

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	81	103	91	94	87
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.27	3.21	3.20	3.00	3.44
+ Non-interest Income	0.81	0.78	0.82	0.78	0.94
- Overhead Expense	3.45	3.37	3.45	3.48	3.45
- Provision for Losses	0.59	0.76	0.91	1.68	0.94
+ Securities Gains (Losses)	0.06	0.08	0.08	0.02	-0.06
+ Other Tax Equiv Adjustments	0.01	0.00	0.01	0.03	0.03
= Pretax Net Oper Income (TE)	0.21	-0.04	-0.18	-1.25	0.18
Net Operating Income	0.09	-0.14	-0.38	-1.35	-0.07
Net Income	0.09	-0.16	-0.38	-1.35	-0.08
Net Income (Sub S Adjusted)	0.33	0.12	-0.24	-1.39	0.13

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.78	5.07	5.07	5.30	6.29
Interest Expense	1.13	1.51	1.51	2.00	2.58
Net Interest Income (TE)	3.63	3.52	3.55	3.29	3.71

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.15	1.20	1.38	1.99	0.87
Earnings Coverage of Net Losses (X)	2.87	3.16	2.74	1.14	4.93
Ln&Ls Allowance/Total Loans & Leases	2.38	2.28	2.38	2.33	1.71
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.79	7.36	7.83	7.29	3.86
30-89 Days Past Due Loans and Leases	1.23	1.35	1.33	1.69	1.66

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	13.41	21.07	17.77	22.65	25.47
Net ST Noncore Funding Dependence	3.58	12.01	8.28	14.21	17.29
Net Loans and Leases/Total Assets	61.94	65.70	64.80	66.52	69.78

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.96	7.65	7.49	7.45	8.96
Equity Capital/Total Assets	7.61	7.33	6.94	6.82	8.11
Equity Capital+Minority Int/Total Assets	7.79	7.48	7.08	6.98	8.20
Tier 1 Common Eq Cap / T RWA	9.69	9.00	8.87	8.29	N/A
Net Loans&Ls/Equity Capital (X)	9.25	10.96	13.03	11.60	9.30
Cash Dividends/Net Income	17.99	24.46	36.40	59.25	60.48
Cash Dividends/Net Income (Sub S Adjusted)	-2.30	6.69	8.09	16.35	27.48
Retained Earnings/Avg Equity Cap	0.39	-8.77	-13.40	-25.67	-5.39

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.94	1.47	0.94	2.03	0.48
Long-Term Debt/Equity Capital	1.59	1.42	2.22	1.94	0.86
Equity Investment in Subs/Equity Cap	124.51	125.34	138.39	131.84	115.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	126.04	89.98	93.21	79.07	92.03

PERCENT OF AVERAGE ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	4.30	4.60	4.56	4.81	5.81
Less: Interest Expense	1.02	1.36	1.36	1.81	2.39
Equals: Net Interest Income (TE)	3.27	3.21	3.20	3.00	3.44
Plus: Non-Interest Income	0.81	0.78	0.82	0.78	0.94
Equals: Adj Operating Income (TE)	4.12	3.99	4.07	3.79	4.41
Less: Overhead Expense	3.45	3.37	3.45	3.48	3.45
Less: Provision for Loan and Lease Losses	0.59	0.76	0.91	1.68	0.94
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.08	0.08	0.02	-0.06
Plus: Other Tax Equiv Adjustments	0.01	0.00	0.01	0.03	0.03
Equals: Pretax Net Oper Inc (TE)	0.21	-0.04	-0.18	-1.25	0.18
Less: Applicable Income Taxes (TE)	0.10	0.11	0.15	-0.02	0.14
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.09	-0.14	-0.38	-1.35	-0.07
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.09	-0.16	-0.38	-1.35	-0.08
Memo: Net Income (Last Four Qtrs)	-0.20	-0.83	-0.32	-1.36	-0.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.54	91.02	90.45	91.26	92.71
Avg Int-Bearing Funds / Avg Assets	79.25	81.32	80.36	80.71	79.36
Int Income (TE) / Avg Earning Assets	4.78	5.07	5.07	5.30	6.29
Int Expense / Avg Earning Assets	1.13	1.51	1.51	2.00	2.58
Net Int Inc (TE) / Avg Earn Assets	3.63	3.52	3.55	3.29	3.71
YIELD OR COST:					
Total Loans and Leases (TE)	5.73	5.83	5.88	5.87	6.77
Interest-Bearing Bank Balances	0.31	0.35	0.36	0.57	2.65
Fed Funds Sold & Reverse Repos	0.17	0.16	0.20	0.17	2.21
Trading Assets	8.59	5.06	8.61	4.19	3.84
Total Earning Assets	4.72	4.99	4.99	5.24	6.17
Investment Securities (TE)	3.06	3.77	3.55	4.29	4.98
U. S. Treasury & Agency Sec (excl MBS)	2.00	2.70	2.36	3.56	4.94
Mortgage-Backed Securities	3.04	3.72	3.66	4.43	4.64
All Other Securities	5.21	6.65	6.16	5.96	6.37
Interest-Bearing Deposits	1.09	1.45	1.44	2.07	2.83
Time Deposits of \$100K or More	1.56	1.98	1.93	2.76	3.86
Time Deposits < \$100K	1.62	2.11	2.05	2.96	3.94
Other Domestic Deposits	0.53	0.71	0.71	0.92	1.44
Foreign Deposits	N/A	0.80	N/A	1.34	N/A
Fed Funds Purchased and Repos	0.67	0.76	0.88	1.08	2.15
Other Borrowed Funds & Trading Liab	3.03	3.29	3.26	3.44	3.72
All Interest-Bearing Funds	1.30	1.68	1.67	2.23	2.99

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	49	50	66	67	61
Avg Assets per Employee (\$000)	4,067	4,351	4,210	4,466	3,467
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	1.51
Overhead Exp / NII + Non-Int Income	86.16	86.36	89.29	99.95	80.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.45	3.37	3.45	3.48	3.45
Personnel Expense	1.67	1.60	1.64	1.61	1.80
Net Occupancy Expense	0.45	0.45	0.46	0.45	0.48
Other Operating Expenses	1.28	1.27	1.32	1.38	1.14
Overhead Less Non-Interest Income	2.57	2.51	2.60	2.67	2.46
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	85.26	84.96	87.68	98.75	78.40
Personnel Expense	41.48	40.62	41.07	44.51	40.68
Net Occupancy Expense	11.01	11.11	11.54	12.35	10.98
Other Operating Expenses	32.13	32.52	34.68	41.33	26.51
Total Non-Interest Income	17.69	18.20	18.61	18.94	20.24
Fiduciary Activities Income	0.33	0.42	0.34	0.53	0.63
Serv Charges on Deposit Accts - Domestic	6.98	7.33	7.60	8.42	8.18
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.35	0.44	0.51	0.41	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.21	0.10	0.16	0.36	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.25	0.22	0.28	0.36	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	-2.19	0.01	-1.02	-2.59	-0.36
Other Non-Interest Income	7.85	6.70	7.11	7.94	7.60
Overhead Less Non-Interest Income	67.06	64.81	68.57	79.30	57.54
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	7.96	11.60	10.68	6.15	3.81
Appl Inc Tax+TE/Pretax NOI+TE	18.33	22.71	29.38	26.51	33.01

