

	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	82	81	91	94
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.10	3.28	3.25	3.00
+ Non-interest Income	0.87	0.78	0.73	0.78
- Overhead Expense	3.48	3.45	3.57	3.48
- Provision for Losses	0.40	0.62	0.71	1.68
+ Securities Gains (Losses)	0.11	0.06	0.05	0.08
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.03
= Pretax Net Oper Income (TE)	0.18	0.16	-0.17	-1.25
Net Operating Income	0.06	0.04	-0.33	-1.35
Net Income	0.08	0.04	-0.33	-1.35
Net Income (Sub S Adjusted)	0.02	0.28	-0.06	-1.39
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.41	4.78	4.75	5.30
Interest Expense	0.91	1.13	1.13	1.51
Net Interest Income (TE)	3.46	3.63	3.61	3.55
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.93	1.16	1.37	1.99
Earnings Coverage of Net Losses (X)	2.04	2.82	2.98	1.14
Ln&Ls Allowance/Total Loans & Leases	2.38	2.39	2.46	2.33
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.36	7.79	8.02	7.29
30-89 Days Past Due Loans and Leases	1.26	1.23	1.12	1.69
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	15.62	13.45	14.38	17.77
Net ST Noncore Funding Dependence	3.63	3.79	4.73	8.28
Net Loans and Leases/Total Assets	59.36	61.89	62.08	64.80
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	7.60	7.89	7.21	7.45
Equity Capital/Total Assets	7.50	7.56	6.89	6.82
Equity Capital+Minority Int/Total Assets	7.64	7.74	7.05	6.98
Tier 1 Common Eq Cap / T RWA	9.16	9.61	8.30	8.29
Net Loans&Ls/Equity Capital (X)	8.47	9.09	9.51	11.60
Cash Dividends/Net Income	11.08	17.99	24.49	59.25
Cash Dividends/Net Income (Sub S Adjusted)	-4.26	-2.30	4.60	16.35
Retained Earnings/Avg Equity Cap	0.56	-0.39	-5.98	-25.67
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.31	0.95	0.42	2.03
Long-Term Debt/Equity Capital	2.00	1.13	1.71	1.94
Equity Investment in Subs/Equity Cap	124.14	120.39	121.74	131.84
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	84.28	116.02	97.56	79.07

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.98	4.30	4.27	4.56	4.81
Less: Interest Expense	0.82	1.02	1.01	1.36	1.81
Equals: Net Interest Income (TE)	3.10	3.28	3.25	3.20	3.00
Plus: Non-Interest Income	0.87	0.78	0.73	0.82	0.78
Equals: Adj Operating Income (TE)	4.04	4.09	4.03	4.07	3.79
Less: Overhead Expense	3.48	3.45	3.57	3.45	3.48
Less: Provision for Loan and Lease Losses	0.40	0.62	0.71	0.91	1.68
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.11	0.06	0.05	0.08	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.03
Equals: Pretax Net Oper Inc (TE)	0.18	0.16	-0.17	-0.18	-1.25
Less: Applicable Income Taxes (TE)	0.12	0.10	0.14	0.15	-0.02
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.06	0.04	-0.33	-0.38	-1.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.08	0.04	-0.33	-0.38	-1.35
Memo: Net Income (Last Four Qtrs)	-0.13	-0.25	-0.33	-0.32	-1.36
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.79	90.56	90.45	90.45	91.26
Avg Int-Bearing Funds / Avg Assets	78.01	79.29	79.28	80.36	80.71
Int Income (TE) / Avg Earning Assets	4.41	4.78	4.75	5.07	5.30
Int Expense / Avg Earning Assets	0.91	1.13	1.13	1.51	2.00
Net Int Inc (TE) / Avg Earn Assets	3.46	3.63	3.61	3.55	3.29
YIELD OR COST:					
Total Loans and Leases (TE)	5.51	5.73	5.68	5.88	5.87
Interest-Bearing Bank Balances	0.27	0.31	0.30	0.36	0.57
Fed Funds Sold & Reverse Repos	0.47	0.17	0.18	0.20	0.17
Trading Assets	5.86	8.59	8.14	8.61	4.19
Total Earning Assets	4.35	4.72	4.68	4.99	5.24
Investment Securities (TE)	2.62	3.06	3.00	3.55	4.29
U.S. Treasury & Agency Sec (excl MBS)	1.64	2.00	1.89	2.36	3.56
Mortgage-Backed Securities	2.25	3.04	2.86	3.66	4.43
All Other Securities	6.22	5.21	5.67	6.16	5.96
Interest-Bearing Deposits	0.84	1.09	1.06	1.44	2.07
Time Deposits of \$100K or More	1.25	1.56	1.54	1.93	2.76
Time Deposits < \$100K	1.29	1.62	1.56	2.05	2.96
Other Domestic Deposits	0.36	0.53	0.50	0.71	0.92
Foreign Deposits	N/A	N/A	N/A	N/A	1.34
Fed Funds Purchased and Repos	0.74	0.65	0.65	0.88	1.08
Other Borrowed Funds & Trading Liab	3.05	3.06	2.70	3.26	3.44
All Interest-Bearing Funds	1.04	1.30	1.29	1.67	2.23

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	50	49	68	66	67
Avg Assets per Employee (\$000)	4,125	4,066	4,263	4,210	4,466
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	91.28	86.67	92.34	89.29	99.95
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.48	3.45	3.57	3.45	3.48
Personnel Expense	1.64	1.68	1.67	1.64	1.61
Net Occupancy Expense	0.43	0.45	0.45	0.46	0.45
Other Operating Expenses	1.39	1.28	1.40	1.32	1.38
Overhead Less Non-Interest Income	2.58	2.60	2.74	2.60	2.67
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	89.99	85.76	91.04	87.68	98.75
Personnel Expense	41.74	41.63	42.59	41.07	44.51
Net Occupancy Expense	11.01	11.08	11.37	11.54	12.35
Other Operating Expenses	36.80	32.41	36.74	34.68	41.33
Total Non-Interest Income	21.24	17.32	16.36	18.61	18.94
Fiduciary Activities Income	0.52	0.33	0.40	0.34	0.53
Serv Charges on Deposit Accts - Domestic	6.48	7.07	7.27	7.60	8.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.27	0.35	0.35	0.51	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.21	0.21	0.23	0.16	0.36
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.10	0.25	0.20	0.28	0.36
Net Gain (Loss) - Sales Loans, OREO, Oth	-1.43	-2.19	-3.46	-1.02	-2.59
Other Non-Interest Income	10.07	7.66	7.85	7.11	7.94
Overhead Less Non-Interest Income	67.90	67.61	73.72	68.57	79.30
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	11.97	7.96	6.80	10.68	6.15
Appl Inc Tax+TE/Pretax NOI+TE	18.71	18.62	25.35	29.38	26.51

