

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Number of BHCs in Peer Group	93	87	87	92	91
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.49	3.35	3.34	3.25	3.29
+ Non-interest Income	1.03	1.09	1.07	1.20	1.05
- Overhead Expense	2.92	2.91	2.98	3.03	2.96
- Provision for Losses	0.53	1.00	1.01	1.50	0.93
+ Securities Gains (Losses)	0.05	0.07	0.05	0.03	-0.18
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.16	0.68	0.55	0.06	0.13
Net Operating Income	0.78	0.38	0.26	-0.18	-0.03
Net Income	0.79	0.39	0.25	-0.18	-0.03
Net Income (Sub S Adjusted)	1.13	1.00	1.02	1.05	1.14
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.76	4.93	4.87	5.25	6.07
Interest Expense	0.86	1.17	1.11	1.66	2.44
Net Interest Income (TE)	3.86	3.71	3.69	3.57	3.59
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.94	1.42	1.46	1.61	0.79
Earnings Coverage of Net Losses (X)	5.31	3.44	3.61	3.08	4.65
Ln&Ls Allowance/Total Loans & Leases	2.08	2.22	2.24	2.27	1.73
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.04	4.88	4.67	4.74	2.53
30-89 Days Past Due Loans and Leases	0.87	1.05	1.10	1.26	1.33
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	17.94	20.20	18.92	25.46	34.43
Net ST Noncore Funding Dependence	8.61	11.53	10.73	17.00	24.20
Net Loans and Leases/Total Assets	60.53	62.12	61.67	64.28	67.87
CAPITALIZATION:					
Tier 1 Leverage Ratio	10.14	9.42	9.42	8.77	8.70
Equity Capital/Total Assets	11.04	10.41	10.37	9.46	9.27
Equity Capital+Minority Int/Total Assets	11.06	10.47	10.44	9.56	9.38
Tier 1 Common Eq Cap / T RWA	12.67	11.34	11.52	9.55	N/A
Net Loans&Ls/Equity Capital (X)	5.76	6.40	6.32	7.36	7.74
Cash Dividends/Net Income	27.45	36.34	36.16	51.90	53.13
Cash Dividends/Net Income (Sub S Adjusted)	17.50	46.42	37.83	43.30	39.02
Retained Earnings/Avg Equity Cap	5.07	0.01	-1.21	-5.16	-5.27
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.10	0.20	0.08	0.43	0.59
Long-Term Debt/Equity Capital	1.60	1.71	2.14	1.88	2.14
Equity Investment in Subs/Equity Cap	105.42	108.14	107.24	110.65	110.50
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	94.52	93.20	102.26	99.10	115.87

PERCENT OF AVERAGE ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.30	4.45	4.40	4.80	5.57
Less: Interest Expense	0.78	1.06	1.01	1.52	2.23
Equals: Net Interest Income (TE)	3.49	3.35	3.34	3.25	3.29
Plus: Non-Interest Income	1.03	1.09	1.07	1.20	1.05
Equals: Adj Operating Income (TE)	4.55	4.46	4.43	4.48	4.36
Less: Overhead Expense	2.92	2.91	2.98	3.03	2.96
Less: Provision for Loan and Lease Losses	0.53	1.00	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	0.05	0.08	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)	1.16	0.68	0.55	0.06	0.13
Less: Applicable Income Taxes (TE)	0.38	0.33	0.32	0.20	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.78	0.38	0.26	-0.18	-0.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.79	0.39	0.25	-0.18	-0.03
Memo: Net Income (Last Four Qtrs)	0.65	0.25	0.30	-0.19	-0.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.63	90.83	90.65	91.63	91.58
Avg Int-Bearing Funds / Avg Assets	73.54	76.03	75.50	77.51	79.14
Int Income (TE) / Avg Earning Assets	4.76	4.93	4.87	5.25	6.07
Int Expense / Avg Earning Assets	0.86	1.17	1.11	1.66	2.44
Net Int Inc (TE) / Avg Earn Assets	3.86	3.71	3.69	3.57	3.59
YIELD OR COST:					
Total Loans and Leases (TE)	5.69	5.60	5.55	5.66	6.40
Interest-Bearing Bank Balances	0.29	0.33	0.34	0.44	2.55
Fed Funds Sold & Reverse Repos	0.36	0.30	0.90	0.26	2.02
Trading Assets	2.10	1.55	1.60	1.87	3.32
Total Earning Assets	4.65	4.82	4.77	5.12	5.96
Investment Securities (TE)	3.23	3.81	3.67	4.48	5.06
U. S. Treasury & Agency Sec (excl MBS)	2.01	2.33	2.27	2.83	4.86
Mortgage-Backed Securities	3.10	4.03	3.73	4.49	4.72
All Other Securities	5.23	6.21	5.84	6.83	6.38
Interest-Bearing Deposits	0.82	1.15	1.08	1.72	2.65
Time Deposits of \$100K or More	1.38	1.74	1.69	2.55	3.73
Time Deposits < \$100K	1.47	1.90	1.84	2.73	3.69
Other Domestic Deposits	0.44	0.60	0.55	0.82	1.44
Foreign Deposits	0.39	0.54	0.55	0.60	1.88
Fed Funds Purchased and Repos	0.83	1.02	1.01	1.24	2.35
Other Borrowed Funds & Trading Liab	2.59	2.70	2.64	2.87	3.33
All Interest-Bearing Funds	1.06	1.39	1.33	1.96	2.82

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	54	51	68	68	67
Avg Assets per Employee (\$000)	5,084	5,018	5,094	5,174	5,016
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.76	2.62	2.79	2.45	3.19
Overhead Exp / NII + Non-Int Income	66.41	66.80	68.76	71.20	69.53
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.92	2.91	2.98	3.03	2.96
Personnel Expense	1.46	1.41	1.41	1.39	1.44
Net Occupancy Expense	0.37	0.37	0.37	0.39	0.40
Other Operating Expenses	1.07	1.07	1.15	1.20	1.07
Overhead Less Non-Interest Income	1.86	1.70	1.78	1.78	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.16	65.06	67.32	69.53	68.12
Personnel Expense	32.89	32.10	32.41	32.15	32.89
Net Occupancy Expense	8.41	8.53	8.50	8.93	9.03
Other Operating Expenses	23.48	23.97	26.17	27.27	25.21
Total Non-Interest Income	22.32	23.40	23.50	25.70	23.25
Fiduciary Activities Income	1.88	1.72	1.81	1.61	1.81
Serv Charges on Deposit Accts - Domestic	6.37	6.88	6.72	7.59	7.96
Trading Revenue	0.19	0.23	0.14	0.23	0.02
Investment Banking Fees & Commissions	1.15	1.24	1.16	1.28	1.36
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.22	0.27	0.28	0.10
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.69	0.77	0.79	0.82	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.16	-0.53	-0.62	0.63	0.72
Other Non-Interest Income	9.77	9.83	10.51	9.53	8.03
Overhead Less Non-Interest Income	42.54	41.17	42.77	44.03	44.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.94	22.78	23.23	21.67	17.97
Appl Inc Tax+TE/Pretax NOI+TE	32.98	32.79	30.94	32.78	31.15

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	44.24	46.83	46.30	48.30	49.75
Commercial and Industrial Loans	10.18	9.57	9.61	10.01	11.73
Loans to Individuals	2.98	3.04	2.95	3.22	3.33
Loans to Depository Institutions	0.01	0.02	0.02	0.02	0.02
Agricultural Loans	0.57	0.57	0.53	0.55	0.51
Other Loans and Leases	1.77	1.71	1.68	1.66	1.74
Net Loans and Leases	60.53	62.12	61.67	64.28	67.87
Debt Securities Over 1 Year	19.41	17.08	18.37	16.44	15.46
Mutual Funds and Equity Securities	0.06	0.07	0.06	0.08	0.10
Subtotal	81.08	80.58	81.05	82.00	84.79
Interest-Bearing Bank Balances	4.73	4.92	4.62	3.97	1.02
Federal Funds Sold & Reverse Repos	0.09	0.12	0.11	0.20	0.21
Debt Securities 1 Year or Less	2.07	2.06	2.29	2.26	2.27
Trading Assets	0.13	0.12	0.07	0.06	0.07
Total Earning Assets	89.35	88.98	89.42	89.61	89.39
Non-Int Cash and Due From Dep Inst	1.73	1.61	1.34	1.74	2.24
Other Real Estate Owned	0.81	0.77	0.80	0.55	0.24
All Other Assets	8.66	9.05	8.97	8.43	7.93

MEMORANDA:

