

	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	75	79	80	91
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.21	3.25	3.25	3.20
+ Non-interest Income	0.85	0.70	0.73	0.78
- Overhead Expense	3.49	3.44	3.57	3.45
- Provision for Losses	0.36	0.53	0.71	0.91
+ Securities Gains (Losses)	0.08	0.04	0.05	0.08
+ Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01
= Pretax Net Oper Income (TE)	0.32	0.08	-0.17	-0.18
Net Operating Income	0.20	-0.04	-0.33	-0.38
Net Income	0.20	-0.04	-0.33	-0.38
Net Income (Sub S Adjusted)	0.18	0.15	-0.06	-0.24
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.50	4.81	4.75	5.07
Interest Expense	0.93	1.19	1.13	1.51
Net Interest Income (TE)	3.54	3.61	3.61	3.55
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.77	1.07	1.37	1.38
Earnings Coverage of Net Losses (X)	1.79	1.68	2.98	2.74
Ln&Ls Allowance/Total Loans & Leases	2.37	2.30	2.46	2.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.12	7.31	8.02	7.83
30-89 Days Past Due Loans and Leases	1.35	1.19	1.12	1.33
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.23	14.99	14.38	17.77
Net ST Noncore Funding Dependence	4.78	5.00	4.73	8.28
Net Loans and Leases/Total Assets	60.48	62.69	62.08	64.80
CAPITALIZATION:				
Tier 1 Leverage Ratio	7.82	7.74	7.21	7.49
Equity Capital/Total Assets	7.56	7.36	6.90	6.94
Equity Capital+Minority Int/Total Assets	7.62	7.53	7.05	7.08
Tier 1 Common Eq Cap / T RWA	9.34	9.28	8.30	8.87
Net Loans&Ls/Equity Capital (X)	8.79	9.26	9.49	13.03
Cash Dividends/Net Income	12.32	25.97	24.49	36.40
Cash Dividends/Net Income (Sub S Adjusted)	-5.89	8.37	4.60	8.09
Retained Earnings/Avg Equity Cap	1.34	-6.44	-5.86	-13.40
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.37	0.87	0.42	0.94
Long-Term Debt/Equity Capital	1.71	1.75	1.71	2.22
Equity Investment in Subs/Equity Cap	123.29	118.83	121.66	138.39
Cash FR Oper+Noncash+Op Exp+Op Div	96.77	124.26	97.56	93.21

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	4.07	4.32	4.27	4.56	4.81
Less: Interest Expense	0.84	1.06	1.01	1.36	1.81
Equals: Net Interest Income (TE)	3.21	3.25	3.25	3.20	3.00
Plus: Non-Interest Income	0.85	0.70	0.73	0.82	0.78
Equals: Adj Operating Income (TE)	4.12	3.97	4.03	4.07	3.79
Less: Overhead Expense	3.49	3.44	3.57	3.45	3.48
Less: Provision for Loan and Lease Losses	0.36	0.53	0.71	0.91	1.68
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.09	0.04	0.05	0.08	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01	0.03
Equals: Pretax Net Oper Inc (TE)	0.32	0.08	-0.17	-0.18	-1.25
Less: Applicable Income Taxes (TE)	0.13	0.10	0.14	0.15	-0.02
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.20	-0.04	-0.33	-0.38	-1.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.20	-0.04	-0.33	-0.38	-1.35
Memo: Net Income (Last Four Qtrs)	-0.16	-0.20	-0.33	-0.32	-1.36
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.05	90.09	90.45	90.45	91.26
Avg Int-Bearing Funds / Avg Assets	78.38	79.14	79.28	80.36	80.71
Int Income (TE) / Avg Earning Assets	4.50	4.81	4.75	5.07	5.30
Int Expense / Avg Earning Assets	0.93	1.19	1.13	1.51	2.00
Net Int Inc (TE) / Avg Earn Assets	3.54	3.61	3.61	3.55	3.29
YIELD OR COST:					
Total Loans and Leases (TE)	5.60	5.73	5.68	5.88	5.87
Interest-Bearing Bank Balances	0.34	0.34	0.30	0.36	0.57
Fed Funds Sold & Reverse Repos	0.24	0.17	0.18	0.20	0.17
Trading Assets	5.81	8.84	8.14	8.61	4.19
Total Earning Assets	4.45	4.75	4.68	4.99	5.24
Investment Securities (TE)	2.69	3.05	3.00	3.55	4.29
U.S. Treasury & Agency Sec (excl MBS)	1.77	1.99	1.89	2.36	3.56
Mortgage-Backed Securities	2.42	3.12	2.86	3.66	4.43
All Other Securities	4.81	5.39	5.67	6.16	5.96
Interest-Bearing Deposits	0.87	1.11	1.06	1.44	2.07
Time Deposits of \$100K or More	1.31	1.58	1.54	1.93	2.76
Time Deposits < \$100K	1.32	1.62	1.56	2.05	2.96
Other Domestic Deposits	0.38	0.55	0.50	0.71	0.92
Foreign Deposits	N/A	N/A	N/A	N/A	1.34
Fed Funds Purchased and Repos	0.68	0.60	0.65	0.88	1.08
Other Borrowed Funds & Trading Liab	3.05	3.37	2.70	3.26	3.44
All Interest-Bearing Funds	1.08	1.35	1.29	1.67	2.23

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	33	33	68	66	67
Avg Assets per Employee (\$000)	4,131	4,059	4,263	4,210	4,466
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	87.33	89.89	92.34	89.29	99.95
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.49	3.44	3.57	3.45	3.48
Personnel Expense	1.67	1.67	1.67	1.64	1.61
Net Occupancy Expense	0.43	0.45	0.45	0.46	0.45
Other Operating Expenses	1.38	1.28	1.40	1.32	1.38
Overhead Less Non-Interest Income	2.60	2.63	2.74	2.60	2.67
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	86.56	88.09	91.04	87.68	98.75
Personnel Expense	41.43	42.80	42.59	41.07	44.51
Net Occupancy Expense	10.48	11.26	11.37	11.54	12.35
Other Operating Expenses	35.03	33.32	36.74	34.68	41.33
Total Non-Interest Income	19.36	15.57	16.36	18.61	18.94
Fiduciary Activities Income	0.53	0.26	0.40	0.34	0.53
Serv Charges on Deposit Accts - Domestic	6.93	6.86	7.27	7.60	8.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.24	0.45	0.35	0.51	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.21	0.23	0.16	0.36
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.19	0.25	0.20	0.28	0.36
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.08	-2.85	-3.46	-1.02	-2.59
Other Non-Interest Income	8.61	7.40	7.85	7.11	7.94
Overhead Less Non-Interest Income	66.30	71.45	73.72	68.57	79.30
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	12.94	5.95	6.80	10.68	6.15
Appl Inc Tax+TE/Pretax NOI+TE	19.81	17.40	25.35	29.38	26.51