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	49.09	50.03	50.73	52.16	53.78
Commercial and Industrial Loans	6.69	7.72	7.67	8.27	8.33
Loans to Individuals	1.79	1.81	1.72	2.10	2.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.98	1.22	0.97	1.29	1.29
Other Loans and Leases	0.51	0.52	0.58	0.59	0.61
Net Loans and Leases	59.36	61.89	62.08	64.80	66.52
Debt Securities Over 1 Year	16.51	15.61	15.22	14.03	13.32
Mutual Funds and Equity Securities	0.07	0.10	0.10	0.09	0.04
Subtotal	77.61	78.72	78.47	79.81	80.63
Interest-Bearing Bank Balances	7.93	6.16	6.44	5.15	4.49
Federal Funds Sold & Reverse Repos	0.72	1.28	1.30	1.28	0.80
Debt Securities 1 Year or Less	1.07	1.18	1.02	1.55	1.54
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.45	89.61	89.26	89.43	88.93
Non-Int Cash and Due From Dep Inst	1.80	1.83	1.92	1.87	2.56
Other Real Estate Owned	2.26	2.11	2.31	2.00	1.73
All Other Assets	8.61	8.29	8.54	8.44	8.13
MEMORANDA:					
Short-Term Investments	10.52	9.88	9.90	9.04	7.67
U.S. Treasury Securities	0.09	0.21	0.09	0.27	0.08
U.S. Agency Securities (excl MBS)	3.00	3.43	3.06	3.25	3.71
Municipal Securities	2.94	2.97	2.84	2.88	2.25
Mortgage-Backed Securities	9.25	7.94	8.51	6.95	6.51
Asset-Backed Securities	0.02	0.01	0.01	0.03	0.04
Other Debt Securities	0.16	0.14	0.19	0.10	0.15
RE Loans Secured by 1-4 Family	14.79	15.73	15.23	15.94	15.81
Revolving	2.57	2.66	2.83	2.71	2.89
Closed-End, Sec by First Liens	11.07	11.86	11.15	12.01	11.50
Closed-End, Sec by Junior Liens	0.74	0.77	0.74	0.84	0.98
Commercial Real Estate Loans	30.32	30.90	32.03	32.64	34.46
Construction and Land Dev	4.56	4.53	4.55	6.46	9.04
Multi family	2.40	2.30	2.57	2.08	1.87
Nonfarm Nonresidential	22.51	22.88	23.77	22.90	22.29
RE Loans Secured by Farmland	1.75	1.90	1.86	2.15	2.14
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	80.26	79.25	79.98	78.95	79.13
RE Loans Secured by 1-4 Family	24.63	24.96	24.20	24.74	23.87
Revolving	4.18	4.29	4.49	4.12	4.24
Closed-End	20.10	20.28	19.24	20.18	19.27
Commercial Real Estate Loans	49.39	48.45	50.09	48.77	50.02
Construction and Land Dev	7.39	7.26	7.26	9.66	13.18
Multi family	3.81	3.54	3.95	3.17	2.73
Nonfarm Nonresidential	36.34	35.58	36.78	34.19	32.30
RE Loans Secured by Farmland	3.05	3.14	3.11	3.41	3.26
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.93	12.00	11.86	12.40	12.38
Loans to Individuals	3.10	2.98	2.84	3.34	3.51
Credit Card Loans	0.09	0.06	0.05	0.04	0.04
Agricultural Loans	1.74	1.99	1.61	2.07	2.01
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.89	0.86	0.96	0.94	0.93

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	10.52	9.88	9.90	9.04	7.67
Liquid Assets	26.54	24.68	24.62	21.83	21.17
Investment Securities	18.45	18.00	17.37	16.25	15.35
Net Loans and Leases	59.36	61.89	62.08	64.80	66.52
Net Lns, Ls & Stbby Ltrs of Credit	59.72	62.34	62.58	65.29	67.06
Core Deposits	65.49	68.15	67.96	66.06	63.66
Noncore Funding	22.71	21.36	21.93	24.06	26.84
Time Deposits of \$100K or More	16.18	15.14	15.39	15.71	16.60
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.82	0.80	0.91	0.89	1.03
Net Fed Funds Purchased (Sold)	0.16	-0.48	-0.36	-0.28	0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.95	0.81	0.98	1.66	2.07
Earning Assets Repr in 1 Year	35.99	34.51	34.83	36.96	36.35
Int-Bearing Liab Repr in 1 Year	29.43	29.40	30.43	33.32	34.01
Long-Term Debt Repr in 1 Year	0.31	0.34	0.39	0.72	0.56
Net Assets Repriceable in 1 Year	4.85	3.83	3.41	2.34	2.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.62	13.45	14.38	17.77	22.65
Net ST Noncore Funding Dependence	3.63	3.79	4.73	8.28	14.21
Short-Term Inv/ST Noncore Funding	98.70	92.80	86.67	67.14	48.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.59	16.39	14.75	8.46	2.81
Net Loans and Leases/Total Deposits	70.98	73.68	73.50	77.68	80.01
Net Loans and Leases/Core Deposits	93.18	93.01	93.91	101.21	107.06
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.48	2.01	1.27	0.48	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.94	3.09	2.99	-1.78	0.42
Struct Notes Appr(Depr)/T1 Cap	0.04	0.09	0.04	-0.40	-0.08
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.75	5.28	3.09	5.55	4.83
Available-For-Sale Securities	94.25	94.72	96.91	94.45	95.17
U.S. Treasury Securities	0.36	1.97	0.62	1.95	0.64
U.S. Agency Securities (excl MBS)	18.01	21.29	19.04	23.27	26.83
Municipal Securities	15.67	17.06	16.52	16.41	13.82
Mortgage-Backed Securities	50.32	43.95	47.76	42.99	43.82
Asset-Backed Securities	0.12	0.05	0.04	0.13	0.22
Other Debt Securities	1.18	0.84	1.07	0.62	1.22
Mutual Funds and Equity Securities	0.58	0.78	0.88	0.97	0.38
Debt Securities 1 Year or Less	7.14	9.04	7.74	11.02	10.54
Debt Securities 1 To 5 Years	23.78	29.37	31.11	32.32	30.36
Debt Securities Over 5 Years	61.73	55.04	54.28	50.88	55.06
Pledged Securities	49.31	50.40	47.76	52.15	58.05
Structured Notes, Fair Value	1.28	2.86	1.67	3.17	2.06

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.40	0.62	0.71	0.91	1.68
Provision for Ln&Ls Losses/Avg Lns&Ls	0.64	0.99	1.09	1.35	2.39
Provision for Ln&Ls Losses/Net Losses	69.48	98.00	85.41	117.75	133.16
Ln&Ls Allowance/Total Loans & Leases	2.38	2.39	2.46	2.38	2.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.08	4.69	4.35	3.39	2.09
ALLL/Nonaccrual Assets	73.09	67.68	76.96	75.13	75.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	71.27	66.77	75.10	78.97	71.29
Gross Ln&Ls Losses/Avg Loans & Leases	1.16	1.33	1.58	1.51	2.08
Recoveries/Avg Loans and Leases	0.16	0.14	0.18	0.10	0.07
Net Losses/Avg Loans and Leases	0.93	1.16	1.37	1.38	1.99
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	9.08	9.03	12.46	7.94	11.32
Earnings Coverage of Net Losses (X)	2.04	2.82	2.98	2.74	1.14
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.95	1.09	1.32	1.44	2.06
RE Loans Secured By 1-4 Family	0.79	0.77	1.13	0.99	1.53
Revolving	0.56	0.90	1.08	0.73	0.93
Closed-End	0.81	0.79	1.22	1.03	1.63
Commercial Real Estate Loans	1.02	1.27	1.45	1.69	2.27
Construction and Land Dev	3.11	4.59	5.99	4.94	5.50
Multi family	0.99	0.87	1.27	0.31	0.69
Nonfarm Nonresidential	0.58	0.50	0.66	0.62	0.94
RE Loans Secured by Farmland	0.07	0.07	0.22	0.28	0.20
Commercial and Industrial Loans	1.28	1.78	2.62	1.63	2.52
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.48	1.24	1.46	1.92	1.49
Credit Card Loans	2.06	1.84	1.51	3.68	2.80
Agricultural Loans	0.00	0.00	-0.01	0.07	0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	0.00	N/A
Other Loans and Leases	1.43	1.42	2.36	3.03	3.56