Short-Term Investments	7.73	7.72	7.73	6.92	4.04
U.S. Treasury Securities	0.18	0.28	0.39	0.21	0.13
U.S. Agency Securities (excl MBS)	3.02	3.14	3.02	2.91	2.67
Municipal Securities	3.06	2.53	2.59	2.66	2.74
Mortgage-Backed Securities	12.70	10.47	12.01	10.92	10.83
Asset-Backed Securities	0.05	0.04	0.04	0.06	0.01
Other Debt Securities	0.51	0.45	0.50	0.40	0.46
RE Loans Secured by 1-4 Family	14.99	16.05	16.20	15.48	15.58
Revolving	2.95	3.16	3.16	3.00	3.12
Closed-End, Sec by First Liens	10.86	11.56	11.64	10.92	10.41
Closed-End, Sec by Junior Liens	0.90	0.98	1.02	1.11	1.32
Commercial Real Estate Loans	27.13	28.31	27.90	30.39	31.28
Construction and Land Dev	4.75	6.22	5.64	7.35	9.58
Multifamily	2.20	1.96	2.09	1.99	1.79
Nonfarm Nonresidential	19.46	19.34	19.59	20.14	18.34
RE Loans Secured by Farmland	0.84	0.79	0.79	0.71	0.69
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.45	74.15	74.33	73.99	72.99
RE Loans Secured by 1-4 Family	24.53	25.61	25.95	24.16	23.28
Revolving	4.71	4.85	4.92	4.49	4.44
Closed-End	19.56	20.40	20.69	19.23	18.32
Commercial Real Estate Loans	44.55	44.83	44.79	46.10	45.08
Construction and Land Dev	7.97	9.81	9.01	11.03	13.63
Multifamily	3.54	3.03	3.29	2.99	2.65
Nonfarm Nonresidential	32.00	30.84	31.58	30.57	26.70
RE Loans Secured by Farmland	1.42	1.28	1.31	1.10	1.03
Loans to Depository Institutions	0.02	0.02	0.02	0.03	0.03
Commercial and Industrial Loans	16.55	14.93	15.22	15.24	16.91
Loans to Individuals	5.04	5.04	4.81	5.22	4.97
Credit Card Loans	0.13	0.14	0.15	0.15	0.13
Agricultural Loans	0.97	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	2.91	2.79	2.75	2.67	2.58

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.73	7.72	7.73	6.92	4.04
Liquid Assets	25.42	23.94	24.32	22.33	18.67
Investment Securities	22.06	19.59	21.16	19.17	18.76
Net Loans and Leases	60.53	62.12	61.67	64.28	67.87
Net Lns, Ls & Stdby Ltrs of Credit	61.39	63.05	62.62	65.32	69.07
Core Deposits	63.50	61.59	62.65	59.31	53.72
Noncore Funding	22.43	24.70	23.80	28.31	33.56
Time Deposits of \$100K or More	11.33	13.04	12.13	14.05	13.12
Foreign Deposits	0.12	0.12	0.10	0.13	0.28
Fed Funds Purchased and Repos	3.63	3.54	4.07	3.64	4.97
Net Fed Funds Purchased (Sold)	3.36	3.52	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	1.11	1.33	1.45	2.49	3.72
Earning Assets Repr in 1 Year	36.17	38.06	37.38	36.93	40.44
Int-Bearing Liab Repr in 1 Year	24.23	27.67	26.55	30.77	31.70
Long-Term Debt Repr in 1 Year	0.30	0.34	0.31	0.43	0.81
Net Assets Repriceable in 1 Year	11.11	9.58	9.90	5.71	7.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.94	20.20	18.92	25.46	34.43
Net ST Noncore Funding Dependence	8.61	11.53	10.73	17.00	24.20
Short-Term Inv/ST Noncore Funding	63.43	47.92	51.16	35.14	18.81
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.25	8.29	9.63	2.44	-7.43
Net Loans and Leases/Total Deposits	77.65	80.77	79.79	83.57	93.33
Net Loans and Leases/Core Deposits	97.97	103.82	100.96	111.72	132.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.35	1.10	0.33	0.47	-0.19
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.46	3.91	1.47	1.62	-0.34
Struct Notes Appr(Depr)/T1 Cap	-0.11	0.05	-0.18	-0.08	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.32	9.13	8.97	9.13	10.13
Available-For-Sale Securities	90.68	90.87	91.03	90.87	89.87
U. S. Treasury Securities	1.01	1.69	1.92	1.15	0.94
U. S. Agency Securities (excl MBS)	15.53	17.37	15.70	16.46	15.65
Municipal Securities	14.76	13.40	12.91	13.92	15.75
Mortgage-Backed Securities	57.86	54.59	57.46	58.30	57.58
Asset-Backed Securities	0.28	0.23	0.18	0.34	0.04
Other Debt Securities	2.33	2.08	2.11	2.00	2.44
Mutual Funds and Equity Securities	0.37	0.46	0.36	0.52	0.72
Debt Securities 1 Year or Less	11.07	11.21	11.42	11.91	13.98
Debt Securities 1 To 5 Years	24.67	26.84	23.51	26.69	22.77
Debt Securities Over 5 Years	60.72	58.56	61.97	58.19	59.13
Pledged Securities	57.45	64.22	58.85	64.92	71.31
Structured Notes, Fair Value	2.09	2.46	1.91	1.05	0.34

ANALYSIS RATIOS

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.53	1.00	1.01	1.50	0.93
Provision for Ln&Ls Losses/Avg Lns&Ls	0.86	1.54	1.54	2.16	1.29
Provision for Ln&Ls Losses/Net Losses	113.59	118.54	116.53	150.76	186.85
Ln&Ls Allowance/Total Loans & Leases	2.08	2.22	2.24	2.27	1.73
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.34	2.22	2.25	2.09	4.02
ALL/Nonaccrual Assets	108.34	78.68	85.52	76.37	118.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	88.59	71.11	76.93	71.98	108.00
Gross Ln&Ls Losses/Avg Loans & Leases	1.10	1.58	1.61	1.73	0.87
Recoveries/Avg Loans and Leases	0.14	0.13	0.14	0.09	0.07
Net Losses/Avg Loans and Leases	0.94	1.42	1.46	1.61	0.79
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.01	0.01	0.00	0.00
Recoveries/Prior Year-End Losses	7.63	7.63	10.59	16.90	28.33
Earnings Coverage of Net Losses (X)	5.31	3.44	3.61	3.08	4.65
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.97	1.46	1.56	1.53	0.70
RE Loans Secured By 1-4 Family	0.74	0.87	0.97	0.81	0.36
Revolving	0.70	0.79	0.85	0.69	0.33
Closed-End	0.67	0.76	0.83	0.79	0.36
Commercial Real Estate Loans	1.17	1.84	1.83	1.92	0.84
Construction and Land Dev	3.88	4.52	5.35	5.89	2.31
Multifamily	0.68	1.12	1.20	0.75	0.29
Nonfarm Nonresidential	0.57	0.78	0.82	0.51	0.17
RE Loans Secured by Farmland	0.17	0.44	0.40	0.32	0.04
Commercial and Industrial Loans	0.93	1.44	1.48	2.18	0.76
Loans to Depository Institutions	0.00	-0.06	-0.03	0.00	0.00
Loans to Individuals	1.27	1.82	2.00	2.25	1.67
Credit Card Loans	3.16	4.59	4.32	4.51	3.33
Agricultural Loans	0.12	0.06	0.18	0.10	0.04
Loans to Foreign Governments & Inst	-0.04	0.00	0.00	0.00	0.00
Other Loans and Leases	0.91	0.91	1.01	0.95	0.85