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	50.37	50.29	50.72	52.16	53.78
Commercial and Industrial Loans	7.02	7.83	7.67	8.27	8.33
Loans to Individuals	1.68	1.77	1.72	2.10	2.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.96	1.28	0.97	1.29	1.29
Other Loans and Leases	0.51	0.46	0.58	0.59	0.61
Net Loans and Leases	60.48	62.69	62.08	64.80	66.52
Debt Securities Over 1 Year	17.59	15.53	15.22	14.03	13.32
Mutual Funds and Equity Securities	0.10	0.11	0.10	0.09	0.04
Subtotal	79.39	79.42	78.47	79.81	80.63
Interest-Bearing Bank Balances	6.87	5.50	6.44	5.15	4.49
Federal Funds Sold & Reverse Repos	1.00	1.03	1.30	1.28	0.80
Debt Securities 1 Year or Less	1.02	1.14	1.02	1.55	1.54
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.86	89.54	89.25	89.43	88.93
Non-Int Cash and Due From Dep Inst	1.75	1.81	1.92	1.87	2.56
Other Real Estate Owned	2.21	1.93	2.31	2.00	1.73
All Other Assets	8.17	8.15	8.54	8.44	8.13
MEMORANDA:					
Short-Term Investments	9.73	8.75	9.90	9.04	7.67
U.S. Treasury Securities	0.08	0.19	0.09	0.27	0.08
U.S. Agency Securities (excl MBS)	3.47	3.51	3.06	3.25	3.71
Municipal Securities	3.42	2.75	2.84	2.88	2.25
Mortgage-Backed Securities	9.80	7.94	8.51	6.95	6.51
Asset-Backed Securities	0.03	0.02	0.01	0.03	0.04
Other Debt Securities	0.20	0.10	0.19	0.10	0.15
RE Loans Secured by 1-4 Family	15.09	15.74	15.23	15.94	15.81
Revolving	2.61	2.72	2.83	2.71	2.89
Closed-End, Sec by First Liens	11.32	11.75	11.15	12.01	11.50
Closed-End, Sec by Junior Liens	0.76	0.83	0.74	0.84	0.98
Commercial Real Estate Loans	32.26	30.85	32.03	32.64	34.46
Construction and Land Dev	4.44	4.95	4.55	6.46	9.04
Multi family	2.53	2.11	2.57	2.08	1.87
Nonfarm Nonresidential	24.42	22.42	23.77	22.90	22.29
RE Loans Secured by Farmland	1.82	1.97	1.86	2.15	2.14
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	81.15	78.69	79.98	78.95	79.13
RE Loans Secured by 1-4 Family	24.45	24.85	24.20	24.74	23.87
Revolving	4.26	4.31	4.49	4.12	4.24
Closed-End	19.97	20.04	19.24	20.18	19.27
Commercial Real Estate Loans	51.55	47.44	50.09	48.77	50.02
Construction and Land Dev	7.25	7.75	7.26	9.66	13.18
Multi family	4.02	3.26	3.95	3.17	2.73
Nonfarm Nonresidential	38.44	34.32	36.78	34.19	32.30
RE Loans Secured by Farmland	3.15	3.21	3.11	3.41	3.26
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	11.25	12.01	11.86	12.40	12.38
Loans to Individuals	2.93	2.83	2.84	3.34	3.51
Credit Card Loans	0.07	0.06	0.05	0.04	0.04
Agricultural Loans	1.71	2.06	1.61	2.07	2.01
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.86	0.76	0.96	0.94	0.93

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	9.73	8.75	9.90	9.04	7.67
Liquid Assets	25.86	23.58	24.62	21.83	21.17
Investment Securities	19.53	17.63	17.37	16.25	15.35
Net Loans and Leases	60.48	62.69	62.08	64.80	66.52
Net Lns, Ls & Stby Ltrs of Credit	60.91	63.16	62.57	65.29	67.06
Core Deposits	67.04	67.05	67.96	66.06	63.66
Noncore Funding	22.44	21.97	21.93	24.06	26.84
Time Deposits of \$100K or More	15.67	15.24	15.39	15.71	16.60
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.02	0.81	0.91	0.89	1.03
Net Fed Funds Purchased (Sold)	0.10	-0.37	-0.36	-0.28	0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.93	0.88	0.98	1.66	2.07
Earning Assets Repr in 1 Year	34.43	33.74	34.83	36.96	36.35
Int-Bearing Liab Repr in 1 Year	31.01	29.64	30.43	33.32	34.01
Long-Term Debt Repr in 1 Year	0.63	0.37	0.39	0.72	0.56
Net Assets Repriceable in 1 Year	2.12	2.84	3.41	2.34	2.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.23	14.99	14.38	17.77	22.65
Net ST Noncore Funding Dependence	4.78	5.00	4.73	8.28	14.21
Short-Term Inv/ST Noncore Funding	82.48	89.56	86.67	67.14	48.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.42	14.14	14.75	8.46	2.81
Net Loans and Leases/Total Deposits	71.77	74.93	73.50	77.68	80.01
Net Loans and Leases/Core Deposits	92.93	95.25	93.91	101.21	107.06
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.11	1.42	1.27	0.48	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.46	1.43	2.97	-1.78	0.42
Struct Notes Appr(Depr)/T1 Cap	0.04	0.05	0.04	-0.40	-0.08
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.14	6.14	3.09	5.55	4.83
Available-For-Sale Securities	95.86	92.98	96.91	94.45	95.17
U.S. Treasury Securities	0.34	1.24	0.62	1.95	0.64
U.S. Agency Securities (excl MBS)	19.13	22.90	19.04	23.27	26.83
Municipal Securities	17.37	15.09	16.52	16.41	13.82
Mortgage-Backed Securities	49.58	44.52	47.76	42.99	43.82
Asset-Backed Securities	0.12	0.09	0.04	0.13	0.22
Other Debt Securities	1.38	0.62	1.07	0.62	1.22
Mutual Funds and Equity Securities	1.01	0.82	0.88	0.97	0.38
Debt Securities 1 Year or Less	6.27	7.95	7.74	11.02	10.54
Debt Securities 1 To 5 Years	26.89	30.76	31.11	32.32	30.36
Debt Securities Over 5 Years	61.60	49.52	54.28	50.88	55.06
Pledged Securities	49.58	48.86	47.76	52.15	58.05
Structured Notes, Fair Value	1.62	3.23	1.67	3.17	2.06

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.36	0.53	0.71	0.91	1.68
Provision for Ln&Ls Losses/Avg Lns&Ls	0.57	0.82	1.09	1.35	2.39
Provision for Ln&Ls Losses/Net Losses	73.78	93.49	85.41	117.75	133.16
Ln&Ls Allowance/Total Loans & Leases	2.37	2.30	2.46	2.38	2.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.46	9.07	4.35	3.39	2.09
ALLL/Nonaccrual Assets	79.76	73.74	76.96	75.13	75.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.18	77.10	75.10	78.97	71.29
Gross Ln&Ls Losses/Avg Loans & Leases	1.01	1.22	1.58	1.51	2.08
Recoveries/Avg Loans and Leases	0.16	0.11	0.18	0.10	0.07
Net Losses/Avg Loans and Leases	0.77	1.07	1.37	1.38	1.99
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.34	5.93	12.46	7.94	11.32
Earnings Coverage of Net Losses (X)	1.79	1.68	2.98	2.74	1.14
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.72	0.91	1.32	1.44	2.06
RE Loans Secured By 1-4 Family	0.76	0.59	1.13	0.99	1.53
Revolving	0.50	0.51	1.08	0.73	0.93
Closed-End	0.74	0.63	1.22	1.03	1.63
Commercial Real Estate Loans	0.76	1.09	1.45	1.69	2.27
Construction and Land Dev	2.23	4.69	5.99	4.94	5.50
Multi family	0.80	0.10	1.27	0.31	0.69
Nonfarm Nonresidential	0.43	0.38	0.66	0.62	0.94
RE Loans Secured by Farmland	0.01	0.00	0.22	0.28	0.20
Commercial and Industrial Loans	0.80	1.96	2.62	1.63	2.52
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.10	0.99	1.46	1.92	1.49
Credit Card Loans	2.04	1.44	1.51	3.68	2.80
Agricultural Loans	0.00	0.00	-0.01	0.07	0.01
Loans to Foreign Governments & Inst	N/A	0.00	N/A	0.00	N/A
Other Loans and Leases	1.44	1.06	2.36	3.03	3.56