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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## PERCENT OF LOANS AND LEASES

09/30/2012

09/30/2011

12/31/2011

12/31/2010

12/31/2009

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

1.26  
0.09  
4.95

1.23  
0.07  
4.61

1.12  
0.06  
4.55

1.33  
0.08  
5.05

1.69  
0.11  
4.93

90+ Days PD and Nonaccrual Loans and Leases

5.12

4.71

4.68

5.17

5.09

30-89 Days PD Restructured

0.11

0.03

0.04

0.03

0.06

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

1.34

1.22

1.19

0.93

0.37

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.25

1.23

1.12

1.33

1.69

90+ Days Past Due Assets

0.09

0.07

0.06

0.08

0.11

Nonaccrual Assets

4.97

4.63

4.57

5.12

4.98

30+ Days PD &amp; Nonaccrual Assets

6.55

6.09

5.94

6.67

7.18

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.14

2.99

3.06

3.55

3.56

90+ PD &amp; Nonaccrual Assets + OREO

5.50

5.27

5.51

5.64

5.38

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

Total Assets

7.29

6.55

7.32

6.89

6.50

Allowance for Loan &amp; Lease Losses

474.52

401.83

428.48

393.66

354.74

Equity Cap + ALLL

82.25

68.85

79.12

91.18

88.63

Tier 1 Cap + ALLL

57.29

64.03

77.20

94.07

92.85

Loans &amp; Leases + RE Acquired

11.22

9.80

10.78

9.73

9.01

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	1.41	1.36	1.17	1.40	1.72
- 90+ Days Past Due	0.10	0.08	0.06	0.09	0.12
- Nonaccrual	5.52	4.93	4.80	5.55	5.45
Coml & Indl - 30-89 Days PD	0.88	0.51	0.79	0.98	1.39
- 90+ Days Past Due	0.04	0.01	0.02	0.01	0.04
- Nonaccrual	3.18	2.76	3.06	2.69	2.69
Individuals - 30-89 Days PD	1.01	0.94	0.90	1.34	1.69
- 90+ Days Past Due	0.05	0.07	0.07	0.05	0.08
- Nonaccrual	0.44	0.51	0.67	0.64	0.50
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.04	0.00	0.07	0.04	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.11	0.25	0.31	0.49	0.17
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	0.00	N/A
- 90+ Days Past Due	N/A	N/A	N/A	0.00	N/A
- Nonaccrual	N/A	N/A	N/A	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.25	0.21	0.56	0.15	0.14
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.01
- Nonaccrual	0.41	0.61	0.88	0.06	0.04
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.53	1.44	1.56	1.50	1.98
- 90+ Days Past Due	0.08	0.09	0.05	0.08	0.12
- Nonaccrual	3.54	2.96	3.09	3.07	3.21
Revolving - 30-89 Days PD	0.77	0.61	0.65	0.44	0.51
- 90+ Days Past Due	0.01	0.02	0.00	0.02	0.01
- Nonaccrual	1.21	0.67	1.28	1.18	0.55
Closed-End - 30-89 Days PD	1.63	1.62	1.83	1.70	2.29
- 90+ Days Past Due	0.09	0.10	0.05	0.08	0.13
- Nonaccrual	4.09	3.54	3.62	3.34	3.92
- Jr Lien 30-89 Days PD	0.09	0.11	0.13	0.09	0.14
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.22	0.15	0.16	0.19	0.17
Commercial RE - 30-89 Days PD	1.09	1.06	0.66	1.08	1.41
- 90+ Days Past Due	0.10	0.05	0.04	0.05	0.08
- Nonaccrual	6.29	5.88	5.40	6.78	5.96
Const & Dev - 30-89 Days PD	0.97	1.44	0.92	1.04	1.51
- 90+ Days Past Due	0.03	0.01	0.00	0.04	0.02
- Nonaccrual	14.93	15.49	14.62	16.40	14.13
Multi family - 30-89 Days PD	0.26	0.26	0.09	0.17	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	1.92	2.25	3.38	2.49	0.63
Nonfarm Nres- 30-89 Days PD	1.00	0.92	0.56	1.03	1.23
- 90+ Days Past Due	0.07	0.05	0.03	0.04	0.06
- Nonaccrual	3.87	3.91	3.32	3.77	2.75
Farmland - 30-89 Days PD	0.16	0.23	0.29	0.55	0.40
- 90+ Days Past Due	0.02	0.00	0.00	0.04	0.00
- Nonaccrual	2.08	0.64	0.68	1.22	1.07
Credit Card - 30-89 Days PD	1.14	1.06	1.34	1.35	2.21
- 90+ Days Past Due	0.21	0.53	0.91	0.45	1.06
- Nonaccrual	0.00	0.00	0.00	0.09	0.00



CAPITAL RATIOS	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	7.60	7.89	7.21	7.49	7.45
Tier 1 RBC Ratio	11.20	11.49	10.44	10.69	10.17
Total Risk-Based Capital Ratio	12.85	13.03	11.95	12.31	11.80
Tangible Tier 1 Leverage Ratio	7.54	7.86	7.18	7.46	7.41
Tangible Common Eq Cap/Tan Assets	6.21	6.78	5.94	6.23	6.10
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	7.59	8.21	8.18	8.02	8.63
Standby Letters of Credit	0.27	0.36	0.34	0.40	0.47
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.01	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.34	0.37	0.23	0.31	0.19
Interest Rate Contracts	0.34	0.37	0.23	0.31	0.19
Interest Rate Futures & Forward Contr	0.03	0.03	0.01	0.04	0.03
Written Options Contr (Int Rate)	0.04	0.05	0.03	0.03	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.00	0.00	0.07	0.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	12.51	13.12	12.58	11.98	12.49