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	50.06	52.77	52.16	53.78	55.04
Commercial and Industrial Loans	7.72	7.78	8.27	8.33	9.58
Loans to Individuals	1.81	2.24	2.10	2.28	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.22	1.39	1.29	1.29	1.30
Other Loans and Leases	0.52	0.52	0.59	0.61	0.76
Net Loans and Leases	61.94	65.70	64.80	66.52	69.78
Debt Securities Over 1 Year	15.61	13.43	14.03	13.32	14.69
Mutual Funds and Equity Securities	0.10	0.07	0.09	0.04	0.07
Subtotal	78.77	80.21	79.81	80.63	85.20
Interest-Bearing Bank Balances	6.16	4.59	5.15	4.49	1.07
Federal Funds Sold & Reverse Repos	1.28	0.89	1.28	0.80	1.06
Debt Securities 1 Year or Less	1.18	1.71	1.55	1.54	1.89
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.65	89.43	89.43	88.93	90.70
Non-Int Cash and Due From Dep Inst	1.82	1.92	1.87	2.56	2.38
Other Real Estate Owned	2.09	1.79	2.00	1.73	0.72
All Other Assets	8.25	8.21	8.44	8.13	6.75

## MEMORANDA:

Short-Term Investments	9.87	7.98	9.04	7.67	4.94
U.S. Treasury Securities	0.21	0.05	0.27	0.08	0.08
U.S. Agency Securities (excl MBS)	3.43	3.39	3.25	3.71	4.15
Municipal Securities	2.97	2.85	2.88	2.25	2.98
Mortgage-Backed Securities	7.93	6.26	6.95	6.51	6.83
Asset-Backed Securities	0.01	0.03	0.03	0.04	0.00
Other Debt Securities	0.14	0.09	0.10	0.15	0.21
RE Loans Secured by 1-4 Family	15.75	16.38	15.94	15.82	17.07
Revolving	2.66	2.95	2.71	2.89	2.72
Closed-End, Sec by First Liens	11.88	12.14	12.01	11.50	12.65
Closed-End, Sec by Junior Liens	0.77	0.89	0.84	0.98	1.20
Commercial Real Estate Loans	30.91	32.18	32.64	34.45	34.29
Construction and Land Dev	4.53	6.87	6.46	9.04	10.04
Multifamily	2.31	1.96	2.08	1.87	1.73
Nonfarm Nonresidential	22.87	22.01	22.90	22.28	21.02
RE Loans Secured by Farmland	1.90	2.18	2.15	2.14	2.12
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.26	78.87	78.95	79.13	77.54
RE Loans Secured by 1-4 Family	24.98	24.82	24.74	23.88	24.65
Revolving	4.29	4.43	4.12	4.24	3.79
Closed-End	20.30	19.95	20.18	19.28	20.57
Commercial Real Estate Loans	48.44	47.87	48.77	50.01	47.30
Construction and Land Dev	7.25	10.22	9.66	13.18	13.75
Multifamily	3.55	2.88	3.17	2.73	2.45
Nonfarm Nonresidential	35.57	32.72	34.19	32.29	29.20
RE Loans Secured by Farmland	3.14	3.35	3.41	3.26	3.18
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	11.99	11.85	12.40	12.37	13.36
Loans to Individuals	2.98	3.50	3.34	3.51	4.28
Credit Card Loans	0.07	0.04	0.04	0.04	0.06
Agricultural Loans	1.99	2.10	2.07	2.01	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.86	0.81	0.94	0.93	1.09

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	9.87	7.98	9.04	7.67	4.94
Liquid Assets	24.67	20.30	21.83	21.17	18.52
Investment Securities	17.99	15.72	16.25	15.35	17.18
Net Loans and Leases	61.94	65.70	64.80	66.52	69.78
Net Lns, Ls & Stdby Ltrs of Credit	62.38	66.18	65.29	67.06	70.36
Core Deposits	68.16	64.09	66.06	63.66	62.16
Noncore Funding	21.32	25.19	24.06	26.84	27.18
Time Deposits of \$100K or More	15.14	15.76	15.71	16.60	14.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.79	0.85	0.89	1.03	1.51
Net Fed Funds Purchased (Sold)	-0.49	0.01	-0.28	0.36	0.48
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.81	2.35	1.66	2.07	2.12
Earning Assets Repr in 1 Year	34.11	35.82	36.96	36.35	38.23
Int-Bearing Liab Repr in 1 Year	28.93	32.67	33.32	34.01	34.77
Long-Term Debt Repr in 1 Year	0.34	0.68	0.72	0.56	0.58
Net Assets Repriceable in 1 Year	3.88	2.08	2.34	2.20	2.15
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.41	21.07	17.77	22.65	25.47
Net ST Noncore Funding Dependence	3.58	12.01	8.28	14.21	17.29
Short-Term Inv/ST Noncore Funding	93.51	52.01	67.14	48.44	29.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.62	4.22	8.46	2.81	-1.06
Net Loans and Leases/Total Deposits	73.74	79.87	77.68	80.01	86.35
Net Loans and Leases/Core Deposits	93.12	105.60	101.21	107.06	116.52
Held-To-Mat Sec Appr(Depr)/T1 Cap	2.01	1.59	0.48	0.82	0.29
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.99	3.28	-1.78	0.42	1.00
Struct Notes Appr(Depr)/T1 Cap	0.10	0.26	-0.40	-0.08	0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.28	5.30	5.55	4.83	5.99
Available-For-Sale Securities	94.72	94.70	94.45	95.17	94.01
U. S. Treasury Securities	1.97	0.42	1.95	0.64	0.59
U. S. Agency Securities (excl MBS)	21.29	23.76	23.27	26.83	27.96
Municipal Securities	17.06	17.10	16.41	13.82	17.31
Mortgage-Backed Securities	43.95	42.25	42.99	43.82	39.72
Asset-Backed Securities	0.05	0.17	0.13	0.22	0.00
Other Debt Securities	0.84	0.53	0.62	1.22	1.14
Mutual Funds and Equity Securities	0.78	0.77	0.97	0.38	0.42
Debt Securities 1 Year or Less	9.04	12.37	11.02	10.54	13.12
Debt Securities 1 To 5 Years	29.37	27.21	32.32	30.36	29.06
Debt Securities Over 5 Years	55.04	54.84	50.88	55.06	53.42
Pledged Securities	50.40	52.71	52.15	58.05	60.60
Structured Notes, Fair Value	2.86	3.53	3.17	2.06	0.80

## ANALYSIS RATIOS

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.59	0.76	0.91	1.68	0.94
Provision for Ln&Ls Losses/Avg Lns&Ls	0.93	1.12	1.35	2.39	1.32
Provision for Ln&Ls Losses/Net Losses	96.42	124.45	117.75	133.16	175.44
Ln&Ls Allowance/Total Loans & Leases	2.38	2.28	2.38	2.33	1.71
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.68	4.00	3.39	2.09	4.81
ALL/Nonaccrual Assets	67.05	74.75	75.13	75.35	119.23
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	66.16	75.64	78.97	71.29	95.47
Gross Ln&Ls Losses/Avg Loans & Leases	1.32	1.30	1.51	2.08	0.98
Recoveries/Avg Loans and Leases	0.14	0.09	0.10	0.07	0.06
Net Losses/Avg Loans and Leases	1.15	1.20	1.38	1.99	0.87
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	9.03	5.20	7.94	11.32	28.72
Earnings Coverage of Net Losses (X)	2.87	3.16	2.74	1.14	4.93

