1.01	1.50	0.93
+ Securities Gains (Losses)	0.04	0.06	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)	1.05	0.54	0.56	0.06	0.13
Net Operating Income	0.69	0.34	0.26	-0.18	-0.03
Net Income	0.72	0.34	0.26	-0.18	-0.03
Net Income (Sub S Adjusted)	0.99	1.03	1.02	1.05	1.14

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.75	4.99	4.87	5.25	6.07
Interest Expense	0.88	1.22	1.11	1.66	2.44
Net Interest Income (TE)	3.83	3.73	3.69	3.57	3.59

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.01	1.47	1.46	1.61	0.79
Earnings Coverage of Net Losses (X)	4.67	3.53	3.61	3.08	4.65
Ln&Ls Allowance/Total Loans & Leases	2.16	2.27	2.24	2.27	1.73
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.22	4.54	4.69	4.74	2.53
30-89 Days Past Due Loans and Leases	0.94	1.01	1.10	1.26	1.33

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	17.75	21.63	18.92	25.46	34.43
Net ST Noncore Funding Dependence	8.57	13.54	10.73	17.00	24.20
Net Loans and Leases/Total Assets	60.13	63.06	61.67	64.28	67.87

CAPITALIZATION:

Tier 1 Leverage Ratio	10.06	9.25	9.42	8.77	8.70
Equity Capital/Total Assets	11.19	10.17	10.37	9.46	9.27
Equity Capital+Minority Int/Total Assets	11.20	10.32	10.44	9.56	9.38
Tier 1 Common Eq Cap / T RWA	12.83	10.69	11.52	9.55	N/A
Net Loans&Ls/Equity Capital (X)	5.61	6.79	6.32	7.36	7.74
Cash Dividends/Net Income	29.76	42.00	36.16	51.90	53.13
Cash Dividends/Net Income (Sub S Adjusted)	24.75	63.06	37.83	43.30	39.02
Retained Earnings/Avg Equity Cap	4.15	-0.36	-1.19	-5.16	-5.27

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.09	0.12	0.08	0.43	0.59
Long-Term Debt/Equity Capital	1.80	1.30	2.14	1.88	2.14
Equity Investment in Subs/Equity Cap	106.01	108.19	107.24	110.65	110.49
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.93	84.85	98.64	99.10	115.87

PERCENT OF AVERAGE ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.27	4.51	4.40	4.80	5.57
Less: Interest Expense	0.80	1.10	1.01	1.52	2.23
Equals: Net Interest Income (TE)	3.44	3.37	3.34	3.25	3.29
Plus: Non-Interest Income	1.00	1.06	1.08	1.20	1.05
Equals: Adj Operating Income (TE)	4.47	4.46	4.43	4.48	4.36
Less: Overhead Expense	2.94	2.89	2.98	3.03	2.96
Less: Provision for Loan and Lease Losses	0.53	1.08	1.01	1.50	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	0.04	0.06	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)	1.05	0.54	0.56	0.06	0.13
Less: Applicable Income Taxes (TE)	0.36	0.29	0.32	0.20	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.69	0.34	0.26	-0.18	-0.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.72	0.34	0.26	-0.18	-0.03
Memo: Net Income (Last Four Qtrs)	0.47	0.13	0.30	-0.19	-0.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.43	90.94	90.65	91.63	91.58
Avg Int-Bearing Funds / Avg Assets	73.70	76.09	75.50	77.51	79.14
Int Income (TE) / Avg Earning Assets	4.75	4.99	4.87	5.25	6.07
Int Expense / Avg Earning Assets	0.88	1.22	1.11	1.66	2.44
Net Int Inc (TE) / Avg Earn Assets	3.83	3.73	3.69	3.57	3.59
YIELD OR COST:					
Total Loans and Leases (TE)	5.66	5.59	5.55	5.66	6.40
Interest-Bearing Bank Balances	0.32	0.33	0.34	0.44	2.55
Fed Funds Sold & Reverse Repos	0.28	0.36	0.91	0.26	2.02
Trading Assets	1.92	1.75	1.60	1.87	3.32
Total Earning Assets	4.64	4.87	4.77	5.12	5.96
Investment Securities (TE)	3.28	3.94	3.67	4.48	5.06
U. S. Treasury & Agency Sec (excl MBS)	1.98	2.47	2.27	2.83	4.86
Mortgage-Backed Securities	3.10	4.17	3.73	4.49	4.72
All Other Securities	5.23	6.09	5.84	6.83	6.38
Interest-Bearing Deposits	0.83	1.21	1.08	1.72	2.65
Time Deposits of \$100K or More	1.42	1.79	1.69	2.55	3.73
Time Deposits < \$100K	1.49	1.99	1.84	2.73	3.69
Other Domestic Deposits	0.43	0.62	0.55	0.82	1.44
Foreign Deposits	0.40	0.55	0.55	0.60	1.88
Fed Funds Purchased and Repos	0.88	1.07	1.01	1.24	2.35
Other Borrowed Funds & Trading Liab	2.51	2.77	2.64	2.87	3.33
All Interest-Bearing Funds	1.08	1.45	1.33	1.96	2.82

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	36	34	68	68	67
Avg Assets per Employee (\$000)	5,055	5,088	5,095	5,174	5,016
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.18	2.57	2.79	2.45	3.19
Overhead Exp / NII + Non-Int Income	68.16	66.53	68.52	71.20	69.53
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.94	2.89	2.98	3.03	2.96
Personnel Expense	1.46	1.41	1.41	1.39	1.44
Net Occupancy Expense	0.38	0.38	0.37	0.39	0.40
Other Operating Expenses	1.09	1.07	1.15	1.20	1.07
Overhead Less Non-Interest Income	1.90	1.74	1.78	1.78	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.81	64.85	67.08	69.53	68.12
Personnel Expense	33.49	32.16	32.30	32.15	32.89
Net Occupancy Expense	8.67	8.62	8.50	8.93	9.03
Other Operating Expenses	24.48	23.63	26.07	27.27	25.21
Total Non-Interest Income	22.01	22.77	23.50	25.70	23.25
Fiduciary Activities Income	1.79	1.74	1.81	1.61	1.81
Serv Charges on Deposit Accts - Domestic	6.45	6.99	6.72	7.59	7.96
Trading Revenue	0.15	0.24	0.14	0.23	0.02
Investment Banking Fees & Commissions	1.25	1.23	1.16	1.28	1.36
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.26	0.27	0.28	0.10
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.72	0.78	0.79	0.82	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.48	-0.31	-0.62	0.63	0.72
Other Non-Interest Income	9.40	9.34	10.51	9.53	8.03
Overhead Less Non-Interest Income	44.36	41.31	42.73	44.03	44.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	25.54	24.28	23.30	21.67	17.97
Appl Inc Tax+TE/Pretax NOI+TE	34.43	33.08	30.97	32.78	31.15

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	44.43	47.36	46.31	48.30	49.75
Commercial and Industrial Loans	9.73	9.94	9.61	10.01	11.73
Loans to Individuals	2.97	3.10	2.95	3.22	3.33
Loans to Depository Institutions	0.02	0.01	0.02	0.02	0.02
Agricultural Loans	0.51	0.58	0.53	0.55	0.51
Other Loans and Leases	1.69	1.67	1.68	1.66	1.74
Net Loans and Leases	60.13	63.06	61.67	64.28	67.87
Debt Securities Over 1 Year	20.38	17.07	18.37	16.44	15.46
Mutual Funds and Equity Securities	0.07	0.07	0.06	0.08	0.10
Subtotal	81.73	81.40	81.05	82.00	84.79
Interest-Bearing Bank Balances	3.97	4.47	4.62	3.97	1.02
Federal Funds Sold & Reverse Repos	0.07	0.20	0.10	0.20	0.21
Debt Securities 1 Year or Less	2.11	2.00	2.29	2.26	2.27
Trading Assets	0.09	0.12	0.07	0.06	0.07
Total Earning Assets	89.17	89.17	89.43	89.61	89.39
Non-Int Cash and Due From Dep Inst	1.60	1.71	1.34	1.74	2.24
Other Real Estate Owned	0.79	0.70	0.81	0.55	0.24
All Other Assets	9.00	8.76	8.96	8.43	7.93

MEMORANDA:

Short-Term Investments	6.79	7.25	7.73	6.92	4.04
U.S. Treasury Securities	0.22	0.23	0.39	0.21	0.13
U.S. Agency Securities (excl MBS)	3.06	3.85	3.02	2.91	2.67
Municipal Securities	3.08	2.51	2.59	2.66	2.74
Mortgage-Backed Securities	13.32	10.40	12.00	10.92	10.83
Asset-Backed Securities	0.05	0.05	0.04	0.06	0.01
Other Debt Securities	0.52	0.41	0.50	0.40	0.46
RE Loans Secured by 1-4 Family	15.19	15.85	16.20	15.48	15.58
Revolving	3.08	3.12	3.16	3.00	3.12
Closed-End, Sec by First Liens	10.89	11.32	11.64	10.92	10.41
Closed-End, Sec by Junior Liens	0.94	1.05	1.02	1.11	1.32
Commercial Real Estate Loans	27.15	28.99	27.91	30.39	31.28
Construction and Land Dev	4.94	6.63	5.64	7.35	9.58
Multifamily	2.18	2.05	2.09	1.99	1.79
Nonfarm Nonresidential	19.40	19.70	19.59	20.14	18.34
RE Loans Secured by Farmland	0.79	0.77	0.79	0.71	0.69
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.15	73.92	74.34	73.99	72.99
RE Loans Secured by 1-4 Family	24.97	24.89	25.95	24.16	23.28
Revolving	4.89	4.73	4.92	4.49	4.44
Closed-End	19.81	19.84	20.69	19.23	18.32
Commercial Real Estate Loans	44.90	45.14	44.80	46.10	45.08
Construction and Land Dev	8.31	10.19	9.01	11.03	13.63
Multifamily	3.48	3.13	3.29	2.99	2.65
Nonfarm Nonresidential	32.08	30.78	31.58	30.57	26.70
RE Loans Secured by Farmland	1.36	1.24	1.31	1.10	1.03
Loans to Depository Institutions	0.03	0.02	0.02	0.03	0.03
Commercial and Industrial Loans	15.94	15.37	15.21	15.24	16.91
Loans to Individuals	5.04	4.99	4.81	5.22	4.97
Credit Card Loans	0.14	0.14	0.15	0.15	0.13
Agricultural Loans	0.85	0.91	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	2.84	2.72	2.75	2.67	2.58

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	6.79	7.25	7.73	6.92	4.04
Liquid Assets	25.42	23.31	24.32	22.33	18.67
Investment Securities	23.13	19.51	21.15	19.17	18.76
Net Loans and Leases	60.13	63.06	61.67	64.28	67.87
Net Lns, Ls & Stdby Ltrs of Credit	61.03	64.04	62.62	65.32	69.07
Core Deposits	63.54	61.27	62.65	59.31	53.72
Noncore Funding	22.18	25.42	23.79	28.31	33.56
Time Deposits of \$100K or More	11.63	13.23	12.13	14.05	13.12
Foreign Deposits	0.11	0.13	0.10	0.13	0.28
Fed Funds Purchased and Repos	3.50	3.71	4.07	3.64	4.97
Net Fed Funds Purchased (Sold)	3.20	3.68	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	1.04	1.67	1.45	2.49	3.72
Earning Assets Repr in 1 Year	35.11	39.07	37.38	36.93	40.44
Int-Bearing Liab Repr in 1 Year	25.62	29.39	26.55	30.77	31.70
Long-Term Debt Repr in 1 Year	0.32	0.30	0.31	0.43	0.81
Net Assets Repriceable in 1 Year	8.96	8.73	9.90	5.71	7.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.75	21.63	18.92	25.46	34.43
Net ST Noncore Funding Dependence	8.57	13.54	10.73	17.00	24.20
Short-Term Inv/ST Noncore Funding	57.36	42.85	51.16	35.14	18.81
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.15	6.14	9.63	2.44	-7.43
Net Loans and Leases/Total Deposits	77.26	82.33	79.79	83.57	93.33
Net Loans and Leases/Core Deposits	96.51	106.42	100.96	111.72	132.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.77	0.84	0.33	0.47	-0.19
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.23	3.94	1.46	1.62	-0.34
Struct Notes Appr(Depr)/T1 Cap	-0.10	0.08	-0.18	-0.08	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.24	9.10	8.97	9.13	10.13
Available-For-Sale Securities	90.76	90.90	91.03	90.87	89.87
U. S. Treasury Securities	1.27	1.41	1.92	1.15	0.94
U. S. Agency Securities (excl MBS)	15.09	22.21	15.72	16.46	15.65
Municipal Securities	14.17	13.67	12.91	13.92	15.75
Mortgage-Backed Securities	59.02	53.56	57.44	58.30	57.58
Asset-Backed Securities	0.23	0.28	0.18	0.34	0.04
Other Debt Securities	2.24	1.96	2.11	2.00	2.44
Mutual Funds and Equity Securities	0.40	0.44	0.36	0.52	0.72
Debt Securities 1 Year or Less	10.50	11.51	11.41	11.91	13.98
Debt Securities 1 To 5 Years	22.76	28.04	23.45	26.69	22.77
Debt Securities Over 5 Years	63.38	57.85	62.01	58.19	59.13
Pledged Securities	55.83	64.49	58.86	64.92	71.31
Structured Notes, Fair Value	2.07	3.03	1.91	1.05	0.34

ANALYSIS RATIOS

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.53	1.08	1.01	1.50	0.93
Provision for Ln&Ls Losses/Avg Lns&Ls	0.87	1.64	1.54	2.16	1.29
Provision for Ln&Ls Losses/Net Losses	103.69	125.45	116.53	150.76	186.85
Ln&Ls Allowance/Total Loans & Leases	2.16	2.27	2.24	2.27	1.73
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.06	2.35	2.25	2.09	4.02
ALL/Nonaccrual Assets	97.86	81.88	85.52	76.37	118.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	83.55	74.41	76.93	71.98	108.00
Gross Ln&Ls Losses/Avg Loans & Leases	1.19	1.63	1.61	1.73	0.87
Recoveries/Avg Loans and Leases	0.15	0.14	0.14	0.09	0.07
Net Losses/Avg Loans and Leases	1.01	1.47	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	5.43	4.65	10.59	16.90	28.33
Earnings Coverage of Net Losses (X)	4.67	3.53	3.61	3.08	4.65

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.07	1.44	1.56	1.53	0.70
RE Loans Secured By 1-4 Family	0.68	0.95	0.97	0.81	0.36
Revolving	0.67	0.95	0.85	0.69	0.33
Closed-End	0.62	0.90	0.83	0.79	0.36
Commercial Real Estate Loans	1.28	1.75	1.83	1.92	0.84
Construction and Land Dev	3.82	4.40	5.35	5.89	2.31
Multifamily	0.85	0.92	1.20	0.75	0.29
Nonfarm Nonresidential	0.61	0.64	0.82	0.51	0.17
RE Loans Secured by Farmland	0.24	0.47	0.40	0.32	0.04
Commercial and Industrial Loans	1.03	1.42	1.48	2.18	0.76
Loans to Depository Institutions	0.00	0.00	-0.03	0.00	0.00
Loans to Individuals	1.36	1.80	2.00	2.25	1.67
Credit Card Loans	2.94	3.88	4.32	4.51	3.33
Agricultural Loans	0.17	0.06	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	1.05	1.03	1.01	0.95	0.85

