



Industry Study

*First Quarter 2011 Bank
and Bank Holding Company
Liquidity Study*

MAY 2011



Insight beyond the rating.



CONTACT INFORMATION

Alan G. Reid

Managing Director
Financial Institutions & Sovereigns Group
+1 212 806 3232
areid@dbrs.com

Roger Lister

Chief Credit Officer
Financial Institutions Group
+1 212 806 3231
rlister@dbrs.com

William Schwartz

Senior Vice President
U.S. Financial Institutions Group
+1 212 806 3233
wschwartz@dbrs.com

Steven Picarillo

Senior Vice President
Financial Institutions Group
+1 212 806 3238
spicarillo@dbrs.com

Michael Driscoll

Vice President
U.S. Financial Institutions Group
+1 212 806 3243
mdriscoll@dbrs.com

Zeeshan Haider

Senior Financial Analyst
Financial Institutions Group
+1 212 806 3257
zhaider@dbrs.com

Mark Nolan

Vice President
U.S. Financial Institutions Group
+1 212 806 3234
mnolan@dbrs.com

David Laterza

Vice President
Financial Institutions Group
+1 212 806 3270
dlaterza@dbrs.com

Michael Schaller

Assistant Vice President
U.S. Financial Institutions Group
+1 212 806 3236
mschaller@dbrs.com

Lisa Kwasnowski

Assistant Vice President
Financial Institutions Group
+1 212 806 3228
lkwasnowski@dbrs.com

Christie Kang

Assistant Vice President
U.S. Financial Institutions Group
+1 212 806 3240
ckang@dbrs.com

Amy Lui

Financial Analyst
Financial Institutions Group
+1 212 806 3237
alui@dbrs.com

DBRS is a full-service credit rating agency established in 1976. Privately owned and operated without affiliation to any financial institution, DBRS is respected for its independent, third-party evaluations of corporate and government issues, spanning North America, Europe and Asia. DBRS's extensive coverage of securitizations and structured finance transactions solidifies our standing as a leading provider of comprehensive, in-depth credit analysis.

All DBRS ratings and research are available in hard-copy format and electronically on Bloomberg and at DBRS.com, our lead delivery tool for organized, Web-based, up-to-the-minute information. We remain committed to continuously refining our expertise in the analysis of credit quality and are dedicated to maintaining objective and credible opinions within the global financial marketplace.

First Quarter 2011 Bank and Bank Holding Company Liquidity Study

TABLE OF CONTENTS

Introduction	4
The Analysis of Bank-Level Liquidity	5
DBRS rated Banks: Top Performers of Bank-Level Liquidity Ratios by Asset Size	7
Wholesale Funding Reliance	7
Core Deposits/Net Loans	8
Net Short-Term Liabilities/Total Assets	9
Top Industry Performers of Bank-Level Liquidity Ratios by Asset Size	10
Wholesale Funding Reliance	10
Core Deposits/Net Loans	11
Net Short-Term Liabilities/Total Assets	12
The Analysis of Parent Company Liquidity for BHCs	13
DBRS rated Banks: Top Performers of Parent Level Liquidity Ratios by Asset Size	14
BHC Liquidity Coverage with Dividend Payment	14
BHC Liquidity Coverage without Dividend Payment	15
Top Industry Performers of Parent Company Liquidity Ratios for BHCs by Asset Size	16
BHC Liquidity Coverage with Dividend Payment	16
BHC Liquidity Coverage without Dividend Payment	17
Liquidity Ratios (Medians) by Rating Category	18
Wholesale Funding Reliance	18
Core Deposits/Net Loans	18
Net Short-Term Liabilities/Total Assets	18
BHC Liquidity Coverage with Dividend Payment	19
BHC Liquidity without Dividend Payment	19
BHC Appendices	20
Appendix 1: Liquidity Ratio Summary for 1Q11	20
Appendix 2: Wholesale Funding Reliance	26
Appendix 3: Core Deposits to Loans	32
Appendix 4: Net Short-Term Liabilities to Total Assets	38
Appendix 5: BHC Liquidity Coverage with Dividend Payment	44
Appendix 6: BHC Liquidity Coverage without Dividend Payment	50

Introduction

In assessing liquidity for the U.S. banking industry, DBRS focuses on a number of ratios that it has found useful in identifying banks and bank holding companies (BHCs) that may have less than adequate liquidity. Three of these ratios address liquidity at the subsidiary bank level, while the other two ratios address liquidity at the parent holding company level. The ratios, along with a discussion of the liquidity linkage of subsidiary and BHC, are detailed in the July 2005 methodology *Lifting the Lid on Ratio Analysis for U.S. Banks*. These ratios are also incorporated into the *U.S. Banking Statistical Handbook*.

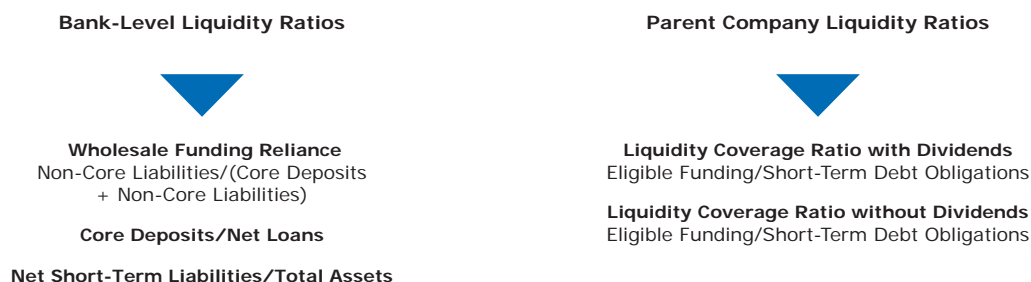
For 1Q11, DBRS's analysis incorporates the regulatory data of 239 banks and BHCs throughout the United States. It is important to note that this number may change every quarter given consolidation trends in the banking industry and overall asset growth for certain BHCs. This study includes BHCs with consolidated assets in excess of \$2 billion. This cut-off provides an optimal sample size and incorporates all of the banks currently rated in the United States. In addition to including these ratios in the *U.S. Banking Statistical Handbook*, DBRS is also committed to updating this liquidity study on a quarterly basis.

DBRS ratios are indicators that help focus on banks and BHCs with weak liquidity. Less robust ratios do not necessarily mean weak liquidity for any specific bank or BHC since other factors may offset the weakness by providing liquidity in other forms.

DBRS looks first at the bank-level ratios and then the parent-only ratios. For each ratio, DBRS shows the trend over time by asset size. A low score for any single ratio in isolation will not affect a bank's ratings, but a structural weakness in this ratio, combined with weaknesses in other funding aspects, could result in the ratings being constrained.

DBRS includes the top five BHC performers in all asset size segmentations for all DBRS-rated banks. These tables are then followed by the top banking industry performers. The data is presented for the last consecutive five quarters.

DBRS's Liquidity Ratios for U.S. Commercial Banks



Note: For a full description of each of the above ratios, please see the "The Analysis of Bank-Level Liquidity" and "The Analysis of Parent Company Liquidity for BHCs" sections.

The Analysis of Bank-Level Liquidity

DBRS uses three key ratios to help identify banks that appear to have inadequate liquidity. Using several ratios is important because of the interplay between different aspects of liquidity. The three ratios are used concurrently to help identify outliers and to allow DBRS to focus analysis on BHCs where DBRS may have concerns about liquidity at their subsidiary banks.

The three ratios are easily calculated from available regulatory data:

- (1) Wholesale funding reliance.
- (2) Core deposits-to-net loans.
- (3) Net short-term liabilities-to-total assets.

To calculate these ratios, DBRS has used the consolidated balance sheet data of BHCs as a proxy for balance sheet data at the bank level. DBRS maintains that the consolidated balance sheet for a BHC generally reflects the balance sheet structure of its lead bank subsidiaries. Additionally, it provides a good approximation for bank-level liquidity that is consistent with the other data presented in DBRS's *U.S. Banking Statistical Handbook*.

DBRS's analysis of bank liquidity in the rating review process is not restricted to these three ratios. Within the review process, DBRS evaluates a BHC's liquidity management and contingency planning. DBRS seeks to understand a bank's preparedness for dealing with a liquidity crisis. The review process therefore considers the unique characteristics of each banking company. DBRS looks at a variety of sources of liquidity beyond a BHC's internal resources. Access to the Federal Reserve and the Federal Home Loan Banks (FHLB), including the availability of necessary collateral, is also considered. DBRS also looks at lines of credit and backup facilities, as well as correspondent banking relationships in addition to considering the availability and ability of a BHC to sell loans.