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	27.68	30.20	27.84	32.38	35.67
Written Options	44.78	40.89	41.06	28.12	29.27
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	44.78	40.89	41.06	28.12	29.27
Purchased Options	0.14	10.42	11.11	3.03	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.14	10.42	11.11	3.03	3.47
Swaps	23.90	18.49	19.98	32.25	26.99
Held for Trading	19.24	6.49	13.33	13.04	9.52
Interest Rate Contracts	19.24	6.49	13.33	13.04	9.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	80.76	93.51	86.67	86.96	90.48
Interest Rate Contracts	80.76	93.51	86.67	86.96	90.21
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	51.54	53.31	52.73	61.70	70.73
One Year or Less	25.39	27.59	29.56	33.54	37.76
Over 1 Year to 5 Years	10.69	7.58	10.66	9.47	4.30
Over 5 Years	15.45	18.14	12.51	18.68	24.12
Gross Negative Fair Value (Abs Val)	0.32	0.56	0.57	1.44	0.48
Gross Positive Fair Value	0.43	0.28	0.33	0.26	0.26
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	66.67
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.10	0.25	0.20	0.28	0.36
Premium Inc/Ins Activities Revenue	0.69	0.72	0.73	0.59	1.09
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	30.63	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	69.37	66.67
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	22.84	19.00	24.74	31.23	39.53
Ins Net Inc (L/H)/Equity (L/H)	2.79	3.79	4.48	5.90	4.04
Insur Ben, Losses, Exp/Insur Premiums	51.34	51.68	40.12	62.68	70.52
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.36	2.91	2.74	3.22	1.96
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.51	9.41	10.30	9.53	9.58
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.57
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	N/A	1.34
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-78.42	-77.38	-58.70	-10.56	-29.60
Total Selected Assets	-60.61	-33.04	-5.80	-10.56	-22.94
Deposits	N/A	N/A	N/A	N/A	-21.88

PROFITABILITY:	PEER GROUP 05 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	1.03	0.12	-4.99	-11.75	-24.52
Bank Net Inc/Avg Eq Inv in Banks	0.54	-1.28	-7.07	-7.34	-17.95
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.17	1.69	2.52	2.18	0.35
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-62.68	-29.71	-39.63	-0.76	-40.54
Bank Net Income/Parent Net Income	120.92	98.62	111.34	135.09	177.71
Nonbank Net Income/Parent Net Income	3.22	3.61	8.60	2.65	3.54
Sub BHCs Net Inc/Parent Net Income	83.30	91.49	79.54	76.69	367.49
LEVERAGE:					
Total Liabilities/Equity	28.66	25.17	26.12	46.08	37.81
Total Debt/Equity Capital	3.29	2.89	2.33	5.95	5.15
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.24	9.69	5.87	31.59	32.98
Tot Debt+Lns Guaranteed for Affl/Equity	2.64	2.10	1.37	6.48	5.44
Total Debt/Eq Cap - Exc Over Fair Value	3.30	2.90	2.34	6.07	5.26
Long-Term Debt/Equity Capital	2.00	1.13	1.71	2.22	1.94
Short-Term Debt/Equity Capital	0.31	0.95	0.42	0.94	2.03
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.02	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.02	0.00	0.03	0.18
Long-Term Debt/Consolidated LT Debt	10.07	5.07	5.32	6.20	5.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	124.14	120.39	121.74	138.39	131.84
Total Investment in Subs/Equity	125.00	121.20	122.26	139.51	132.38
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	92.27	99.27	88.37	111.55	107.84
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	93.00	100.63	89.01	112.84	108.35
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.67	1.70	1.72	3.94	5.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.25	5.24	17.85	11.79	29.55
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	57.24	77.82	68.82	75.51	65.24
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	84.28	116.02	97.56	93.21	79.07
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	89.76	112.94	99.10	91.00	93.30
Pretax Oper Inc + Int Exp/Int Expense	-----	1040.69	821.44	34.20	605.48
Div + Int From Subs/Int Exp + Div	95.60	119.87	108.76	91.01	104.93
Fees+Other Inc From Subs/Sal + Oth Exp	8.09	8.14	10.21	9.34	7.73
Net Inc/Curr Port of LT Debt+Pfd Div(X)	8.05	31.81	32.60	26.45	15.32
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.20	-1.48	-2.48	-1.94	-3.55
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	28.32	0.00	0.00	0.00	0.00
Total	28.32	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.02	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.27	0.33	0.31	0.54	0.55
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00



## EARNINGS AND PROFITABILITY

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PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.10	1.16	1.93	2.60	3.22	3.62	3.95	4.13	82
+ Non-interest Income	0.87	-0.16	0.09	0.40	0.68	1.14	1.97	3.96	82
- Overhead Expense	3.48	2.23	2.54	2.89	3.45	3.91	4.62	5.61	82
- Provision for Losses	0.39	-0.08	0.00	0.05	0.26	0.59	1.08	2.11	82
+ Securities Gains (Losses)	0.10	-0.03	0.00	0.00	0.02	0.15	0.47	0.54	82
+ Other Tax Equiv Adjustments	-0.00	-0.05	-0.02	0.00	0.00	0.00	0.00	0.01	82
= Pretax Net Oper Income (TE)	0.17	-2.20	-1.84	-0.44	0.33	0.87	1.25	1.62	82
Net Operating Income	0.05	-2.70	-1.82	-0.57	0.31	0.69	1.05	1.16	82
Net Income	0.08	-2.70	-1.82	-0.50	0.32	0.70	1.11	1.17	82
Net Income (Sub S Adjusted)	0.02	-2.89	-2.48	-0.26	0.25	0.65	0.84	1.06	23

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.41	3.14	3.63	3.98	4.45	4.73	5.18	5.35	82
Interest Expense	0.91	0.28	0.42	0.58	0.83	1.14	1.71	1.91	82
Net Interest Income (TE)	3.46	1.56	2.34	2.91	3.47	4.01	4.37	4.64	82

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

Net Ln&Ls Losses/Avg Loans & Leases	0.93	-0.06	-0.00	0.28	0.76	1.28	2.55	3.83	81
Earnings Coverage of Net Losses (X)	2.03	-53.40	-5.08	0.03	0.97	3.19	9.35	40.84	80
Ln&Ls Allowance/Total Loans & Leases	2.38	1.08	1.35	1.53	2.22	3.06	3.69	3.93	81
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	8.36	0.43	1.19	4.63	6.64	11.57	18.52	22.43	81
30-89 Days Past Due Loans and Leases	1.25	0.00	0.03	0.37	0.96	1.81	3.52	4.80	81

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	15.62	-21.90	-7.38	4.03	16.22	28.77	38.00	49.74	81
Net ST Noncore Funding Dependence	3.62	-27.21	-15.79	-5.21	3.29	13.27	21.34	27.01	81
Net Loans and Leases/Total Assets	59.36	32.96	37.04	48.58	61.43	67.08	75.23	78.51	82

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.59	-4.17	-1.30	4.47	8.74	10.60	12.64	15.06	79
Equity Capital/Total Assets	7.49	-6.04	-2.26	3.74	8.68	10.61	13.19	16.07	82
Equity Capital+Minority Int/Total Assets	7.64	-5.88	-2.26	3.74	8.80	10.64	13.98	16.07	82
Tier 1 Common Eq Cap / T RWA	9.15	-6.94	-2.05	4.01	9.08	13.94	18.98	23.36	78
Net Loans&Ls/Equity Capital (X)	8.46	1.35	2.92	5.10	6.90	10.05	17.30	26.46	72
Cash Dividends/Net Income	11.07	0.00	0.00	0.00	0.00	22.50	43.38	51.72	55
Cash Dividends/Net Income (Sub S Adjusted)	-4.26	-51.15	-35.74	-7.23	0.00	0.00	0.00	0.00	23
Retained Earnings/Avg Equity Cap	0.56	-48.22	-15.07	-2.19	3.60	6.44	9.24	12.13	72