PERCENT OF LOANS AND LEASES

06/30/2011

06/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

0.94

1.01

1.10

1.26

1.33

90+ Days PD Loans and Leases

0.61

0.25

0.34

0.14

0.12

Nonaccrual Loans and Leases

2.83

3.47

3.40

3.96

2.23

90+ Days PD and Nonaccrual Loans and Leases

3.83

3.97

4.02

4.22

2.41

30-89 Days PD Restructured

0.02

0.01

0.02

0.01

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.49

0.34

0.50

0.27

0.05

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.94

1.01

1.10

1.26

1.34

90+ Days Past Due Assets

0.61

0.25

0.34

0.14

0.12

Nonaccrual Assets

2.85

3.49

3.41

4.00

2.25

30+ Days PD & Nonaccrual Assets

4.80

5.08

5.21

5.55

3.81

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.36

2.62

2.54

2.82

1.70

90+ PD & Nonaccrual Assets + OREO

3.24

3.36

3.39

3.38

1.98

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.11

3.46

3.52

3.66

1.87

Allowance for Loan & Lease Losses

267.35

221.33

250.94

226.57

147.83

Equity Cap + ALLL

25.47

32.23

30.22

35.28

20.14

Tier 1 Cap + ALLL

27.76

33.97

32.94

38.68

20.99

Loans & Leases + RE Acquired

5.04

5.17

5.49

5.41

2.63

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.00	1.02	1.15	1.28	1.43
- 90+ Days Past Due	0.73	0.29	0.38	0.16	0.13
- Nonaccrual	3.33	4.13	4.01	4.71	2.73
Coml & Indl - 30-89 Days PD	0.64	0.90	0.79	0.98	0.98
- 90+ Days Past Due	0.30	0.10	0.17	0.08	0.07
- Nonaccrual	1.77	2.08	2.00	2.49	1.38
Individuals - 30-89 Days PD	1.31	1.40	1.71	1.75	1.84
- 90+ Days Past Due	0.22	0.23	0.17	0.17	0.14
- Nonaccrual	0.47	0.46	0.44	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	0.20	0.36	0.29	0.25	0.21
- 90+ Days Past Due	0.02	0.01	0.02	0.00	0.00
- Nonaccrual	0.56	0.35	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	0.44	0.87	0.64	0.69	0.58
- 90+ Days Past Due	0.08	0.06	0.07	0.01	0.03
- Nonaccrual	0.41	0.84	1.33	0.61	0.36
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.19	1.18	1.46	1.55	1.37
- 90+ Days Past Due	0.46	0.31	0.33	0.19	0.16
- Nonaccrual	2.40	2.46	2.49	2.68	1.39
Revolving - 30-89 Days PD	0.83	0.63	0.83	0.65	0.61
- 90+ Days Past Due	0.16	0.06	0.11	0.05	0.06
- Nonaccrual	0.80	0.89	1.09	1.11	0.62
Closed-End - 30-89 Days PD	1.30	1.29	1.64	1.72	1.56
- 90+ Days Past Due	0.57	0.37	0.38	0.23	0.19
- Nonaccrual	2.77	2.82	2.84	3.13	1.60
- Jr Lien 30-89 Days PD	0.11	0.11	0.12	0.13	0.13
- Jr Lien 90+ Days PD	0.04	0.02	0.02	0.01	0.01
- Jr Lien Nonaccrual	0.17	0.20	0.21	0.23	0.12
Commercial RE - 30-89 Days PD	0.88	0.91	0.98	1.13	1.40
- 90+ Days Past Due	0.79	0.23	0.28	0.11	0.10
- Nonaccrual	3.82	5.05	4.81	5.94	3.38
Const & Dev - 30-89 Days PD	1.05	1.23	1.25	1.33	2.19
- 90+ Days Past Due	2.22	0.52	0.69	0.19	0.17
- Nonaccrual	10.52	12.04	12.45	14.23	7.96
Multi family - 30-89 Days PD	0.53	0.79	0.69	1.12	0.59
- 90+ Days Past Due	0.45	0.09	0.22	0.04	0.04
- Nonaccrual	2.05	3.33	3.26	2.99	1.67
Nonfarm Nres- 30-89 Days PD	0.76	0.71	0.80	0.88	0.83
- 90+ Days Past Due	0.41	0.14	0.13	0.06	0.05
- Nonaccrual	2.31	2.71	2.61	2.81	1.31
Farmland - 30-89 Days PD	0.95	0.66	0.64	0.63	0.65
- 90+ Days Past Due	0.84	0.17	0.19	0.07	0.01
- Nonaccrual	2.15	2.21	2.37	4.20	1.05
Credit Card - 30-89 Days PD	1.29	1.40	1.14	1.68	1.87
- 90+ Days Past Due	0.42	0.56	0.38	0.45	0.47
- Nonaccrual	0.13	0.07	0.15	0.30	0.30

CAPITAL RATIOS

06/30/2011

06/30/2010

12/31/2010

12/31/2009

12/31/2008

Tier 1 Leverage Ratio

10.06

9.25

9.42

8.77

8.70

Tier 1 RBC Ratio

15.32

13.43

13.95

12.38

11.15

Total Risk-Based Capital Ratio

16.92

15.16

15.59

14.12

12.94

Tangible Tier 1 Leverage Ratio

9.95

9.13

9.31

8.66

8.66

Tangible Common Eq Cap/Tan Assets

8.55

7.51

7.77

6.69

6.20

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

12.72

12.83

12.71

12.62

15.25

Standby Letters of Credit

0.82

0.86

0.84

0.87

1.04

Commercial & Similar Letters of Credit

0.02

0.03

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

4.17

4.27

4.57

3.41

4.12

Interest Rate Contracts

3.53

3.67

3.86

2.82

3.29

Interest Rate Futures & Forward Contr

0.24

0.41

0.40

0.25

0.34

Written Options Contr (Int Rate)

0.27

0.41

0.36

0.28

0.42

Purchased Options Contr (Int Rate)

0.06

0.06

0.08

0.06

0.09

Interest Rate Swaps

2.49

2.15

2.54

1.81

1.84

Foreign Exchange Contracts

0.02

0.06

0.06

0.01

0.02

Futures & Forward Foreign Exch Contr

0.00

0.01

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

0.00

0.02

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

20.63

19.79

19.90

19.03

23.30

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	98.82	95.92	97.65	97.43	93.83
Foreign Exchange Contracts	0.28	2.30	1.20	0.97	1.13
Equity, Comm, & Other Contracts	0.24	0.47	0.38	0.58	1.85
Futures and Forwards	19.58	23.12	22.26	21.17	16.81
Written Options	17.82	19.85	19.55	20.36	23.25
Exchange-Traded	0.00	0.00	0.00	0.00	0.01
Over-The-Counter	17.52	19.58	19.23	20.00	23.53
Purchased Options	1.59	1.60	2.03	2.20	3.68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.41	1.40	1.78	1.98	3.48
Swaps	49.08	46.49	47.30	46.54	44.71
Held for Trading	22.72	22.21	24.14	26.56	25.44
Interest Rate Contracts	12.85	19.32	21.56	23.56	22.50
Foreign Exchange Contracts	0.11	0.23	0.16	0.04	0.04
Equity, Comm, & Other Contracts	0.00	0.00	0.01	0.00	0.01
Non-Traded	77.28	77.79	75.86	73.44	74.56
Interest Rate Contracts	75.34	72.86	72.90	70.48	67.94
Foreign Exchange Contracts	0.00	0.52	0.14	0.02	0.08
Equity, Comm, & Other Contracts	0.00	0.22	0.14	0.23	1.64
Deriv Contr (Excl Fut & FX LE 14 Days)	75.88	73.91	73.56	72.91	65.18
One Year or Less	23.55	28.91	25.94	26.77	19.85
Over 1 Year to 5 Years	21.62	17.51	18.87	18.41	20.47
Over 5 Years	14.99	13.57	15.30	12.36	13.92
Gross Negative Fair Value (Abs Val)	1.85	2.05	1.89	1.65	2.58
Gross Positive Fair Value	1.40	1.63	1.49	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	0.01	0.01	0.00	0.01
Current Credit Exposure (X)	0.01	0.01	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	0.09	0.10	0.06	0.12

INSURANCE ACTIVITIES	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	37.50	30.77	30.81	25.53	31.60
Ins Under Assets(L/H)/Tot Ins Und Ast	62.50	69.23	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	0.72	0.78	0.79	0.82	0.79
Premium Inc/Ins Activities Revenue	0.20	0.51	0.52	0.97	3.17
Credit Rel Prem Inc/Tot Prem Inc	57.14	61.44	61.48	69.00	64.94
Other Prem Inc/Total Prem Inc	42.86	38.56	38.52	31.00	35.06
Ins Under Net Income/Consol Net Income	0.01	0.02	0.01	0.01	0.04
Ins Net Inc (P/C)/Equity (P/C)	11.31	6.82	11.48	12.90	24.05
Ins Net Inc (L/H)/Equity (L/H)	3.56	3.83	4.20	3.96	2.08
Insur Ben, Losses, Exp/Insur Premiums	81.01	98.38	103.35	119.45	66.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	6.34	6.50	5.18	7.54	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	7.51	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	9.11	8.99	9.21	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	0.08	0.19	0.11	0.19	0.32
Cost: Interest-Bearing Deposits	0.40	0.55	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	0.08	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	60.75	8.06	1.46	73.16	-2.55
Total Selected Assets	52.04	-10.18	25.80	1.95	-23.26
Deposits	7.14	0.65	-30.53	-7.91	247.27