It is important to note that the quality of an institution's assets play a major role in an institution's ability to manage a liquidity crisis. An institution that has lower-quality assets that are illiquid and/or whose market value is highly volatile will clearly face greater liquidity challenges than an institution with high-quality, easily quantifiable assets. DBRS carefully evaluates each institution's asset profile as part of assessing overall liquidity.

Ratio 1 – Wholesale Funding Reliance

This ratio is calculated as follows:

$$\text{Wholesale Funding Reliance} = \text{Wholesale Funding} / (\text{Core Deposits} + \text{Wholesale Funding})$$

Wholesale funding includes federal funds purchased, repos, non-core deposits, FHLB loans, subordinated debentures and notes, mandatory convertible notes and other borrowings.

$$\text{Core Deposits} = \text{Total Domestic Deposits} - \text{Domestic (Jumbo CDs + Brokered Deposits)}$$

$$\text{Non-Core Deposits} = \text{Total Deposits} - \text{Core Deposits}$$



Ratio 2 – Core Deposits-to-Net Loans

This ratio is calculated as follows:

Core Deposits/Net Loans

Core Deposits = Total Domestic Deposits – Domestic (Jumbo CDs + Brokered Deposits)

Note that for the purpose of this ratio calculation, DBRS has defined foreign deposits as non-core.

Net Loans = Gross Loans – (Reserves + Unearned Income)

Ratio 3 – Net Short-Term Liabilities-to-Total Assets

This ratio is calculated as follows:

Short-Term Liabilities – Short-Term Assets/Total Assets

Short-term liabilities include all borrowings and time deposits with a one-year maturity. Short-term assets comprise all loans and securities with a remaining maturity of less than one year, plus federal funds sold and reverse repos.



DBRS RATED BANKS: TOP PERFORMERS OF BANK-LEVEL LIQUIDITY RATIOS BY ASSET SIZE

Wholesale Funding Reliance

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	4Q10	1Q11	DBRS Issuer & Sr. Debt Ratings
<i>(1) Asset Size >\$75B</i>							
TD Bank US Holding Co.	184,197	12.6%	12.0%	13.5%	12.6%	11.8%	AA (low)
Fifth Third Bancorp	110,485	20.4%	21.2%	21.4%	18.4%	19.0%	A (low)
Citizens Financial Group, Inc.	131,971	26.2%	24.3%	19.4%	19.6%	20.5%	A
PNC Financial Services Group, Inc.	259,501	25.8%	24.5%	24.1%	22.7%	21.2%	A (high)
SunTrust Banks, Inc.	170,835	24.9%	24.1%	24.6%	21.8%	21.6%	A (low)
Median		24.9%	24.1%	21.4%	19.6%	20.5%	
<i>(2) Asset Size >\$20B and <\$75B</i>							
City National Corporation	21,639	10.5%	10.2%	10.1%	9.1%	8.6%	A
Zions Bancorporation	50,810	15.8%	15.3%	14.7%	14.5%	13.8%	BBB (low)
Huntington Bancshares Incorporated	52,949	18.2%	18.6%	18.7%	18.8%	17.3%	BBB
People's United Bank	24,372	18.3%	10.6%	10.9%	15.2%	18.0%	A
M&T Bank Corporation	67,881	24.9%	24.3%	22.3%	21.2%	18.5%	A (low)
Median		18.2%	15.3%	14.7%	15.2%	17.3%	
<i>(3) Asset Size >\$10B and <\$20B</i>							
Cullen/Frost Bankers, Inc.	17,982	11.8%	11.7%	10.7%	10.3%	10.5%	A
Webster Financial Corporation	17,969	19.0%	19.9%	18.8%	20.5%	17.1%	BBB
Whitney Holding Corporation	11,497	19.8%	19.9%	20.3%	17.9%	17.3%	BBB
FirstMerit Corporation	14,473	23.5%	21.2%	21.3%	18.6%	17.3%	A (low)
Fulton Financial Corporation	15,961	27.9%	25.7%	23.7%	23.8%	21.1%	A (low)
Median		19.8%	19.9%	20.3%	18.6%	17.3%	
<i>(4) Asset Size <\$10B</i>							
First Midwest Bancorp, Inc.	8,045	17.5%	15.9%	16.2%	15.1%	14.1%	BBB
Old National Bancorp	8,085	23.9%	22.1%	21.8%	19.4%	20.1%	BBB (high)
Hancock Holding Company	8,324	26.6%	26.4%	25.7%	23.2%	22.2%	A (low)
Pacific Capital Bancorp	5,943	44.4%	44.9%	34.8%	31.9%	31.1%	B (high)
Median		25.3%	24.2%	23.7%	21.3%	21.1%	



Core Deposits/Net Loans

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	4Q10	1Q11	DBRS Rating
<i>(1) Asset Size >\$75B</i>							
TD Bank US Holding Co.	184,197	225.3%	220.0%	210.2%	208.5%	212.8%	AA (low)
State Street Corporation	170,236	110.0%	101.2%	123.9%	148.2%	187.4%	AA (low)
Morgan Stanley	836,185	325.7%	318.5%	262.6%	221.1%	174.2%	A (high)
HSBC Bank USA, National Association	192,549	114.3%	119.8%	117.8%	125.7%	133.0%	AA
PNC Financial Services Group, Inc.	259,501	108.7%	109.4%	112.9%	115.5%	116.0%	A (high)
Median		114.3%	119.8%	123.9%	148.2%	174.2%	
<i>(2) Asset Size >\$20B and <\$75B</i>							
E*TRADE Bank	45,447	136.0%	128.8%	141.5%	151.2%	158.4%	BB
BOK Financial Corporation	23,718	119.5%	124.5%	133.9%	138.9%	145.4%	A (low)
Harris Bankcorp, Inc.	50,727	124.7%	122.5%	126.1%	136.1%	142.8%	AA (low)
City National Corporation	21,639	120.3%	127.2%	132.9%	133.9%	139.3%	A
Associated Bancorp	21,474	125.4%	129.7%	131.5%	117.0%	105.5%	BBB
Median		124.7%	127.2%	132.9%	136.1%	142.8%	
<i>(3) Asset Size >\$10B and <\$20B</i>							
SVB Financial Group	18,634	207.1%	207.1%	200.6%	209.5%	215.5%	BBB (high)
Cullen/Frost Bankers, Inc.	17,982	160.6%	164.9%	174.3%	171.2%	176.3%	A
Bank of Hawaii Corporation	13,014	150.6%	153.3%	161.4%	165.7%	167.4%	A (low)
Webster Financial Corporation	17,969	121.5%	117.9%	119.0%	118.1%	122.7%	BBB
FirstMerit Corporation	14,473	119.9%	116.7%	115.9%	118.1%	122.3%	A (low)
Median		150.6%	153.3%	161.4%	165.7%	167.4%	
<i>(4) Asset Size <\$10B</i>							
Old National Bancorp	8,085	140.3%	138.8%	135.6%	136.1%	134.5%	BBB (high)
Hancock Holding Company	8,324	112.3%	112.5%	111.5%	112.7%	116.9%	A (low)
First Midwest Bancorp, Inc.	8,045	100.4%	104.9%	109.4%	109.7%	109.5%	BBB
Pacific Capital Bancorp	5,943	88.7%	91.1%	98.2%	102.6%	99.0%	B (high)
Median		106.3%	108.7%	110.4%	111.2%	113.2%	