PERCENT OF LOANS AND LEASES

09/30/2011

09/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

0.87

1.05

1.10

1.26

1.33

90+ Days PD Loans and Leases

0.58

0.27

0.34

0.14

0.12

Nonaccrual Loans and Leases

2.70

3.66

3.40

3.96

2.23

90+ Days PD and Nonaccrual Loans and Leases

3.65

4.25

4.01

4.22

2.41

30-89 Days PD Restructured

0.03

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

0.40

0.50

0.27

0.05

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.87

1.05

1.10

1.26

1.34

90+ Days Past Due Assets

0.58

0.27

0.34

0.14

0.12

Nonaccrual Assets

2.72

3.68

3.41

4.00

2.25

30+ Days PD & Nonaccrual Assets

4.56

5.38

5.21

5.55

3.81

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.24

2.74

2.53

2.82

1.70

90+ PD & Nonaccrual Assets + OREO

3.10

3.57

3.38

3.38

1.98

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.04

3.69

3.52

3.66

1.87

Allowance for Loan & Lease Losses

252.61

249.82

250.94

226.57

147.83

Equity Cap + ALLL

25.68

32.91

30.23

35.28

20.14

Tier 1 Cap + ALLL

27.98

35.32

32.95

38.68

20.99

Loans & Leases + RE Acquired

4.90

5.69

5.49

5.41

2.63

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	0.90	1.08	1.15	1.28	1.43
- 90+ Days Past Due	0.70	0.31	0.38	0.16	0.13
- Nonaccrual	3.20	4.34	4.01	4.71	2.73
Coml & Indl - 30-89 Days PD	0.66	0.84	0.79	0.98	0.98
- 90+ Days Past Due	0.26	0.10	0.17	0.08	0.07
- Nonaccrual	1.94	2.24	2.00	2.49	1.38
Individuals - 30-89 Days PD	1.28	1.48	1.71	1.75	1.84
- 90+ Days Past Due	0.19	0.20	0.17	0.17	0.14
- Nonaccrual	0.41	0.53	0.44	0.65	0.33
Dep Inst Lns - 30-89 Days PD	0.11	0.00	0.00	0.17	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	5.56	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.16	0.34	0.29	0.25	0.21
- 90+ Days Past Due	0.04	0.03	0.02	0.00	0.00
- Nonaccrual	0.41	0.37	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	0.31	0.51	0.64	0.69	0.58
- 90+ Days Past Due	0.12	0.03	0.07	0.01	0.03
- Nonaccrual	0.48	1.34	1.33	0.61	0.36
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.12	1.26	1.46	1.55	1.37
- 90+ Days Past Due	0.43	0.32	0.33	0.19	0.16
- Nonaccrual	2.35	2.45	2.49	2.68	1.39
Revolving - 30-89 Days PD	0.57	0.75	0.83	0.65	0.61
- 90+ Days Past Due	0.14	0.08	0.11	0.05	0.06
- Nonaccrual	1.01	0.92	1.09	1.11	0.62
Closed-End - 30-89 Days PD	1.24	1.37	1.64	1.72	1.56
- 90+ Days Past Due	0.54	0.39	0.38	0.23	0.19
- Nonaccrual	2.63	2.85	2.84	3.13	1.60
- Jr Lien 30-89 Days PD	0.09	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	0.19	0.21	0.21	0.23	0.12
Commercial RE - 30-89 Days PD	0.78	0.95	0.98	1.13	1.40
- 90+ Days Past Due	0.75	0.23	0.28	0.11	0.10
- Nonaccrual	3.69	5.35	4.81	5.94	3.38
Const & Dev - 30-89 Days PD	0.89	1.37	1.25	1.33	2.19
- 90+ Days Past Due	2.06	0.60	0.69	0.19	0.17
- Nonaccrual	9.99	12.79	12.45	14.23	7.96
Multi family - 30-89 Days PD	0.43	0.76	0.69	1.12	0.59
- 90+ Days Past Due	0.55	0.18	0.22	0.04	0.04
- Nonaccrual	1.71	3.64	3.26	2.99	1.67
Nonfarm Nres- 30-89 Days PD	0.72	0.74	0.80	0.88	0.83
- 90+ Days Past Due	0.42	0.13	0.13	0.06	0.05
- Nonaccrual	2.30	2.78	2.61	2.81	1.31
Farmland - 30-89 Days PD	0.32	0.60	0.64	0.63	0.65
- 90+ Days Past Due	0.93	0.15	0.19	0.07	0.01
- Nonaccrual	1.95	2.02	2.37	4.20	1.05
Credit Card - 30-89 Days PD	1.19	1.24	1.14	1.68	1.87
- 90+ Days Past Due	0.56	0.38	0.38	0.45	0.47
- Nonaccrual	0.21	0.15	0.15	0.30	0.30

CAPITAL RATIOS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	10.14	9.42	9.42	8.77	8.70
Tier 1 RBC Ratio	15.11	13.88	13.95	12.38	11.15
Total Risk-Based Capital Ratio	16.65	15.60	15.59	14.12	12.94
Tangible Tier 1 Leverage Ratio	10.04	9.31	9.30	8.66	8.66
Tangible Common Eq Cap/Tan Assets	8.56	7.84	7.77	6.69	6.20
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.01	12.68	12.71	12.62	15.25
Standby Letters of Credit	0.80	0.82	0.84	0.87	1.04
Commercial & Similar Letters of Credit	0.03	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	5.37	4.76	4.57	3.41	4.12
Interest Rate Contracts	4.52	3.96	3.86	2.82	3.29
Interest Rate Futures & Forward Contr	0.49	0.56	0.40	0.25	0.34
Written Options Contr (Int Rate)	0.55	0.59	0.36	0.28	0.42
Purchased Options Contr (Int Rate)	0.10	0.05	0.08	0.06	0.09
Interest Rate Swaps	2.56	2.08	2.54	1.81	1.84
Foreign Exchange Contracts	0.01	0.05	0.06	0.01	0.02
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.02
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.01	0.01	0.01	0.04
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	21.50	19.92	19.90	19.03	23.30

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	98.94	96.97	97.65	97.43	93.83
Foreign Exchange Contracts	0.35	2.04	1.20	0.97	1.13
Equity, Comm, & Other Contracts	0.10	0.45	0.38	0.58	1.85
Futures and Forwards	21.34	23.90	22.26	21.17	16.81
Written Options	19.71	22.96	19.55	20.36	23.25
Exchange-Traded	0.00	0.00	0.00	0.00	0.01
Over-The-Counter	18.70	22.73	19.23	20.00	23.53
Purchased Options	2.10	1.41	2.03	2.20	3.68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.99	1.26	1.78	1.98	3.48
Swaps	44.95	40.71	47.30	46.54	44.71
Held for Trading	20.58	23.58	24.14	26.56	25.44
Interest Rate Contracts	11.59	20.58	21.56	23.56	22.50
Foreign Exchange Contracts	0.07	0.19	0.16	0.04	0.04
Equity, Comm, & Other Contracts	0.00	0.01	0.01	0.00	0.01
Non-Traded	79.42	76.42	75.86	73.44	74.56
Interest Rate Contracts	77.30	72.76	72.90	70.48	67.94
Foreign Exchange Contracts	0.08	0.17	0.14	0.02	0.08
Equity, Comm, & Other Contracts	0.00	0.16	0.14	0.23	1.64
Deriv Contr (Excl Fut & FX LE 14 Days)	73.27	71.42	73.56	72.91	65.18
One Year or Less	23.75	28.17	25.94	26.77	19.85
Over 1 Year to 5 Years	19.55	15.55	18.87	18.41	20.47
Over 5 Years	15.27	12.24	15.30	12.36	13.92
Gross Negative Fair Value (Abs Val)	2.34	2.15	1.89	1.65	2.58
Gross Positive Fair Value	1.90	1.81	1.49	1.12	2.39
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.02	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)	0.01	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	0.12	0.11	0.10	0.06	0.12

INSURANCE ACTIVITIES	09/30/2011	09/30/2010	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	34.17	30.68	30.81	25.53	31.60
Ins Under Assets(L/H)/Tot Ins Und Ast	65.83	69.32	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	0.69	0.77	0.79	0.82	0.79
Premium Inc/Ins Activities Revenue	0.37	0.50	0.52	0.97	3.17
Credit Rel Prem Inc/Tot Prem Inc	62.50	61.62	61.48	69.00	64.94
Other Prem Inc/Total Prem Inc	37.50	38.38	38.52	31.00	35.06
Ins Under Net Income/Consol Net Income	0.01	0.01	0.01	0.01	0.04
Ins Net Inc (P/C)/Equity (P/C)	10.91	11.22	11.48	12.90	24.05
Ins Net Inc (L/H)/Equity (L/H)	5.76	5.06	4.20	3.96	2.08
Insur Ben, Losses, Exp/Insur Premiums	91.26	95.86	103.35	119.45	66.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.86	4.73	5.18	7.54	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.17	7.37	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	8.62	9.30	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	0.18	0.11	0.19	0.32
Cost: Interest-Bearing Deposits	0.39	0.54	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	0.04	0.29	0.49	1.47	0.27
Foreign Governments and Inst	-0.04	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	44.58	28.21	1.46	73.16	-2.55
Total Selected Assets	33.51	5.97	25.80	1.95	-23.26
Deposits	27.38	-8.73	-30.53	-7.91	247.27