PROFITABILITY:	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	6.56	2.06	1.18	-2.57	-1.83
Bank Net Inc/Avg Eq Inv in Banks	7.06	3.35	2.67	-1.84	-0.01
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.40	6.13	5.51	3.30	4.37
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.86	2.29	4.20	-1.24	-5.12
Bank Net Income/Parent Net Income	108.58	99.41	96.84	98.11	110.25
Nonbank Net Income/Parent Net Income	1.71	4.22	1.92	1.78	2.07
Sub BHCs Net Inc/Parent Net Income	121.68	105.72	147.34	90.56	89.48
LEVERAGE:					
Total Liabilities/Equity	16.17	18.21	17.75	20.54	23.91
Total Debt/Equity Capital	2.02	1.61	2.39	2.84	3.29
Tot Debt+NP to Subs Iss Tr Pref/Equity	13.12	14.62	14.39	16.65	18.32
Tot Debt+Lns Guaranteed for Affl/Equity	2.15	1.74	2.52	2.82	3.55
Total Debt/Eq Cap - Exc Over Fair Value	2.03	1.61	2.40	2.84	3.33
Long-Term Debt/Equity Capital	1.80	1.30	2.14	1.88	2.14
Short-Term Debt/Equity Capital	0.09	0.12	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	0.05	0.05	0.07	0.05	0.08
Long-Term Debt/Consolidated LT Debt	3.87	2.55	4.02	2.19	2.95
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.01	108.19	107.24	110.65	110.49
Total Investment in Subs/Equity	107.28	109.61	108.46	112.65	112.61
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.37	96.64	95.87	97.23	98.03
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.55	97.90	96.98	98.84	99.87
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.43	0.50	0.29	0.62	0.81
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.85	4.53	4.27	4.54	5.11
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	72.79	73.55	75.12	79.83	115.59
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	96.93	84.85	98.64	99.10	115.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	64.59	142.28	132.07	96.64	156.91
Pretax Oper Inc + Int Exp/Int Expense	4282.16	2281.71	4444.89	3723.18	7791.17
Div + Int From Subs/Int Exp + Div	83.92	74.55	81.07	90.64	159.28
Fees+Other Inc From Subs/Sal + Oth Exp	8.28	13.00	12.33	11.41	9.80
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.54	12.83	13.34	15.97	159.81
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.79	1.85	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	6.01	17.07	7.15	13.58	13.33
Total	6.02	17.07	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	0.48	0.60	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	PEER COMPANY ANALYSIS - PART II PEER GROUP 02				
	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	85.23	99.00	115.75	160.21	79.50
Dividends Paid/Net Income	29.76	42.00	36.15	51.90	52.25
Net Income - Dividends/Avg Equity	4.15	-0.36	-1.19	-5.16	-5.24
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	72.22	68.67	70.37	84.33	154.99
Dividends From Nonbank Subs	2.88	2.15	2.88	2.73	2.95
Dividends From Subsidiary BHCs	0.00	1.26	3.20	3.91	3.17
Dividends From All Subsidiaries	96.03	78.07	89.50	97.18	178.37
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	25.33	30.85	31.26	55.50	70.15
Interest Income From Bank Subs	0.27	0.43	0.27	0.65	1.19
Mgt & Service Fees From Bank Subs	2.24	4.99	4.22	2.16	2.37
Other Income From Bank Subs	0.00	0.01	0.01	0.04	0.04
Operating Income From Bank Subs	30.99	42.91	41.77	62.43	82.85
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	50.75	44.56	48.71	59.87	92.94
Interest Income From Nonbank Subs	0.58	1.39	2.01	1.53	2.65
Mgt & Serv Fees From Nonbank Subs	1.10	2.92	4.20	6.39	3.61
Other Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	61.90	55.20	57.54	75.60	107.02
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	20.97	30.34	27.78	38.35	65.44
Interest Inc From Subsidiary BHCs	0.00	3.37	2.26	0.00	0.00
Mgt & Serv Fees From Sub BHCs	2.33	2.92	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	23.30	36.63	32.93	42.39	70.38
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	37.30	38.04	36.91	45.27	63.84
Interest Income From Bank Subs	1.53	7.29	3.59	3.13	1.82
Mgt & Serv Fees From Bank Subs	4.86	9.69	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	54.26	65.79	60.81	66.40	77.95
Dividends From Nonbank Subs	7.47	2.89	2.22	2.19	1.50
Interest Income From Nonbank Subs	0.11	0.14	0.13	0.10	0.09
Mgt & Serv Fees From Nonbank Subs	0.05	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	11.20	4.55	4.89	3.39	2.21
Dividends From Subsidiary BHCs	0.00	0.00	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	0.00	0.25	1.06	1.55	1.40
Loans and Adv From Subs/ST Debt	2046.05	421.06	1894.82	519.65	++++++
Loans and Adv From Subs/Total Debt	531.33	515.34	613.20	521.20	2265.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									86
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.44	2.11	2.61	3.08	3.40	3.78	4.39	4.83	86
+ Non-interest Income	1.00	-0.00	0.27	0.62	0.92	1.28	1.82	2.53	86
- Overhead Expense	2.94	1.80	2.09	2.56	2.89	3.26	3.68	4.03	86
- Provision for Losses	0.53	0.03	0.09	0.22	0.44	0.79	1.14	1.74	86
+ Securities Gains (Losses)	0.04	-0.02	-0.01	0.00	0.00	0.05	0.20	0.29	86
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	86
= Pretax Net Oper Income (TE)	1.05	-0.92	-0.08	0.64	1.12	1.54	1.85	2.58	86
Net Operating Income	0.69	-0.83	-0.25	0.39	0.72	1.03	1.32	1.76	86
Net Income	0.71	-0.83	-0.25	0.41	0.75	1.05	1.42	1.82	86
Net Income (Sub S Adjusted)	0.98	0.67	0.67	0.67	0.86	1.10	1.17	1.19	3
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.75	3.48	3.75	4.42	4.70	5.06	5.69	6.32	86
Interest Expense	0.87	0.32	0.53	0.69	0.87	1.06	1.30	1.40	86
Net Interest Income (TE)	3.83	2.31	2.81	3.38	3.76	4.17	4.86	5.59	86
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.01	0.00	0.09	0.37	0.88	1.40	2.24	4.26	86
Earnings Coverage of Net Losses (X)	4.67	-3.87	0.01	1.22	2.78	5.57	16.00	27.04	86
Ln&Ls Allowance/Total Loans & Leases	2.16	0.29	1.17	1.45	1.94	2.62	3.69	4.31	86
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.22	0.49	1.23	2.10	3.39	6.00	9.30	10.68	86
30-89 Days Past Due Loans and Leases	0.94	0.13	0.21	0.39	0.78	1.24	2.21	2.73	86
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.75	-14.87	0.43	9.41	17.52	25.61	34.71	54.29	86
Net ST Noncore Funding Dependence	8.57	-22.44	-6.74	1.33	9.04	15.76	25.06	33.12	86
Net Loans and Leases/Total Assets	60.13	34.12	42.53	53.79	60.47	67.72	72.34	75.69	86
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.05	6.60	7.81	8.71	9.89	11.20	12.54	13.87	86
Equity Capital/Total Assets	11.18	5.29	8.15	9.43	11.27	12.42	14.52	16.33	86
Equity Capital+Minority Int/Total Assets	11.19	5.29	8.18	9.43	11.27	12.42	14.52	16.36	86
Tier 1 Common Eq Cap / T RWA	12.82	4.62	8.07	9.99	11.96	14.83	19.73	26.24	86
Net Loans&Ls/Equity Capital (X)	5.61	2.36	3.54	4.46	5.30	6.68	7.72	11.40	86
Cash Dividends/Net Income	29.75	0.00	0.00	2.93	32.89	51.71	62.91	74.40	75
Cash Dividends/Net Income (Sub S Adjusted)	24.74	16.65	16.65	16.65	20.20	26.27	30.81	32.32	3
Retained Earnings/Avg Equity Cap	4.14	-24.76	-3.18	1.86	3.87	7.05	9.12	14.56	86
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.08	0.00	0.00	0.00	0.00	0.00	0.21	2.57	86
Long-Term Debt/Equity Capital	1.79	0.00	0.00	0.00	0.00	1.10	12.06	23.31	86
Equity Investment in Subs/Equity Cap	106.01	78.39	86.68	97.59	102.93	113.73	126.58	161.38	86
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.92	-29.73	5.95	48.79	90.31	113.81	209.76	372.51	86