Net Short-Term Liabilities/Total Assets

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	4Q10	1Q11	DBRS Rating
<i>(1) Asset Size >\$75B</i>							
State Street Corporation	170,236	-32.8%	-22.8%	-28.7%	-30.5%	-41.1%	AA (low)
Northern Trust Corporation	92,679	-34.5%	-31.0%	-33.7%	-31.6%	-34.3%	AA (low)
TD Bank US Holding Co.	184,197	-34.9%	-32.9%	-29.6%	-31.1%	-29.8%	AA (low)
Bank of New York Mellon Corporation	266,571	-8.5%	-20.4%	-20.0%	-18.3%	-21.4%	AA (low)
Goldman Sachs Group, Inc.	933,471	-23.0%	-23.6%	-22.3%	-19.8%	-17.5%	A (high)
Median		-32.8%	-23.6%	-28.7%	-30.5%	-29.8%	
<i>(2) Asset Size >\$20B and <\$75B</i>							
Comerica Incorporated	55,238	-36.8%	-38.1%	-37.7%	-37.1%	-39.0%	A
Marshall & Ilsley Corporation	49,685	-24.5%	-23.3%	-24.1%	-27.0%	-27.8%	BBB (high)
Harris Bankcorp, Inc.	50,727	-21.3%	-19.9%	-17.0%	-19.7%	-26.5%	AA (low)
Zions Bancorporation	50,810	-18.8%	-21.4%	-21.5%	-23.1%	-23.3%	BBB (low)
CIT Group Inc	50,854	-2.9%	-5.8%	-5.9%	-5.7%	-14.0%	B (high)
Median		-21.3%	-21.4%	-21.5%	-23.1%	-26.5%	
<i>(3) Asset Size >\$10B and <\$20B</i>							
SVB Financial Group	18,634	-40.3%	-35.0%	-31.4%	-25.2%	-19.9%	BBB (high)
Cullen/Frost Bankers, Inc.	17,982	-20.7%	-20.9%	-21.3%	-20.5%	-18.2%	A
Whitney Holding Corporation	11,497	-13.2%	-12.0%	-10.7%	-11.5%	-11.2%	BBB
FirstMerit Corporation	14,473	9.3%	6.4%	7.1%	4.7%	2.6%	A (low)
Fulton Financial Corporation	15,961	14.3%	6.9%	7.6%	6.6%	5.8%	A (low)
Median		-13.2%	-12.0%	-10.7%	-11.5%	-11.2%	
<i>(4) Asset Size <\$10B</i>							
First Midwest Bancorp, Inc.	8,045	-2.4%	-3.1%	-1.0%	-4.9%	-6.4%	BBB
Old National Bancorp	8,085	9.5%	3.1%	4.5%	0.6%	0.7%	BBB (high)
Hancock Holding Company	8,324	14.9%	10.7%	9.1%	7.4%	8.2%	A (low)
Pacific Capital Bancorp	5,943	10.1%	10.3%	16.3%	16.3%	18.2%	B (high)
Median		9.8%	6.7%	6.8%	4.0%	4.5%	



TOP INDUSTRY PERFORMERS OF BANK-LEVEL LIQUIDITY RATIOS BY ASSET SIZE

Wholesale Funding Reliance

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	3Q10	1Q11
<i>(1) Asset Size >\$75B</i>						
TD Bank US Holding Company	184,197	12.6%	12.0%	13.5%	12.6%	11.8%
Fifth Third Bancorp	110,485	20.4%	21.2%	21.4%	18.4%	19.0%
Citizens Financial Group, Inc.	131,971	26.2%	24.3%	19.4%	19.6%	20.5%
PNC Financial Services Group, Inc.	259,501	25.8%	24.5%	24.1%	22.7%	21.2%
SunTrust Banks, Inc.	170,835	24.9%	24.1%	24.6%	21.8%	21.6%
Median		24.9%	24.1%	21.4%	19.6%	20.5%
<i>(2) Asset Size >\$20B and <\$75B</i>						
City National Corporation	21,639	10.5%	10.2%	10.1%	9.1%	8.6%
Zions Bancorporation	50,810	15.8%	15.3%	14.7%	14.5%	13.8%
Huntington Bancshares Incorporated	52,949	18.2%	18.6%	18.7%	18.8%	17.3%
People's United Bank	24,372	18.3%	10.6%	10.9%	15.2%	18.0%
M&T Bank Corporation	67,881	24.9%	24.3%	22.3%	21.2%	18.5%
Median		18.2%	15.3%	14.7%	15.2%	17.3%
<i>(3) Asset Size >\$10B and <\$20B</i>						
New York Private Bank & Trust Corporation	11,604	6.7%	6.7%	7.0%	7.2%	6.4%
FirstBank Holding Company	10,912	11.0%	10.8%	10.6%	9.5%	9.2%
Cullen/Frost Bankers, Inc.	17,982	11.8%	11.7%	10.7%	10.3%	10.5%
Commerce Bancshares, Inc.	19,029	18.6%	18.2%	19.6%	14.7%	15.4%
Arvest Bank Group, Inc.	11,570	19.3%	19.1%	18.3%	16.7%	15.9%
Median		11.8%	11.7%	10.7%	10.3%	10.5%



Core Deposits/Net Loans

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	3Q10	1Q11
<i>(1) Asset Size >\$75B</i>						
TD Bank US Holding Company	184,197	225.3%	220.0%	210.2%	208.5%	212.8%
State Street Corporation	170,236	110.0%	101.2%	123.9%	148.2%	187.4%
Morgan Stanley	836,185	325.7%	318.5%	262.6%	221.1%	174.2%
HSBC Bank USA, National Association	192,549	114.3%	119.8%	117.8%	125.7%	133.0%
PNC Financial Services Group, Inc.	259,501	108.7%	109.4%	112.9%	115.5%	116.0%
Median		114.3%	119.8%	123.9%	148.2%	174.2%
<i>(2) Asset Size >\$20B and <\$75B</i>						
E*TRADE Bank	45,447	136.0%	128.8%	141.5%	151.2%	158.4%
BOK Financial Corporation	23,718	119.5%	124.5%	133.9%	138.9%	145.4%
Harris Bankcorp, Inc.	50,727	124.7%	122.5%	126.1%	136.1%	142.8%
City National Corporation	21,639	120.3%	127.2%	132.9%	133.9%	139.3%
First Niagara Financial Group, Inc.	21,469	n.a.	128.6%	125.0%	118.0%	118.2%
Median		122.5%	127.2%	132.9%	136.1%	142.8%
<i>(3) Asset Size >\$10B and <\$20B</i>						
SVB Financial Group	18,634	207.1%	207.1%	200.6%	209.5%	215.5%
UMB Financial Corporation	13,352	173.8%	174.3%	172.2%	178.0%	208.8%
New York Private Bank & Trust Corporation	11,604	189.5%	189.8%	191.9%	197.8%	202.5%
FirstBank Holding Company	10,912	196.8%	192.9%	193.3%	192.3%	193.9%
Cullen/Frost Bankers, Inc.	17,982	160.6%	164.9%	174.3%	171.2%	176.3%
Median		189.5%	189.8%	191.9%	192.3%	202.5%

Net Short-Term Liabilities/Total Assets

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	3Q10	1Q11
<i>(1) Asset Size >\$75B</i>						
State Street Corporation	170,236	-32.8%	-22.8%	-28.7%	-30.5%	-41.1%
Northern Trust Corporation	92,679	-34.5%	-31.0%	-33.7%	-31.6%	-34.3%
TD Bank US Holding Company	184,197	-34.9%	-32.9%	-29.6%	-31.1%	-29.8%
Bank of New York Mellon Corporation	266,571	-8.5%	-20.4%	-20.0%	-18.3%	-21.4%
Goldman Sachs Group, Inc.	933,471	-23.0%	-23.6%	-22.3%	-19.8%	-17.5%
Median		-32.8%	-23.6%	-28.7%	-30.5%	-29.8%
<i>(2) Asset Size >\$20B and <\$75B</i>						
Comerica Incorporated	55,238	-36.8%	-38.1%	-37.7%	-37.1%	-39.0%
Marshall & Ilsley Corporation	49,685	-24.5%	-23.3%	-24.1%	-27.0%	-27.8%
Harris Bankcorp, Inc.	50,727	-21.3%	-19.9%	-17.0%	-19.7%	-26.5%
Zions Bancorporation	50,810	-18.8%	-21.4%	-21.5%	-23.1%	-23.3%
Synovus Financial Corp.	28,678	-13.9%	-14.2%	-14.3%	-16.5%	-14.5%
Median		-21.3%	-21.4%	-21.5%	-23.1%	-26.5%
<i>(3) Asset Size >\$10B and <\$20B</i>						
Wilmington Trust Corporation	10,839	-16.2%	-20.6%	-25.3%	-31.6%	-34.6%
New York Private Bank & Trust Corporation	11,604	-27.0%	-28.5%	-39.3%	-29.1%	-26.1%
Wintrust Financial Corporation	14,094	-19.8%	-21.0%	-25.5%	-25.6%	-22.7%
Franklin Resources, Inc.	12,723	-20.0%	-22.6%	-22.0%	-18.9%	-21.4%
SVB Financial Group	18,634	-40.3%	-35.0%	-31.4%	-25.2%	-19.9%
Median		-20.0%	-22.6%	-25.5%	-25.6%	-22.7%

The Analysis of Parent Company Liquidity for BHCs

DBRS has identified two different types of BHCs. The first type, the purest form, is an “investment that has been established to leverage tax structure and regulatory rules.” The primary purpose of this holding structure is the effective investment in the capital of the subsidiary banks. The primary source of liquidity for these holding companies is upstreamed dividends from the operating banking subsidiaries. The majority of U.S. banks would fall into this category.

The second type of BHC is an “investing and funding bank holding company,” which are less common. These holding companies exist for the same reasons as an investment bank holding company, in addition to being the primary financing vehicle for its subsidiary companies. The risk profile of this holding company structure is inherently higher.