PROFITABILITY:	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	7.37	2.46	1.16	-2.57	-1.83
Bank Net Inc/Avg Eq Inv in Banks	7.64	3.40	2.65	-1.84	-0.01
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.93	5.64	5.51	3.30	4.37
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.43	4.38	4.20	-1.24	-5.12
Bank Net Income/Parent Net Income	95.69	97.17	97.17	98.11	110.25
Nonbank Net Income/Parent Net Income	1.63	2.18	1.92	1.78	2.07
Sub BHCs Net Inc/Parent Net Income	102.07	101.62	147.34	90.56	89.48
LEVERAGE:					
Total Liabilities/Equity	15.01	18.22	17.75	20.54	23.92
Total Debt/Equity Capital	1.91	2.18	2.39	2.84	3.29
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.26	14.63	14.39	16.65	18.33
Tot Debt+Lns Guaranteed for Affl/Equity	2.08	2.30	2.52	2.82	3.55
Total Debt/Eq Cap - Exc Over Fair Value	1.92	2.19	2.40	2.84	3.33
Long-Term Debt/Equity Capital	1.60	1.71	2.14	1.88	2.14
Short-Term Debt/Equity Capital	0.10	0.20	0.08	0.43	0.59
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.06	0.06	0.07	0.05	0.08
Long-Term Debt/Consolidated LT Debt	3.69	3.22	4.02	2.19	2.95
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	105.42	108.14	107.24	110.65	110.50
Total Investment in Subs/Equity	106.54	109.57	108.46	112.65	112.62
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.54	96.65	95.87	97.23	98.03
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.57	97.92	96.97	98.84	99.87
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.60	0.56	0.29	0.62	0.81
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.37	4.37	4.27	4.54	5.11
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	93.89	75.72	76.07	79.83	115.59
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	94.52	93.20	102.26	99.10	115.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	74.40	135.03	132.07	96.64	156.91
Pretax Oper Inc + Int Exp/Int Expense	8802.09	2449.00	4444.89	3723.18	7791.17
Div + Int From Subs/Int Exp + Div	106.43	77.99	81.07	90.64	159.28
Fees+Other Inc From Subs/Sal + Oth Exp	9.48	12.03	12.33	11.41	9.80
Net Inc/Curr Port of LT Debt+Pfd Div(X)	23.69	27.67	13.34	15.97	159.81
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.83	1.59	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	5.08	7.67	7.15	13.58	13.33
Total	5.08	7.68	7.15	13.58	13.33
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.46	0.57	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				
	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	154.97	108.00	115.75	160.21	79.50
Dividends Paid/Net Income	27.43	36.32	36.15	51.90	52.25
Net Income - Dividends/Avg Equity	5.10	0.01	-1.21	-5.16	-5.24
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	86.28	64.10	70.37	84.33	154.99
Dividends From Nonbank Subs	4.23	2.88	2.88	2.73	2.95
Dividends From Subsidiary BHCs	6.28	3.24	3.20	3.91	3.17
Dividends From All Subsidiaries	119.31	83.54	89.50	97.18	178.37
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	27.51	27.06	33.34	55.50	70.15
Interest Income From Bank Subs	0.20	0.28	0.27	0.65	1.19
Mgt & Service Fees From Bank Subs	3.74	4.21	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	35.15	37.44	44.57	62.43	82.85
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	64.36	46.46	48.71	59.87	92.94
Interest Income From Nonbank Subs	0.67	1.93	2.01	1.53	2.65
Mgt & Serv Fees From Nonbank Subs	1.38	3.38	4.20	6.39	3.61
Other Income From Nonbank Subs	0.26	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	84.55	58.23	57.54	75.60	107.02
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	29.30	29.77	27.78	38.35	65.44
Interest Inc From Subsidiary BHCs	0.05	3.06	2.26	0.00	0.00
Mgt & Serv Fees From Sub BHCs	4.18	2.49	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	33.53	35.32	32.93	42.39	70.38
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	39.44	37.65	38.19	45.27	63.84
Interest Income From Bank Subs	2.08	5.80	2.71	3.13	1.82
Mgt & Serv Fees From Bank Subs	5.94	8.36	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	57.42	60.65	62.07	66.40	77.95
Dividends From Nonbank Subs	5.41	2.80	2.22	2.19	1.50
Interest Income From Nonbank Subs	0.10	0.14	0.13	0.10	0.09
Mgt & Serv Fees From Nonbank Subs	0.04	0.09	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	9.36	5.56	4.89	3.39	2.21
Dividends From Subsidiary BHCs	2.13	0.20	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	0.03	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	3.09	1.21	1.06	1.55	1.40
Loans and Adv From Subs/ST Debt	34244.6	287.84	1894.82	519.65	++++++
Loans and Adv From Subs/Total Debt	673.98	473.33	613.20	521.20	2265.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									93
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.49	2.17	2.69	3.17	3.44	3.83	4.35	4.83	93
+ Non-interest Income	1.03	0.04	0.30	0.67	1.00	1.39	1.79	2.26	93
- Overhead Expense	2.92	1.78	2.12	2.57	2.89	3.24	3.73	3.99	93
- Provision for Losses	0.52	0.01	0.08	0.22	0.45	0.79	1.13	1.49	93
+ Securities Gains (Losses)	0.04	-0.01	-0.00	0.00	0.01	0.07	0.20	0.32	93
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	93
= Pretax Net Oper Income (TE)	1.16	-0.66	-0.12	0.71	1.18	1.64	2.03	2.52	93
Net Operating Income	0.78	-0.59	-0.13	0.48	0.84	1.11	1.41	1.82	93
Net Income	0.79	-0.48	-0.04	0.49	0.84	1.11	1.41	1.82	93
Net Income (Sub S Adjusted)	1.13	0.70	0.70	0.70	1.11	1.21	1.37	1.43	4
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.75	3.45	3.72	4.44	4.70	5.04	5.62	6.17	93
Interest Expense	0.85	0.31	0.48	0.66	0.85	1.06	1.26	1.35	93
Net Interest Income (TE)	3.86	2.38	2.86	3.44	3.83	4.19	4.77	5.34	93
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.93	0.01	0.14	0.43	0.77	1.38	2.12	3.31	93
Earnings Coverage of Net Losses (X)	5.31	-0.23	0.21	1.51	3.36	6.58	16.34	30.60	93
Ln&Ls Allowance/Total Loans & Leases	2.08	0.64	1.19	1.46	1.92	2.57	3.44	4.04	93
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.03	0.49	1.12	1.91	3.16	5.79	9.26	10.75	93
30-89 Days Past Due Loans and Leases	0.87	0.11	0.22	0.37	0.69	1.15	2.20	2.84	93
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.94	-11.32	2.82	8.72	17.19	24.87	39.72	56.05	93
Net ST Noncore Funding Dependence	8.60	-16.03	-9.18	2.13	8.50	14.81	22.83	36.60	93
Net Loans and Leases/Total Assets	60.52	33.07	42.70	53.82	62.23	67.73	72.73	74.98	93
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.14	6.33	7.84	8.78	10.08	11.56	12.29	13.59	93
Equity Capital/Total Assets	11.04	5.67	7.33	9.35	11.09	12.42	14.68	15.81	93
Equity Capital+Minority Int/Total Assets	11.06	5.67	7.34	9.35	11.10	12.42	14.68	15.84	93
Tier 1 Common Eq Cap / T RWA	12.66	5.53	7.46	9.88	11.99	14.83	18.02	23.87	93
Net Loans&Ls/Equity Capital (X)	5.75	2.36	3.69	4.67	5.49	6.60	8.04	11.85	93
Cash Dividends/Net Income	27.44	0.00	0.00	5.09	30.99	48.80	60.79	72.56	84
Cash Dividends/Net Income (Sub S Adjusted)	17.49	11.74	11.74	11.74	12.28	17.42	24.08	26.30	4
Retained Earnings/Avg Equity Cap	5.07	-13.59	-1.92	2.34	4.98	7.53	10.81	14.76	93
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.09	0.00	0.00	0.00	0.00	0.00	0.40	2.07	93
Long-Term Debt/Equity Capital	1.60	0.00	0.00	0.00	0.00	1.59	11.19	16.58	93
Equity Investment in Subs/Equity Cap	105.42	78.32	85.08	97.23	103.37	113.35	123.85	152.78	93
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	94.52	-44.06	-1.68	39.53	96.04	122.90	216.57	280.32	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.30	3.03	3.39	4.00	4.28	4.63	5.06	5.52	93
Less: Interest Expense	0.77	0.28	0.44	0.60	0.75	0.94	1.18	1.29	93
Equals: Net Interest Income (TE)	3.49	2.17	2.69	3.17	3.44	3.83	4.35	4.83	93
Plus: Non-Interest Income	1.03	0.04	0.30	0.67	1.00	1.39	1.79	2.26	93
Equals: Adj Operating Income (TE)	4.54	2.65	3.36	3.95	4.54	5.03	5.64	7.09	93
Less: Overhead Expense	2.92	1.78	2.12	2.57	2.89	3.24	3.73	3.99	93
Less: Provision for Loan and Lease Losses	0.52	0.01	0.08	0.22	0.45	0.79	1.13	1.49	93
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Plus: Realized G/L on AFS Sec	0.04	-0.01	-0.00	0.00	0.01	0.07	0.20	0.36	93
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	93
Equals: Pretax Net Oper Inc (TE)	1.16	-0.66	-0.12	0.71	1.18	1.64	2.03	2.52	93
Less: Applicable Income Taxes (TE)	0.38	-0.16	0.00	0.17	0.38	0.57	0.73	0.93	93
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	93
Equals: Net Operating Income	0.78	-0.59	-0.13	0.48	0.84	1.11	1.41	1.82	93
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equals: Net Income	0.79	-0.48	-0.04	0.49	0.84	1.11	1.41	1.82	93
Memo: Net Income (Last Four Qtrs)	0.65	-1.97	-0.67	0.34	0.74	1.05	1.30	1.85	91
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.63	83.22	84.24	88.28	90.98	93.58	95.28	96.49	93
Avg Int-Bearing Funds / Avg Assets	73.54	61.07	64.70	68.79	73.49	77.25	80.60	85.81	93
Int Income (TE) / Avg Earning Assets	4.75	3.45	3.72	4.44	4.70	5.04	5.62	6.17	93
Int Expense / Avg Earning Assets	0.85	0.31	0.48	0.66	0.85	1.06	1.26	1.35	93
Net Int Inc (TE) / Avg Earn Assets	3.86	2.38	2.86	3.44	3.83	4.19	4.77	5.34	93
YIELD OR COST:									
Total Loans and Leases (TE)	5.69	4.02	4.82	5.12	5.57	6.08	6.87	7.87	93
Interest-Bearing Bank Balances	0.29	0.00	0.11	0.21	0.26	0.31	0.57	0.70	93
Fed Funds Sold & Reverse Repos	0.36	0.00	0.00	0.07	0.18	0.38	1.02	2.91	54
Trading Assets	2.10	0.00	0.00	0.00	1.04	4.12	4.55	9.02	28
Total Earning Assets	4.65	3.41	3.61	4.37	4.58	4.98	5.56	5.85	93
Investment Securities (TE)	3.22	1.68	2.14	2.64	3.20	3.78	4.25	4.51	93
U. S. Treasury & Agency Sec (excl MBS)	2.01	0.23	0.70	1.16	1.96	2.69	3.45	4.99	87
Mortgage-Backed Securities	3.10	1.78	2.11	2.58	3.09	3.56	4.04	4.63	93
All Other Securities	5.23	2.41	2.78	4.01	5.20	6.28	7.59	8.29	91
Interest-Bearing Deposits	0.82	0.33	0.46	0.65	0.82	0.97	1.15	1.24	93
Time Deposits of \$100K or More	1.38	0.67	0.82	1.09	1.35	1.67	1.90	1.96	93
Time Deposits < \$100K	1.47	0.61	0.77	1.11	1.42	1.80	2.13	2.44	93
Other Domestic Deposits	0.43	0.14	0.16	0.29	0.37	0.53	0.79	1.04	93
Foreign Deposits	0.38	0.18	0.18	0.26	0.37	0.38	0.56	0.60	8
Fed Funds Purchased and Repos	0.83	0.06	0.13	0.22	0.45	1.26	2.82	3.10	89
Other Borrowed Funds & Trading Liab	2.59	0.13	0.59	1.56	2.58	3.54	4.18	4.44	91
All Interest-Bearing Funds	1.05	0.47	0.64	0.82	1.06	1.27	1.52	1.65	93