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.27	2.93	3.40	3.95	4.30	4.64	4.99	5.55	86
Less: Interest Expense	0.79	0.28	0.47	0.62	0.77	0.95	1.20	1.34	86
Equals: Net Interest Income (TE)	3.44	2.11	2.61	3.08	3.40	3.78	4.39	4.83	86
Plus: Non-Interest Income	1.00	-0.00	0.27	0.62	0.92	1.28	1.82	2.53	86
Equals: Adj Operating Income (TE)	4.47	2.76	3.21	3.67	4.44	4.93	5.71	7.38	86
Less: Overhead Expense	2.94	1.80	2.09	2.56	2.89	3.26	3.68	4.03	86
Less: Provision for Loan and Lease Losses	0.53	0.03	0.09	0.22	0.44	0.79	1.14	1.74	86
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Plus: Realized G/L on AFS Sec	0.04	-0.02	-0.00	0.00	0.00	0.05	0.20	0.32	86
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	86
Equals: Pretax Net Oper Inc (TE)	1.05	-0.92	-0.08	0.64	1.12	1.54	1.85	2.58	86
Less: Applicable Income Taxes (TE)	0.36	-0.12	0.00	0.13	0.37	0.54	0.69	0.95	86
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Equals: Net Operating Income	0.69	-0.83	-0.25	0.39	0.72	1.03	1.32	1.76	86
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Equals: Net Income	0.71	-0.83	-0.25	0.41	0.75	1.05	1.42	1.82	86
Memo: Net Income (Last Four Qtrs)	0.46	-3.97	-1.57	0.20	0.69	1.00	1.35	1.84	83
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.42	81.96	84.29	87.91	90.84	92.98	95.37	96.19	86
Avg Int-Bearing Funds / Avg Assets	73.69	61.80	63.62	69.04	73.83	77.57	81.70	85.87	86
Int Income (TE) / Avg Earning Assets	4.75	3.48	3.75	4.42	4.70	5.06	5.69	6.32	86
Int Expense / Avg Earning Assets	0.87	0.32	0.53	0.69	0.87	1.06	1.30	1.40	86
Net Int Inc (TE) / Avg Earn Assets	3.83	2.31	2.81	3.38	3.76	4.17	4.86	5.59	86
YIELD OR COST:									
Total Loans and Leases (TE)	5.66	3.97	4.86	5.15	5.49	6.01	6.87	7.62	86
Interest-Bearing Bank Balances	0.32	0.00	0.11	0.21	0.25	0.39	0.64	1.14	86
Fed Funds Sold & Reverse Repos	0.28	0.00	0.00	0.01	0.18	0.31	0.63	2.52	47
Trading Assets	1.91	0.00	0.00	0.00	1.18	3.94	5.34	6.60	25
Total Earning Assets	4.63	3.41	3.62	4.31	4.58	5.00	5.56	6.03	86
Investment Securities (TE)	3.27	1.68	2.18	2.61	3.24	3.83	4.43	4.60	86
U. S. Treasury & Agency Sec (excl MBS)	1.98	0.28	0.59	1.18	1.90	2.68	3.59	5.29	79
Mortgage-Backed Securities	3.10	1.74	2.03	2.57	3.13	3.63	4.08	4.48	86
All Other Securities	5.23	2.33	2.90	4.05	5.38	6.31	7.41	8.07	84
Interest-Bearing Deposits	0.83	0.33	0.47	0.67	0.79	1.00	1.16	1.28	86
Time Deposits of \$100K or More	1.41	0.83	0.89	1.08	1.38	1.73	1.94	2.02	86
Time Deposits < \$100K	1.48	0.66	0.84	1.08	1.42	1.83	2.13	2.45	86
Other Domestic Deposits	0.43	0.15	0.16	0.30	0.38	0.54	0.74	0.98	86
Foreign Deposits	0.39	0.18	0.18	0.25	0.37	0.42	0.55	0.61	8
Fed Funds Purchased and Repos	0.88	0.00	0.11	0.23	0.45	1.46	2.79	3.07	83
Other Borrowed Funds & Trading Liab	2.51	0.09	0.51	1.56	2.54	3.51	4.06	4.39	83
All Interest-Bearing Funds	1.07	0.46	0.68	0.85	1.07	1.28	1.53	1.69	86

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	35.94	23.09	25.59	29.29	34.06	42.07	49.65	55.94	86
Avg Assets per Employee (\$000)	5055.49	3012.32	3299.62	3804.46	4667.90	5766.17	8249.89	9609.19	86

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.17	0.00	0.00	0.38	2.07	6.07	9.44	14.63	82
Overhead Exp / NII + Non-Int Income	68.16	50.68	52.07	59.01	66.03	73.29	91.22	104.17	86

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.94	1.80	2.09	2.56	2.89	3.26	3.68	4.03	86
Personnel Expense	1.46	0.93	1.04	1.23	1.48	1.67	1.83	2.06	86
Net Occupancy Expense	0.37	0.22	0.24	0.31	0.36	0.44	0.52	0.58	86
Other Operating Expenses	1.09	0.60	0.69	0.89	1.05	1.29	1.54	1.91	86
Overhead Less Non-Interest Income	1.90	0.64	1.15	1.54	1.79	2.23	2.75	2.88	86

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.80	44.64	51.50	58.03	65.22	72.93	90.13	95.81	86
Personnel Expense	33.49	22.63	24.37	29.10	33.57	37.66	41.69	44.03	86
Net Occupancy Expense	8.67	5.24	5.97	6.70	8.06	10.08	13.23	14.88	86
Other Operating Expenses	24.48	14.10	16.40	19.92	21.90	26.96	40.26	48.38	86
Total Non-Interest Income	22.01	-0.13	8.54	15.95	21.40	27.33	35.43	42.19	86
Fiduciary Activities Income	1.78	0.00	0.00	0.02	1.16	3.56	5.06	5.81	86
Serv Charges on Deposit Accts - Domestic	6.45	1.51	2.89	4.28	6.38	8.42	10.35	12.07	86
Trading Revenue	0.14	0.00	0.00	0.00	0.00	0.00	0.79	2.48	86
Investment Banking Fees & Commissions	1.24	0.00	0.00	0.34	1.06	1.78	3.75	5.66	86
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Net Servicing Fees	0.26	0.00	0.00	0.00	0.05	0.30	1.15	2.56	86
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Insurance Activities Revenue	0.72	0.00	0.00	0.00	0.10	0.94	3.39	5.60	86
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.48	-11.35	-6.97	-2.08	0.19	1.17	3.07	4.83	86
Other Non-Interest Income	9.40	1.61	4.12	5.96	8.35	10.98	17.87	22.59	86
Overhead Less Non-Interest Income	44.36	12.37	25.37	33.92	41.36	53.71	69.42	78.03	86

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.54	0.00	2.08	19.67	27.19	33.31	40.26	42.86	77
Appl Inc Tax+TE/Pretax NOI+TE	34.43	0.46	15.57	31.42	35.66	38.65	44.01	52.61	77

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	44.42	17.39	25.42	36.22	44.27	53.35	59.58	62.97	86
Commercial and Industrial Loans	9.73	3.62	3.85	5.37	9.01	12.30	20.63	25.56	86
Loans to Individuals	2.97	0.24	0.33	0.75	1.61	4.63	9.65	11.23	86
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.23	86
Agricultural Loans	0.51	0.00	0.00	0.00	0.13	0.87	2.44	3.33	86
Other Loans and Leases	1.69	0.03	0.21	0.56	1.10	2.56	4.53	6.35	86
Net Loans and Leases	60.13	34.12	42.53	53.79	60.47	67.72	72.34	75.69	86
Debt Securities Over 1 Year	20.38	5.47	7.37	12.24	19.02	27.36	33.14	42.37	86
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.02	0.10	0.26	0.57	86
Subtotal	81.72	61.85	72.97	78.10	82.92	86.00	89.07	90.79	86
Interest-Bearing Bank Balances	3.97	0.04	0.13	0.85	3.59	6.27	9.46	14.76	86
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.02	0.34	1.46	86
Debt Securities 1 Year or Less	2.10	0.02	0.10	0.40	1.26	2.98	6.58	8.86	86
Trading Assets	0.08	0.00	0.00	0.00	0.00	0.04	0.58	1.06	86
Total Earning Assets	89.17	82.37	83.53	87.40	89.48	91.09	93.97	94.45	86
Non-Int Cash and Due From Dep Inst	1.59	0.65	0.85	1.24	1.54	1.94	2.42	2.71	86
Other Real Estate Owned	0.78	0.01	0.05	0.17	0.64	1.31	1.70	2.95	86
All Other Assets	8.99	3.99	4.62	6.93	8.93	10.63	14.19	15.37	86
MEMORANDA:									
Short-Term Investments	6.79	0.52	1.26	3.27	5.50	9.59	16.26	19.98	86
U.S. Treasury Securities	0.22	0.00	0.00	0.00	0.00	0.24	1.12	2.50	86
U.S. Agency Securities (excl MBS)	3.05	0.00	0.00	0.19	2.08	5.69	8.88	11.01	86
Municipal Securities	3.07	0.00	0.01	0.37	2.01	5.06	8.88	9.74	86
Mortgage-Backed Securities	13.31	0.71	1.97	6.56	12.96	19.37	26.09	30.43	86
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.02	0.22	0.65	86
Other Debt Securities	0.52	0.00	0.00	0.00	0.07	0.63	2.91	4.72	86
RE Loans Secured by 1-4 Family	15.18	4.08	5.13	10.42	14.80	20.39	24.44	28.62	86
Revolving	3.07	0.00	0.02	0.74	2.98	4.53	6.96	7.66	86
Closed-End, Sec by First Liens	10.89	2.36	3.48	6.34	10.81	14.17	19.48	23.83	86
Closed-End, Sec by Junior Liens	0.94	0.01	0.06	0.33	0.84	1.35	2.33	3.05	86
Commercial Real Estate Loans	27.15	10.07	13.29	19.95	27.06	34.83	40.65	43.26	86
Construction and Land Dev	4.94	0.84	1.23	2.82	4.60	6.18	9.76	11.39	86
Multifamily	2.17	0.08	0.49	0.94	1.56	3.05	5.21	6.71	86
Nonfarm Nonresidential	19.39	8.03	9.62	14.69	19.52	24.05	27.90	30.89	86
RE Loans Secured by Farmland	0.79	0.00	0.00	0.10	0.63	1.19	2.68	3.80	86
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.15	33.91	51.55	64.10	75.37	83.91	89.31	90.85	86
RE Loans Secured by 1-4 Family	24.96	6.16	10.02	17.36	25.35	31.32	38.38	45.45	86
Revolving	4.89	0.00	0.03	1.32	4.72	7.40	10.09	10.65	86
Closed-End	19.81	4.38	7.55	12.12	20.53	24.67	29.95	43.81	86
Commercial Real Estate Loans	44.90	20.36	24.19	34.10	44.79	55.28	64.31	66.09	86
Construction and Land Dev	8.31	1.61	2.23	4.41	7.01	11.87	16.20	19.55	86
Multifamily	3.48	0.24	0.68	1.78	2.79	4.82	7.57	10.50	86
Nonfarm Nonresidential	32.08	16.19	18.04	26.28	31.21	39.05	45.06	50.94	86
RE Loans Secured by Farmland	1.36	0.00	0.00	0.17	1.00	2.08	4.43	6.20	86
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.22	0.35	86
Commercial and Industrial Loans	15.93	5.71	6.77	9.69	14.97	19.50	32.07	45.34	86
Loans to Individuals	5.04	0.45	0.65	1.39	2.46	8.15	15.92	18.67	86
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.21	0.64	1.31	86
Agricultural Loans	0.85	0.00	0.00	0.00	0.21	1.35	3.85	5.70	86
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Other Loans and Leases	2.83	0.05	0.35	1.00	1.81	4.12	7.56	10.39	86