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.30	0.00	0.00	0.00	0.00	0.00	1.07	6.94	72
Long-Term Debt/Equity Capital	2.00	0.00	0.00	0.00	0.00	0.00	11.84	22.13	72
Equity Investment in Subs/Equity Cap	124.14	65.26	94.64	98.56	111.43	145.42	192.17	226.95	72
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	84.27	-199.24	-23.27	31.33	93.22	105.15	196.47	400.80	81

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.97	2.40	3.09	3.66	4.00	4.33	4.64	4.89	82
Less: Interest Expense	0.82	0.20	0.30	0.52	0.76	1.03	1.49	1.64	82
Equals: Net Interest Income (TE)	3.10	1.16	1.93	2.60	3.22	3.62	3.95	4.13	82
Plus: Non-Interest Income	0.87	-0.16	0.09	0.40	0.68	1.14	1.97	3.96	82
Equals: Adj Operating Income (TE)	4.03	1.74	2.48	3.38	4.02	4.63	5.42	6.17	82
Less: Overhead Expense	3.48	2.23	2.54	2.89	3.45	3.91	4.62	5.61	82
Less: Provision for Loan and Lease Losses	0.39	-0.08	0.00	0.05	0.26	0.59	1.08	2.11	82
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Plus: Realized G/L on AFS Sec	0.10	-0.03	0.00	0.00	0.02	0.15	0.47	0.54	82
Plus: Other Tax Equiv Adjustments	-0.00	-0.05	-0.02	0.00	0.00	0.00	0.00	0.01	82
Equals: Pretax Net Oper Inc (TE)	0.17	-2.20	-1.84	-0.44	0.33	0.87	1.25	1.62	82
Less: Applicable Income Taxes (TE)	0.12	-0.22	-0.04	0.00	0.02	0.26	0.48	0.60	82
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equals: Net Operating Income	0.05	-2.70	-1.82	-0.57	0.31	0.69	1.05	1.16	82
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equals: Net Income	0.08	-2.70	-1.82	-0.50	0.32	0.70	1.11	1.17	82
Memo: Net Income (Last Four Qtrs)	-0.13	-2.63	-2.04	-0.74	0.10	0.55	1.00	1.15	74
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.78	78.89	84.72	88.66	91.05	93.49	95.37	96.25	82
Avg Int-Bearing Funds / Avg Assets	78.00	52.60	68.49	72.73	77.99	83.83	89.60	92.82	79
Int Income (TE) / Avg Earning Assets	4.41	3.14	3.63	3.98	4.45	4.73	5.18	5.35	82
Int Expense / Avg Earning Assets	0.91	0.28	0.42	0.58	0.83	1.14	1.71	1.91	82
Net Int Inc (TE) / Avg Earn Assets	3.46	1.56	2.34	2.91	3.47	4.01	4.37	4.64	82
YIELD OR COST:									
Total Loans and Leases (TE)	5.51	4.73	4.93	5.12	5.47	5.88	6.20	6.61	81
Interest-Bearing Bank Balances	0.27	0.00	0.00	0.19	0.24	0.36	0.66	0.88	82
Fed Funds Sold & Reverse Repos	0.47	0.00	0.00	0.05	0.20	0.26	0.53	0.89	42
Trading Assets	5.85	0.00	0.00	0.00	0.00	5.80	12.89	15.26	4
Total Earning Assets	4.35	3.02	3.53	3.94	4.41	4.69	5.12	5.25	82
Investment Securities (TE)	2.61	1.24	1.50	1.98	2.56	3.12	3.80	4.45	82
U.S. Treasury & Agency Sec (excl MBS)	1.63	0.00	0.21	0.90	1.57	2.06	3.02	3.56	68
Mortgage-Backed Securities	2.25	0.70	1.15	1.79	2.12	2.64	3.28	4.32	73
All Other Securities	6.22	0.52	1.88	3.24	4.92	6.15	11.94	38.04	76
Interest-Bearing Deposits	0.83	0.25	0.40	0.61	0.81	1.01	1.24	1.44	81
Time Deposits of \$100K or More	1.25	0.37	0.55	0.95	1.20	1.60	1.94	2.23	81
Time Deposits < \$100K	1.29	0.60	0.71	1.00	1.25	1.59	1.84	2.08	81
Other Domestic Deposits	0.35	0.07	0.10	0.20	0.34	0.49	0.60	0.66	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	0.73	0.00	0.00	0.08	0.32	1.17	3.02	4.39	53
Other Borrowed Funds & Trading Liab	3.04	0.14	0.71	2.00	3.05	4.04	4.95	5.53	66
All Interest-Bearing Funds	1.03	0.32	0.48	0.77	0.99	1.32	1.68	2.00	79

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	50.36	32.19	38.12	41.38	47.97	56.95	70.41	79.89	81
Avg Assets per Employee (\$000)	4124.51	2344.87	2465.17	3136.97	3896.42	4841.96	6705.59	8187.12	81

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Overhead Exp / NOI + Non-Int Income	91.28	64.37	66.89	76.09	85.08	96.57	137.07	198.98	82

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.48	2.23	2.54	2.89	3.45	3.91	4.62	5.61	82
Personnel Expense	1.63	0.88	1.09	1.32	1.60	1.90	2.29	2.76	82
Net Occupancy Expense	0.43	0.15	0.22	0.33	0.44	0.50	0.64	0.68	82
Other Operating Expenses	1.38	0.76	0.83	1.06	1.28	1.62	2.17	2.34	82
Overhead Less Non-Interest Income	2.58	0.55	1.55	2.11	2.48	3.01	3.66	3.90	82

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	89.99	62.15	65.00	74.37	84.49	95.08	137.07	195.25	82
Personnel Expense	41.73	27.94	30.59	36.10	40.87	46.91	52.98	67.88	82
Net Occupancy Expense	11.00	5.23	6.29	8.40	10.51	13.10	16.52	21.35	82
Other Operating Expenses	36.80	19.94	21.64	24.63	33.08	43.70	60.06	94.05	82
Total Non-Interest Income	21.23	-6.29	2.27	10.47	17.61	28.27	53.89	75.31	82
Fiduciary Activities Income	0.51	0.00	0.00	0.00	0.00	0.00	3.39	7.69	82
Serv Charges on Deposit Accts - Domestic	6.47	0.01	1.07	3.10	6.12	9.09	13.54	16.39	82
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Investment Banking Fees & Commissions	0.26	0.00	0.00	0.00	0.00	0.46	1.69	2.02	82
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Net Servicing Fees	0.21	0.00	0.00	0.00	0.00	0.17	0.82	3.30	82
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Insurance Activities Revenue	0.09	0.00	0.00	0.00	0.00	0.13	0.37	1.06	82
Net Gain (Loss) - Sales Loans, OREO, Oth	-1.42	-22.08	-14.63	-5.86	-0.56	1.90	8.09	23.78	82
Other Non-Interest Income	10.07	1.65	2.45	5.95	8.61	13.64	20.15	28.34	82
Overhead Less Non-Interest Income	67.89	16.93	32.77	51.97	62.99	78.65	115.27	163.64	82