Liquidity Coverage Ratio = Eligible Funding/Short-Term Payment Obligations

Liquidity coverage ratio for a parent company (PCO) is defined as the degree to which short-term payment obligations can be covered by eligible funding sources. The optimum position for any PCO is for eligible funding sources to equal or exceed obligations. In other words, it is optimal for a PCO to have a liquidity coverage ratio of more than 100%.

Where PCO obligations exceed eligible funding sources, DBRS’s analysis will focus on the size of the excess, as well as on the robustness of the subsidiary bank liquidity positions. Strong bank liquidity, combined with a relatively small shortfall, would somewhat mitigate this position. Those funding sources DBRS considers to be eligible or ineligible are detailed as follows:

Funding Sources	Funding Obligations
Eligible	Mandatory
Cash and balances due	Short-term obligations, such as commercial paper
Securities	Interest payment
Federal funds sold and reverse repos	Short-term non-borrowing liabilities
Interest income	Term borrowing maturing within one year
Management fees from subsidiaries	Operating expenses
Unrestricted non-bank subsidiary dividends	
Other operating income	Contingent
	Ordinary dividends
Ineligible	Other calls on parent resources (e.g., guarantees on foreign subsidiaries)
Dividends from bank subsidiaries	

DBRS believes that a PCO should be able to maintain its ordinary dividend payments, even if dividend upstreaming from the subsidiary banks is interrupted. This is primarily because DBRS thinks there is a significant reputation risk associated with a BHC not fulfilling its ordinary dividend obligations. By not paying an ordinary dividend, a BHC sends a signal to the market that it is experiencing liquidity constraints. Non-payment also illustrates the fact that management has been ineffective in managing liquidity. These signals to the market are likely to further compound a holding company’s position and could result in further pressure on liquidity. Therefore, DBRS includes ordinary dividend payment in payment obligations in the denominator of DBRS’s liquidity coverage estimation.



DBRS RATED BANKS: TOP PERFORMERS OF PARENT LEVEL LIQUIDITY RATIOS BY ASSET SIZE

BHC Liquidity Coverage with Dividend Payment

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	4Q10	1Q11	DBRS Rating
<i>(1) Asset Size >\$75B</i>							
Citizens Financial Group, Inc.	131,971	164.0%	123.3%	202.0%	472.7%	437.8%	A
Regions Financial Corporation	131,799	361.1%	406.0%	416.1%	577.6%	431.9%	BBB
Northern Trust Corporation	92,679	352.3%	421.2%	376.4%	375.8%	357.4%	AA (low)
U.S. Bancorp	311,462	217.5%	386.3%	736.1%	637.0%	326.7%	AA
KeyCorp	90,311	328.8%	396.5%	514.0%	413.1%	316.2%	BBB (high)
Median		328.8%	396.5%	416.1%	472.7%	357.4%	
<i>(2) Asset Size >\$20B and <\$75B</i>							
Associated Bancorp	21,474	303.2%	278.2%	241.7%	304.1%	492.7%	BBB
BOK Financial Corporation	23,718	75.4%	87.0%	94.7%	276.0%	352.1%	A (low)
Zions Bancorporation	50,810	176.6%	192.8%	195.6%	204.3%	224.5%	BBB (low)
Huntington Bancshares Incorporated	52,949	219.3%	205.8%	203.2%	175.8%	212.4%	BBB
CIT Group Inc.	50,854	78.3%	112.1%	74.7%	155.8%	179.4%	B (high)
Median		176.6%	192.8%	195.6%	204.3%	224.5%	
<i>(3) Asset Size >\$10B and <\$20B</i>							
Webster Financial Corporation	17,969	475.0%	609.6%	486.8%	185.1%	362.2%	BBB
SVB Financial Group	18,634	145.3%	113.9%	518.1%	409.9%	332.2%	BBB (high)
Bank of Hawaii Corporation	13,014	83.2%	89.1%	92.0%	96.9%	86.8%	A (low)
Fulton Financial Corporation	15,961	52.6%	52.3%	55.8%	57.7%	67.0%	A (low)
Susquehanna Bancshares, Inc.	13,952	72.5%	65.2%	67.0%	55.1%	62.9%	BBB (high)
Median		83.2%	89.1%	92.0%	96.9%	86.8%	
<i>(4) Asset Size <\$10B</i>							
Pacific Capital Bancorp	5,943	84.5%	268.1%	-1429.0%	1404.1%	1632.2%	B (high)
Hancock Holding Company	8,324	3.5%	2.9%	3.4%	3.3%	496.1%	A (low)
Old National Bancorp	8,085	42.5%	65.5%	62.9%	62.0%	85.4%	BBB (high)
First Midwest Bancorp, Inc.	8,045	115.8%	92.1%	23.4%	57.8%	15.5%	BBB
Median		63.5%	78.8%	13.4%	59.9%	290.7%	

BHC Liquidity Coverage without Dividend Payment

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	4Q10	1Q11	DBRS Rating
<i>(1) Asset Size >\$75B</i>							
Northern Trust Corporation	92,679	890.1%	1428.3%	1070.0%	965.1%	860.7%	AA (low)
Regions Financial Corporation	131,799	462.2%	514.8%	520.1%	851.6%	646.4%	BBB
Citizens Financial Group, Inc.	131,971	164.0%	123.3%	202.0%	472.7%	437.8%	A
KeyCorp	90,311	394.7%	505.2%	665.6%	524.9%	421.5%	BBB (high)
U.S. Bancorp	311,462	238.2%	478.8%	1085.0%	1045.6%	399.0%	AA
Median		394.7%	505.2%	665.6%	851.6%	437.8%	
<i>(2) Asset Size >\$20B and <\$75B</i>							
BOK Financial Corporation	23,718	200.2%	317.9%	427.9%	898.7%	5126.6%	A (low)
Associated Bancorp	21,474	402.2%	359.4%	307.7%	389.4%	639.3%	BBB
M&T Bank Corporation	67,881	325.3%	326.1%	398.8%	431.8%	560.9%	A (low)
City National Corporation	21,639	264.8%	257.3%	1120.0%	321.5%	487.7%	A
Zions Bancorporation	50,810	203.0%	214.6%	227.8%	243.6%	272.7%	BBB (low)
Median		264.8%	317.9%	398.8%	389.4%	560.9%	
<i>(3) Asset Size >\$10B and <\$20B</i>							
Webster Financial Corporation	17,969	773.8%	961.8%	775.1%	262.8%	424.6%	BBB
Bank of Hawaii Corporation	13,014	515.2%	556.6%	462.0%	511.6%	423.3%	A (low)
SVB Financial Group	18,634	145.3%	113.9%	518.1%	410.5%	332.2%	BBB (high)
Valley National Bancorp	14,364	235.7%	213.8%	196.6%	192.6%	189.9%	A (low)
Fulton Financial Corporation	15,961	73.3%	72.8%	74.9%	70.2%	82.1%	A (low)
Median		235.7%	213.8%	462.0%	262.8%	332.2%	
<i>(4) Asset Size <\$10B</i>							
Hancock Holding Company	8,324	825.6%	784.8%	1935.9%	545.2%	27527.7%	A (low)
Pacific Capital Bancorp	5,943	84.5%	268.1%	-1429.0%	1404.1%	1632.2%	B (high)
Old National Bancorp	8,085	53.9%	103.3%	102.1%	86.6%	144.7%	BBB (high)
First Midwest Bancorp, Inc.	8,045	119.4%	96.5%	38.0%	71.4%	19.1%	BBB
Median		101.9%	185.7%	70.1%	315.9%	888.4%	