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

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PERCENT OF LOANS AND LEASES

06/30/2012

06/30/2011

12/31/2011

12/31/2010

12/31/2009

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

1.35
0.07
4.72

1.19
0.06
4.44

1.12
0.06
4.55

1.33
0.08
5.05

1.69
0.11
4.93

90+ Days PD and Nonaccrual Loans and Leases

4.85

4.56

4.68

5.17

5.09

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

0.08
0.01
1.34

0.04
0.00
0.98

0.04
0.00
1.19

0.03
0.00
0.93

0.06
0.00
0.37

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

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

1.35
0.07
4.73
6.31

1.18
0.06
4.49
5.85

1.12
0.06
4.57
5.94

1.33
0.08
5.12
6.67

1.69
0.11
4.98
7.18

PERCENT OF TOTAL ASSETS

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

3.06
5.43

2.97
5.01

3.06
5.51

3.55
5.64

3.56
5.38

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

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

7.28
473.26
79.66
70.25
11.05

6.07
379.08
67.48
63.54
9.03

7.31
428.48
79.12
76.89
10.78

6.89
393.66
91.18
94.07
9.73

6.50
354.74
88.63
92.85
9.01

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	1.31	1.23	1.17	1.40	1.72
- 90+ Days Past Due	0.07	0.06	0.06	0.09	0.12
- Nonaccrual	5.00	4.80	4.80	5.55	5.45
Coml & Indl - 30-89 Days PD	0.97	0.85	0.79	0.98	1.39
- 90+ Days Past Due	0.01	0.02	0.02	0.01	0.04
- Nonaccrual	3.29	2.78	3.06	2.69	2.69
Individuals - 30-89 Days PD	0.84	0.88	0.90	1.34	1.69
- 90+ Days Past Due	0.05	0.06	0.07	0.05	0.08
- Nonaccrual	0.50	0.51	0.67	0.64	0.50
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.03	0.04	0.07	0.04	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.37	0.31	0.49	0.17
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	0.00	N/A
- 90+ Days Past Due	N/A	0.00	N/A	0.00	N/A
- Nonaccrual	N/A	0.00	N/A	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.33	0.25	0.56	0.15	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	0.63	0.71	0.88	0.06	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.48	1.38	1.56	1.50	1.98
- 90+ Days Past Due	0.07	0.07	0.05	0.08	0.12
- Nonaccrual	3.39	2.90	3.09	3.07	3.21
Revolving - 30-89 Days PD	0.62	0.63	0.65	0.44	0.51
- 90+ Days Past Due	0.01	0.01	0.00	0.02	0.01
- Nonaccrual	1.01	0.74	1.28	1.18	0.55
Closed-End - 30-89 Days PD	1.64	1.60	1.83	1.70	2.29
- 90+ Days Past Due	0.08	0.08	0.05	0.08	0.13
- Nonaccrual	3.97	3.39	3.62	3.34	3.92
- Jr Lien 30-89 Days PD	0.17	0.13	0.13	0.09	0.14
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.21	0.17	0.16	0.19	0.17
Commercial RE - 30-89 Days PD	1.13	0.93	0.66	1.08	1.41
- 90+ Days Past Due	0.05	0.03	0.04	0.05	0.08
- Nonaccrual	5.67	5.65	5.40	6.78	5.96
Const & Dev - 30-89 Days PD	0.82	1.02	0.92	1.04	1.51
- 90+ Days Past Due	0.04	0.01	0.00	0.04	0.02
- Nonaccrual	15.72	14.60	14.62	16.40	14.13
Multi family - 30-89 Days PD	0.56	0.14	0.09	0.17	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	2.26	1.69	3.38	2.49	0.63
Nonfarm Nres- 30-89 Days PD	1.01	0.83	0.56	1.03	1.23
- 90+ Days Past Due	0.03	0.03	0.03	0.04	0.06
- Nonaccrual	3.40	3.68	3.32	3.77	2.75
Farmland - 30-89 Days PD	0.45	0.21	0.29	0.55	0.40
- 90+ Days Past Due	0.00	0.00	0.00	0.04	0.00
- Nonaccrual	1.16	1.16	0.68	1.22	1.07
Credit Card - 30-89 Days PD	0.96	1.29	1.34	1.35	2.21
- 90+ Days Past Due	0.36	1.02	0.91	0.45	1.06
- Nonaccrual	0.00	0.00	0.00	0.09	0.00

CAPITAL RATIOS	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	7.82	7.74	7.21	7.49	7.45
Tier 1 RBC Ratio	11.67	11.22	10.44	10.69	10.17
Total Risk-Based Capital Ratio	13.36	12.73	11.96	12.31	11.80
Tangible Tier 1 Leverage Ratio	7.78	7.71	7.18	7.46	7.41
Tangible Common Eq Cap/Tan Assets	6.47	6.61	5.94	6.23	6.10
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	7.63	8.38	8.18	8.02	8.63
Standby Letters of Credit	0.32	0.33	0.33	0.40	0.47
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.01	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.49	0.24	0.23	0.31	0.19
Interest Rate Contracts	0.49	0.24	0.23	0.31	0.19
Interest Rate Futures & Forward Contr	0.08	0.03	0.01	0.04	0.03
Written Options Contr (Int Rate)	0.11	0.01	0.03	0.03	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.06	0.01	0.00	0.07	0.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	12.69	13.19	12.58	11.98	12.49

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	31.17	40.29	27.84	32.38	35.67
Written Options	38.13	18.04	41.06	28.12	29.27
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	38.13	18.04	41.06	28.12	29.27
Purchased Options	4.17	10.42	11.11	3.03	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.17	10.42	11.11	3.03	3.47
Swaps	26.53	31.25	19.98	32.25	26.99
Held for Trading	15.32	18.75	13.33	13.04	9.52
Interest Rate Contracts	15.32	18.75	13.33	13.04	9.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	84.68	81.25	86.67	86.96	90.48
Interest Rate Contracts	84.68	81.25	86.67	86.96	90.21
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	56.06	76.17	52.73	61.70	70.73
One Year or Less	29.19	45.38	29.56	33.54	37.76
Over 1 Year to 5 Years	14.66	11.35	10.66	9.47	4.30
Over 5 Years	12.21	19.44	12.51	18.68	24.12
Gross Negative Fair Value (Abs Val)	1.23	1.06	0.57	1.44	0.48
Gross Positive Fair Value	0.47	1.01	0.33	0.26	0.26
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	66.67
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.19	0.25	0.20	0.28	0.36
Premium Inc/Ins Activities Revenue	0.62	0.98	0.73	0.59	1.09
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	30.63	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	69.37	66.67
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	25.54	15.18	24.74	31.23	39.53
Ins Net Inc (L/H)/Equity (L/H)	2.93	2.52	4.48	5.90	4.04
Insur Ben, Losses, Exp/Insur Premiums	51.82	97.41	40.12	62.68	70.52
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.48	2.99	2.74	3.22	1.96
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.09	9.81	10.27	9.53	9.58
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.57
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	N/A	1.34
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	0.00	N/A	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-71.23	-32.14	-58.70	-10.56	-29.60
Total Selected Assets	-52.74	-32.14	-5.80	-10.56	-22.94
Deposits	N/A	N/A	N/A	N/A	-21.88