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	11.97	-21.14	0.00	0.00	3.00	29.14	33.88	35.28	54
Appl Inc Tax+TE/Pretax NOI+TE	18.71	-4.39	0.00	0.03	15.27	35.03	39.36	41.59	54



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.09	15.71	25.21	37.32	51.78	57.22	66.50	69.03	82
Commercial and Industrial Loans	6.68	0.01	1.74	3.66	5.72	9.07	13.78	17.49	82
Loans to Individuals	1.79	0.00	0.13	0.42	1.24	2.60	5.52	8.64	82
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Agricultural Loans	0.97	0.00	0.00	0.00	0.02	1.38	5.24	9.77	82
Other Loans and Leases	0.50	0.00	0.00	0.04	0.37	0.71	1.60	1.78	82
Net Loans and Leases	59.36	32.96	37.04	48.58	61.43	67.08	75.23	78.51	82
Debt Securities Over 1 Year	16.50	0.00	0.93	7.53	16.18	24.70	32.76	43.06	82
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.02	0.51	0.69	82
Subtotal	77.61	43.11	61.71	72.79	78.80	84.48	87.39	89.75	82
Interest-Bearing Bank Balances	7.92	0.28	0.67	2.64	7.33	10.81	16.42	29.29	82
Federal Funds Sold & Reverse Repos	0.71	0.00	0.00	0.00	0.00	0.66	4.92	7.57	82
Debt Securities 1 Year or Less	1.07	0.00	0.00	0.08	0.74	2.11	2.86	4.80	82
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Total Earning Assets	89.44	79.31	82.94	86.92	90.28	92.00	93.44	94.88	82
Non-Int Cash and Due From Dep Inst	1.80	0.15	0.51	0.95	1.69	2.34	3.48	4.48	82
Other Real Estate Owned	2.26	0.00	0.03	0.55	1.55	3.25	6.05	7.38	82
All Other Assets	8.60	3.49	4.15	5.95	7.93	10.43	15.47	17.44	82
MEMORANDA:									
Short-Term Investments	10.51	1.21	2.83	4.71	9.45	15.21	22.43	30.30	82
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.19	2.01	82
U.S. Agency Securities (excl MBS)	3.00	0.00	0.00	0.00	2.23	4.91	10.71	13.60	82
Municipal Securities	2.93	0.00	0.00	0.09	1.73	5.32	10.91	12.59	82
Mortgage-Backed Securities	9.25	0.00	0.00	3.39	9.09	15.72	19.04	23.87	82
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.71	82
Other Debt Securities	0.15	0.00	0.00	0.00	0.00	0.15	0.92	1.84	82
RE Loans Secured by 1-4 Family	14.78	0.84	2.40	9.01	14.59	19.67	24.67	34.66	82
Revolving	2.57	0.00	0.05	0.63	2.21	4.04	5.97	7.53	82
Closed-End, Sec by First Liens	11.06	0.80	1.73	6.08	9.92	15.21	21.02	27.47	82
Closed-End, Sec by Junior Liens	0.74	0.00	0.02	0.23	0.59	1.18	1.80	2.04	82
Commercial Real Estate Loans	30.32	7.07	8.86	17.30	32.02	39.74	47.95	54.87	82
Construction and Land Dev	4.55	0.00	0.35	1.84	3.69	6.96	8.97	11.07	82
Multi family	2.39	0.00	0.03	0.67	2.01	3.19	5.74	8.78	82
Nonfarm Nonresidential	22.50	3.99	8.13	13.37	22.95	28.42	40.23	46.09	82
RE Loans Secured by Farml and	1.75	0.00	0.00	0.00	1.08	3.29	6.41	9.25	82
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	80.25	47.02	61.08	73.99	83.40	87.95	91.72	92.84	81
RE Loans Secured by 1-4 Family	24.63	2.22	7.44	15.78	24.95	32.32	42.27	45.84	81
Revolving	4.18	0.00	0.11	0.98	3.31	6.85	9.73	10.47	81
Closed-End	20.09	2.14	5.78	11.66	18.61	27.76	35.60	40.19	81
Commercial Real Estate Loans	49.38	14.06	20.37	39.29	51.55	59.26	73.46	79.49	81
Construction and Land Dev	7.39	0.00	0.84	2.85	6.52	10.45	16.55	18.50	81
Multi family	3.80	0.00	0.32	1.34	2.99	5.78	8.62	12.26	81
Nonfarm Nonresidential	36.34	11.90	15.88	26.87	35.97	44.08	54.47	61.80	81
RE Loans Secured by Farml and	3.05	0.00	0.00	0.04	1.64	5.36	12.01	15.18	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	10.92	0.31	3.88	6.45	10.00	14.21	22.44	26.90	81
Loans to Individuals	3.09	0.00	0.22	0.71	1.93	4.43	7.77	14.20	81
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.04	0.48	1.14	81
Agricultural Loans	1.74	0.00	0.00	0.00	0.04	2.52	9.42	13.57	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	0.89	0.00	0.00	0.07	0.50	1.56	2.81	3.57	81