TOP INDUSTRY PERFORMERS OF PARENT COMPANY LIQUIDITY RATIOS FOR BHCS BY ASSET SIZE

BHC Liquidity Coverage with Dividend Payment

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	4Q10	1Q11
<i>(1) Asset Size >\$75B</i>						
HSBC North America Holdings Inc.	369,535	2868.7%	451.5%	311.0%	420.9%	2973.5%
Citizens Financial Group, Inc.	131,971	164.0%	123.3%	202.0%	472.7%	437.8%
Regions Financial Corporation	131,799	361.1%	406.0%	416.1%	577.6%	431.9%
Northern Trust Corporation	92,679	352.3%	421.2%	376.4%	375.8%	357.4%
U.S. Bancorp	311,462	217.5%	386.3%	736.1%	637.0%	326.7%
Median		352.3%	406.0%	376.4%	472.7%	431.9%
<i>(2) Asset Size >\$20B and <\$75B</i>						
BBVA USA Bancshares, Inc.	63,647	2493.7%	2524.2%	2480.2%	2881.3%	2600.8%
Associated Banc-Corp	21,474	303.2%	278.2%	241.7%	304.1%	492.7%
BOK Financial Corporation	23,718	75.4%	87.0%	94.7%	276.0%	352.1%
Utrecht-America Holdings, Inc.	44,388	393.7%	340.8%	396.8%	305.0%	279.2%
Synovus Financial Corp.	28,678	119.5%	1852.3%	256.4%	154.9%	249.1%
Median		303.2%	340.8%	256.4%	304.1%	352.1%
<i>(3) Asset Size >\$10B and <\$20B</i>						
MB Financial, Inc.	10,084	678.5%	750.4%	440.3%	464.3%	471.2%
Webster Financial Corporation	17,969	475.0%	609.6%	486.8%	185.1%	362.2%
SVB Financial Group	18,634	145.3%	113.9%	518.1%	409.9%	332.2%
Umpqua Holdings Corporation	11,556	372.8%	398.9%	332.5%	319.6%	298.5%
PrivateBancorp, Inc.	12,497	287.2%	294.4%	296.9%	274.7%	278.1%
Median		372.8%	398.9%	440.3%	319.6%	332.2%

BHC Liquidity Coverage without Dividend Payment

(\$ millions)	Assets 1Q11	1Q10	2Q10	3Q10	4Q10	1Q11
<i>(1) Asset Size >\$75B</i>						
HSBC North America Holdings Inc.	369,535	2868.7%	451.5%	311.0%	420.9%	2973.5%
Northern Trust Corporation	92,679	890.1%	1428.3%	1070.0%	965.1%	860.7%
Regions Financial Corporation	131,799	462.2%	514.8%	520.1%	851.6%	646.4%
Citizens Financial Group, Inc.	131,971	164.0%	123.3%	202.0%	472.7%	437.8%
KeyCorp	90,311	394.7%	505.2%	665.6%	524.9%	421.5%
Median		462.2%	505.2%	520.1%	524.9%	646.4%
<i>(2) Asset Size >\$20B and <\$75B</i>						
BOK Financial Corporation	23,718	200.2%	317.9%	427.9%	898.7%	5126.6%
BBVA USA Bancshares, Inc.	63,647	2493.7%	2524.2%	2480.2%	2881.3%	2600.8%
Associated Banc-Corp	21,474	402.2%	359.4%	307.7%	389.4%	639.3%
M&T Bank Corporation	67,881	325.3%	326.1%	398.8%	431.8%	560.9%
Synovus Financial Corp.	28,678	144.3%	-10928.7%	317.9%	198.1%	538.6%
Median		325.3%	326.1%	398.8%	431.8%	639.3%
<i>(3) Asset Size >\$10B and <\$20B</i>						
MB Financial, Inc.	10,084	2042.4%	2280.5%	1377.1%	1023.5%	1122.6%
Umpqua Holdings Corporation	11,556	1178.2%	868.6%	798.8%	761.3%	715.8%
Cathay General Bancorp	10,614	1146.9%	1035.7%	699.7%	928.0%	713.8%
Webster Financial Corporation	17,969	773.8%	961.8%	775.1%	262.8%	424.6%
Bank of Hawaii Corporation	13,014	515.2%	556.6%	462.0%	511.6%	423.3%
Median		1146.9%	961.8%	775.1%	761.3%	713.8%



LIQUIDITY RATIOS (MEDIAN) BY RATING CATEGORY*

Wholesale Funding Reliance

DBRS Rating Category	1Q10	2Q10	3Q10	4Q10	1Q11
AA	35.7%	36.2%	35.9%	34.4%	34.4%
AA (low)	49.9%	52.4%	52.1%	52.9%	53.2%
A (high)	70.3%	68.6%	68.9%	66.7%	65.5%
A	25.9%	24.7%	21.4%	20.8%	21.2%
A (low)	26.1%	25.7%	24.6%	23.2%	21.6%
BBB (high)	32.4%	32.1%	30.2%	29.4%	30.4%
BBB	19.3%	19.9%	18.8%	19.6%	17.3%
BBB (low)	15.8%	15.3%	14.7%	14.5%	13.8%
BB	29.4%	31.0%	29.3%	28.4%	27.4%
BB (low)	82.0%	80.9%	80.5%	80.6%	80.6%
B (high)	67.5%	67.5%	62.1%	60.7%	60.5%

Core Deposits/Net Loans

DBRS Rating Category	1Q10	2Q10	3Q10	4Q10	1Q11
AA	93.8%	95.6%	99.0%	101.7%	102.6%
AA (low)	99.1%	96.7%	116.1%	124.9%	126.2%
A (high)	92.9%	95.8%	88.7%	90.9%	94.8%
A	94.2%	96.2%	98.8%	98.0%	99.3%
A (low)	102.0%	100.6%	99.5%	101.5%	104.1%
BBB (high)	91.2%	91.9%	93.0%	97.4%	99.1%
BBB	104.3%	104.7%	107.5%	113.4%	110.2%
BBB (low)	100.7%	103.6%	102.8%	104.7%	104.9%
BB	136.0%	128.8%	141.5%	151.2%	158.4%
BB (low)	28.3%	28.1%	27.7%	26.8%	26.0%
B (high)	52.0%	53.8%	58.2%	60.7%	58.6%

Net Short-Term Liabilities/Total Assets

DBRS Rating Category	1Q10	2Q10	3Q10	4Q10	1Q11
AA	-7.5%	-5.2%	-3.5%	-1.4%	-9.5%
AA (low)	-27.1%	-21.6%	-24.3%	-25.1%	-28.2%
A (high)	-1.4%	-1.6%	-0.8%	-0.3%	-1.2%
A	-8.3%	-6.6%	-5.4%	-7.8%	-8.6%
A (low)	9.4%	6.9%	7.6%	6.6%	4.0%
BBB (high)	4.3%	3.1%	3.6%	0.6%	0.7%
BBB	-2.9%	-4.9%	-4.2%	-3.6%	-4.3%
BBB (low)	-18.8%	-21.4%	-21.5%	-23.1%	-23.3%
BB	n.a.	n.a.	n.a.	n.a.	n.a.
BB (low)	12.2%	7.5%	7.3%	7.7%	4.1%
B (high)	3.6%	2.3%	5.2%	5.3%	2.1%

BHC Liquidity Coverage with Dividend Payment

DBRS Rating Category	1Q10	2Q10	3Q10	4Q10	1Q11
AA	154.2%	249.9%	429.0%	364.0%	214.1%
AA (low)	137.2%	91.1%	118.7%	170.2%	244.3%
A (high)	76.5%	76.8%	89.1%	81.2%	73.7%
A	130.8%	183.0%	287.5%	179.2%	178.6%
A (low)	76.4%	75.8%	89.5%	96.9%	133.3%
BBB (high)	145.3%	113.9%	130.0%	136.3%	126.6%
BBB	261.3%	242.0%	222.4%	180.5%	287.3%
BBB (low)	176.6%	192.8%	195.6%	204.3%	224.5%
BB	n.a.	n.a.	n.a.	n.a.	n.a.
BB (low)	18.2%	20.2%	36.1%	29.5%	41.0%
B (high)	81.4%	190.1%	-677.1%	780.0%	905.8%

BHC Liquidity without Dividend Payment

DBRS Rating Category	1Q10	2Q10	3Q10	4Q10	1Q11
AA	167.4%	298.9%	608.2%	570.2%	255.9%
AA (low)	138.1%	91.5%	119.5%	171.4%	246.0%
A (high)	81.8%	83.2%	92.9%	85.2%	88.9%
A	199.7%	213.7%	298.6%	242.8%	279.2%
A (low)	325.3%	317.9%	398.8%	324.4%	225.6%
BBB (high)	188.6%	183.2%	190.8%	211.6%	211.3%
BBB	342.3%	318.4%	290.9%	275.8%	345.4%
BBB (low)	203.0%	214.6%	227.8%	243.6%	272.7%
BB	n.a.	n.a.	n.a.	n.a.	n.a.
BB (low)	18.9%	21.6%	38.1%	31.0%	42.5%
B (high)	81.4%	190.1%	-677.1%	780.0%	905.8%

* Median ratios from previous publications may differ due to the number of companies within each rating category. The variation is the result of new or discontinued DBRS ratings.