PROFITABILITY:	PEER GROUP 05 06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	1.80	-5.68	-4.87	-11.75	-24.52
Bank Net Inc/Avg Eq Inv in Banks	1.95	-0.68	-6.99	-7.34	-17.95
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.87	1.69	2.52	2.18	0.35
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.91	6.73	-39.63	-0.76	-40.54
Bank Net Income/Parent Net Income	117.12	113.82	111.34	135.09	177.71
Nonbank Net Income/Parent Net Income	4.56	3.24	8.60	2.65	3.54
Sub BHCs Net Inc/Parent Net Income	79.50	122.08	79.54	76.69	367.49
LEVERAGE:					
Total Liabilities/Equity	26.91	24.51	26.04	46.08	37.81
Total Debt/Equity Capital	2.84	3.42	2.33	5.95	5.15
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.43	2.23	5.81	31.59	32.98
Tot Debt+Lns Guaranteed for Affl/Equity	2.78	2.29	1.37	6.48	5.44
Total Debt/Eq Cap - Exc Over Fair Value	2.84	3.42	2.34	6.07	5.26
Long-Term Debt/Equity Capital	1.71	1.75	1.71	2.22	1.94
Short-Term Debt/Equity Capital	0.37	0.87	0.42	0.94	2.03
Current Portion of LT Debt/Equity	0.00	0.01	0.00	0.02	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.00	0.00	0.03	0.18
Long-Term Debt/Consolidated LT Debt	6.88	5.94	5.32	6.20	5.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	123.29	118.83	121.66	138.39	131.84
Total Investment in Subs/Equity	123.85	120.49	122.18	139.51	132.38
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.12	91.09	88.31	111.55	107.84
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.89	92.98	88.95	112.84	108.35
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	3.31	3.08	1.72	3.94	5.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.99	12.69	17.85	11.79	29.55
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	59.49	79.34	68.83	75.51	65.24
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	96.77	124.26	97.56	93.21	79.07
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.23	114.31	99.10	91.00	93.30
Pretax Oper Inc + Int Exp/Int Expense	-153.23	1019.15	821.44	34.20	605.48
Div + Int From Subs/Int Exp + Div	104.75	123.78	108.76	91.01	104.93
Fees+Other Inc From Subs/Sal + Oth Exp	8.18	7.48	10.21	9.34	7.73
Net Inc/Curr Port of LT Debt+Pfd Div(X)	42.17	17.22	32.60	26.45	15.32
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.34	-1.54	-2.48	-1.94	-3.55
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	33.72	0.00	0.00	0.00	0.00
Total	33.72	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.02	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.32	0.39	0.31	0.54	0.55
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	06/30/2012	06/30/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	52.50	75.73	61.90	72.16	85.81
Dividends Paid/Net Income	12.32	25.97	24.49	38.11	59.43
Net Income - Dividends/Avg Equity	1.28	-6.33	-5.81	-13.20	-25.71
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	121.62	131.65	86.34	97.73	102.59
Dividends From Nonbank Subs	1.51	0.57	0.76	1.00	2.44
Dividends From Subsidiary BHCs	0.00	2.27	0.00	0.00	0.00
Dividends From All Subsidiaries	144.94	138.43	101.09	104.92	114.79
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	14.85	22.80	31.67	40.34	51.69
Interest Income From Bank Subs	0.10	0.41	0.16	0.19	0.36
Mgt & Service Fees From Bank Subs	2.56	4.17	1.62	1.37	4.39
Other Income From Bank Subs	0.01	0.33	0.17	0.59	0.45
Operating Income From Bank Subs	24.52	37.62	34.27	48.29	66.94
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	72.15	118.59	134.95	60.45	86.00
Interest Income From Nonbank Subs	3.74	6.95	8.00	0.00	0.03
Mgt & Serv Fees From Nonbank Subs	2.97	2.02	3.59	0.66	0.19
Other Income From Nonbank Subs	3.97	0.89	0.94	1.78	0.00
Operating Inc From Nonbank Subs	82.82	128.46	147.47	66.27	91.88
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	3.95	98.19	38.55	41.52	24.28
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.66	0.57	0.61	0.52	0.63
Other Income From Subsidiary BHCs	0.00	0.20	0.00	0.00	0.00
Operating Income From Sub BHCs	4.61	98.96	39.16	42.04	24.91
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	36.11	39.77	35.08	47.27	48.74
Interest Income From Bank Subs	16.47	17.10	11.93	4.73	1.51
Mgt & Serv Fees From Bank Subs	9.11	2.38	4.35	1.86	5.10
Other Income From Bank Subs	0.46	0.68	2.46	1.05	0.00
Operating Income From Bank Subs	68.55	67.43	62.37	67.92	65.11
Dividends From Nonbank Subs	1.92	2.75	7.82	4.72	4.35
Interest Income From Nonbank Subs	0.14	0.00	0.02	0.00	0.11
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.02	0.00	0.00
Other Income From Nonbank Subs	0.04	0.00	0.09	0.38	0.00
Operating Inc From Nonbank Subs	13.77	6.10	17.38	7.35	15.52
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	9001.67	7087.35	6670.58	5462.21	496.69
Loans and Adv From Subs/Total Debt	173.44	646.88	459.73	500.99	241.99