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	10.51	1.21	2.83	4.71	9.45	15.21	22.43	30.30	82
Liquid Assets	26.53	9.14	12.37	19.60	25.69	34.16	41.78	50.04	82
Investment Securities	18.45	1.35	3.88	9.22	18.04	26.32	33.74	43.64	82
Net Loans and Leases	59.36	32.96	37.04	48.58	61.43	67.08	75.23	78.51	82
Net Lns, Ls & Stdbly Ltrs of Credit	59.71	33.23	37.10	49.40	61.71	67.57	75.53	79.15	82
Core Deposits	65.49	21.46	47.87	57.22	67.32	74.08	77.97	79.95	82
Noncore Funding	22.70	7.51	10.09	13.51	19.84	30.38	40.34	46.48	82
Time Deposits of \$100K or More	16.18	4.02	6.55	9.88	13.53	22.55	30.80	37.60	82
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Fed Funds Purchased and Repos	0.81	0.00	0.00	0.00	0.00	1.22	4.50	6.40	82
Net Fed Funds Purchased (Sold)	0.15	-8.80	-5.11	-0.25	0.00	1.11	3.98	5.11	82
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Oth Borrowings W/Rem Mat 1 Yr or Less	0.94	0.00	0.00	0.00	0.17	1.22	4.66	8.43	82
Earning Assets Repr in 1 Year	35.99	17.22	19.85	27.10	34.61	44.64	58.39	64.72	82
Int-Bearing Liab Repr in 1 Year	29.42	0.00	10.88	16.38	26.03	39.08	60.10	65.62	82
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.09	2.00	3.52	82
Net Assets Repriceable in 1 Year	4.84	-38.47	-23.51	-9.81	5.85	16.28	31.88	45.66	82
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.62	-21.90	-7.38	4.03	16.22	28.77	38.00	49.74	81
Net ST Noncore Funding Dependence	3.62	-27.21	-15.79	-5.21	3.29	13.27	21.34	27.01	81
Short-Term Inv/ST Noncore Funding	98.70	9.88	18.97	36.60	69.84	140.02	260.02	481.38	79
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.59	-15.31	-11.41	4.72	17.44	29.25	53.92	86.28	82
Net Loans and Leases/Total Deposits	70.98	43.97	47.07	61.67	71.37	80.07	90.04	96.68	80
Net Loans and Leases/Core Deposits	93.17	52.45	59.70	77.76	89.28	108.77	131.90	147.27	80
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.47	-1.08	0.00	0.00	0.08	1.19	7.38	7.96	29
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.94	-1.62	0.41	1.36	3.70	6.92	13.68	17.39	66
Struct Notes Appr(Depr)/T1 Cap	0.03	-0.67	-0.11	0.00	0.02	0.05	0.15	0.23	28
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.75	0.00	0.00	0.00	0.00	1.69	27.11	86.13	81
Available-For-Sale Securities	94.24	0.92	72.49	98.14	100.00	100.00	100.00	100.00	81
U. S. Treasury Securities	0.36	0.00	0.00	0.00	0.00	0.00	3.60	6.85	81
U. S. Agency Securities (excl MBS)	18.00	0.00	0.00	0.00	13.12	33.56	52.99	68.00	81
Municipal Securities	15.66	0.00	0.00	1.68	13.61	29.13	38.89	57.97	81
Mortgage-Backed Securities	50.32	0.00	0.00	32.26	51.41	78.51	91.39	98.58	81
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.48	3.65	81
Other Debt Securities	1.17	0.00	0.00	0.00	0.00	1.43	6.27	12.55	81
Mutual Funds and Equity Securities	0.58	0.00	0.00	0.00	0.00	0.14	4.11	5.96	81
Debt Securities 1 Year or Less	7.13	0.00	0.00	0.48	4.79	13.01	22.91	25.55	81
Debt Securities 1 To 5 Years	23.78	0.00	0.00	3.73	16.34	39.38	68.84	74.38	81
Debt Securities Over 5 Years	61.73	0.00	0.18	28.61	63.54	87.87	95.31	99.34	81
Pledged Securities	49.30	0.22	15.81	24.69	48.16	71.19	88.61	91.93	81
Structured Notes, Fair Value	1.27	0.00	0.00	0.00	0.00	2.18	6.86	9.70	81

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.39	-0.08	0.00	0.05	0.26	0.59	1.08	2.11	82
Provision for Ln&Ls Losses/Avg Ln&Ls	0.64	-0.21	0.00	0.09	0.44	0.98	1.55	3.23	81
Provision for Ln&Ls Losses/Net Losses	69.47	-185.55	0.00	9.13	69.00	114.71	169.65	228.32	80
Ln&Ls Allowance/Total Loans & Leases	2.38	1.08	1.35	1.53	2.22	3.06	3.69	3.93	81
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.07	0.71	0.80	1.41	2.66	5.68	7.91	22.48	72
ALLL/Nonaccrual Assets	73.09	18.03	23.89	33.17	52.04	95.79	161.67	411.90	79
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	71.27	17.89	22.52	32.87	49.23	92.82	160.06	411.60	79
Gross Ln&Ls Losses/Avg Loans & Leases	1.16	0.00	0.09	0.45	0.95	1.52	2.99	4.11	81
Recoveries/Avg Loans and Leases	0.16	0.00	0.01	0.05	0.12	0.22	0.44	0.62	81
Net Losses/Avg Loans and Leases	0.93	-0.06	-0.00	0.28	0.76	1.28	2.55	3.83	81
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Recoveries/Prior Year-End Losses	9.08	0.76	1.00	2.39	6.38	11.91	25.27	34.47	74
Earnings Coverage of Net Losses (X)	2.03	-53.40	-5.08	0.03	0.97	3.19	9.35	40.84	80
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.95	-0.05	0.01	0.28	0.71	1.30	2.82	3.91	80
RE Loans Secured By 1-4 Family	0.79	-0.00	0.00	0.12	0.65	1.25	1.95	3.51	80
Revolving	0.56	-1.09	-0.10	0.00	0.13	1.00	1.78	3.97	75
Closed-End	0.80	-0.02	0.00	0.06	0.65	1.31	1.91	3.94	80
Commercial Real Estate Loans	1.01	-0.12	-0.00	0.03	0.66	1.59	3.17	4.52	80
Construction and Land Dev	3.10	-2.54	-0.53	0.00	1.51	4.98	11.26	15.00	76
Multi family	0.98	0.00	0.00	0.00	0.00	0.21	4.17	13.88	75
Nonfarm Nonresidential	0.57	-0.02	-0.00	0.00	0.31	0.83	1.90	2.81	80
RE Loans Secured by Farmland	0.07	-0.06	0.00	0.00	0.00	0.00	0.40	1.63	62
Commercial and Industrial Loans	1.27	-0.61	-0.18	0.00	0.31	2.05	4.35	9.33	78
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	1.48	0.04	0.06	0.26	0.64	1.54	5.07	7.48	52
Credit Card Loans	2.05	-1.14	-0.36	0.57	1.71	3.07	4.81	6.60	23
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	44
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	1.42	-2.01	-0.17	0.00	0.00	0.28	6.98	17.02	76

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.25	0.00	0.03	0.37	0.96	1.81	3.52	4.80	81
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.00	0.10	0.41	1.29	81
Nonaccrual Loans and Leases	4.94	0.02	0.76	1.67	3.98	7.01	11.39	13.36	81
90+ Days PD and Nonaccrual Loans and Leases	5.12	0.19	0.78	1.72	4.20	7.31	11.39	13.66	81
30-89 Days PD Restructured	0.10	0.00	0.00	0.00	0.00	0.06	0.56	1.46	81
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	81
Nonaccrual Restructured	1.33	0.00	0.00	0.16	1.05	2.47	3.44	4.38	81
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.25	0.00	0.03	0.37	0.96	1.81	3.52	4.79	81
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.00	0.10	0.41	1.29	81
Nonaccrual Assets	4.96	0.02	0.76	1.71	3.98	7.01	11.67	13.36	81
30+ Days PD & Nonaccrual Assets	6.55	0.90	1.64	2.78	5.75	8.43	16.48	18.61	81
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	3.14	0.01	0.21	1.23	2.65	4.56	7.41	9.56	82
90+ PD & Nonaccrual Assets + OREO	5.49	0.14	0.65	2.65	4.35	7.92	13.37	16.09	82
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	7.29	0.09	0.67	3.18	5.72	10.77	15.22	20.90	82
Allowance for Loan & Lease Losses	474.52	44.30	98.41	248.31	460.34	655.16	906.30	1311.20	80
Equity Cap + ALLL	82.24	0.76	3.21	21.12	54.48	101.63	231.13	353.10	72
Tier 1 Cap + ALLL	57.29	-673.30	-5.44	10.70	47.59	102.50	247.11	354.51	79
Loans & Leases + RE Acquired	11.22	0.50	1.44	5.65	8.81	17.04	22.97	30.38	81