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.07	1.31	1.44	2.06	0.76
RE Loans Secured By 1-4 Family	0.76	0.87	0.99	1.53	0.60
Revolving	0.89	0.60	0.73	0.93	0.33
Closed-End	0.77	0.96	1.03	1.63	0.56
Commercial Real Estate Loans	1.26	1.57	1.69	2.27	0.74
Construction and Land Dev	4.57	4.14	4.94	5.50	1.93
Multifamily	0.84	0.38	0.31	0.69	0.11
Nonfarm Nonresidential	0.50	0.60	0.62	0.94	0.17
RE Loans Secured by Farmland	0.07	0.17	0.28	0.20	0.00
Commercial and Industrial Loans	1.78	1.29	1.63	2.52	1.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.24	1.57	1.92	1.49	0.97
Credit Card Loans	1.76	3.54	3.68	2.80	3.35
Agricultural Loans	0.00	0.01	0.07	0.01	0.00
Loans to Foreign Governments & Inst	N/A	0.00	0.00	N/A	N/A
Other Loans and Leases	1.40	2.70	3.03	3.56	1.24

## 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

1.23

1.35

1.33

1.69

1.66

90+ Days PD Loans and Leases

0.07

0.08

0.08

0.11

0.17

Nonaccrual Loans and Leases

4.63

4.97

5.05

4.93

2.90

90+ Days PD and Nonaccrual Loans and Leases

4.74

5.15

5.17

5.09

3.26

30-89 Days PD Restructured

0.03

0.05

0.03

0.06

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

1.21

0.71

0.93

0.37

0.02

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.23

1.35

1.33

1.69

1.66

90+ Days Past Due Assets

0.07

0.08

0.08

0.11

0.17

Nonaccrual Assets

4.65

5.02

5.12

4.98

2.90

30+ Days PD &amp; Nonaccrual Assets

6.14

6.77

6.67

7.18

5.13

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.02

3.56

3.55

3.56

2.38

90+ PD &amp; Nonaccrual Assets + OREO

5.27

5.35

5.64

5.38

3.33

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.56

6.47

6.89

6.50

3.09

Allowance for Loan &amp; Lease Losses

406.25

367.98

393.66

354.74

211.31

Equity Cap + ALLL

71.42

81.48

91.18

88.63

33.54

Tier 1 Cap + ALLL

63.76

82.44

94.07

92.85

32.12

Loans &amp; Leases + RE Acquired

9.81

9.10

9.73

9.01

4.21

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	1.36	1.38	1.40	1.72	1.74
- 90+ Days Past Due	0.08	0.08	0.09	0.12	0.16
- Nonaccrual	4.96	5.54	5.55	5.45	3.29
Coml & Indl - 30-89 Days PD	0.51	0.95	0.98	1.39	1.17
- 90+ Days Past Due	0.01	0.07	0.01	0.04	0.09
- Nonaccrual	2.76	2.93	2.69	2.69	1.01
Individuals - 30-89 Days PD	0.94	1.24	1.34	1.69	1.37
- 90+ Days Past Due	0.07	0.05	0.05	0.08	0.09
- Nonaccrual	0.51	0.58	0.64	0.50	0.34
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	0.00	0.06	0.04	0.10	0.26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.25	0.26	0.49	0.17	0.21
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	N/A	N/A
- 90+ Days Past Due	N/A	0.00	0.00	N/A	N/A
- Nonaccrual	N/A	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.21	0.23	0.15	0.14	0.45
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.04
- Nonaccrual	0.61	0.19	0.06	0.04	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.43	1.50	1.50	1.98	1.71
- 90+ Days Past Due	0.09	0.06	0.08	0.12	0.12
- Nonaccrual	3.02	3.01	3.07	3.21	1.89
Revolving - 30-89 Days PD	0.61	0.46	0.44	0.51	0.54
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.00
- Nonaccrual	0.68	1.12	1.18	0.55	0.26
Closed-End - 30-89 Days PD	1.62	1.70	1.70	2.28	1.93
- 90+ Days Past Due	0.10	0.05	0.08	0.13	0.14
- Nonaccrual	3.60	3.19	3.34	3.92	2.32
- Jr Lien 30-89 Days PD	0.11	0.09	0.09	0.14	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.15	0.18	0.19	0.17	0.09
Commercial RE - 30-89 Days PD	1.06	1.13	1.08	1.41	1.39
- 90+ Days Past Due	0.05	0.07	0.05	0.08	0.17
- Nonaccrual	5.93	7.17	6.78	5.96	3.78
Const & Dev - 30-89 Days PD	1.44	1.40	1.04	1.51	1.35
- 90+ Days Past Due	0.01	0.03	0.04	0.02	0.13
- Nonaccrual	15.51	15.78	16.40	14.13	8.08
Multi family - 30-89 Days PD	0.26	0.23	0.17	0.56	0.37
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.00
- Nonaccrual	2.35	2.49	2.49	0.63	0.85
Nonfarm Nres- 30-89 Days PD	0.92	0.99	1.03	1.23	1.01
- 90+ Days Past Due	0.05	0.04	0.04	0.06	0.12
- Nonaccrual	3.95	3.21	3.77	2.75	1.58
Farmland - 30-89 Days PD	0.23	0.38	0.55	0.40	0.21
- 90+ Days Past Due	0.00	0.02	0.04	0.00	0.00
- Nonaccrual	0.64	0.73	1.22	1.07	0.51
Credit Card - 30-89 Days PD	1.01	1.42	1.35	2.21	2.62
- 90+ Days Past Due	0.51	0.47	0.45	1.06	0.83
- Nonaccrual	0.00	0.09	0.09	0.00	0.00



CAPITAL RATIOS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	7.96	7.65	7.49	7.45	8.96
Tier 1 RBC Ratio	11.59	10.77	10.69	10.17	11.90
Total Risk-Based Capital Ratio	13.18	12.33	12.31	11.80	13.33
Tangible Tier 1 Leverage Ratio	7.94	7.62	7.46	7.41	8.93
Tangible Common Eq Cap/Tan Assets	6.83	6.68	6.23	6.10	7.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.20	7.91	8.02	8.63	10.74
Standby Letters of Credit	0.35	0.40	0.40	0.47	0.52
Commercial & Similar Letters of Credit	0.00	0.00	0.01	0.00	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	0.37	0.36	0.31	0.19	0.32
Interest Rate Contracts	0.37	0.36	0.31	0.19	0.31
Interest Rate Futures & Forward Contr	0.03	0.05	0.04	0.03	0.01
Written Options Contr (Int Rate)	0.05	0.04	0.03	0.02	0.08
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.07	0.07	0.01	0.00
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	13.12	11.77	11.98	12.49	15.56

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	100.00	99.97	100.00	100.00	85.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.03	0.00	0.00	14.99
Futures and Forwards	30.20	29.93	32.38	35.67	16.15
Written Options	40.89	29.78	28.12	29.27	41.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	40.89	29.78	28.12	29.27	41.52
Purchased Options	10.42	1.54	3.03	3.47	19.30
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	10.42	1.54	3.03	3.47	19.30
Swaps	18.49	36.51	32.25	26.99	18.61
Held for Trading	6.49	10.34	13.04	9.52	10.53
Interest Rate Contracts	6.49	10.34	13.04	9.52	10.53
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	93.51	89.66	86.96	90.48	89.47
Interest Rate Contracts	93.51	86.18	86.96	90.21	74.48
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.03	0.00	0.00	14.99
Deriv Contr (Excl Fut & FX LE 14 Days)	53.31	66.37	61.70	70.73	54.46
One Year or Less	27.59	29.54	33.54	37.76	22.24
Over 1 Year to 5 Years	7.58	3.01	9.47	4.30	27.45
Over 5 Years	18.14	27.13	18.68	24.12	1.34
Gross Negative Fair Value (Abs Val)	0.56	2.30	1.44	0.48	0.66
Gross Positive Fair Value	0.28	0.15	0.26	0.26	0.42
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	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	50.00	50.00	50.00	33.33	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	66.67	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	0.25	0.22	0.28	0.36	0.35
Premium Inc/Ins Activities Revenue	0.72	0.00	0.59	1.09	1.28
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	30.63	33.33	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	69.37	66.67	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)	19.00	24.34	31.23	39.53	20.02
Ins Net Inc (L/H)/Equity (L/H)	3.79	5.78	5.90	4.04	5.15
Insur Ben, Losses, Exp/Insur Premiums	51.68	110.70	62.68	70.52	71.60
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)	2.91	3.60	3.22	1.96	2.59
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.41	8.86	9.53	9.58	9.36
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	0.45	0.00	0.57	0.00
Cost: Interest-Bearing Deposits	N/A	0.80	N/A	1.34	N/A
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	2.79	N/A	N/A	N/A
Foreign Governments and Inst	N/A	0.00	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-77.38	-31.07	-10.56	-29.60	-53.15
Total Selected Assets	-33.04	-38.41	-10.56	-22.94	-39.91
Deposits	N/A	-68.49	N/A	-21.88	N/A