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									75
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.21	2.03	2.28	2.79	3.28	3.63	3.95	4.03	75
+ Non-interest Income	0.85	-0.20	0.13	0.46	0.69	1.05	1.71	2.81	75
- Overhead Expense	3.49	2.48	2.66	2.89	3.53	3.88	4.50	5.04	75
- Provision for Losses	0.36	-0.03	0.00	0.04	0.25	0.59	0.96	1.36	75
+ Securities Gains (Losses)	0.08	-0.24	-0.01	0.00	0.00	0.15	0.36	0.47	75
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.02	75
= Pretax Net Oper Income (TE)	0.32	-2.26	-1.33	-0.17	0.43	0.87	1.31	1.64	75
Net Operating Income	0.19	-1.98	-1.22	-0.19	0.31	0.70	1.06	1.17	75
Net Income	0.20	-1.98	-1.22	-0.18	0.31	0.70	1.06	1.17	75
Net Income (Sub S Adjusted)	0.17	-1.39	-1.22	-0.25	0.28	0.50	0.86	1.02	23
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.49	3.46	3.84	4.07	4.51	4.81	5.15	5.32	75
Interest Expense	0.93	0.33	0.47	0.60	0.90	1.16	1.68	1.81	75
Net Interest Income (TE)	3.54	2.35	2.68	3.07	3.57	4.00	4.36	4.48	75
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.76	-0.04	0.00	0.22	0.54	1.11	2.10	2.66	75
Earnings Coverage of Net Losses (X)	1.78	-45.77	-7.30	0.06	1.09	3.24	9.11	31.20	75
Ln&Ls Allowance/Total Loans & Leases	2.36	1.09	1.32	1.55	2.19	3.09	3.79	4.34	75
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.12	0.95	1.39	4.16	7.24	11.28	17.39	20.13	75
30-89 Days Past Due Loans and Leases	1.35	0.00	0.01	0.31	0.95	1.86	3.70	5.14	75
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.22	-12.80	-6.58	4.10	12.92	25.39	34.32	45.02	75
Net ST Noncore Funding Dependence	4.78	-22.48	-13.22	-2.45	4.72	12.05	22.29	28.15	75
Net Loans and Leases/Total Assets	60.47	35.26	41.66	51.09	61.31	67.76	77.40	79.23	75
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.82	-2.49	-0.16	4.49	8.80	10.44	12.33	13.75	75
Equity Capital/Total Assets	7.56	-3.23	-0.11	4.00	8.40	10.49	12.57	14.07	75
Equity Capital+Minority Int/Total Assets	7.62	-2.95	-0.11	4.00	8.58	10.49	12.73	14.69	75
Tier 1 Common Eq Cap / T RWA	9.33	-3.25	-1.41	4.34	9.35	13.90	18.75	21.15	75
Net Loans&Ls/Equity Capital (X)	8.79	2.85	3.31	5.33	7.05	10.61	18.20	23.84	68
Cash Dividends/Net Income	12.32	0.00	0.00	0.00	1.34	26.25	45.30	52.16	52
Cash Dividends/Net Income (Sub S Adjusted)	-5.88	-88.97	-47.88	-6.11	0.00	0.00	0.00	3.09	23
Retained Earnings/Avg Equity Cap	1.33	-39.93	-19.18	-0.97	3.85	7.14	9.57	10.99	68
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.36	0.00	0.00	0.00	0.00	0.00	1.95	9.22	68
Long-Term Debt/Equity Capital	1.71	0.00	0.00	0.00	0.00	0.00	11.33	22.23	68
Equity Investment in Subs/Equity Cap	123.29	90.57	95.91	99.23	113.22	134.26	188.43	207.17	68
Cash FR Oper+Noncash+Op Exp+Di v	96.76	-112.92	-33.96	44.58	93.13	122.13	215.75	437.10	74

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.07	3.16	3.39	3.73	4.07	4.35	4.66	4.75	75
Less: Interest Expense	0.84	0.29	0.43	0.55	0.81	1.04	1.50	1.57	75
Equals: Net Interest Income (TE)	3.21	2.03	2.28	2.79	3.28	3.63	3.95	4.03	75
Plus: Non-Interest Income	0.85	-0.20	0.13	0.46	0.69	1.05	1.71	2.81	75
Equals: Adj Operating Income (TE)	4.11	2.02	2.85	3.57	4.06	4.62	5.38	5.96	75
Less: Overhead Expense	3.49	2.48	2.66	2.89	3.53	3.88	4.50	5.04	75
Less: Provision for Loan and Lease Losses	0.36	-0.03	0.00	0.04	0.25	0.59	0.96	1.36	75
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Plus: Realized G/L on AFS Sec	0.08	-0.10	-0.00	0.00	0.00	0.15	0.36	0.47	75
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.02	75
Equals: Pretax Net Oper Inc (TE)	0.32	-2.26	-1.33	-0.17	0.43	0.87	1.31	1.64	75
Less: Applicable Income Taxes (TE)	0.13	-0.12	-0.00	0.00	0.03	0.25	0.46	0.55	75
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Equals: Net Operating Income	0.19	-1.98	-1.22	-0.19	0.31	0.70	1.06	1.17	75
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Equals: Net Income	0.20	-1.98	-1.22	-0.18	0.31	0.70	1.06	1.17	75
Memo: Net Income (Last Four Qtrs)	-0.15	-2.64	-1.93	-0.76	-0.02	0.52	0.92	1.15	70
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.04	81.63	86.46	88.84	91.00	93.33	94.92	96.01	75
Avg Int-Bearing Funds / Avg Assets	78.38	60.08	69.31	72.70	77.72	82.81	88.24	93.34	75
Int Income (TE) / Avg Earning Assets	4.49	3.46	3.84	4.07	4.51	4.81	5.15	5.32	75
Int Expense / Avg Earning Assets	0.93	0.33	0.47	0.60	0.90	1.16	1.68	1.81	75
Net Int Inc (TE) / Avg Earn Assets	3.54	2.35	2.68	3.07	3.57	4.00	4.36	4.48	75
YIELD OR COST:									
Total Loans and Leases (TE)	5.59	4.87	5.02	5.18	5.54	5.91	6.25	6.64	75
Interest-Bearing Bank Balances	0.34	0.00	0.06	0.19	0.24	0.37	0.82	1.00	75
Fed Funds Sold & Reverse Repos	0.24	0.00	0.00	0.10	0.20	0.26	0.40	0.73	37
Trading Assets	5.80	0.00	0.00	0.00	0.05	4.40	12.15	14.73	3
Total Earning Assets	4.44	3.46	3.76	4.00	4.46	4.76	5.19	5.24	75
Investment Securities (TE)	2.69	1.28	1.57	2.04	2.56	3.22	3.96	4.44	75
U.S. Treasury & Agency Sec (excl MBS)	1.76	0.00	0.15	0.92	1.61	2.30	3.37	3.99	63
Mortgage-Backed Securities	2.42	0.86	1.45	1.88	2.24	2.77	4.14	4.73	67
All Other Securities	4.80	1.50	2.21	3.14	4.53	5.80	7.65	10.77	71
Interest-Bearing Deposits	0.86	0.28	0.43	0.62	0.83	1.04	1.30	1.61	75
Time Deposits of \$100K or More	1.30	0.40	0.60	0.97	1.25	1.65	2.03	2.35	75
Time Deposits < \$100K	1.31	0.67	0.80	1.01	1.28	1.55	1.83	2.20	75
Other Domestic Deposits	0.37	0.09	0.12	0.21	0.37	0.50	0.62	0.74	75
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.67	0.00	0.00	0.08	0.28	1.22	2.37	3.91	52
Other Borrowed Funds & Trading Liab	3.04	0.31	1.03	2.03	3.22	3.98	4.72	5.29	59
All Interest-Bearing Funds	1.08	0.42	0.54	0.79	1.04	1.34	1.69	2.06	75