BHC Appendices

Appendix 1: Liquidity Ratio Summary for 1Q11

(Assets in \$ billions)	Total Assets	Wholesale Funding Reliance	Core Deposits/ Loans	Net ST Liab./ T. Assets	BHC Liquidity w Dividends	BHC Liquidity w/o Dividends
Bank of America Corporation	2,276.4	50%	97%	4%	270%	279%
JPMorgan Chase & Co.	2,198.2	62%	95%	2%	101%	102%
Citigroup Inc.	1,947.8	81%	47%	-9%	81%	81%
Wells Fargo & Company	1,244.7	28%	103%	-15%	101%	113%
Goldman Sachs Group, Inc.	933.5	93%	60%	-17%	23%	24%
Morgan Stanley	836.2	87%	174%	-14%	169%	173%
MetLife, Inc.	751.3	90%	9%	-2%	111%	116%
Taunus Corporation	396.7	96%	24%	n.a.	10%	10%
HSBC North America Holdings Inc.	369.5	69%	74%	n.a.	2974%	2974%
U.S. Bancorp	311.5	34%	93%	1%	327%	399%
Bank of New York Mellon Corporation	266.6	77%	110%	-21%	265%	349%
PNC Financial Services Group, Inc.	259.5	21%	116%	3%	82%	96%
Capital One Financial Corporation	199.3	33%	99%	-3%	212%	221%
TD Bank US Holding Company	184.2	12%	213%	-30%	39%	39%
Ally Financial Inc.	173.7	81%	26%	4%	41%	42%
SunTrust Banks, Inc.	170.8	22%	104%	4%	170%	189%
State Street Corporation	170.2	82%	187%	-41%	244%	246%
BB&T Corporation	157.0	28%	95%	0%	28%	34%
American Express Company	142.9	69%	39%	-2%	66%	82%
Citizens Financial Group, Inc.	132.0	20%	100%	5%	438%	438%
Regions Financial Corporation	131.8	23%	111%	-2%	432%	646%
Fifth Third Bancorp	110.5	19%	100%	-7%	195%	226%
Northern Trust Corporation	92.7	72%	83%	-34%	357%	861%
KeyCorp	90.3	30%	99%	2%	316%	422%
UnionBanCal Corporation	80.6	28%	107%	-2%	285%	285%
BancWest Corporation	73.5	34%	85%	8%	45%	45%
M&T Bank Corporation	67.9	18%	94%	-7%	133%	561%
Discover Financial Services	64.7	58%	61%	12%	11%	14%
BBVA USA Bancshares, Inc.	63.6	25%	100%	n.a.	2601%	2601%
Comerica Incorporated	55.2	22%	98%	-39%	160%	205%
Huntington Bancshares Incorporated	52.9	17%	104%	-7%	212%	266%
CIT Group Inc.	50.9	90%	18%	-14%	179%	179%
Zions Bancorporation	50.8	14%	105%	-23%	225%	273%
Harris Bankcorp, Inc.	50.7	34%	143%	-26%	6%	6%
Marshall & Ilsley Corporation	49.7	28%	105%	-28%	127%	160%
Utrecht-America Holdings, Inc.	44.4	83%	24%	n.a.	279%	279%
New York Community Bancorp, Inc.	41.0	45%	70%	18%	19%	211%
Popular, Inc.	38.7	36%	91%	8%	45%	45%

Appendix 1: Liquidity Ratio Summary for 1Q11

(Assets in \$ billions)	Total Assets	Wholesale Funding Reliance	Core Deposits/Loans	Net ST Liab./T. Assets	BHC Liquidity w Dividends	BHC Liquidity w/o Dividends
Synovus Financial Corp.	28.7	30%	99%	-14%	249%	539%
First Horizon National Corporation	24.4	30%	95%	-5%	161%	161%
BOK Financial Corporation	23.7	24%	145%	-4%	352%	5127%
City National Corporation	21.6	9%	139%	-11%	179%	488%
Associated Banc-Corp	21.5	28%	106%	2%	493%	639%
First Niagara Financial Group, Inc.	21.5	33%	118%	24%	7%	26%
First Citizens BancShares, Inc.	21.2	23%	107%	-1%	29%	30%
East West Bancorp, Inc.	21.1	41%	86%	11%	137%	255%
Commerce Bancshares, Inc.	19.0	15%	153%	-19%	116%	386%
TCF Financial Corporation	18.7	29%	80%	7%	212%	359%
SVB Financial Group	18.6	27%	216%	-20%	332%	332%
Cullen/Frost Bankers, Inc.	18.0	11%	176%	-18%	11%	75%
Webster Financial Corporation	18.0	17%	123%	8%	362%	425%
Fulton Financial Corporation	16.0	21%	93%	6%	67%	82%
First BanCorp.	15.1	46%	98%	21%	151%	151%
First National of Nebraska, Inc.	15.1	18%	110%	-8%	56%	56%
FirstMerit Corporation	14.5	17%	122%	3%	12%	70%
Valley National Bancorp	14.4	34%	90%	9%	53%	190%
Wintrust Financial Corporation	14.1	34%	83%	-23%	248%	340%
Susquehanna Bancshares, Inc.	14.0	30%	84%	12%	63%	65%
BancorpSouth, Inc.	13.6	20%	107%	-1%	41%	126%
UMB Financial Corporation	13.4	21%	209%	-16%	48%	80%
Bank of Hawaii Corporation	13.0	26%	167%	8%	87%	423%
Franklin Resources, Inc.	12.7	74%	106%	-21%	n.a.	n.a.
PrivateBancorp, Inc.	12.5	26%	90%	-11%	278%	373%
International Bancshares Corporation	12.2	45%	104%	19%	107%	142%
New York Private Bank & Trust Corporation	11.6	6%	202%	-26%	109%	n.a.
Arvest Bank Group, Inc.	11.6	16%	126%	-16%	8%	8%
Umpqua Holdings Corporation	11.6	27%	115%	3%	299%	716%
Whitney Holding Corporation	11.5	17%	120%	-11%	5%	13%
FirstBank Holding Company	10.9	9%	194%	6%	28%	75%
Wilmington Trust Corporation	10.8	24%	129%	-35%	255%	358%
Cathay General Bancorp	10.6	60%	56%	29%	179%	714%
MB Financial, Inc.	10.1	25%	108%	0%	471%	1123%
IBERIABANK Corporation	9.9	23%	108%	6%	200%	272%
Investors Bancorp, MHC	9.8	27%	68%	29%	n.a.	n.a.
F.N.B. Corporation	9.8	21%	102%	14%	109%	343%
Prosperity Bancshares, Inc.	9.7	17%	191%	12%	12%	64%
Citizens Republic Bancorp, Inc.	9.7	22%	127%	-2%	175%	175%
Central Bancompany, Inc.	9.6	26%	108%	-3%	484%	707%
Trustmark Corporation	9.5	22%	110%	6%	30%	729%

Appendix 1: Liquidity Ratio Summary for 1Q11

(Assets in \$ billions)	Total Assets	Wholesale Funding Reliance	Core Deposits/ Loans	Net ST Liab./ T. Assets	BHC Liquidity w Dividends	BHC Liquidity w/o Dividends
Sterling Financial Corporation	9.4	39%	97%	28%	180%	180%
Discount Bancorp, Inc.	9.1	70%	71%	6%	5892%	5892%
National Penn Bancshares, Inc.	8.5	26%	106%	1%	325%	687%
First Citizens Bancorporation, Inc.	8.5	13%	144%	-20%	346%	384%
Hancock Holding Company	8.3	22%	117%	8%	496%	27528%
National Americas Holdings LLC	8.3	26%	101%	n.a.	n.a.	n.a.
Old National Bancorp	8.1	20%	135%	1%	85%	145%
First Midwest Bancorp, Inc.	8.0	14%	109%	-6%	16%	19%
United Community Banks, Inc.	8.0	26%	136%	5%	399%	399%
Bremer Financial Corporation	7.9	18%	112%	-32%	119%	526%
Eastern Bank Corporation	7.5	11%	151%	-8%	2574%	2574%
First Interstate BancSystem, Inc.	7.4	24%	120%	2%	257%	438%
Park National Corporation	7.3	33%	94%	16%	13%	82%
First Banks, Inc.	7.2	13%	142%	-6%	49%	49%
United Bankshares, Inc.	7.2	24%	91%	2%	62%	152%
Oriental Financial Group Inc.	7.2	71%	114%	52%	493%	954%
Santander BanCorp	7.1	33%	79%	7%	199%	199%
Glacier Bancorp, Inc.	6.9	37%	107%	23%	72%	144%
Provident Financial Services, Inc.	6.8	23%	103%	15%	19%	637%
Mercantil Commercebank Holding Corporation	6.8	29%	110%	n.a.	151%	151%
Apple Financial Holdings, Inc.	6.8	14%	169%	-6%	1355325%	1355325%
CVB Financial Corp.	6.5	36%	104%	5%	68%	68%
Western Alliance Bancorporation	6.4	26%	102%	5%	158%	191%
First Financial Bancorp.	6.3	16%	115%	-3%	323%	803%
Pinnacle Bancorp, Inc.	6.1	21%	112%	5%	30%	82%
Texas Capital Bancshares, Inc.	6.1	19%	93%	-28%	1551%	1551%
Boston Private Financial Holdings, Inc.	6.0	29%	86%	-3%	233%	252%
Pacific Capital Bancorp	5.9	31%	99%	18%	1632%	1632%
First Commonwealth Financial Corporation	5.8	15%	105%	11%	74%	92%
Community Bank System, Inc.	5.5	19%	130%	4%	96%	609%
NBT Bancorp Inc.	5.5	17%	112%	-7%	80%	107%
PacWest Bancorp	5.5	20%	101%	-8%	126%	138%
PlainsCapital Corporation	5.4	39%	107%	-15%	4%	5%
WesBanco, Inc.	5.4	25%	109%	7%	84%	341%
Chemical Financial Corporation	5.3	20%	108%	-6%	1%	7%
BancFirst Corporation	5.2	10%	154%	-32%	18%	54%
Bank Leumi Le-Israel Corporation	5.1	63%	46%	-5%	180259%	180259%
Sterling Bancshares, Inc.	5.1	18%	142%	-12%	170%	243%
Westamerica Bancorporation	4.9	17%	128%	2%	26%	153%
BBVA PR Holding Corporation	4.9	56%	62%	-7%	138%	138%
Pinnacle Financial Partners, Inc.	4.8	23%	99%	-2%	236%	287%