PROFITABILITY:	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	0.91	-7.90	-11.75	-24.52	-2.34
Bank Net Inc/Avg Eq Inv in Banks	-0.50	-5.01	-7.34	-17.95	-0.16
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.69	1.25	2.18	0.35	4.16
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-29.71	-18.41	-0.76	-40.54	3.14
Bank Net Income/Parent Net Income	96.54	118.84	135.09	177.71	131.87
Nonbank Net Income/Parent Net Income	3.61	1.25	2.65	3.54	1.67
Sub BHCs Net Inc/Parent Net Income	91.49	90.98	76.69	367.49	72.56
LEVERAGE:					
Total Liabilities/Equity	29.30	30.66	46.08	37.81	20.61
Total Debt/Equity Capital	3.69	4.25	5.95	5.15	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.49	18.98	31.59	32.98	19.13
Tot Debt+Lns Guaranteed for Affl/Equity	2.76	4.30	6.48	5.44	2.23
Total Debt/Eq Cap - Exc Over Fair Value	3.69	4.30	6.07	5.26	1.94
Long-Term Debt/Equity Capital	1.59	1.42	2.22	1.94	0.86
Short-Term Debt/Equity Capital	0.94	1.47	0.94	2.03	0.48
Current Portion of LT Debt/Equity	0.00	0.02	0.02	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.02	0.03	0.03	0.18	0.19
Long-Term Debt/Consolidated LT Debt	4.73	4.75	6.20	5.70	2.43
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	124.51	125.34	138.39	131.84	115.46
Total Investment in Subs/Equity	125.31	126.50	139.51	132.38	115.95
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	102.67	104.17	111.55	107.84	99.77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	104.09	105.17	112.84	108.35	100.13
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.69	2.14	3.94	5.76	3.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.05	7.03	11.79	29.55	6.16
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	87.93	66.37	75.51	65.24	92.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	126.04	89.98	93.21	79.07	92.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	111.18	83.46	91.00	93.30	99.90
Pretax Oper Inc + Int Exp/Int Expense	772.96	48.17	34.20	605.48	1912.71
Div + Int From Subs/Int Exp + Div	119.87	84.14	91.01	104.93	161.76
Fees+Other Inc From Subs/Sal + Oth Exp	9.30	9.39	9.34	7.73	9.29
Net Inc/Curr Port of LT Debt+Pfd Div(X)	31.81	24.40	26.45	15.32	16.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.37	-2.81	-1.94	-3.55	-0.49
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
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
Total	0.00	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	0.02	0.02	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.33	0.49	0.54	0.55	0.49
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

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	75.16	71.21	72.16	85.81	91.22
Dividends Paid/Net Income	18.04	24.46	38.11	59.43	59.60
Net Income - Dividends/Avg Equity	0.47	-8.79	-13.20	-25.71	-5.31

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	129.10	101.72	97.73	102.59	122.07
Dividends From Nonbank Subs	0.62	0.42	1.00	2.44	1.16
Dividends From Subsidiary BHCs	2.47	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	137.86	106.80	104.92	114.79	128.23

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	22.46	26.45	40.34	51.69	58.60
Interest Income From Bank Subs	0.29	0.18	0.19	0.36	0.28
Mgt & Service Fees From Bank Subs	2.16	1.23	1.37	4.39	1.80
Other Income From Bank Subs	0.40	0.18	0.59	0.45	0.23
Operating Income From Bank Subs	47.09	32.34	48.29	66.94	76.18

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	118.06	59.07	60.45	86.00	80.27
Interest Income From Nonbank Subs	7.47	0.94	0.00	0.03	0.55
Mgt & Serv Fees From Nonbank Subs	2.06	1.81	0.66	0.19	1.33
Other Income From Nonbank Subs	0.92	0.90	1.78	0.00	0.00
Operating Inc From Nonbank Subs	128.51	71.39	66.27	91.88	93.42

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	38.89	17.28	41.52	24.28	20.25
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.43	0.26	0.52	0.63	0.60
Other Income From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	39.34	17.54	42.04	24.91	20.85

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	37.91	45.31	47.27	48.74	65.54
Interest Income From Bank Subs	12.27	3.20	4.73	1.51	0.78
Mgt & Serv Fees From Bank Subs	5.57	3.66	1.86	5.10	2.03
Other Income From Bank Subs	1.26	0.37	1.05	0.00	0.07
Operating Income From Bank Subs	66.30	66.03	67.92	65.11	78.02

Dividends From Nonbank Subs	5.19	3.96	4.72	4.35	1.57
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.11	0.00
Mgt & Serv Fees From Nonbank Subs	0.01	0.02	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.41	0.38	0.00	0.00
Operating Inc From Nonbank Subs	7.12	17.40	7.35	15.52	4.11

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	0.36	0.00	0.00	0.00	0.00

Loans and Adv From Subs/ST Debt	6997.97	1836.88	5462.21	496.69	554.42
Loans and Adv From Subs/Total Debt	636.08	239.04	500.99	241.99	424.59