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	33.05	24.43	25.46	27.41	31.62	37.99	45.46	51.03	75
Avg Assets per Employee (\$000)	4131.35	2337.75	2551.04	3213.69	3802.68	4645.15	7008.52	8182.87	75
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Overhead Exp / NII + Non-Int Income	87.32	63.94	66.88	74.02	84.81	93.86	115.92	136.42	75
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.49	2.48	2.66	2.89	3.53	3.88	4.50	5.04	75
Personnel Expense	1.67	0.98	1.12	1.37	1.65	1.95	2.36	2.55	75
Net Occupancy Expense	0.43	0.19	0.23	0.33	0.42	0.50	0.65	0.69	75
Other Operating Expenses	1.38	0.79	0.88	1.05	1.26	1.62	2.14	2.32	75
Overhead Less Non-Interest Income	2.60	1.47	1.73	2.17	2.56	3.00	3.37	3.90	75
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	86.56	62.93	65.62	73.67	84.72	93.09	115.31	136.42	75
Personnel Expense	41.43	28.98	31.93	36.15	40.15	45.45	52.38	56.39	75
Net Occupancy Expense	10.47	5.27	6.55	8.17	9.98	12.61	14.65	16.62	75
Other Operating Expenses	35.03	20.75	21.52	24.07	30.66	41.34	59.99	84.70	75
Total Non-Interest Income	19.35	-7.24	3.93	12.24	17.45	26.33	34.20	47.16	75
Fiduciary Activities Income	0.52	0.00	0.00	0.00	0.00	0.00	2.25	7.88	75
Serv Charges on Deposit Accts - Domestic	6.92	1.48	2.22	3.71	6.05	9.63	12.77	16.19	75
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Investment Banking Fees & Commissions	0.23	0.00	0.00	0.00	0.00	0.28	1.27	1.88	75
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Net Servicing Fees	0.19	-0.06	0.00	0.00	0.00	0.16	0.67	3.00	75
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Insurance Activities Revenue	0.18	0.00	0.00	0.00	0.00	0.14	0.73	3.07	75
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.07	-22.23	-10.37	-2.96	-0.01	2.76	7.61	15.59	75
Other Non-Interest Income	8.61	0.89	2.20	5.41	8.39	10.71	15.88	20.18	75
Overhead Less Non-Interest Income	66.30	24.43	37.95	50.12	64.69	76.15	103.71	129.01	75
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	12.94	-30.24	0.00	0.00	5.49	28.77	34.34	36.69	53
Appl Inc Tax+TE/Pretax NOI+TE	19.81	-12.75	0.00	1.01	22.14	35.30	39.02	42.07	53

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.37	22.47	30.96	40.14	52.22	60.14	67.87	71.16	75
Commercial and Industrial Loans	7.02	1.58	2.47	3.94	6.25	9.08	13.61	17.32	75
Loans to Individuals	1.68	0.01	0.15	0.53	1.33	2.42	4.06	5.96	75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Agricultural Loans	0.96	0.00	0.00	0.00	0.02	1.34	4.72	9.03	75
Other Loans and Leases	0.50	0.00	0.00	0.04	0.31	0.71	1.53	1.84	75
Net Loans and Leases	60.47	35.26	41.66	51.09	61.31	67.76	77.40	79.23	75
Debt Securities Over 1 Year	17.59	0.24	2.90	8.51	17.43	24.56	33.09	42.27	75
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.06	0.57	0.79	75
Subtotal	79.38	61.97	66.90	74.09	81.49	84.58	87.25	89.20	75
Interest-Bearing Bank Balances	6.87	0.10	0.35	2.22	5.18	10.91	16.45	19.01	75
Federal Funds Sold & Reverse Repos	0.99	0.00	0.00	0.00	0.00	1.36	4.65	7.96	75
Debt Securities 1 Year or Less	1.01	0.00	0.00	0.12	0.55	1.93	2.78	4.42	75
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Total Earning Assets	89.86	81.57	84.40	87.36	90.59	92.29	93.05	94.97	75
Non-Int Cash and Due From Dep Inst	1.74	0.35	0.48	1.07	1.65	2.45	2.98	3.49	75
Other Real Estate Owned	2.20	0.00	0.07	0.68	1.58	3.32	5.44	7.77	75
All Other Assets	8.16	3.35	4.25	6.02	7.72	10.01	12.75	15.36	75
MEMORANDA:									
Short-Term Investments	9.73	1.26	3.12	4.25	8.19	13.79	19.27	23.96	75
U.S. Treasury Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.07	1.95	75
U.S. Agency Securities (excl MBS)	3.47	0.00	0.00	0.02	2.18	6.15	11.55	13.34	75
Municipal Securities	3.41	0.00	0.00	0.37	2.33	5.80	11.75	13.71	75
Mortgage-Backed Securities	9.80	0.00	0.00	3.78	10.08	15.74	20.11	27.46	75
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.75	75
Other Debt Securities	0.20	0.00	0.00	0.00	0.00	0.27	0.90	1.84	75
RE Loans Secured by 1-4 Family	15.09	1.80	3.96	9.48	15.59	19.47	24.67	30.48	75
Revolving	2.61	0.00	0.15	0.66	2.24	4.01	5.84	6.86	75
Closed-End, Sec by First Liens	11.31	0.97	2.68	5.95	10.58	15.19	20.22	27.53	75
Closed-End, Sec by Junior Liens	0.75	0.00	0.04	0.26	0.66	1.12	1.72	2.23	75
Commercial Real Estate Loans	32.26	9.27	13.36	22.09	32.19	41.70	51.04	55.59	75
Construction and Land Dev	4.44	0.12	0.48	2.01	3.76	6.58	9.02	10.55	75
Multi family	2.53	0.00	0.23	0.78	1.99	3.44	6.86	8.94	75
Nonfarm Nonresidential	24.41	7.99	10.24	15.27	23.12	29.69	43.89	50.29	75
RE Loans Secured by Farml and	1.82	0.00	0.00	0.06	0.92	2.88	6.61	9.75	75
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	81.15	53.95	62.32	73.74	84.27	88.14	91.99	92.72	75
RE Loans Secured by 1-4 Family	24.45	4.01	7.82	15.52	24.95	30.48	41.16	44.25	75
Revolving	4.26	0.00	0.34	1.12	3.23	6.57	9.95	11.15	75
Closed-End	19.96	2.33	5.83	11.50	19.51	27.05	35.88	40.23	75
Commercial Real Estate Loans	51.54	19.32	24.59	40.30	52.45	62.12	73.88	79.42	75
Construction and Land Dev	7.25	0.21	1.05	3.57	6.35	10.15	16.04	19.36	75
Multi family	4.02	0.00	0.48	1.35	3.03	5.78	9.53	12.53	75
Nonfarm Nonresidential	38.43	15.51	20.99	28.36	37.18	46.51	60.09	65.32	75
RE Loans Secured by Farml and	3.14	0.00	0.00	0.09	1.46	5.09	12.54	15.94	75
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Commercial and Industrial Loans	11.24	3.03	4.04	6.60	10.12	14.06	21.56	27.74	75
Loans to Individuals	2.92	0.03	0.22	0.83	2.17	3.93	8.14	11.87	75
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.00	0.44	0.51	75
Agricultural Loans	1.70	0.00	0.00	0.00	0.03	2.12	8.47	14.24	75
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Other Loans and Leases	0.85	0.00	0.00	0.07	0.40	1.29	2.59	3.37	75