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	54.13	35.89	38.95	44.24	51.14	63.34	74.72	81.32	93
Avg Assets per Employee (\$000)	5083.87	3187.78	3366.33	3862.95	4637.28	5810.26	8112.76	9328.56	93

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.75	0.00	0.00	0.23	1.74	5.27	9.04	11.57	89
Overhead Exp / NII + Non-Int Income	66.41	49.24	51.55	57.37	64.67	71.86	85.20	97.59	93

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.92	1.78	2.12	2.57	2.89	3.24	3.73	3.99	93
Personnel Expense	1.46	0.89	1.03	1.23	1.48	1.65	1.84	1.98	93
Net Occupancy Expense	0.37	0.23	0.24	0.30	0.36	0.43	0.51	0.59	93
Other Operating Expenses	1.06	0.57	0.66	0.87	1.02	1.24	1.48	1.84	93
Overhead Less Non-Interest Income	1.85	0.56	1.17	1.50	1.78	2.13	2.75	2.99	93

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.16	45.65	50.76	56.64	63.81	70.76	84.24	95.00	93
Personnel Expense	32.88	22.04	24.27	28.15	33.10	36.46	40.83	43.96	93
Net Occupancy Expense	8.41	5.20	6.02	6.66	7.93	9.30	12.41	13.57	93
Other Operating Expenses	23.48	13.56	15.73	19.04	21.22	26.05	34.62	44.46	93
Total Non-Interest Income	22.32	0.66	7.34	16.25	22.44	27.89	34.26	42.34	93
Fiduciary Activities Income	1.87	0.00	0.00	0.00	1.23	3.66	5.19	6.71	93
Serv Charges on Deposit Accts - Domestic	6.37	1.61	2.65	4.25	6.02	8.06	10.69	11.86	93
Trading Revenue	0.19	-0.20	-0.00	0.00	0.00	0.00	1.29	3.67	93
Investment Banking Fees & Commissions	1.14	0.00	0.00	0.24	0.86	1.74	3.26	5.20	93
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Net Servicing Fees	0.20	-0.10	0.00	0.00	0.03	0.22	0.90	1.62	93
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Insurance Activities Revenue	0.68	0.00	0.00	0.00	0.12	0.88	3.37	5.49	93
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.16	-9.53	-6.40	-2.29	0.31	1.31	4.24	5.99	93
Other Non-Interest Income	9.76	1.16	3.79	6.02	8.39	12.78	18.40	25.65	93
Overhead Less Non-Interest Income	42.54	10.25	23.92	32.13	39.91	53.02	66.08	72.70	93

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	24.93	-0.42	0.00	19.03	28.02	33.43	37.29	39.62	84
Appl Inc Tax+TE/Pretax NOI+TE	32.98	0.00	2.76	31.17	35.71	37.68	40.29	42.57	84

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	44.23	17.50	24.76	36.38	44.12	53.93	58.44	62.30	93
Commercial and Industrial Loans	10.18	3.36	3.95	5.37	9.49	13.17	19.54	25.28	93
Loans to Individuals	2.97	0.22	0.31	0.70	1.55	4.54	9.85	12.62	93
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.19	93
Agricultural Loans	0.57	0.00	0.00	0.00	0.10	0.95	2.92	4.04	93
Other Loans and Leases	1.77	0.04	0.18	0.50	1.09	2.61	5.02	6.74	93
Net Loans and Leases	60.52	33.07	42.70	53.82	62.23	67.73	72.73	74.98	93
Debt Securities Over 1 Year	19.41	4.63	6.89	10.85	18.37	26.42	34.03	40.09	93
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.01	0.09	0.23	0.48	93
Subtotal	81.07	62.18	72.11	77.61	81.54	85.78	88.36	90.90	93
Interest-Bearing Bank Balances	4.72	0.12	0.34	1.29	4.29	6.57	10.83	18.79	93
Federal Funds Sold & Reverse Repos	0.09	0.00	0.00	0.00	0.00	0.06	0.55	1.18	93
Debt Securities 1 Year or Less	2.07	0.04	0.12	0.45	1.23	2.99	6.47	8.51	93
Trading Assets	0.13	0.00	0.00	0.00	0.00	0.04	0.78	1.71	93
Total Earning Assets	89.34	82.44	83.96	87.10	89.66	91.51	93.94	94.38	93
Non-Int Cash and Due From Dep Inst	1.73	0.54	0.78	1.24	1.58	2.09	2.68	4.58	93
Other Real Estate Owned	0.80	0.02	0.04	0.16	0.56	1.29	2.18	2.86	93
All Other Assets	8.65	3.71	4.34	5.97	8.37	10.87	13.74	15.62	93
MEMORANDA:									
Short-Term Investments	7.73	0.54	1.51	3.18	6.33	10.30	17.00	24.78	93
U.S. Treasury Securities	0.17	0.00	0.00	0.00	0.00	0.10	0.96	2.13	93
U.S. Agency Securities (excl MBS)	3.02	0.00	0.00	0.35	2.06	4.98	9.13	11.45	93
Municipal Securities	3.05	0.00	0.04	0.40	1.92	4.90	8.52	9.61	93
Mortgage-Backed Securities	12.69	0.32	1.28	6.22	12.39	18.43	26.11	31.32	93
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.02	0.24	0.63	93
Other Debt Securities	0.50	0.00	0.00	0.00	0.16	0.60	2.44	3.64	93
RE Loans Secured by 1-4 Family	14.98	2.76	4.65	9.96	14.19	20.29	24.28	27.86	93
Revolving	2.95	0.00	0.03	0.70	2.62	4.47	6.82	7.59	93
Closed-End, Sec by First Liens	10.85	1.73	3.26	6.30	10.69	14.25	19.38	24.85	93
Closed-End, Sec by Junior Liens	0.89	0.02	0.06	0.34	0.82	1.20	2.16	2.80	93
Commercial Real Estate Loans	27.12	9.76	13.14	20.19	26.33	35.39	40.74	43.31	93
Construction and Land Dev	4.75	0.79	1.17	2.54	4.44	6.74	9.01	11.36	93
Multifamily	2.20	0.03	0.47	0.98	1.89	2.82	5.11	6.97	93
Nonfarm Nonresidential	19.46	7.98	9.47	14.83	19.69	24.92	27.60	30.27	93
RE Loans Secured by Farmland	0.83	0.00	0.00	0.07	0.59	1.35	2.66	4.18	93
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.44	31.72	52.63	62.93	75.17	82.19	87.58	90.12	93
RE Loans Secured by 1-4 Family	24.53	4.34	8.88	16.91	24.83	31.99	39.11	44.12	93
Revolving	4.71	0.00	0.05	1.27	4.43	7.28	9.93	10.85	93
Closed-End	19.55	3.41	7.39	11.92	20.34	24.63	30.61	40.57	93
Commercial Real Estate Loans	44.55	19.58	23.47	33.91	44.96	54.23	62.99	65.66	93
Construction and Land Dev	7.97	1.28	2.08	4.11	7.10	11.57	15.44	20.18	93
Multifamily	3.53	0.12	0.66	1.73	2.91	4.75	7.25	10.97	93
Nonfarm Nonresidential	31.99	15.30	18.13	26.25	31.79	39.32	42.35	48.29	93
RE Loans Secured by Farmland	1.42	0.00	0.00	0.13	0.94	2.41	4.55	6.34	93
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.19	0.28	93
Commercial and Industrial Loans	16.54	5.92	7.03	9.63	15.60	19.96	33.45	43.72	93
Loans to Individuals	5.04	0.31	0.58	1.25	2.49	8.19	15.57	19.55	93
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.19	0.62	1.23	93
Agricultural Loans	0.97	0.00	0.00	0.00	0.18	1.60	4.22	7.44	93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Other Loans and Leases	2.91	0.05	0.28	0.80	1.79	4.23	8.97	9.40	93