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									81
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.27	2.07	2.41	2.79	3.26	3.69	3.99	4.15	81
+ Non-interest Income	0.80	-0.45	0.04	0.29	0.63	1.08	2.20	3.44	81
- Overhead Expense	3.45	2.06	2.34	2.90	3.32	3.93	4.69	5.54	81
- Provision for Losses	0.59	0.00	0.00	0.14	0.38	1.03	1.66	2.01	81
+ Securities Gains (Losses)	0.06	-0.13	-0.02	0.00	0.00	0.10	0.29	0.33	81
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.03	0.00	0.00	0.00	0.05	0.18	81
= Pretax Net Oper Income (TE)	0.21	-2.59	-2.24	-0.36	0.26	0.90	1.64	1.85	81
Net Operating Income	0.08	-3.17	-2.07	-0.32	0.21	0.78	1.25	1.67	81
Net Income	0.08	-3.17	-2.07	-0.32	0.21	0.78	1.25	1.67	81
Net Income (Sub S Adjusted)	0.33	-4.38	-1.46	-0.27	0.52	0.86	1.27	1.45	25
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.77	3.61	3.92	4.41	4.80	5.19	5.50	5.77	81
Interest Expense	1.13	0.52	0.61	0.81	1.13	1.30	1.80	1.95	81
Net Interest Income (TE)	3.62	2.48	2.80	3.14	3.65	4.05	4.48	4.55	81
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.15	-0.01	0.04	0.22	1.01	2.00	2.76	3.59	81
Earnings Coverage of Net Losses (X)	2.87	-19.78	-1.99	0.01	0.86	3.26	13.67	36.62	80
Ln&Ls Allowance/Total Loans & Leases	2.37	1.07	1.27	1.53	2.23	3.08	3.81	4.40	81
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.78	0.40	1.42	3.64	7.23	12.35	15.33	16.92	81
30-89 Days Past Due Loans and Leases	1.22	0.00	0.09	0.38	0.92	1.64	3.05	4.95	81
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	13.41	-20.27	-9.41	3.89	15.38	21.15	32.59	40.42	81
Net ST Noncore Funding Dependence	3.58	-35.28	-18.55	-3.29	4.70	8.99	18.62	29.98	81
Net Loans and Leases/Total Assets	61.93	39.44	46.40	52.50	62.90	68.54	77.39	79.84	81
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.96	-3.06	0.91	5.26	8.84	10.35	12.50	14.20	81
Equity Capital/Total Assets	7.61	-3.87	0.16	4.04	8.40	10.33	12.99	14.18	81
Equity Capital+Minority Int/Total Assets	7.79	-2.98	0.16	4.14	8.58	10.33	13.16	14.18	81
Tier 1 Common Eq Cap / T RWA	9.69	-5.91	0.08	5.20	9.36	14.13	18.64	21.83	81
Net Loans&Ls/Equity Capital (X)	9.25	2.83	3.52	5.13	7.32	11.97	19.30	25.19	74
Cash Dividends/Net Income	17.99	0.00	0.00	0.00	10.22	33.04	56.97	79.90	48
Cash Dividends/Net Income (Sub S Adjusted)	-2.30	-105.19	-42.36	0.00	0.00	0.00	20.51	27.26	25
Retained Earnings/Avg Equity Cap	0.39	-57.67	-20.39	-3.73	2.88	6.98	10.90	17.13	74
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.93	0.00	0.00	0.00	0.00	0.00	2.23	21.74	74
Long-Term Debt/Equity Capital	1.58	0.00	0.00	0.00	0.00	0.00	9.15	22.49	74
Equity Investment in Subs/Equity Cap	124.51	85.45	93.18	97.92	107.00	134.86	179.31	305.44	74
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	126.04	-5.97	16.41	78.08	99.95	137.37	221.84	571.62	77

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.30	3.30	3.52	3.95	4.32	4.70	4.98	5.12	81
Less: Interest Expense	1.02	0.44	0.54	0.74	1.02	1.21	1.53	1.72	81
Equals: Net Interest Income (TE)	3.27	2.07	2.41	2.79	3.26	3.69	3.99	4.15	81
Plus: Non-Interest Income	0.80	-0.45	0.04	0.29	0.63	1.08	2.20	3.44	81
Equals: Adj Operating Income (TE)	4.11	2.18	2.49	3.50	4.02	4.85	5.46	6.23	81
Less: Overhead Expense	3.45	2.06	2.34	2.90	3.32	3.93	4.69	5.54	81
Less: Provision for Loan and Lease Losses	0.59	0.00	0.00	0.14	0.38	1.03	1.66	2.01	81
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Plus: Realized G/L on AFS Sec	0.06	-0.05	-0.01	0.00	0.00	0.09	0.29	0.33	81
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.03	0.00	0.00	0.00	0.05	0.18	81
Equals: Pretax Net Oper Inc (TE)	0.21	-2.59	-2.24	-0.36	0.26	0.90	1.64	1.85	81
Less: Applicable Income Taxes (TE)	0.09	-0.15	-0.11	0.00	0.01	0.18	0.46	0.62	81
Less: Minority Interest	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.00	81
Equals: Net Operating Income	0.08	-3.17	-2.07	-0.32	0.21	0.78	1.25	1.67	81
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equals: Net Income	0.08	-3.17	-2.07	-0.32	0.21	0.78	1.25	1.67	81
Memo: Net Income (Last Four Qtrs)	-0.20	-4.28	-2.17	-0.94	0.03	0.66	1.18	1.48	77
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.53	80.04	83.24	87.73	91.09	93.64	95.54	95.88	81
Avg Int-Bearing Funds / Avg Assets	79.25	56.70	70.03	73.89	79.27	84.03	87.61	92.10	81
Int Income (TE) / Avg Earning Assets	4.77	3.61	3.92	4.41	4.80	5.19	5.50	5.77	81
Int Expense / Avg Earning Assets	1.13	0.52	0.61	0.81	1.13	1.30	1.80	1.95	81
Net Int Inc (TE) / Avg Earn Assets	3.62	2.48	2.80	3.14	3.65	4.05	4.48	4.55	81
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.73	4.81	5.09	5.41	5.67	5.98	6.36	6.71	81
Interest-Bearing Bank Balances	0.31	0.00	0.00	0.14	0.25	0.49	0.88	1.18	80
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.06	0.18	0.25	0.33	0.41	48
Trading Assets	8.58	5.58	5.58	5.58	5.58	8.58	10.39	10.99	2
Total Earning Assets	4.71	3.61	3.92	4.31	4.68	5.12	5.41	5.76	81
Investment Securities (TE)	3.05	1.71	1.86	2.31	2.95	3.58	4.32	4.79	81
U. S. Treasury & Agency Sec (excl MBS)	1.99	0.06	0.49	1.04	1.82	2.82	3.93	4.10	69
Mortgage-Backed Securities	3.04	0.99	1.88	2.42	2.95	3.40	4.72	5.14	74
All Other Securities	5.20	1.26	2.44	3.62	5.08	6.50	9.11	10.11	74
Interest-Bearing Deposits	1.08	0.49	0.65	0.84	1.06	1.36	1.52	1.59	81
Time Deposits of \$100K or More	1.55	0.76	0.95	1.25	1.47	1.82	2.22	2.34	81
Time Deposits < \$100K	1.62	0.93	1.07	1.25	1.57	1.96	2.22	2.44	81
Other Domestic Deposits	0.52	0.12	0.18	0.31	0.52	0.71	0.86	1.07	81
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.66	0.00	0.00	0.17	0.51	1.01	1.66	2.27	51
Other Borrowed Funds & Trading Liab	3.03	0.00	0.16	1.42	2.93	3.81	5.93	7.63	72
All Interest-Bearing Funds	1.30	0.64	0.69	1.01	1.28	1.59	1.82	2.01	81