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.73	1.26	3.12	4.25	8.19	13.79	19.27	23.96	75
Liquid Assets	25.86	8.26	11.58	19.40	24.18	32.95	38.55	47.60	75
Investment Securities	19.52	1.36	4.87	10.36	18.81	26.93	36.02	42.30	75
Net Loans and Leases	60.47	35.26	41.66	51.09	61.31	67.76	77.40	79.23	75
Net Lns, Ls & Stdbly Ltrs of Credit	60.91	35.34	41.74	51.46	61.73	68.26	77.78	79.75	75
Core Deposits	67.04	45.71	50.09	58.68	67.86	74.79	77.87	80.66	75
Noncore Funding	22.44	7.75	10.99	13.58	19.93	29.86	40.68	46.02	75
Time Deposits of \$100K or More	15.67	6.44	6.90	10.12	13.08	19.70	30.13	38.60	75
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Fed Funds Purchased and Repos	1.01	0.00	0.00	0.00	0.01	1.46	4.38	6.60	75
Net Fed Funds Purchased (Sold)	0.09	-7.56	-4.08	-0.51	0.00	0.93	3.91	5.26	75
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Oth Borrowings W/Rem Mat 1 Yr or Less	0.92	0.00	0.00	0.00	0.19	1.02	4.72	6.61	75
Earning Assets Repr in 1 Year	34.42	14.42	18.20	25.39	34.64	41.36	50.17	63.91	75
Int-Bearing Liab Repr in 1 Year	31.01	0.31	12.47	17.00	26.59	39.29	62.82	66.25	75
Long-Term Debt Repr in 1 Year	0.63	0.00	0.00	0.00	0.00	0.57	3.27	6.57	75
Net Assets Repriceable in 1 Year	2.12	-35.11	-25.99	-11.29	5.11	13.59	24.79	35.83	75
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.22	-12.80	-6.58	4.10	12.92	25.39	34.32	45.02	75
Net ST Noncore Funding Dependence	4.78	-22.48	-13.22	-2.45	4.72	12.05	22.29	28.15	75
Short-Term Inv/ST Noncore Funding	82.48	10.97	17.49	34.98	66.19	111.66	216.79	271.37	74
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.41	-16.17	-8.97	4.15	13.80	30.34	43.34	62.59	75
Net Loans and Leases/Total Deposits	71.77	44.24	46.99	63.45	71.92	80.18	90.62	102.90	75
Net Loans and Leases/Core Deposits	92.92	51.18	57.56	75.73	88.70	110.53	127.74	141.42	75
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.11	-1.62	-0.42	0.00	0.02	0.98	5.19	6.90	27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.46	-6.38	-0.54	0.99	2.96	6.72	12.84	15.77	66
Struct Notes Appr(Depr)/T1 Cap	0.03	-1.39	-0.08	0.00	0.02	0.06	0.11	0.19	27
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.14	0.00	0.00	0.00	0.00	2.03	21.55	42.10	75
Available-For-Sale Securities	95.85	22.93	75.28	97.57	100.00	100.00	100.00	100.00	75
U. S. Treasury Securities	0.34	0.00	0.00	0.00	0.00	0.00	0.42	6.93	75
U. S. Agency Securities (excl MBS)	19.12	0.00	0.00	0.18	12.68	34.36	53.98	68.26	75
Municipal Securities	17.37	0.00	0.00	3.11	16.70	31.05	44.99	55.87	75
Mortgage-Backed Securities	49.58	0.00	0.00	26.34	49.32	75.94	92.08	96.93	75
Asset-Backed Securities	0.12	0.00	0.00	0.00	0.00	0.00	0.28	2.46	75
Other Debt Securities	1.37	0.00	0.00	0.00	0.00	1.87	7.01	13.36	75
Mutual Funds and Equity Securities	1.00	0.00	0.00	0.00	0.00	0.43	4.67	11.21	75
Debt Securities 1 Year or Less	6.26	0.00	0.00	0.85	4.73	10.16	18.49	24.50	75
Debt Securities 1 To 5 Years	26.89	0.00	0.16	4.12	18.74	47.93	67.83	72.68	75
Debt Securities Over 5 Years	61.60	0.00	4.49	27.15	70.54	88.80	95.68	98.16	75
Pledged Securities	49.58	5.70	16.09	27.76	47.02	72.09	85.50	92.60	75
Structured Notes, Fair Value	1.62	0.00	0.00	0.00	0.00	2.31	7.93	12.70	75

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.36	-0.03	0.00	0.04	0.25	0.59	0.96	1.36	75
Provision for Ln&Ls Losses/Avg Lns&Ls	0.57	-0.08	0.00	0.09	0.40	0.92	1.40	2.49	75
Provision for Ln&Ls Losses/Net Losses	73.77	-300.26	-10.52	0.00	64.01	131.61	171.94	304.58	75
Ln&Ls Allowance/Total Loans & Leases	2.36	1.09	1.32	1.55	2.19	3.09	3.79	4.34	75
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.45	0.87	1.03	1.92	3.40	6.35	16.62	56.30	69
ALLL/Nonaccrual Assets	79.75	17.74	25.80	35.44	54.78	103.84	155.45	355.62	74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.17	17.61	24.03	36.14	51.06	97.09	143.47	355.62	74
Gross Ln&Ls Losses/Avg Loans & Leases	1.00	0.00	0.09	0.36	0.71	1.23	2.62	4.25	75
Recoveries/Avg Loans and Leases	0.15	0.00	0.01	0.04	0.10	0.23	0.41	0.68	75
Net Losses/Avg Loans and Leases	0.76	-0.04	0.00	0.22	0.54	1.11	2.10	2.66	75
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Recoveries/Prior Year-End Losses	6.33	0.34	0.77	1.69	4.33	9.43	13.64	29.10	70
Earnings Coverage of Net Losses (X)	1.78	-45.77	-7.30	0.06	1.09	3.24	9.11	31.20	75
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.71	-0.04	0.00	0.11	0.51	1.04	2.09	2.81	75
RE Loans Secured By 1-4 Family	0.76	-0.02	0.00	0.09	0.54	1.17	2.39	2.77	75
Revolving	0.49	-0.33	-0.05	0.00	0.00	0.88	1.95	3.43	70
Closed-End	0.73	-0.14	0.00	0.00	0.50	1.28	2.12	3.10	75
Commercial Real Estate Loans	0.76	-0.25	-0.00	0.00	0.36	1.32	2.45	4.01	75
Construction and Land Dev	2.23	-4.94	-0.63	0.00	0.45	3.45	9.35	14.24	73
Multi family	0.80	0.00	0.00	0.00	0.00	0.02	2.07	19.07	72
Nonfarm Nonresidential	0.42	-0.12	-0.01	0.00	0.10	0.66	1.35	2.82	75
RE Loans Secured by Farmland	0.01	-0.07	0.00	0.00	0.00	0.00	0.00	0.72	59
Commercial and Industrial Loans	0.79	-0.62	-0.41	-0.01	0.19	1.38	3.50	4.12	74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	1.09	0.03	0.13	0.26	0.60	1.49	2.92	5.13	44
Credit Card Loans	2.03	-1.97	-0.67	0.50	1.51	2.85	7.72	8.15	19
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.44	-2.79	-0.07	0.00	0.00	0.40	5.31	20.94	70

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.35	0.00	0.01	0.31	0.95	1.86	3.70	5.14	75
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.07	0.33	0.61	75
Nonaccrual Loans and Leases	4.71	0.24	0.83	1.66	3.74	6.89	10.62	11.73	75
90+ Days PD and Nonaccrual Loans and Leases	4.85	0.24	0.93	1.66	3.90	7.16	10.84	11.73	75
30-89 Days PD Restructured	0.08	0.00	0.00	0.00	0.00	0.03	0.35	0.96	75
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	75
Nonaccrual Restructured	1.33	0.00	0.00	0.11	0.95	2.46	3.80	5.26	75
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.35	0.00	0.01	0.31	0.95	1.86	3.70	5.11	75
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.07	0.33	0.61	75
Nonaccrual Assets	4.73	0.24	0.83	1.66	3.80	6.89	10.74	11.73	75
30+ Days PD & Nonaccrual Assets	6.30	0.64	1.33	2.91	5.09	8.99	13.82	16.70	75
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	3.05	0.11	0.52	1.07	2.47	4.31	7.21	7.92	75
90+ PD & Nonaccrual Assets + OREO	5.43	0.42	0.87	2.83	4.59	7.69	11.19	14.74	75
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	7.27	0.44	0.89	3.07	6.22	9.88	14.82	21.07	75
Allowance for Loan & Lease Losses	473.25	56.41	99.91	246.51	434.31	628.16	863.85	1533.50	75
Equity Cap + ALLL	79.65	2.58	6.88	23.76	54.11	103.51	213.67	292.54	68
Tier 1 Cap + ALLL	70.25	-651.13	2.09	19.69	50.40	95.23	214.55	358.28	75
Loans & Leases + RE Acquired	11.04	1.00	1.60	4.99	9.91	15.08	22.78	30.33	75