Appendix 1: Liquidity Ratio Summary for 1Q11

(Assets in \$ billions)	Total Assets	Wholesale Funding Reliance	Core Deposits/Loans	Net ST Liab./T. Assets	BHC Liquidity w Dividends	BHC Liquidity w/o Dividends
Independent Bank Corp.	4.6	18%	94%	8%	75%	211%
Johnson Financial Group, Inc.	4.6	33%	96%	-20%	32%	32%
Stifel Financial Corp.	4.5	8%	184%	-3%	37%	37%
Renasant Corporation	4.4	24%	115%	6%	116%	827%
1st Source Corporation	4.4	18%	104%	2%	61%	111%
Banner Corporation	4.3	27%	85%	5%	319%	654%
Taylor Capital Group, Inc.	4.3	46%	89%	19%	85%	136%
Columbia Banking System, Inc.	4.3	13%	131%	-10%	2241%	6633%
First Merchants Corporation	4.1	22%	105%	0%	165%	226%
S&T Bancorp, Inc.	4.1	17%	88%	-9%	427%	3162%
Middlesex Bancorp, MHC	4.0	25%	127%	12%	194%	194%
Central Pacific Financial Corp.	4.0	20%	145%	1%	274%	274%
Heartland Financial USA, Inc.	4.0	23%	117%	-5%	99%	146%
SCBT Financial Corporation	4.0	19%	106%	5%	142%	686%
CM Florida Holdings, Inc.	3.9	20%	144%	n.a.	17%	17%
W.T.B. Financial Corporation	3.8	19%	106%	-12%	166%	649%
First Financial Bankshares, Inc.	3.8	20%	162%	2%	138%	457%
SNBNY Holdings Limited	3.8	43%	144%	-29%	2450%	2450%
Union First Market Bankshares Corporation	3.8	23%	92%	-7%	364%	907%
First National Bank Group, Inc.	3.8	56%	60%	18%	9%	9%
First Security Bancorp	3.8	32%	145%	9%	38%	81%
INTRUST Financial Corporation	3.8	19%	123%	-24%	75%	201%
Home BancShares, Inc.	3.7	33%	90%	-3%	416%	1118%
Ocean Bankshares, Inc.	3.6	37%	96%	23%	90%	90%
Woodforest Financial Group, Inc.	3.6	8%	192%	-17%	49%	142%
Sandy Spring Bancorp, Inc.	3.5	25%	111%	15%	92%	355%
First Busey Corporation	3.5	15%	121%	-6%	248%	780%
Great Southern Bancorp, Inc.	3.5	37%	115%	10%	325%	2665%
Community Trust Bancorp, Inc.	3.5	30%	83%	30%	22%	60%
First Bancorp	3.4	30%	91%	14%	43%	158%
Republic Bancorp, Inc.	3.4	36%	85%	7%	71%	90%
Sun Bancorp, Inc.	3.3	9%	121%	-20%	405%	405%
Bank of the Ozarks, Inc.	3.3	25%	94%	-6%	52%	172%
Tompkins Financial Corporation	3.3	22%	121%	16%	50%	139%
Simmons First National Corporation	3.3	21%	123%	-9%	210%	389%
Valley View Bancshares, Inc.	3.2	26%	113%	-9%	2527%	2527%
Capitol Bancorp Ltd.	3.2	31%	92%	1%	342%	342%
Southside Bancshares, Inc.	3.1	42%	161%	19%	30%	81%
Brookline Bancorp, Inc.	3.1	20%	71%	2%	8%	159%
Metropolitan Bank Group, Inc.	3.0	21%	99%	9%	672%	672%
BTC Financial Corporation	2.9	36%	86%	-1%	195%	195%



Appendix 1: Liquidity Ratio Summary for 1Q11

(Assets in \$ billions)	Total Assets	Wholesale Funding Reliance	Core Deposits/Loans	Net ST Liab./T. Assets	BHC Liquidity w Dividends	BHC Liquidity w/o Dividends
Nara Bancorp, Inc.	2.9	27%	89%	12%	116%	192%
Enterprise Financial Services Corp	2.9	32%	101%	-10%	106%	164%
Midamerica Financial Corporation	2.9	35%	86%	-1%	36%	36%
Ameris Bancorp	2.9	25%	106%	-1%	144%	272%
StellarOne Corporation	2.9	14%	103%	-4%	201%	477%
Washington Trust Bancorp, Inc.	2.9	41%	77%	13%	18%	59%
Hanmi Financial Corporation	2.9	44%	73%	18%	124%	124%
Bancorp, Inc.	2.8	41%	156%	-52%	552%	552%
Amarillo National Bancorp, Inc.	2.8	23%	93%	-9%	82%	467%
Wilshire Bancorp, Inc.	2.8	36%	79%	9%	92%	197%
First American Bank Corporation	2.8	25%	124%	8%	76%	76%
Virginia Commerce Bancorp, Inc.	2.8	26%	86%	2%	87%	140%
Southwest Bancorp, Inc.	2.8	32%	74%	9%	303%	419%
Salem Five Bancorp	2.8	41%	79%	12%	305%	305%
Danvers Bancorp, Inc.	2.8	27%	101%	13%	514%	843%
MainSource Financial Group, Inc.	2.8	17%	125%	11%	39%	44%
American State Financial Corporation	2.8	29%	162%	16%	3%	12%
Lakeland Bancorp, Inc.	2.8	15%	106%	4%	90%	193%
Lakeland Financial Corporation	2.8	30%	87%	-5%	8%	41%
Hampton Roads Bankshares, Inc.	2.7	39%	94%	0%	278%	278%
City Holding Company	2.7	18%	104%	17%	29%	538%
State Bank Financial Corporation	2.7	11%	156%	-11%	3213%	3213%
Hometown Community Bancorp, Inc.	2.7	36%	112%	5%	15%	76%
Hudson Valley Holding Corp.	2.7	10%	119%	-24%	163%	2132%
Capital City Bank Group, Inc.	2.6	11%	122%	-10%	100%	222%
Tower Bancorp, Inc.	2.6	25%	92%	7%	116%	428%
Liberty Bancshares, Inc	2.6	37%	88%	10%	112%	199%
Century Bancorp, Inc.	2.6	27%	184%	-3%	552%	1023%
Central Bancorp, Inc.	2.6	44%	91%	25%	287%	457%
Bond Street Holdings, Inc.	2.6	39%	182%	8%	24686%	24686%
Parkway Bancorp, Inc.	2.5	37%	99%	15%	633%	633%
Fremont Bancorporation	2.5	20%	120%	-21%	105%	286%
First Financial Corporation	2.5	18%	109%	3%	22%	156%
Bangor Bancorp, MHC	2.5	29%	96%	4%	n.a.	n.a.
Independent Bank Corporation	2.5	18%	123%	-12%	162%	162%
West Coast Bancorp	2.5	12%	123%	-14%	568%	568%
Farmers & Merchants Investment, Inc.	2.4	24%	92%	2%	94%	94%
CoBiz Financial Inc.	2.4	29%	96%	-19%	202%	267%
Independent Bankers Financial Corporation	2.4	41%	209%	-27%	689%	1743%
Green Bankshares, Inc.	2.4	22%	105%	-10%	42%	135%
Sterling Bancorp	2.4	37%	97%	-22%	266%	467%