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.73	0.54	1.51	3.18	6.33	10.30	17.00	24.78	93
Liquid Assets	25.42	9.64	14.00	18.49	23.44	30.51	41.25	47.43	93
Investment Securities	22.05	7.14	9.33	13.65	21.52	28.94	36.99	46.60	93
Net Loans and Leases	60.52	33.07	42.70	53.82	62.23	67.73	72.73	74.98	93
Net Lns, Ls & Stdby Ltrs of Credit	61.39	33.48	43.44	54.81	63.19	68.35	73.47	75.92	93
Core Deposits	63.50	24.98	42.84	59.93	65.06	70.27	73.21	76.54	93
Noncore Funding	22.43	9.87	11.48	16.22	19.37	27.13	37.76	55.93	93
Time Deposits of \$100K or More	11.32	4.55	5.29	7.19	11.29	14.15	18.60	19.96	93
Foreign Deposits	0.11	0.00	0.00	0.00	0.00	0.00	0.00	3.97	93
Fed Funds Purchased and Repos	3.62	0.00	0.04	0.91	2.98	5.54	7.58	9.23	93
Net Fed Funds Purchased (Sold)	3.35	-0.18	0.00	0.78	2.96	5.44	7.51	9.07	93
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Oth Borrowings W/Rem Mat 1 Yr or Less	1.11	0.00	0.00	0.01	0.37	1.49	5.08	8.66	93
Earning Assets Repr in 1 Year	36.16	13.98	18.65	26.15	35.36	45.34	53.85	62.11	93
Int-Bearing Liab Repr in 1 Year	24.22	8.56	10.40	14.09	20.38	31.68	50.49	53.60	93
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.36	1.56	3.23	93
Net Assets Repriceable in 1 Year	11.10	-17.98	-8.80	1.37	10.26	20.55	31.52	37.36	93
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.94	-11.32	2.82	8.72	17.19	24.87	39.72	56.05	93
Net ST Noncore Funding Dependence	8.60	-16.03	-9.18	2.13	8.50	14.81	22.83	36.60	93
Short-Term Inv/ST Noncore Funding	63.42	3.65	12.69	23.91	41.84	83.06	168.63	223.03	93
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.24	-15.49	-7.99	2.27	13.00	22.42	40.51	53.67	93
Net Loans and Leases/Total Deposits	77.65	48.45	55.32	68.55	77.69	87.31	96.60	107.40	93
Net Loans and Leases/Core Deposits	97.97	62.43	68.97	82.20	93.79	107.56	141.47	162.35	93
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.35	-0.22	-0.00	0.01	0.51	2.44	4.68	5.85	62
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.46	-1.05	-0.42	1.38	4.02	6.50	9.58	15.79	93
Struct Notes Appr(Depr)/T1 Cap	-0.10	-3.51	-1.11	-0.00	0.01	0.06	0.15	0.18	52
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.31	0.00	0.00	0.00	1.63	19.42	41.73	52.56	93
Available-For-Sale Securities	90.68	46.49	55.21	79.89	97.37	100.00	100.00	100.00	93
U.S. Treasury Securities	1.01	0.00	0.00	0.00	0.00	0.43	6.25	12.40	93
U.S. Agency Securities (excl MBS)	15.53	0.00	0.00	1.93	11.50	26.47	47.57	63.42	93
Municipal Securities	14.75	0.00	0.23	2.02	12.98	24.85	32.47	34.62	93
Mortgage-Backed Securities	57.85	1.91	12.05	37.31	62.76	77.40	90.16	95.84	93
Asset-Backed Securities	0.27	0.00	0.00	0.00	0.00	0.13	1.39	3.67	93
Other Debt Securities	2.32	0.00	0.00	0.00	0.97	3.62	9.66	14.04	93
Mutual Funds and Equity Securities	0.36	0.00	0.00	0.00	0.09	0.47	1.55	3.81	93
Debt Securities 1 Year or Less	11.07	0.28	0.59	2.20	6.27	16.84	36.50	46.31	93
Debt Securities 1 To 5 Years	24.67	1.41	2.66	7.15	19.76	43.03	59.94	67.27	93
Debt Securities Over 5 Years	60.72	9.32	15.16	34.26	67.43	83.85	93.50	96.62	93
Pledged Securities	57.44	6.96	28.64	42.77	59.22	71.89	88.74	92.63	93
Structured Notes, Fair Value	2.08	0.00	0.00	0.00	0.12	3.08	11.67	16.64	93

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.52	0.01	0.08	0.22	0.45	0.79	1.13	1.49	93
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	0.03	0.14	0.40	0.73	1.29	1.75	2.34	93
Provision for Ln&Ls Losses/Net Losses	113.59	9.63	38.38	68.08	98.91	124.80	187.10	546.23	93
Ln&Ls Allowance/Total Loans & Leases	2.08	0.64	1.19	1.46	1.92	2.57	3.44	4.04	93
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.33	0.63	1.08	1.59	2.52	3.75	7.84	12.95	91
ALLL/Nonaccrual Assets	108.33	19.86	28.61	57.88	92.97	144.21	209.06	283.43	93
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	88.58	9.00	20.54	47.15	85.81	121.25	179.57	215.73	93
Gross Ln&Ls Losses/Avg Loans & Leases	1.09	0.12	0.26	0.50	0.87	1.57	2.44	3.78	93
Recoveries/Avg Loans and Leases	0.14	0.00	0.01	0.05	0.11	0.19	0.31	0.53	93
Net Losses/Avg Loans and Leases	0.93	0.01	0.14	0.43	0.77	1.38	2.12	3.31	93
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	93
Recoveries/Prior Year-End Losses	7.63	1.62	2.31	3.97	6.95	10.73	14.66	17.45	90
Earnings Coverage of Net Losses (X)	5.31	-0.23	0.21	1.51	3.36	6.58	16.34	30.60	93
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.97	0.00	0.09	0.26	0.61	1.48	2.36	4.44	93
RE Loans Secured By 1-4 Family	0.74	0.00	0.05	0.17	0.48	0.92	2.23	3.85	93
Revolving	0.69	0.00	0.00	0.08	0.36	1.02	2.15	4.66	87
Closed-End	0.67	0.00	0.01	0.16	0.40	0.89	2.15	3.74	93
Commercial Real Estate Loans	1.16	0.00	0.00	0.30	0.68	1.71	3.45	5.58	93
Construction and Land Dev	3.88	-0.01	0.00	0.34	2.06	6.52	13.01	18.11	93
Multifamily	0.67	-0.15	-0.01	0.00	0.09	0.65	3.91	5.72	89
Nonfarm Nonresidential	0.56	-0.00	0.00	0.05	0.31	0.85	1.61	3.01	93
RE Loans Secured by Farmland	0.17	-0.19	0.00	0.00	0.00	0.16	0.76	2.97	83
Commercial and Industrial Loans	0.93	-0.01	0.02	0.23	0.76	1.37	2.25	2.82	93
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Loans to Individuals	1.27	0.11	0.19	0.45	0.82	1.55	3.93	7.12	87
Credit Card Loans	3.15	0.00	0.00	0.69	2.55	4.55	9.84	11.73	40
Agricultural Loans	0.11	-0.17	-0.04	0.00	0.00	0.00	0.57	1.55	72
Loans to Foreign Governments & Inst	-0.04	-0.17	-0.17	-0.17	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.90	-0.05	-0.02	0.00	0.03	0.54	4.34	10.29	93