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.82	-2.49	-0.16	4.49	8.80	10.44	12.33	13.75	75
Tier 1 RBC Ratio	11.66	-3.25	-0.21	7.28	12.83	15.04	19.84	23.17	75
Total Risk-Based Capital Ratio	13.36	-3.25	0.36	9.76	14.20	16.79	21.45	24.30	75
Tangible Tier 1 Leverage Ratio	7.78	-2.99	-0.15	4.48	8.71	10.36	12.33	13.72	75
Tangible Common Eq Cap/Tan Assets	6.46	-4.91	-0.90	3.28	6.79	9.77	11.46	12.67	75
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	7.63	2.18	3.19	4.57	7.18	9.89	14.28	15.91	75
Standby Letters of Credit	0.31	0.00	0.00	0.06	0.23	0.50	0.86	1.23	75
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	75
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.49	0.00	0.00	0.00	0.00	0.00	3.44	4.94	75
Interest Rate Contracts	0.49	0.00	0.00	0.00	0.00	0.00	3.44	4.94	75
Interest Rate Futures & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.25	1.63	75
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.35	2.18	75
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Interest Rate Swaps	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.52	75
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.69	3.75	5.03	7.47	11.55	17.69	22.63	29.59	75

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	52.49	0.00	0.00	0.00	49.18	82.85	124.61	152.28	28
Dividends Paid/Net Income	12.32	0.00	0.00	0.00	1.34	26.25	45.30	52.16	52
Net Income - Dividends/Avg Equity	1.28	-39.93	-19.18	-0.97	3.85	6.88	9.57	10.99	68
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	121.61	0.00	0.00	0.00	75.40	203.12	310.98	606.12	32
Dividends From Nonbank Subs	1.50	0.00	0.00	0.00	0.00	0.00	8.55	13.75	32
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Dividends From All Subsidiaries	144.93	0.00	0.00	0.00	81.13	215.51	542.58	660.00	32
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	14.85	0.00	0.00	0.00	0.00	34.23	54.76	64.47	54
Interest Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.07	0.44	0.95	54
Mgt & Service Fees From Bank Subs	2.55	0.00	0.00	0.00	0.00	0.00	16.63	29.23	54
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	54
Operating Income From Bank Subs	24.51	0.00	0.00	0.00	16.83	41.37	63.27	138.83	54
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	72.14	0.00	0.00	0.00	17.33	100.00	165.72	215.39	18
Interest Income From Nonbank Subs	3.74	0.00	0.00	0.00	0.00	0.00	1.06	11.00	18
Mgt & Serv Fees From Nonbank Subs	2.96	0.00	0.00	0.00	0.00	0.00	5.39	13.50	18
Other Income From Nonbank Subs	3.96	0.00	0.00	0.00	0.00	0.00	1.33	12.47	18
Operating Inc From Nonbank Subs	82.82	0.00	0.00	0.00	100.00	100.00	166.53	219.05	18
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	3.94	0.00	0.00	0.00	0.00	2.96	8.29	10.07	3
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Mgt & Serv Fees From Sub BHCs	0.65	0.00	0.00	0.00	0.00	0.49	1.38	1.67	3
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Operating Income From Sub BHCs	4.60	0.00	0.00	0.00	0.00	3.45	9.67	11.74	3
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	36.11	0.00	0.00	0.00	0.00	92.34	99.44	100.00	56
Interest Income From Bank Subs	16.46	0.00	0.00	0.00	0.00	2.31	100.00	100.00	56
Mgt & Serv Fees From Bank Subs	9.11	0.00	0.00	0.00	0.00	0.00	73.73	94.53	56
Other Income From Bank Subs	0.45	0.00	0.00	0.00	0.00	0.00	0.16	5.62	56
Operating Income From Bank Subs	68.55	0.00	0.00	0.00	94.80	100.00	100.00	100.00	56
Dividends From Nonbank Subs	1.91	0.00	0.00	0.00	0.00	0.00	3.23	100.00	56
Interest Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	1.56	56
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.83	56
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.92	56
Operating Inc From Nonbank Subs	13.76	0.00	0.00	0.00	0.00	0.60	94.49	100.00	56
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Loans and Adv From Subs/ST Debt	9001.67	0.00	0.00	6.45	168.96	484.30	991.38	44300.6	10
Loans and Adv From Subs/Total Debt	173.43	0.00	0.00	0.00	50.00	182.95	832.16	1333.61	22

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
2533100	356,126	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	420,826	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	450,261	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	451,002	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3416376	381,630	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	471,283	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	311,749	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	473,605	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	471,954	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	340,714	BRIITON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	300,971	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
3189728	487,287	BUSINESS BANCSHARES, INC.	CLAYTON, MO	Moved from Peer 4
2710675	296,583	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	173,302	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	133,804	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	387,764	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1139532	494,802	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	Moved from Peer 4
3195756	480,795	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
3101010	472,343	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2593083	487,019	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	Moved from Peer 4
1131497	420,874	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	424,357	DELMAR BANCORP	SALISBURY, MD	
1247615	414,971	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	401,358	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1065378	254,120	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	391,333	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	471,934	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	420,721	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2161165	427,850	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1135404	358,747	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	169,370	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1398795	291,571	FNBH BANCORP, INC.	HOWELL, MI	
2938349	444,608	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
3019339	345,501	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
2540292	499,820	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
3047163	303,672	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1131750	391,666	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	290,930	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	431,791	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	210,661	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1050075	456,417	KANSAS BANK CORPORATION	JOHNSON, KS	
1137109	417,824	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
1995523	92,305	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	464,879	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1082469	426,817	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	296,144	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	464,684	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054091	464,771	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	376,843	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	165,041	MILLENNIUM BANCSHARES CORPORAT	STERLING, VA	
1086001	494,795	N W SERVICES CORPORATION	RINGGOLD, GA	Moved from Peer 4

BHCPR Reporters for Quarter Ending 06/30/2012
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2012 and Other Notes
2665739	495,350	NATCOM BANCSHARES, INC.	SUPERIOR, WI	Moved from Peer 4
1204748	453,124	NORTHERN BANCSHARES, INC.	MCFARLAND, WI	
1210589	432,895	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	338,369	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	388,716	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
3110366	483,446	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
1056769	458,807	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	268,838	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	465,331	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	292,532	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	386,034	PERSONS BANKING CO., INC.	MACON, GA	
3098576	455,814	PLUMAS BANCORP	QUINCY, CA	
1246252	493,901	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 4
2891006	427,163	REGENT BANCORP, INC.	DAVIE, FL	
3449075	404,023	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	436,399	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	280,377	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	315,480	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1140341	497,888	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	Moved from Peer 4
3009666	434,045	TFC HOLDING COMPANY	ALHAMBRA, CA	
1208531	436,213	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	402,459	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	486,772	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1207392	455,065	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	

Note: Peer Group 5 has 75 bank holding companies.