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.79	0.52	1.26	3.27	5.50	9.59	16.26	19.98	86
Liquid Assets	25.41	10.36	12.46	18.08	24.47	31.19	40.56	47.97	86
Investment Securities	23.13	7.37	9.59	15.25	21.19	30.26	38.85	47.69	86
Net Loans and Leases	60.13	34.12	42.53	53.79	60.47	67.72	72.34	75.69	86
Net Lns, Ls & Stdby Ltrs of Credit	61.03	34.36	43.73	54.46	60.97	68.93	73.56	76.28	86
Core Deposits	63.54	34.13	44.02	58.87	65.77	70.01	73.02	76.92	86
Noncore Funding	22.17	9.17	10.90	16.03	19.58	27.02	37.35	51.62	86
Time Deposits of \$100K or More	11.62	4.67	5.90	7.58	11.72	14.49	18.69	20.75	86
Foreign Deposits	0.10	0.00	0.00	0.00	0.00	0.00	0.00	3.34	86
Fed Funds Purchased and Repos	3.49	0.00	0.03	1.19	2.86	5.47	7.13	8.47	86
Net Fed Funds Purchased (Sold)	3.20	-0.14	0.00	0.94	2.80	5.39	7.03	8.47	86
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Oth Borrowings W/Rem Mat 1 Yr or Less	1.03	0.00	0.00	0.02	0.22	1.71	4.52	7.62	86
Earning Assets Repr in 1 Year	35.10	13.72	17.02	26.09	34.81	43.47	53.62	57.98	86
Int-Bearing Liab Repr in 1 Year	25.62	9.36	10.27	13.72	20.79	35.65	51.74	57.30	86
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.40	1.92	2.35	86
Net Assets Repriceable in 1 Year	8.96	-16.89	-12.72	-1.13	9.70	17.72	27.16	35.38	86
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.75	-14.87	0.43	9.41	17.52	25.61	34.71	54.29	86
Net ST Noncore Funding Dependence	8.57	-22.44	-6.74	1.33	9.04	15.76	25.06	33.12	86
Short-Term Inv/ST Noncore Funding	57.35	3.24	7.54	22.51	39.11	85.07	142.04	241.64	86
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.14	-11.32	-7.99	2.48	13.63	24.16	44.75	54.03	86
Net Loans and Leases/Total Deposits	77.26	46.96	53.82	67.77	78.77	86.33	94.47	111.21	86
Net Loans and Leases/Core Deposits	96.51	63.10	65.87	81.18	93.61	106.99	137.77	161.25	86
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.76	-0.55	-0.02	0.00	0.35	1.21	2.36	6.12	59
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.23	-2.86	-0.88	1.14	3.06	5.15	7.65	9.70	86
Struct Notes Appr(Depr)/T1 Cap	-0.10	-2.11	-1.01	-0.11	0.00	0.04	0.10	0.15	45
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.24	0.00	0.00	0.00	1.03	20.49	37.68	51.01	86
Available-For-Sale Securities	90.75	45.77	60.49	79.21	97.33	100.00	100.00	100.00	86
U.S. Treasury Securities	1.27	0.00	0.00	0.00	0.00	0.92	7.08	16.37	86
U.S. Agency Securities (excl MBS)	15.08	0.00	0.00	1.02	10.97	26.51	47.06	60.31	86
Municipal Securities	14.16	0.00	0.10	1.45	12.98	24.47	32.55	36.69	86
Mortgage-Backed Securities	59.02	5.09	13.90	38.69	63.79	77.82	91.04	97.21	86
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.13	1.43	3.21	86
Other Debt Securities	2.24	0.00	0.00	0.00	0.41	3.37	10.02	14.31	86
Mutual Funds and Equity Securities	0.39	0.00	0.00	0.00	0.10	0.55	1.14	4.43	86
Debt Securities 1 Year or Less	10.49	0.06	0.56	1.85	7.26	17.48	30.98	43.36	86
Debt Securities 1 To 5 Years	22.75	0.38	2.72	7.19	17.69	36.46	59.56	62.84	86
Debt Securities Over 5 Years	63.37	12.36	20.39	37.55	68.34	85.13	93.94	97.80	86
Pledged Securities	55.83	8.29	24.04	40.49	55.11	72.98	87.29	89.79	86
Structured Notes, Fair Value	2.06	0.00	0.00	0.00	0.06	2.87	10.97	16.43	86

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.53	0.03	0.09	0.22	0.44	0.79	1.14	1.74	86
Provision for Ln&Ls Losses/Avg Lns&Ls	0.86	0.06	0.16	0.40	0.75	1.28	1.74	2.53	86
Provision for Ln&Ls Losses/Net Losses	103.69	2.20	37.30	67.65	93.01	126.16	213.98	252.21	86
Ln&Ls Allowance/Total Loans & Leases	2.16	0.29	1.17	1.45	1.94	2.62	3.69	4.31	86
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.05	0.45	0.70	1.47	2.13	3.99	8.70	10.18	83
ALLL/Nonaccrual Assets	97.85	19.74	38.01	56.53	85.07	131.08	196.36	231.43	86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	83.54	4.99	22.09	47.58	69.09	114.54	185.83	215.07	86
Gross Ln&Ls Losses/Avg Loans & Leases	1.18	0.07	0.20	0.46	0.96	1.69	2.50	4.70	86
Recoveries/Avg Loans and Leases	0.15	0.00	0.01	0.04	0.11	0.21	0.36	0.60	86
Net Losses/Avg Loans and Leases	1.01	0.00	0.09	0.37	0.88	1.40	2.24	4.26	86
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	86
Recoveries/Prior Year-End Losses	5.43	1.07	1.69	2.52	4.63	7.63	11.33	14.13	83
Earnings Coverage of Net Losses (X)	4.67	-3.87	0.01	1.22	2.78	5.57	16.00	27.04	86
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.07	0.00	0.03	0.24	0.67	1.73	2.74	7.06	86
RE Loans Secured By 1-4 Family	0.67	0.00	0.00	0.18	0.43	0.99	2.47	2.86	86
Revolving	0.66	0.00	0.00	0.00	0.35	0.98	2.38	4.15	80
Closed-End	0.62	0.00	0.00	0.15	0.37	0.87	2.02	3.21	86
Commercial Real Estate Loans	1.28	0.00	0.00	0.21	0.76	2.12	3.84	7.94	86
Construction and Land Dev	3.82	-0.02	0.00	0.15	2.00	5.51	12.47	18.12	86
Multifamily	0.85	-0.17	-0.01	0.00	0.00	0.93	4.30	7.36	83
Nonfarm Nonresidential	0.61	-0.02	0.00	0.00	0.37	0.91	2.07	3.40	86
RE Loans Secured by Farmland	0.24	-0.32	-0.01	0.00	0.00	0.07	1.18	2.99	78
Commercial and Industrial Loans	1.03	-0.04	0.00	0.17	0.72	1.73	2.96	4.13	86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	1.36	0.12	0.20	0.35	0.86	1.59	4.48	6.85	81
Credit Card Loans	2.94	0.00	0.00	0.00	1.77	4.10	10.02	11.79	40
Agricultural Loans	0.17	-0.23	-0.06	0.00	0.00	0.00	0.80	3.01	67
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	1.04	-0.06	-0.02	0.00	0.03	0.75	4.76	12.74	86