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	49.16	34.03	36.05	41.22	46.67	55.68	68.29	78.98	81
Avg Assets per Employee (\$000)	4066.54	2448.81	2530.99	3135.51	3736.09	4738.46	6608.72	7573.27	81
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Overhead Exp / NII + Non-Int Income	86.15	57.98	62.73	70.00	82.46	93.46	133.38	170.79	81
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.45	2.06	2.34	2.90	3.32	3.93	4.69	5.54	81
Personnel Expense	1.67	0.90	1.19	1.40	1.63	1.88	2.17	2.92	81
Net Occupancy Expense	0.44	0.19	0.22	0.34	0.43	0.54	0.69	0.74	81
Other Operating Expenses	1.27	0.67	0.78	0.97	1.19	1.48	2.00	2.61	81
Overhead Less Non-Interest Income	2.57	1.05	1.54	1.98	2.49	3.05	3.80	4.27	81
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	85.26	56.79	60.97	69.16	81.12	92.98	132.13	170.79	81
Personnel Expense	41.48	28.37	30.48	34.80	40.13	46.20	56.02	69.98	81
Net Occupancy Expense	11.00	4.96	6.28	8.88	10.43	12.70	17.69	19.22	81
Other Operating Expenses	32.12	15.93	18.62	22.35	28.92	38.09	57.69	81.23	81
Total Non-Interest Income	17.69	-18.91	1.64	8.79	16.08	23.27	40.19	53.50	81
Fiduciary Activities Income	0.32	0.00	0.00	0.00	0.00	0.06	2.14	5.27	81
Serv Charges on Deposit Accts - Domestic	6.98	0.50	1.86	3.82	6.17	9.23	16.41	18.46	81
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Investment Banking Fees & Commissions	0.34	0.00	0.00	0.00	0.00	0.58	1.76	2.90	81
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Net Servicing Fees	0.20	0.00	0.00	0.00	0.00	0.13	1.37	2.57	81
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Insurance Activities Revenue	0.24	0.00	0.00	0.00	0.00	0.12	1.12	4.92	81
Net Gain (Loss) - Sales Loans, OREO, Oth	-2.18	-35.53	-17.72	-3.66	-0.31	1.02	4.96	6.51	81
Other Non-Interest Income	7.84	0.92	2.20	3.94	7.38	10.19	16.84	22.48	81
Overhead Less Non-Interest Income	67.06	14.75	35.42	47.21	60.28	77.20	134.57	180.16	81
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	7.95	-45.92	-14.97	0.00	3.62	20.00	30.14	31.86	47
Appl Inc Tax+TE/Pretax NOI+TE	18.33	-9.51	0.00	0.30	13.81	34.85	39.73	41.48	47



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.05	26.25	30.08	39.34	50.06	59.31	68.42	72.00	81
Commercial and Industrial Loans	7.71	1.82	2.63	4.18	7.17	9.69	15.32	17.21	81
Loans to Individuals	1.80	0.00	0.15	0.66	1.36	2.64	4.44	7.16	81
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Agricultural Loans	1.21	0.00	0.00	0.00	0.00	1.92	6.61	11.17	81
Other Loans and Leases	0.52	0.00	0.00	0.02	0.34	0.74	1.60	2.79	81
Net Loans and Leases	61.93	39.44	46.40	52.50	62.90	68.54	77.39	79.84	81
Debt Securities Over 1 Year	15.61	0.01	2.38	6.14	14.70	22.40	34.37	36.35	81
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.07	0.55	0.83	81
Subtotal	78.76	57.15	65.21	72.29	80.96	84.75	88.25	89.30	81
Interest-Bearing Bank Balances	6.15	0.05	0.25	1.81	4.59	10.53	14.82	20.49	81
Federal Funds Sold & Reverse Repos	1.28	0.00	0.00	0.00	0.00	2.35	6.09	11.25	81
Debt Securities 1 Year or Less	1.17	0.00	0.00	0.08	0.56	2.01	4.49	5.76	81
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Total Earning Assets	89.64	79.39	84.25	86.64	89.99	92.09	93.87	94.79	81
Non-Int Cash and Due From Dep Inst	1.82	0.26	0.49	1.09	1.75	2.59	3.33	3.95	81
Other Real Estate Owned	2.08	0.08	0.10	0.52	1.59	3.45	5.72	6.84	81
All Other Assets	8.25	3.11	4.13	6.17	7.99	10.34	12.77	15.99	81
<b>MEMORANDA:</b>									
Short-Term Investments	9.87	1.99	2.89	4.51	8.08	13.51	20.79	29.25	81
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.00	0.00	1.64	2.42	81
U.S. Agency Securities (excl MBS)	3.42	0.00	0.00	0.00	2.43	6.18	10.59	16.09	81
Municipal Securities	2.96	0.00	0.00	0.19	2.13	5.20	9.87	12.60	81
Mortgage-Backed Securities	7.93	0.00	0.00	1.91	7.17	14.16	20.85	22.68	81
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.35	81
Other Debt Securities	0.13	0.00	0.00	0.00	0.00	0.06	1.02	1.47	81
RE Loans Secured by 1-4 Family	15.74	1.27	3.68	8.73	16.23	21.39	26.58	32.06	81
Revolving	2.66	0.00	0.17	0.87	2.37	3.97	5.69	7.14	81
Closed-End, Sec by First Liens	11.88	0.90	2.49	6.49	11.63	17.07	22.31	28.11	81
Closed-End, Sec by Junior Liens	0.76	0.00	0.03	0.19	0.67	1.19	1.71	2.19	81
Commercial Real Estate Loans	30.90	8.14	11.74	20.35	30.48	38.96	50.41	58.83	81
Construction and Land Dev	4.52	0.20	0.60	1.79	4.58	6.59	9.21	10.50	81
Multifamily	2.30	0.00	0.17	0.63	1.72	3.28	6.57	9.19	81
Nonfarm Nonresidential	22.87	4.41	8.11	14.68	21.47	29.11	43.05	48.07	81
RE Loans Secured by Farmland	1.90	0.00	0.00	0.02	0.54	3.49	7.53	10.11	81
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	79.25	52.07	54.44	70.48	82.17	87.77	90.95	92.68	81
RE Loans Secured by 1-4 Family	24.97	1.87	6.77	13.75	24.96	32.88	42.89	48.62	81
Revolving	4.28	0.00	0.41	1.49	3.68	6.45	9.82	11.31	81
Closed-End	20.30	1.79	4.21	10.40	18.94	29.00	38.33	40.85	81
Commercial Real Estate Loans	48.44	14.94	18.68	36.84	49.25	59.56	75.70	82.08	81
Construction and Land Dev	7.25	0.35	0.90	2.68	7.03	10.28	15.79	18.82	81
Multifamily	3.54	0.00	0.32	1.07	2.40	5.21	9.72	13.80	81
Nonfarm Nonresidential	35.56	8.85	14.72	26.20	34.27	45.86	55.46	66.17	81
RE Loans Secured by Farmland	3.13	0.00	0.00	0.04	0.74	6.24	12.89	16.36	81
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Commercial and Industrial Loans	11.99	2.80	4.42	7.02	10.90	14.94	22.66	26.38	81
Loans to Individuals	2.98	0.00	0.26	1.00	2.24	4.20	7.65	14.48	81
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.09	0.38	0.55	81
Agricultural Loans	1.98	0.00	0.00	0.00	0.01	2.94	11.12	16.23	81
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Other Loans and Leases	0.85	0.00	0.00	0.04	0.51	1.14	2.40	4.77	81