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

30-89 Days PD Loans and Leases	0.87	0.11	0.22	0.37	0.69	1.15	2.20	2.84	93
90+ Days PD Loans and Leases	0.57	0.00	0.00	0.00	0.05	0.33	3.94	7.01	93
Nonaccrual Loans and Leases	2.70	0.24	0.70	1.12	1.98	3.53	6.58	7.84	93
90+ Days PD and Nonaccrual Loans and Leases	3.65	0.49	0.97	1.54	2.56	5.72	8.33	10.89	93
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.06	0.12	0.20	93
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	93
Nonaccrual Restructured	0.48	0.00	0.00	0.11	0.32	0.67	1.70	2.14	93
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.87	0.11	0.22	0.37	0.69	1.15	2.20	2.84	93
90+ Days Past Due Assets	0.57	0.00	0.00	0.00	0.05	0.33	3.94	7.01	93
Nonaccrual Assets	2.71	0.24	0.73	1.12	1.98	3.72	6.58	7.84	93
30+ Days PD & Nonaccrual Assets	4.56	1.02	1.32	2.09	3.44	6.74	11.09	13.57	93
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.24	0.31	0.53	0.96	1.71	3.53	5.10	6.34	93
90+ PD & Nonaccrual Assets + OREO	3.09	0.36	0.71	1.26	2.40	4.58	6.86	8.61	93
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.04	0.34	0.71	1.44	2.42	4.20	6.97	9.08	93
Allowance for Loan & Lease Losses	252.61	47.24	70.73	132.10	186.95	309.06	600.09	864.27	93
Equity Cap + ALLL	25.67	2.67	5.95	12.71	18.24	34.20	60.10	106.83	93
Tier 1 Cap + ALLL	27.97	3.30	6.91	14.03	19.95	35.04	65.51	101.27	93
Loans & Leases + RE Acquired	4.90	0.57	1.38	2.36	4.07	6.52	10.78	13.76	93

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	0.90	0.12	0.21	0.39	0.72	1.21	2.07	2.86	93
- 90+ Days Past Due	0.70	0.00	0.00	0.00	0.05	0.40	3.90	10.38	93
- Nonaccrual	3.19	0.16	0.77	1.37	2.25	4.38	8.45	10.19	93
Coml & Indl - 30-89 Days PD	0.65	0.00	0.07	0.19	0.40	0.91	1.73	3.40	93
- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.01	0.14	1.21	3.54	93
- Nonaccrual	1.93	0.17	0.31	0.68	1.49	2.86	4.60	6.92	93
Individuals - 30-89 Days PD	1.27	0.04	0.16	0.56	1.11	1.75	2.64	4.66	93
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.04	0.23	0.89	1.20	93
- Nonaccrual	0.41	0.00	0.00	0.06	0.21	0.53	1.24	2.89	93
Dep Inst Lns - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.00	0.00	0.19	18
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
- Nonaccrual	5.55	0.00	0.00	0.00	0.00	0.00	0.00	10.00	18
Agricultural - 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.31	0.72	1.03	72
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.02	1.03	72
- Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.32	2.42	3.90	72
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&LS - 30-89 Days PD	0.30	0.00	0.00	0.00	0.04	0.40	1.32	3.02	93
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.00	0.47	2.45	93
- Nonaccrual	0.48	0.00	0.00	0.00	0.00	0.61	1.86	6.04	93
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.12	0.08	0.19	0.46	0.96	1.61	2.64	3.20	93
- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.05	0.38	2.08	4.37	93
- Nonaccrual	2.35	0.25	0.47	0.95	1.73	2.91	6.77	8.88	93
Revolving - 30-89 Days PD	0.56	0.00	0.00	0.21	0.56	0.90	1.38	1.60	87
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.15	0.67	1.36	87
- Nonaccrual	1.01	0.00	0.00	0.32	0.73	1.52	3.10	4.41	87
Closed-End - 30-89 Days PD	1.23	0.05	0.16	0.46	1.13	1.69	2.98	3.46	93
- 90+ Days Past Due	0.53	0.00	0.00	0.00	0.05	0.37	2.90	5.07	93
- Nonaccrual	2.62	0.15	0.46	0.93	1.99	3.35	7.53	8.88	93
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.01	0.07	0.14	0.28	0.41	93
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.02	0.23	0.36	93
- Jr Lien Nonaccrual	0.18	0.00	0.00	0.03	0.12	0.29	0.73	0.89	93
Commercial RE - 30-89 Days PD	0.77	0.00	0.04	0.32	0.59	1.13	1.87	2.70	93
- 90+ Days Past Due	0.75	0.00	0.00	0.00	0.01	0.21	4.67	13.14	93
- Nonaccrual	3.69	0.04	0.55	1.68	2.85	4.99	8.87	11.80	93
Const & Dev - 30-89 Days PD	0.89	0.00	0.00	0.07	0.54	1.65	2.55	3.92	93
- 90+ Days Past Due	2.06	0.00	0.00	0.00	0.00	0.57	9.99	31.60	93
- Nonaccrual	9.98	0.00	0.12	2.41	7.03	14.65	28.49	36.25	93
Multifamily - 30-89 Days PD	0.43	0.00	0.00	0.00	0.07	0.52	2.04	4.03	89
- 90+ Days Past Due	0.54	0.00	0.00	0.00	0.00	0.00	2.51	9.17	89
- Nonaccrual	1.71	0.00	0.00	0.00	0.65	2.68	7.21	10.83	89
Nonfarm Nres- 30-89 Days PD	0.71	0.00	0.02	0.20	0.53	1.10	1.74	2.10	93
- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.00	0.16	2.37	6.68	93
- Nonaccrual	2.30	0.05	0.22	0.92	1.87	3.20	5.37	7.26	93
Farmland - 30-89 Days PD	0.32	0.00	0.00	0.00	0.05	0.54	1.31	2.83	83
- 90+ Days Past Due	0.93	0.00	0.00	0.00	0.00	0.10	5.41	18.94	83
- Nonaccrual	1.94	0.00	0.00	0.00	0.90	3.16	7.83	11.20	83
Credit Card - 30-89 Days PD	1.18	0.00	0.00	0.00	0.90	1.92	3.16	4.36	40
- 90+ Days Past Due	0.55	0.00	0.00	0.00	0.25	0.84	1.90	5.59	40
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	1.39	3.68	40

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.14	6.33	7.84	8.78	10.08	11.56	12.29	13.59	93
Tier 1 RBC Ratio	15.10	8.37	10.63	12.82	14.72	16.81	20.27	25.47	93
Total Risk-Based Capital Ratio	16.64	10.42	12.80	14.16	16.21	18.49	21.36	25.59	93
Tangible Tier 1 Leverage Ratio	10.03	6.30	7.72	8.64	9.93	11.46	12.29	13.47	93
Tangible Common Eq Cap/Tan Assets	8.56	3.93	5.72	6.91	8.37	10.06	11.46	12.98	93
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.01	3.59	4.75	8.66	12.52	17.26	20.59	24.42	93
Standby Letters of Credit	0.79	0.12	0.18	0.32	0.59	1.14	1.74	2.27	93
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.01	0.15	0.46	93
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.36	0.00	0.00	0.39	2.39	8.64	21.84	34.73	93
Interest Rate Contracts	4.52	0.00	0.00	0.37	2.30	6.92	13.78	28.03	93
Interest Rate Futures & Forward Contr	0.49	0.00	0.00	0.00	0.00	0.78	1.92	4.94	93
Written Options Contr (Int Rate)	0.54	0.00	0.00	0.00	0.12	0.92	2.27	3.79	93
Purchased Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.74	1.22	93
Interest Rate Swaps	2.56	0.00	0.00	0.00	0.38	4.30	11.21	20.98	93
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.56	93
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	93
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	93
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.49	6.22	11.13	16.31	21.40	27.00	34.77	35.63	93

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.93	59.86	96.71	100.00	100.00	100.00	100.00	100.00	78
Foreign Exchange Contracts	0.35	0.00	0.00	0.00	0.00	0.00	0.12	6.46	78
Equity, Comm, & Other Contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.00	2.34	78
Futures and Forwards	21.34	0.00	0.00	0.00	6.52	46.46	58.29	83.21	78
Written Options	19.71	0.00	0.00	0.00	7.64	45.27	65.02	100.00	78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	78
Over-The-Counter	18.69	0.00	0.00	0.00	7.59	44.49	65.02	100.00	78
Purchased Options	2.10	0.00	0.00	0.00	0.00	0.80	11.58	25.60	78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Over-The-Counter	1.99	0.00	0.00	0.00	0.00	0.52	11.58	25.60	78
Swaps	44.95	0.00	0.00	0.00	35.39	90.23	100.00	100.00	78
Held for Trading	20.57	0.00	0.00	0.00	0.00	14.81	99.04	100.00	78
Interest Rate Contracts	11.59	0.00	0.00	0.00	0.00	0.42	97.14	100.00	78
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.95	78
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Non-Traded	79.42	0.00	0.00	80.05	100.00	100.00	100.00	100.00	78
Interest Rate Contracts	77.30	0.00	0.00	64.59	100.00	100.00	100.00	100.00	78
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.79	78
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Deriv Contr (Excl Fut & FX LE 14 Days)	73.26	0.00	15.41	46.60	78.37	98.32	100.00	100.00	78
One Year or Less	23.75	0.00	0.00	2.75	16.81	44.35	61.78	76.78	78
Over 1 Year to 5 Years	19.54	0.00	0.00	0.00	5.88	39.08	56.96	66.41	78
Over 5 Years	15.26	0.00	0.00	0.00	1.12	29.58	56.70	78.11	78
Gross Negative Fair Value (Abs Val)	2.33	0.00	0.00	0.38	1.69	3.85	5.99	7.81	78
Gross Positive Fair Value	1.90	0.00	0.00	0.30	1.35	3.43	5.55	6.07	78
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.13	93
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.08	93
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	93
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.07	93
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.07	93
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
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	93
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.12	0.00	0.00	0.00	0.00	0.13	0.63	0.87	93