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

30-89 Days PD Loans and Leases	0.94	0.13	0.21	0.39	0.78	1.24	2.21	2.73	86
90+ Days PD Loans and Leases	0.60	0.00	0.00	0.00	0.07	0.32	4.25	6.35	86
Nonaccrual Loans and Leases	2.83	0.15	0.58	1.27	2.22	4.00	6.61	7.97	86
90+ Days PD and Nonaccrual Loans and Leases	3.82	0.49	0.97	1.81	3.02	5.59	8.30	10.33	86
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.29	86
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	86
Nonaccrual Restructured	0.49	0.00	0.00	0.09	0.37	0.76	1.52	2.22	86
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.94	0.13	0.21	0.39	0.78	1.24	2.21	2.73	86
90+ Days Past Due Assets	0.60	0.00	0.00	0.00	0.07	0.32	4.25	6.35	86
Nonaccrual Assets	2.84	0.22	0.60	1.29	2.22	4.03	6.61	7.97	86
30+ Days PD & Nonaccrual Assets	4.79	0.87	1.41	2.48	3.89	6.86	9.91	12.72	86
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.35	0.33	0.46	1.20	1.76	3.36	4.98	6.28	86
90+ PD & Nonaccrual Assets + OREO	3.24	0.39	0.65	1.51	2.59	5.02	6.84	7.99	86
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.10	0.37	0.71	1.61	2.52	4.35	7.00	8.81	86
Allowance for Loan & Lease Losses	267.35	55.05	70.69	134.74	189.98	294.53	675.94	1475.08	86
Equity Cap + ALLL	25.46	2.91	6.60	12.11	18.65	36.92	58.84	85.73	86
Tier 1 Cap + ALLL	27.76	3.70	7.50	13.84	22.00	36.56	68.73	86.99	86
Loans & Leases + RE Acquired	5.04	0.63	1.45	2.55	3.98	6.91	11.26	13.13	86

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	0.99	0.12	0.22	0.44	0.78	1.37	2.34	2.91	86
	- 90+ Days Past Due	0.72	0.00	0.00	0.00	0.06	0.41	4.76	9.11	86
	- Nonaccrual	3.33	0.22	0.63	1.64	2.62	4.72	7.91	9.77	86
Coml & Indl	- 30-89 Days PD	0.63	0.04	0.09	0.22	0.47	0.99	1.51	1.80	86
	- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.02	0.17	1.59	4.48	86
	- Nonaccrual	1.77	0.06	0.27	0.53	1.46	2.90	4.07	4.88	86
Individuals	- 30-89 Days PD	1.31	0.12	0.30	0.64	1.14	1.61	2.78	5.04	86
	- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.07	0.33	0.98	1.52	86
	- Nonaccrual	0.46	0.00	0.00	0.05	0.26	0.68	1.66	3.05	86
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	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	0.20	0.00	0.00	0.00	0.00	0.39	0.80	1.97	67
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.39	67
	- Nonaccrual	0.56	0.00	0.00	0.00	0.00	0.46	2.60	7.85	67
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	0.43	0.00	0.00	0.00	0.08	0.73	1.78	3.25	86
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.00	0.34	2.24	86
	- Nonaccrual	0.41	0.00	0.00	0.00	0.01	0.65	2.10	2.81	86
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.18	0.14	0.21	0.47	0.99	1.75	2.55	3.36	86
	- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.09	0.48	2.20	5.39	86
	- Nonaccrual	2.39	0.09	0.48	1.05	1.78	2.95	7.18	8.71	86
Revolving	- 30-89 Days PD	0.82	0.04	0.13	0.29	0.66	1.08	2.17	3.84	80
	- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.01	0.21	0.70	1.32	80
	- Nonaccrual	0.80	0.00	0.00	0.18	0.52	1.31	2.24	4.00	80
Closed-End	- 30-89 Days PD	1.30	0.09	0.21	0.49	1.12	1.82	2.78	3.66	86
	- 90+ Days Past Due	0.56	0.00	0.00	0.00	0.08	0.54	3.22	6.45	86
	- Nonaccrual	2.76	0.05	0.38	1.10	2.14	3.51	7.51	9.16	86
	- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.02	0.08	0.17	0.32	0.43	86
	- Jr Lien 90+ Days PD	0.04	0.00	0.00	0.00	0.00	0.02	0.30	0.46	86
	- Jr Lien Nonaccrual	0.16	0.00	0.00	0.02	0.09	0.28	0.60	0.84	86
Commercial RE	- 30-89 Days PD	0.87	0.03	0.10	0.31	0.61	1.35	2.27	3.15	86
	- 90+ Days Past Due	0.79	0.00	0.00	0.00	0.00	0.26	5.21	11.01	86
	- Nonaccrual	3.82	0.02	0.57	1.84	3.27	5.47	8.48	10.19	86
Const & Dev	- 30-89 Days PD	1.05	0.00	0.00	0.14	0.67	1.91	2.91	4.45	86
	- 90+ Days Past Due	2.21	0.00	0.00	0.00	0.00	0.68	12.06	28.21	86
	- Nonaccrual	10.51	0.00	0.09	2.87	7.77	15.16	28.16	39.22	86
Multifamily	- 30-89 Days PD	0.53	0.00	0.00	0.00	0.15	0.75	2.68	3.14	83
	- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.00	0.00	2.45	8.03	83
	- Nonaccrual	2.05	0.00	0.00	0.00	1.15	3.36	8.33	9.61	83
Nonfarm Nres-	- 30-89 Days PD	0.76	0.00	0.04	0.21	0.49	1.13	1.98	3.52	86
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.00	0.12	2.05	6.07	86
	- Nonaccrual	2.30	0.00	0.39	1.17	1.94	3.17	5.14	6.01	86
Farmland	- 30-89 Days PD	0.95	0.00	0.00	0.00	0.09	1.27	4.54	7.68	78
	- 90+ Days Past Due	0.84	0.00	0.00	0.00	0.00	0.02	2.11	14.50	78
	- Nonaccrual	2.15	0.00	0.00	0.00	0.59	2.85	7.43	17.94	78
Credit Card	- 30-89 Days PD	1.28	0.00	0.00	0.00	1.07	2.13	3.68	5.10	40
	- 90+ Days Past Due	0.41	0.00	0.00	0.00	0.00	0.60	1.81	4.04	40
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	0.31	2.50	40

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.05	6.60	7.81	8.71	9.89	11.20	12.54	13.87	86
Tier 1 RBC Ratio	15.32	9.57	10.94	13.20	14.44	16.93	21.65	28.76	86
Total Risk-Based Capital Ratio	16.91	11.62	13.02	14.58	16.18	18.52	22.93	29.09	86
Tangible Tier 1 Leverage Ratio	9.95	6.53	7.73	8.68	9.81	11.13	12.37	13.83	86
Tangible Common Eq Cap/Tan Assets	8.55	2.85	5.74	6.99	8.48	9.68	11.60	13.83	86
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.71	2.75	4.90	8.39	11.95	16.69	20.72	23.54	86
Standby Letters of Credit	0.82	0.12	0.18	0.31	0.56	1.23	1.77	2.29	86
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.24	86
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.17	0.00	0.00	0.23	1.23	6.25	15.83	28.83	86
Interest Rate Contracts	3.53	0.00	0.00	0.21	1.23	6.02	12.47	22.61	86
Interest Rate Futures & Forward Contr	0.23	0.00	0.00	0.00	0.00	0.34	0.75	2.96	86
Written Options Contr (Int Rate)	0.26	0.00	0.00	0.00	0.13	0.46	0.96	1.82	86
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.37	0.77	86
Interest Rate Swaps	2.48	0.00	0.00	0.00	0.34	4.55	11.59	19.61	86
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.89	86
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	86
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	86
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.63	5.59	9.92	15.62	20.60	26.31	31.04	34.47	86