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.87	1.99	2.89	4.51	8.08	13.51	20.79	29.25	81
Liquid Assets	24.67	7.32	11.35	18.32	24.41	31.48	37.43	41.33	81
Investment Securities	17.99	2.40	4.21	8.24	17.67	26.03	35.06	37.32	81
Net Loans and Leases	61.93	39.44	46.40	52.50	62.90	68.54	77.39	79.84	81
Net Lns, Ls & Stdby Ltrs of Credit	62.38	40.53	46.63	52.80	63.01	68.93	78.17	80.94	81
Core Deposits	68.15	44.57	52.61	60.87	69.62	75.72	78.93	81.21	81
Noncore Funding	21.31	9.01	11.01	14.33	20.33	28.21	35.09	42.14	81
Time Deposits of \$100K or More	15.14	6.11	7.44	9.89	13.41	19.35	27.91	31.63	81
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Fed Funds Purchased and Repos	0.78	0.00	0.00	0.00	0.00	1.42	4.22	6.11	81
Net Fed Funds Purchased (Sold)	-0.48	-11.25	-5.81	-0.98	0.00	0.61	2.93	4.81	81
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Oth Borrowings W/Rem Mat 1 Yr or Less	0.80	0.00	0.00	0.00	0.27	1.18	3.23	6.02	81
Earning Assets Repr in 1 Year	34.10	16.23	17.55	26.98	34.44	40.75	48.14	61.75	81
Int-Bearing Liab Repr in 1 Year	28.92	0.02	10.35	17.82	26.42	36.40	59.51	65.92	81
Long-Term Debt Repr in 1 Year	0.33	0.00	0.00	0.00	0.00	0.21	2.46	3.20	81
Net Assets Repriceable in 1 Year	3.87	-31.65	-24.73	-5.21	4.57	14.10	23.29	47.69	81
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.41	-20.27	-9.41	3.89	15.38	21.15	32.59	40.42	81
Net ST Noncore Funding Dependence	3.58	-35.28	-18.55	-3.29	4.70	8.99	18.62	29.98	81
Short-Term Inv/ST Noncore Funding	93.50	9.35	19.67	34.05	60.48	118.72	314.35	459.64	81
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.61	-19.43	-8.39	2.69	14.65	27.83	46.08	54.48	81
Net Loans and Leases/Total Deposits	73.74	48.78	53.81	63.00	73.19	85.04	92.08	100.10	81
Net Loans and Leases/Core Deposits	93.11	57.77	66.95	77.71	90.52	103.16	130.64	149.75	81
Held-To-Mat Sec Appr(Depr)/T1 Cap	2.01	-1.95	0.00	0.00	0.31	3.66	6.09	8.46	29
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.99	-15.69	-7.16	0.52	2.09	5.65	9.40	15.44	72
Struct Notes Appr(Depr)/T1 Cap	0.10	-1.21	-0.02	0.03	0.07	0.14	0.22	0.45	30
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.27	0.00	0.00	0.00	0.00	2.34	33.59	59.08	81
Available-For-Sale Securities	94.72	26.90	62.07	97.08	100.00	100.00	100.00	100.00	81
U.S. Treasury Securities	1.97	0.00	0.00	0.00	0.00	0.00	11.31	27.11	81
U.S. Agency Securities (excl MBS)	21.28	0.00	0.00	0.01	16.94	38.72	59.50	73.88	81
Municipal Securities	17.05	0.00	0.00	0.96	15.82	31.72	48.30	55.87	81
Mortgage-Backed Securities	43.94	0.00	0.00	20.00	44.35	69.56	89.61	96.46	81
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.15	1.52	81
Other Debt Securities	0.83	0.00	0.00	0.00	0.00	0.72	5.19	8.03	81
Mutual Funds and Equity Securities	0.78	0.00	0.00	0.00	0.00	0.63	4.32	9.81	81
Debt Securities 1 Year or Less	9.04	0.00	0.00	0.87	4.48	15.90	31.33	43.58	81
Debt Securities 1 To 5 Years	29.37	0.00	0.74	5.97	25.04	50.58	61.84	77.49	81
Debt Securities Over 5 Years	55.03	0.00	2.10	24.36	52.03	83.52	93.20	96.75	81
Pledged Securities	50.39	0.78	12.13	28.08	49.47	74.97	88.39	97.07	81
Structured Notes, Fair Value	2.86	0.00	0.00	0.00	0.00	6.40	14.86	20.00	81

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.59	0.00	0.00	0.14	0.38	1.03	1.66	2.01	81
Provision for Ln&Ls Losses/Avg Lns&Ls	0.93	0.00	0.00	0.22	0.64	1.61	2.46	3.05	81
Provision for Ln&Ls Losses/Net Losses	96.41	-5.47	0.00	38.33	87.84	122.82	227.39	405.69	80
Ln&Ls Allowance/Total Loans & Leases	2.37	1.07	1.27	1.53	2.23	3.08	3.81	4.40	81
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.68	0.72	0.81	1.23	2.13	5.20	16.53	23.93	76
ALLL/Nonaccrual Assets	67.05	23.72	27.97	40.32	53.20	83.83	149.19	202.57	79
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	66.16	23.57	26.17	40.41	53.37	84.07	139.25	198.93	80
Gross Ln&Ls Losses/Avg Loans & Leases	1.31	0.01	0.08	0.38	1.18	2.22	3.26	4.02	81
Recoveries/Avg Loans and Leases	0.13	0.00	0.01	0.03	0.10	0.21	0.39	0.42	81
Net Losses/Avg Loans and Leases	1.15	-0.01	0.04	0.22	1.01	2.00	2.76	3.59	81
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Recoveries/Prior Year-End Losses	9.03	0.37	1.00	2.90	6.93	12.81	24.00	31.79	76
Earnings Coverage of Net Losses (X)	2.87	-19.78	-1.99	0.01	0.86	3.26	13.67	36.62	80
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.06	-0.04	0.01	0.16	0.83	1.82	2.57	3.60	81
RE Loans Secured By 1-4 Family	0.76	-0.06	0.00	0.03	0.46	1.08	2.64	4.89	81
Revolving	0.89	-0.16	-0.01	0.00	0.10	1.06	4.28	6.36	75
Closed-End	0.77	-0.01	0.00	0.00	0.35	1.19	2.91	5.06	81
Commercial Real Estate Loans	1.25	0.00	0.00	0.15	0.76	2.17	3.79	5.49	81
Construction and Land Dev	4.56	-0.05	0.00	0.00	1.29	8.96	14.56	26.01	80
Multifamily	0.83	-0.08	0.00	0.00	0.00	0.00	3.09	15.45	76
Nonfarm Nonresidential	0.49	-0.02	0.00	0.00	0.20	0.80	1.68	2.24	81
RE Loans Secured by Farmland	0.07	0.00	0.00	0.00	0.00	0.00	0.17	2.46	63
Commercial and Industrial Loans	1.77	-0.18	-0.03	0.00	0.42	2.05	8.13	11.28	80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	1.23	0.03	0.17	0.36	0.67	1.27	4.01	7.41	54
Credit Card Loans	1.75	-0.67	0.00	0.04	1.34	2.71	4.70	4.89	25
Agricultural Loans	-0.00	-0.15	-0.04	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	1.39	-2.92	-0.08	0.00	0.00	2.27	7.33	10.60	75

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.22	0.00	0.09	0.38	0.92	1.64	3.05	4.95	81
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.12	0.30	0.53	81
Nonaccrual Loans and Leases	4.63	0.26	0.79	2.15	4.01	6.79	10.27	11.50	81
90+ Days PD and Nonaccrual Loans and Leases	4.73	0.61	1.04	2.35	4.02	7.03	10.57	11.53	81
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.31	81
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Nonaccrual Restructured	1.21	0.00	0.00	0.00	0.81	2.50	3.62	4.43	81
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.22	0.00	0.09	0.38	0.92	1.64	3.05	4.95	81
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.12	0.30	0.53	81
Nonaccrual Assets	4.65	0.26	0.79	2.15	4.01	6.79	10.27	11.59	81
30+ Days PD & Nonaccrual Assets	6.13	0.73	1.70	3.07	5.73	8.10	13.11	16.82	81
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	3.02	0.35	0.46	1.38	2.50	4.36	7.00	8.32	81
90+ PD & Nonaccrual Assets + OREO	5.27	0.46	0.88	2.45	4.61	7.97	11.19	13.12	81
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	6.55	0.55	0.93	2.73	5.71	10.03	13.61	18.10	81
Allowance for Loan & Lease Losses	406.24	69.90	104.09	244.91	421.50	541.15	670.86	870.58	81
Equity Cap + ALLL	71.42	3.69	7.55	22.77	57.27	94.75	184.88	238.51	74
Tier 1 Cap + ALLL	63.76	-579.23	3.10	15.76	51.00	84.94	202.41	326.24	81
Loans & Leases + RE Acquired	9.80	0.96	1.69	4.48	8.02	15.04	19.64	22.61	81