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	0.05	93
Ins Under Assets(P/C)/Tot Ins Und Ast	34.16	0.00	0.00	0.00	0.00	76.87	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	65.83	0.00	0.00	0.00	96.25	100.00	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Ins Activities Revenue/Adj Oper Inc	0.68	0.00	0.00	0.00	0.12	0.88	3.37	5.49	93
Premium Inc/Ins Activities Revenue	0.36	0.00	0.00	0.00	0.00	0.00	0.58	9.04	70
Credit Rel Prem Inc/Tot Prem Inc	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Other Prem Inc/Total Prem Inc	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Ins Under Net Income/Consol Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.36	93
Ins Net Inc (P/C)/Equity (P/C)	10.90	0.97	0.97	0.97	6.92	14.37	17.07	17.96	3
Ins Net Inc (L/H)/Equity (L/H)	5.75	-0.46	-0.46	-0.46	2.53	10.17	10.54	10.66	4
Insur Ben, Losses, Exp/Insur Premiums	91.26	0.00	0.00	17.00	44.98	113.91	200.95	216.93	8
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.86	0.00	0.00	0.00	0.00	0.00	11.67	15.56	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.17	0.00	0.00	0.00	0.00	0.00	2.81	4.92	6
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
CSV Life Insurance/Tier 1 Cap + ALLL	8.61	0.00	0.00	0.54	8.98	14.33	21.43	24.46	93
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	93
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.03	34
Cost: Interest-Bearing Deposits	0.38	0.18	0.18	0.26	0.37	0.38	0.56	0.60	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	0.04	0.04	0.04	0.04	0.04	0.04	0.04	0.04	1
Foreign Governments and Inst	-0.04	-0.17	-0.17	-0.17	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	44.57	-100.00	-99.93	-61.22	-6.48	16.01	263.32	765.51	32
Total Selected Assets	33.51	-100.00	-99.89	-42.54	-2.38	27.67	171.24	636.82	36
Deposits	27.37	-71.62	-71.62	-36.86	10.86	52.29	107.15	120.11	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	154.97	0.00	16.60	43.98	93.57	110.30	178.03	956.71	57
Dividends Paid/Net Income	27.43	0.00	0.00	3.96	30.99	48.80	60.79	72.56	84
Net Income - Dividends/Avg Equity	5.10	-13.59	-1.92	2.34	4.98	7.53	10.98	14.76	93
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	86.28	0.00	0.00	0.00	94.59	122.15	303.81	398.44	72
Dividends From Nonbank Subs	4.23	0.00	0.00	0.00	0.26	2.42	19.08	45.64	72
Dividends From Subsidiary BHCs	6.27	0.00	0.00	0.00	0.00	0.00	0.00	115.94	72
Dividends From All Subsidiaries	119.31	0.00	0.00	11.28	103.00	147.26	335.85	541.54	72
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	27.51	0.00	0.00	0.00	15.06	53.90	73.08	114.05	76
Interest Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.18	0.71	2.90	76
Mgt & Service Fees From Bank Subs	3.74	0.00	0.00	0.00	0.00	0.00	21.71	51.15	76
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	76
Operating Income From Bank Subs	35.14	0.00	0.00	0.18	26.78	58.78	106.56	150.50	76
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.35	0.00	0.00	0.00	51.17	100.00	185.96	272.00	56
Interest Income From Nonbank Subs	0.67	0.00	0.00	0.00	0.00	0.00	0.04	12.14	56
Mgt & Serv Fees From Nonbank Subs	1.38	0.00	0.00	0.00	0.00	0.00	8.04	17.67	56
Other Income From Nonbank Subs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	4.00	56
Operating Inc From Nonbank Subs	84.54	0.00	0.00	4.66	80.13	100.00	259.95	409.44	56
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	29.30	0.00	0.00	0.00	20.37	55.30	62.31	71.57	11
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.23	11
Mgt & Serv Fees From Sub BHCs	4.18	0.00	0.00	0.00	0.00	4.62	15.93	16.92	11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating Income From Sub BHCs	33.53	0.00	0.00	0.00	22.23	56.72	65.77	81.07	11
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	39.44	0.00	0.00	0.00	0.00	95.28	99.54	99.91	88
Interest Income From Bank Subs	2.08	0.00	0.00	0.00	0.00	0.37	7.39	40.99	88
Mgt & Serv Fees From Bank Subs	5.94	0.00	0.00	0.00	0.00	0.00	41.59	67.36	88
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	88
Operating Income From Bank Subs	57.42	0.00	0.00	0.23	82.37	99.53	100.00	100.00	88
Dividends From Nonbank Subs	5.41	0.00	0.00	0.00	0.00	4.08	22.39	71.12	88
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.80	88
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.04	1.76	88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	88
Operating Inc From Nonbank Subs	9.36	0.00	0.00	0.00	0.17	6.93	66.07	99.96	88
Dividends From Subsidiary BHCs	2.12	0.00	0.00	0.00	0.00	0.00	0.00	82.15	88
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Mgt & Serv Fees From Sub BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.37	88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Income From Sub BHCs	3.09	0.00	0.00	0.00	0.00	0.00	2.58	97.00	88
Loans and Adv From Subs/ST Debt	34244.6	0.00	0.00	0.17	295.65	1706.47	10527.1	156514	13
Loans and Adv From Subs/Total Debt	673.97	0.00	0.00	11.25	181.74	422.81	2150.68	5581.36	33

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
1107205	3,054,542	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	Moved from Peer 3
1082067	3,026,953	AMERIS BANCORP	MOULTRIE, GA	Moved from Peer 3
3446412	7,107,501	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,475,525	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	3,393,012	BANCORP, INC., THE	WILMINGTON, DE	Moved from Peer 3
1245620	5,394,808	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,930,647	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,291,764	BANNER CORPORATION	WALLA WALLA, WA	
2947435	4,869,094	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
3944628	3,517,563	BOND STREET HOLDINGS INC	MIAMI, FL	
1020180	8,000,824	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	3,157,094	BROOKLINE BANCORP, INC.	BROOKLINE, MA	
1201671	3,027,461	BTC FINANCIAL CORPORATION	DES MOINES, IA	Moved from Peer 3
1094314	9,986,124	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	Moved from Peer 1
1022764	4,119,158	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,439,604	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,600,436	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
3762457	3,933,260	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,755,832	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
4037349	4,051,235	COMMUNITY BANCORP LLC	HOUSTON, TX	
1048867	6,503,854	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,556,661	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,531,604	CVB FINANCIAL CORP.	ONTARIO, CA	
2894230	9,666,311	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,014,458	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,221,896	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 3
1427239	7,840,585	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,370,489	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	Moved from Peer 3
3005332	9,951,344	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,303,483	FIRST BANCORP	TROY, NC	
1118797	6,765,071	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,392,885	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,254,616	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,658,062	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,337,729	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,935,403	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,303,969	FIRST INTERSTATE BANCOSYSTEM	BILLINGS, MT	
1208559	4,118,543	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,380,174	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,679,528	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	4,084,205	FIRST SECURITY BANCORP	SEARCY, AR	
2003975	7,042,689	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,432,632	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1206546	4,112,679	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,622,166	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	4,899,766	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,928,475	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	4,208,904	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	9,922,361	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,765,736	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,032,154	MIDDLESEX BANCORP MHC	NATICK, MA	

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
2961879	3,016,127	NARA BANCORP, INC.	LOS ANGELES, CA	Moved from Peer 3
3719965	8,173,126	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	8,611,641	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
3973888	5,378,473	NBH HOLDINGS CORP.	BOSTON, MA	
1139279	5,478,451	NBT BANCORP INC.	NORWICH, NY	
4160939	6,734,272	NORTH AMERICAN FINANCIAL HOLDI	MIAMI, FL	
1136661	3,400,272	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,933,126	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	7,023,288	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	5,843,095	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,500,264	PACWEST BANCORP	LOS ANGELES, CA	
1142336	7,099,688	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	6,304,295	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,868,905	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	5,705,011	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,569,637	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,997,359	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	4,136,474	RENASANT CORPORATION	TUPELO, MS	
1097025	3,095,141	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,091,970	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,626,043	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,001,739	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,935,729	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,293,348	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	5,308,080	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,210,279	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
3152245	9,202,905	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,236,219	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,503,234	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	7,705,792	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,359,017	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,705,921	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,914,535	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,577,886	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,159,123	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,250,501	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,081,361	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,505,237	WESBANCO, INC.	WHEELING, WV	
1025541	4,963,584	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,545,890	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,520,149	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,307,277	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 93 bank holding companies.