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.59	-4.17	-1.30	4.47	8.74	10.60	12.64	15.06	79
Tier 1 RBC Ratio	11.20	-6.70	-2.01	6.28	12.62	15.69	21.02	25.62	79
Total Risk-Based Capital Ratio	12.85	-6.70	-2.01	9.64	14.26	17.52	21.94	26.78	79
Tangible Tier 1 Leverage Ratio	7.53	-4.97	-1.29	4.47	8.65	10.44	12.64	15.05	79
Tangible Common Eq Cap/Tan Assets	6.20	-6.21	-1.36	3.41	6.78	9.57	12.55	14.15	79
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	7.58	0.48	2.76	4.94	6.90	9.66	16.24	17.03	82
Standby Letters of Credit	0.27	0.00	0.00	0.04	0.19	0.40	0.69	0.98	82
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	82
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.33	0.00	0.00	0.00	0.00	0.00	2.74	5.33	82
Interest Rate Contracts	0.33	0.00	0.00	0.00	0.00	0.00	2.74	5.33	82
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.92	82
Written Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.15	1.35	82
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.69	82
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.51	1.16	5.26	7.18	10.58	17.54	24.60	31.67	81









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	49.48	0.00	0.00	0.00	49.08	93.70	128.09	141.73	31
Dividends Paid/Net Income	11.03	0.00	0.00	0.00	0.00	22.50	43.38	51.72	55
Net Income - Dividends/Avg Equity	0.56	-48.22	-14.38	-2.19	3.60	6.44	9.33	12.13	72
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	115.83	0.00	0.00	0.00	62.04	126.79	320.69	720.70	32
Dividends From Nonbank Subs	1.68	0.00	0.00	0.00	0.00	0.00	7.68	18.23	32
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Dividends From All Subsidiaries	136.79	0.00	0.00	0.00	80.40	213.08	492.64	758.20	32
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	14.01	0.00	0.00	0.00	0.00	28.82	53.56	60.69	52
Interest Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.03	0.35	0.81	52
Mgt & Service Fees From Bank Subs	2.57	0.00	0.00	0.00	0.00	0.00	15.34	28.96	52
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.39	52
Operating Income From Bank Subs	19.19	0.00	0.00	0.00	6.43	37.31	57.67	75.53	52
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	72.76	0.00	0.00	0.00	100.00	100.00	175.52	319.57	24
Interest Income From Nonbank Subs	0.50	0.00	0.00	0.00	0.00	0.00	0.00	9.33	24
Mgt & Serv Fees From Nonbank Subs	0.56	0.00	0.00	0.00	0.00	0.00	3.36	6.97	24
Other Income From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.00	0.00	4.86	24
Operating Inc From Nonbank Subs	81.60	0.00	0.00	0.00	100.00	100.00	178.89	320.69	24
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	1.89	0.00	0.00	0.00	0.00	0.00	4.55	6.07	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.45	0.00	0.00	0.00	0.00	0.00	1.08	1.44	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	2.34	0.00	0.00	0.00	0.00	0.00	5.63	7.51	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	24.94	0.00	0.00	0.00	0.00	76.53	98.95	99.95	62
Interest Income From Bank Subs	17.40	0.00	0.00	0.00	0.00	3.12	100.00	100.00	62
Mgt & Serv Fees From Bank Subs	9.78	0.00	0.00	0.00	0.00	0.00	88.17	96.20	62
Other Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.71	4.50	62
Operating Income From Bank Subs	63.93	0.00	0.00	0.00	96.68	100.00	100.00	100.00	62
Dividends From Nonbank Subs	2.62	0.00	0.00	0.00	0.00	0.00	8.03	98.87	62
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	62
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.69	62
Operating Inc From Nonbank Subs	5.45	0.00	0.00	0.00	0.00	3.34	79.34	100.00	62
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62
Loans and Adv From Subs/ST Debt	8849.47	0.00	0.00	6.06	177.67	810.48	991.38	43023.1	10
Loans and Adv From Subs/Total Debt	176.60	0.00	0.00	0.00	0.00	184.29	889.13	1267.48	26

BHCPR Reporters for Quarter Ending 09/30/2012  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
2533100	343,612	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	402,193	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	448,175	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	452,700	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3416376	377,900	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	466,451	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	308,054	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	448,273	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	467,035	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	334,524	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	300,313	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
3189728	485,643	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
2710675	294,802	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	178,347	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	154,196	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	386,483	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1139532	480,896	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	473,515	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
3834738	490,599	COMMUNITY FINANCIAL CORPORATIO	STAUNTON, VA	Moved from Peer 4
3101010	468,486	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2593083	464,989	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
1131497	425,189	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
2497462	495,253	DCB FINANCIAL CORP	LEWIS CENTER, OH	Moved from Peer 4
1249918	432,444	DELMAR BANCORP	SALISBURY, MD	
3023466	159,375	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	Moved from Peer 4
1247615	412,415	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3031902	486,825	FCB FINANCIAL CORP.	SAVANNAH, GA	Moved from Peer 4
3362923	487,462	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
3866373	480,445	FIRST MARBLEHEAD CORPORATION	BOSTON, MA	New Y-9C/BHCPR reporter
1065378	254,574	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	389,000	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	439,966	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	411,245	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	375,673	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	167,983	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2938349	423,872	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
3019339	357,469	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	261,835	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1131750	384,377	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	283,124	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	436,859	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	214,329	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1050075	468,005	KANSAS BANK CORPORATION	JOHNSON, KS	
1137109	408,673	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
3851285	481,172	LIBERTY BANSHARES IOWA, INC.	WEST DES MOINES, IA	Moved from Peer 4
1995523	93,975	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	458,376	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	439,202	MERCANTILE BANCORP, INC.	QUINCY, IL	Moved from Peer 4
1082469	402,762	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	285,810	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	464,062	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	

BHCPR Reporters for Quarter Ending 09/30/2012  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1054091	475,017	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	357,310	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	158,956	MILLENNIUM BANCSHARES CORPORAT	STERLING, VA	
3114748	473,315	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	Moved from Peer 4
1086001	450,210	N W SERVICES CORPORATION	RINGGOLD, GA	
1204748	439,822	NORTHERN BANCSHARES, INC.	MCFARLAND, WI	
1210589	419,364	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	326,586	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	395,329	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
3110366	445,382	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
1056769	499,594	OTTAWA BANCSHARES, INC.	SALINA, KS	
1249383	267,095	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	459,780	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	299,268	PEDCOR CAPITAL, LLC	CARMEL, IN	
1866155	499,718	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	Moved from Peer 4
1081314	381,860	PERSONS BANKING CO., INC.	MACON, GA	
3098576	470,073	PLUMAS BANCORP	QUINCY, CA	
3314575	490,504	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	Moved from Peer 4
1246252	475,340	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	424,459	REGENT BANCORP, INC.	DAVIE, FL	
3449075	387,088	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	437,373	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	269,916	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	332,232	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1140341	471,796	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
3009666	430,405	TFC HOLDING COMPANY	ALHAMBRA, CA	
1208531	458,049	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	419,246	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	492,721	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1054813	489,671	WASHINGTON INVESTMENT COMPANY	YUMA, CO	Moved from Peer 4
4400336	150,757	WORKERS UNITED	NEW YORK, NY	New Y-9C/BHCPR reporter

Note: Peer Group 5 has 82 bank holding companies.