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.96	-3.06	0.91	5.26	8.84	10.35	12.50	14.20	81
Tier 1 RBC Ratio	11.59	-4.05	1.15	7.20	12.47	15.07	19.46	22.10	81
Total Risk-Based Capital Ratio	13.18	-4.05	2.16	9.83	13.66	16.75	21.05	23.22	81
Tangible Tier 1 Leverage Ratio	7.93	-3.06	0.91	5.25	8.70	10.33	12.49	14.19	81
Tangible Common Eq Cap/Tan Assets	6.83	-4.17	0.10	3.53	7.41	10.01	11.25	13.23	81
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.20	2.46	3.00	4.53	7.79	10.92	14.50	17.11	81
Standby Letters of Credit	0.35	0.00	0.01	0.06	0.21	0.56	0.97	1.53	81
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.19	81
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.37	0.00	0.00	0.00	0.00	0.00	3.29	5.37	81
Interest Rate Contracts	0.37	0.00	0.00	0.00	0.00	0.00	3.29	5.37	81
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.04	81
Written Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.14	2.24	81
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	13.11	3.22	4.83	7.85	11.45	18.43	25.03	27.90	81









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.16	0.00	0.00	0.00	49.27	101.93	148.14	373.74	33
Dividends Paid/Net Income	18.04	0.00	0.00	0.00	10.22	33.04	56.97	79.90	48
Net Income - Dividends/Avg Equity	0.46	-57.67	-20.39	-3.73	2.88	7.15	11.06	17.13	74
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	129.10	0.00	0.00	0.00	100.00	203.87	292.60	442.12	35
Dividends From Nonbank Subs	0.62	0.00	0.00	0.00	0.00	0.00	0.31	9.49	35
Dividends From Subsidiary BHCs	2.47	0.00	0.00	0.00	0.00	0.00	0.00	21.00	35
Dividends From All Subsidiaries	137.86	0.00	0.00	0.00	100.00	210.33	298.20	503.27	35
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	22.45	0.00	0.00	0.00	0.00	43.96	79.11	125.41	49
Interest Income From Bank Subs	0.28	0.00	0.00	0.00	0.00	0.35	0.99	3.34	49
Mgt & Service Fees From Bank Subs	2.16	0.00	0.00	0.00	0.00	0.00	15.62	25.35	49
Other Income From Bank Subs	0.40	0.00	0.00	0.00	0.00	0.00	0.01	9.82	49
Operating Income From Bank Subs	47.08	0.00	0.00	0.00	21.00	61.05	194.52	310.89	49
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	118.05	0.00	0.00	19.77	100.00	119.14	234.33	353.39	14
Interest Income From Nonbank Subs	7.46	0.00	0.00	0.00	0.00	0.00	0.00	31.36	14
Mgt & Serv Fees From Nonbank Subs	2.06	0.00	0.00	0.00	0.00	0.00	6.42	12.94	14
Other Income From Nonbank Subs	0.91	0.00	0.00	0.00	0.00	0.00	0.00	3.86	14
Operating Inc From Nonbank Subs	128.50	0.00	0.00	38.33	100.00	149.49	240.40	353.39	14
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	38.88	0.00	0.00	0.00	4.55	37.69	92.65	115.37	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.43	0.00	0.00	0.00	0.00	0.00	1.08	1.62	5
Other Income From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.09	5
Operating Income From Sub BHCs	39.34	0.00	0.00	0.00	5.63	38.33	92.72	115.40	5
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	37.91	0.00	0.00	0.00	0.00	96.70	100.00	100.00	66
Interest Income From Bank Subs	12.26	0.00	0.00	0.00	0.00	1.82	60.57	100.00	66
Mgt & Serv Fees From Bank Subs	5.56	0.00	0.00	0.00	0.00	0.00	39.83	72.53	66
Other Income From Bank Subs	1.26	0.00	0.00	0.00	0.00	0.00	3.03	35.37	66
Operating Income From Bank Subs	66.30	0.00	0.00	0.27	97.32	100.00	100.00	100.00	66
Dividends From Nonbank Subs	5.18	0.00	0.00	0.00	0.00	0.00	24.60	95.32	66
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	66
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Operating Inc From Nonbank Subs	7.12	0.00	0.00	0.00	0.00	0.10	78.00	99.92	66
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Operating Income From Sub BHCs	0.36	0.00	0.00	0.00	0.00	0.00	0.00	15.96	66
Loans and Adv From Subs/ST Debt	6997.97	0.00	0.00	0.00	224.90	848.75	4971.71	29305.4	14
Loans and Adv From Subs/Total Debt	636.08	0.00	0.00	0.00	81.50	256.01	3691.51	4916.58	29

BHCPR Reporters for Quarter Ending 09/30/2011  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
2533100	393,752	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	487,885	AMBANK HOLDINGS, INC.	DAVENPORT, IA	Moved from Peer 4
3017326	431,186	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	412,081	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
2173720	431,392	AMERICAN BANCORPORATION	SAINT PAUL, MN	
3416376	398,981	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	489,925	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	373,649	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	469,859	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	371,302	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	305,286	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
2710675	297,823	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	176,276	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	119,357	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	401,712	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
3195756	484,994	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
2593083	476,736	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
1131497	425,687	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	497,757	CORTLAND BANCORP	CORTLAND, OH	
1249918	431,826	DELMAR BANCORP	SALISBURY, MD	
1247615	394,700	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1248818	307,563	FENTURA FINANCIAL, INC.	FENTON, MI	
3362923	389,595	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1065378	238,973	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	377,901	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1063262	462,122	FIRST OLATHE BANCSHARES, INC.	MISSION HILLS, KS	Moved from Peer 3
1085572	429,275	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2161165	423,335	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1135404	346,097	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	176,173	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
1398795	299,223	FNBH BANCORP, INC.	HOWELL, MI	
2938349	495,416	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	Moved from Peer 4
3019339	394,714	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	335,024	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1245741	308,722	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	
1124659	466,016	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	405,574	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
3462485	480,023	IBT HOLDINGS CORP.	CITY OF INDUSTRY, CA	
1100000	305,002	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	415,265	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	209,273	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1995523	90,997	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	498,598	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	237,877	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1095254	485,215	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	Moved from Peer 4
1082469	389,954	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	288,936	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	496,413	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	494,085	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054091	452,167	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	475,677	MIDWEST BANC HOLDING CO.	PIERCE, NE	

BHCPR Reporters for Quarter Ending 09/30/2011  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
1142309	352,302	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	185,189	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
1830361	498,043	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1202986	345,599	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	393,364	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	273,154	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	490,281	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	Moved from Peer 4
3444847	320,639	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	398,864	PERSONS BANKING CO., INC.	MACON, GA	
3098576	472,886	PLUMAS BANCORP	QUINCY, CA	
3314575	499,649	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
1246252	480,526	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 4
2891006	497,728	REGENT BANCORP, INC.	DAVIE, FL	Moved from Peer 4
2352280	485,924	ROCKHOLD BANCORP	KIRKSVILLE, MO	
3449075	422,171	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	430,719	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	277,854	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	373,287	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	301,898	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	293,754	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3009666	407,244	TFC HOLDING COMPANY	ALHAMBRA, CA	
3191712	367,264	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	378,957	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	378,639	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	365,820	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2730383	494,596	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1085358	276,884	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	452,744	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1097249	372,227	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	490,292	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	

Note: Peer Group 5 has 81 bank holding companies.