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.81	44.23	94.45	100.00	100.00	100.00	100.00	100.00	71
Foreign Exchange Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.23	7.33	71
Equity, Comm, & Other Contracts	0.24	0.00	0.00	0.00	0.00	0.00	0.00	7.55	71
Futures and Forwards	19.57	0.00	0.00	0.00	4.19	45.09	55.89	80.26	71
Written Options	17.81	0.00	0.00	0.00	8.71	44.30	64.19	100.00	71
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	71
Over-The-Counter	17.51	0.00	0.00	0.00	8.71	44.30	64.19	100.00	71
Purchased Options	1.59	0.00	0.00	0.00	0.00	0.56	10.99	14.94	71
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Over-The-Counter	1.41	0.00	0.00	0.00	0.00	0.28	10.05	14.94	71
Swaps	49.07	0.00	0.00	0.00	43.87	95.98	100.00	100.00	71
Held for Trading	22.72	0.00	0.00	0.00	0.00	17.92	99.86	100.00	71
Interest Rate Contracts	12.85	0.00	0.00	0.00	0.00	10.26	97.63	100.00	71
Foreign Exchange Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	3.16	71
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Non-Traded	77.27	0.00	0.00	68.39	100.00	100.00	100.00	100.00	71
Interest Rate Contracts	75.33	0.00	0.00	42.08	100.00	100.00	100.00	100.00	71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	71
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	71
Deriv Contr (Excl Fut & FX LE 14 Days)	75.88	0.00	15.46	49.93	78.33	98.71	100.00	100.00	71
One Year or Less	23.54	0.00	0.00	3.09	17.03	46.10	60.62	77.57	71
Over 1 Year to 5 Years	21.61	0.00	0.00	0.00	15.17	44.16	60.91	67.36	71
Over 5 Years	14.99	0.00	0.00	0.00	2.06	30.89	53.60	64.01	71
Gross Negative Fair Value (Abs Val)	1.84	0.00	0.00	0.56	1.50	2.90	4.72	5.44	71
Gross Positive Fair Value	1.39	0.00	0.00	0.14	1.00	2.68	4.16	4.92	71
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.02	0.03	0.05	86
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	86
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	86
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.02	86
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	86
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
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	86
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.09	0.00	0.00	0.00	0.00	0.18	0.41	0.56	86

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	0.06	86
Ins Under Assets(P/C)/Tot Ins Und Ast	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Ins Activities Revenue/Adj Oper Inc	0.72	0.00	0.00	0.00	0.10	0.94	3.39	5.60	86
Premium Inc/Ins Activities Revenue	0.20	0.00	0.00	0.00	0.00	0.00	0.46	5.27	63
Credit Rel Prem Inc/Tot Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	86
Ins Net Inc (P/C)/Equity (P/C)	11.31	0.87	0.87	0.87	7.95	15.78	17.12	17.57	3
Ins Net Inc (L/H)/Equity (L/H)	3.55	-1.08	-1.08	-1.08	0.65	4.13	7.26	8.30	3
Insur Ben, Losses, Exp/Insur Premiums	81.01	0.00	0.00	28.38	66.36	99.51	131.06	162.81	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	6.34	0.00	0.00	0.00	0.00	4.75	13.32	16.17	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
CSV Life Insurance/Tier 1 Cap + ALLL	9.11	0.00	0.00	0.76	9.50	16.20	20.93	22.44	86
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	86
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.11	33
Cost: Interest-Bearing Deposits	0.39	0.18	0.18	0.25	0.37	0.42	0.55	0.61	8
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	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
GROWTH RATES:									
Net Loans and Leases	60.75	-99.85	-99.30	-20.56	0.88	63.81	308.76	666.32	28
Total Selected Assets	52.03	-99.92	-99.28	-18.56	0.39	53.50	246.76	571.80	29
Deposits	7.14	-100.00	-100.00	-77.91	-26.36	37.38	101.06	141.67	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.22	3.12	20.63	62.32	91.14	111.04	123.77	160.25	44
Dividends Paid/Net Income	29.75	0.00	0.00	2.93	32.89	51.71	62.91	74.40	75
Net Income - Dividends/Avg Equity	4.14	-24.76	-3.18	1.86	3.87	7.05	9.12	14.56	86
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	72.21	0.00	0.00	0.00	90.91	118.41	226.32	280.13	66
Dividends From Nonbank Subs	2.88	0.00	0.00	0.00	0.29	2.28	17.51	28.49	66
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Dividends From All Subsidiaries	96.02	0.00	0.00	1.05	100.00	135.01	242.57	454.33	66
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	25.32	0.00	0.00	0.00	9.55	54.53	67.88	112.73	72
Interest Income From Bank Subs	0.27	0.00	0.00	0.00	0.00	0.17	0.83	3.75	72
Mgt & Service Fees From Bank Subs	2.24	0.00	0.00	0.00	0.00	0.00	11.99	30.63	72
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	72
Operating Income From Bank Subs	30.98	0.00	0.00	0.04	21.47	57.57	88.73	116.74	72
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	50.74	0.00	0.00	0.00	27.36	100.00	123.42	191.20	55
Interest Income From Nonbank Subs	0.58	0.00	0.00	0.00	0.00	0.00	0.04	11.29	55
Mgt & Serv Fees From Nonbank Subs	1.10	0.00	0.00	0.00	0.00	0.00	5.62	17.78	55
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.18	55
Operating Inc From Nonbank Subs	61.90	0.00	0.00	0.00	48.27	100.00	179.52	231.51	55
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	20.97	0.00	0.00	0.00	0.00	25.82	64.09	73.28	8
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Mgt & Serv Fees From Sub BHCs	2.32	0.00	0.00	0.00	0.00	0.00	3.72	11.17	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	23.30	0.00	0.00	0.00	0.00	25.82	67.82	84.45	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	37.29	0.00	0.00	0.00	0.00	93.27	99.42	99.84	81
Interest Income From Bank Subs	1.53	0.00	0.00	0.00	0.00	0.30	8.53	30.53	81
Mgt & Serv Fees From Bank Subs	4.85	0.00	0.00	0.00	0.00	0.00	40.74	56.91	81
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	81
Operating Income From Bank Subs	54.26	0.00	0.00	0.00	66.62	98.09	99.91	100.00	81
Dividends From Nonbank Subs	7.47	0.00	0.00	0.00	0.00	2.38	60.83	96.32	81
Interest Income From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	7.68	81
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.03	2.47	81
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Operating Inc From Nonbank Subs	11.19	0.00	0.00	0.00	0.19	9.37	68.60	98.58	81
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Loans and Adv From Subs/ST Debt	2046.05	0.00	0.00	0.00	250.22	1035.27	4395.54	8792.49	10
Loans and Adv From Subs/Total Debt	531.32	0.00	0.00	65.39	173.09	474.17	2216.07	3095.89	31

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
3446412	6,793,030	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,271,192	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,224,970	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	4,026,841	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,206,067	BANNER CORPORATION	WALLA WALLA, WA	
2947435	4,908,469	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
3944628	3,128,971	BOND STREET HOLDINGS INC	MIAMI, FL	Moved from Peer 3
1020180	7,859,920	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	3,113,854	BROOKLINE BANCORP, INC.	BROOKLINE, MA	
1022764	4,131,733	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,204,058	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,499,936	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
3762457	3,892,816	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,426,363	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
4037349	4,226,633	COMMUNITY BANCORP LLC	HOUSTON, TX	Moved from Peer 3
1048867	6,390,485	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,484,674	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,460,198	CVB FINANCIAL CORP.	ONTARIO, CA	
2894230	9,369,769	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,015,696	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
1427239	7,627,970	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	9,857,163	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,335,164	FIRST BANCORP	TROY, NC	
1118797	6,902,162	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,470,888	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,377,640	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,691,302	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,041,607	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,841,015	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,200,804	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	4,094,222	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,129,450	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,738,536	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,924,665	FIRST SECURITY BANCORP	SEARCY, AR	
2003975	6,978,320	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,419,608	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1206546	4,010,617	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,694,469	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	4,842,943	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,749,144	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,306,650	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	9,977,735	MB FINANCIAL, INC	CHICAGO, IL	Moved from Peer 1
1135972	6,586,475	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	3,995,678	MIDDLESEX BANCORP MHC	NATICK, MA	
3719965	8,261,151	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	8,633,141	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
3973888	4,591,456	NBH HOLDINGS CORP.	BOSTON, MA	
1139279	5,336,996	NBT BANCORP INC.	NORWICH, NY	
4160939	4,875,204	NORTH AMERICAN FINANCIAL HOLDI	MIAMI, FL	
1136661	3,496,115	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,019,207	OLD NATIONAL BANCORP	EVANSVILLE, IN	

BHCPR Reporters for Quarter Ending 06/30/2011
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes

2490575	7,082,547	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5,835,771	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,398,728	PACWEST BANCORP	LOS ANGELES, CA	
1142336	7,328,686	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	6,179,752	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,831,333	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	5,259,809	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,660,731	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,879,545	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	4,259,200	RENASANT CORPORATION	TUPELO, MS	
1097025	3,104,570	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,058,290	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,612,016	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,237,036	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,840,145	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,263,209	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	4,543,803	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,115,208	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1105425	5,061,942	STERLING BANCSHARES, INC.	HOUSTON, TX	
3152245	9,267,181	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,213,790	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,395,116	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	6,709,755	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,287,598	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,698,451	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,851,823	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	7,133,983	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,409,669	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,231,033	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	3,899,117	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,431,889	WESBANCO, INC.	WHEELING, WV	
1025541	4,871,896	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,508,089	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,438,517	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,355,888	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 86 bank holding companies.