Appendix 1: Liquidity Ratio Summary for 1Q11

(Assets in \$ billions)	Total Assets	Wholesale Funding Reliance	Core Deposits/Loans	Net ST Liab./T. Assets	BHC Liquidity w Dividends	BHC Liquidity w/o Dividends
Dickinson Financial Corporation II	2.4	26%	140%	-9%	16%	16%
Community & Southern Holdings, Inc.	2.4	33%	149%	10%	26378%	26378%
Broadway Bancshares, Inc.	2.4	9%	176%	-3%	15299%	16027%
Alpine Banks of Colorado	2.3	22%	116%	-6%	360%	360%
Camden National Corporation	2.3	38%	86%	29%	108%	145%
Banorte USA Corporation	2.3	50%	109%	n.a.	2%	2%
American Chartered Bancorp, Inc.	2.3	22%	116%	-8%	6%	6%
Metro Bancorp, Inc.	2.3	15%	124%	3%	349%	353%
Amboy Bancorporation	2.3	32%	103%	-6%	134%	134%
Financial Institutions, Inc.	2.3	13%	133%	17%	217%	491%
Community Bancshares of Mississippi, Inc.	2.3	29%	94%	11%	125%	137%
Standard Bancshares, Inc.	2.3	26%	106%	-10%	22%	25%
Center Financial Corporation	2.3	33%	92%	-1%	85%	154%
BancPlus Corporation	2.3	27%	102%	1%	424%	2193%
First Community Bancshares, Inc.	2.2	32%	97%	8%	256%	1229%
Yadkin Valley Financial Corporation	2.2	26%	100%	7%	20%	87%
CenterState Banks, Inc.	2.2	25%	121%	6%	16%	20%
TriCo Bancshares	2.2	15%	122%	1%	8%	33%
Cambridge Financial Group, Inc.	2.2	21%	110%	11%	2816%	2816%
Durant Bancorp, Inc.	2.2	35%	92%	15%	10%	10%
Eagle Bancorp, Inc.	2.2	29%	83%	1%	428%	686%
BancTrust Financial Group, Inc.	2.2	30%	106%	9%	9%	10%
Integra Bank Corporation	2.2	38%	127%	-4%	7%	7%
Lone Star National Bancshares--Texas, Inc.	2.2	48%	88%	9%	114%	114%
BNC Bancorp	2.2	48%	79%	7%	7%	11%
Central Bancshares, Inc.	2.1	29%	82%	-2%	49%	49%
Old Second Bancorp, Inc.	2.1	18%	105%	5%	88%	88%
South Plains Financial, Inc.	2.1	16%	113%	-18%	183%	183%
Univest Corporation of Pennsylvania	2.1	14%	108%	-6%	103%	183%
State Bankshares, Inc.	2.1	17%	86%	-8%	160%	346%
First South Bancorp, Inc.	2.1	23%	118%	1%	32%	32%
Seacoast Banking Corporation of Florida	2.1	23%	120%	6%	433%	433%
Cardinal Financial Corporation	2.1	42%	76%	3%	103%	183%
First Bancshares, Inc.	2.1	18%	99%	10%	5%	15%
Community Bancorp, LLC	2.0	27%	133%	-7%	1662%	1662%
Intervest Bancshares Corporation	2.0	33%	100%	10%	196%	196%
Whitaker Bank Corporation of Kentucky	2.0	33%	107%	13%	66%	66%

Appendix 2: Wholesale Funding Reliance

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Bank of America Corporation	2,276.4	55%	55%	54%	50%	50%
JPMorgan Chase & Co.	2,198.2	66%	63%	64%	61%	62%
Citigroup Inc.	1,947.8	83%	82%	82%	81%	81%
Wells Fargo & Company	1,244.7	32%	31%	29%	29%	28%
Goldman Sachs Group, Inc.	933.5	93%	93%	93%	93%	93%
Morgan Stanley	836.2	87%	87%	87%	86%	87%
MetLife, Inc.	751.3	89%	89%	90%	89%	90%
Taunus Corporation	396.7	95%	95%	96%	94%	96%
HSBC North America Holdings Inc.	369.5	70%	68%	70%	68%	69%
U.S. Bancorp	311.5	36%	36%	36%	34%	34%
Bank of New York Mellon Corporation	266.6	80%	73%	77%	75%	77%
PNC Financial Services Group, Inc.	259.5	26%	24%	24%	23%	21%
Capital One Financial Corporation	199.3	42%	39%	37%	35%	33%
TD Bank US Holding Company	184.2	13%	12%	13%	13%	12%
Ally Financial Inc.	173.7	82%	81%	80%	81%	81%
SunTrust Banks, Inc.	170.8	25%	24%	25%	22%	22%
State Street Corporation	170.2	89%	91%	88%	86%	82%
BB&T Corporation	157.0	34%	30%	31%	30%	28%
American Express Company	142.9	75%	74%	74%	72%	69%
Citizens Financial Group, Inc.	132.0	26%	24%	19%	20%	20%
Regions Financial Corporation	131.8	26%	26%	25%	24%	23%
Fifth Third Bancorp	110.5	20%	21%	21%	18%	19%
Northern Trust Corporation	92.7	68%	72%	73%	71%	72%
KeyCorp	90.3	31%	31%	30%	28%	30%
UnionBanCal Corporation	80.6	26%	25%	24%	26%	28%
BancWest Corporation	73.5	41%	41%	38%	35%	34%
M&T Bank Corporation	67.9	25%	24%	22%	21%	18%
Discover Financial Services	64.7	59%	58%	58%	59%	58%
BBVA USA Bancshares, Inc.	63.6	29%	30%	29%	27%	25%
Comerica Incorporated	55.2	30%	27%	23%	22%	22%
Huntington Bancshares Incorporated	52.9	18%	19%	19%	19%	17%
CIT Group Inc.	50.9	90%	90%	89%	89%	90%
Zions Bancorporation	50.8	16%	15%	15%	15%	14%
Harris Bankcorp, Inc.	50.7	32%	33%	32%	35%	34%
Marshall & Ilsley Corporation	49.7	34%	33%	30%	28%	28%
Utrecht-America Holdings, Inc.	44.4	87%	84%	83%	82%	83%
New York Community Bancorp, Inc.	41.0	50%	49%	46%	47%	45%
Popular, Inc.	38.7	33%	42%	37%	36%	36%
Synovus Financial Corp.	28.7	34%	34%	32%	31%	30%
First Horizon National Corporation	24.4	33%	33%	33%	32%	30%
BOK Financial Corporation	23.7	38%	36%	32%	31%	24%
City National Corporation	21.6	11%	10%	10%	9%	9%
Associated Banc-Corp	21.5	20%	20%	19%	23%	28%
First Niagara Financial Group, Inc.	21.5	n.a.	28%	31%	33%	33%
First Citizens BancShares, Inc.	21.2	20%	25%	20%	20%	23%

Appendix 2: Wholesale Funding Reliance

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
East West Bancorp, Inc.	21.1	45%	40%	41%	41%	41%
Commerce Bancshares, Inc.	19.0	19%	18%	20%	15%	15%
TCF Financial Corporation	18.7	29%	29%	31%	32%	29%
SVB Financial Group	18.6	31%	30%	30%	27%	27%
Cullen/Frost Bankers, Inc.	18.0	12%	12%	11%	10%	11%
Webster Financial Corporation	18.0	19%	20%	19%	20%	17%
Fulton Financial Corporation	16.0	28%	26%	24%	24%	21%
First BanCorp.	15.1	44%	51%	49%	49%	46%
First National of Nebraska, Inc.	15.1	28%	23%	21%	19%	18%
FirstMerit Corporation	14.5	24%	21%	21%	19%	17%
Valley National Bancorp	14.4	35%	35%	35%	34%	34%
Wintrust Financial Corporation	14.1	35%	35%	36%	34%	34%
Susquehanna Bancshares, Inc.	14.0	26%	29%	30%	31%	30%
BancorpSouth, Inc.	13.6	22%	22%	23%	20%	20%
UMB Financial Corporation	13.4	24%	23%	24%	28%	21%
Bank of Hawaii Corporation	13.0	26%	29%	26%	27%	26%
Franklin Resources, Inc.	12.7	40%	62%	62%	77%	74%
PrivateBancorp, Inc.	12.5	31%	25%	26%	26%	26%
International Bancshares Corporation	12.2	44%	46%	47%	47%	45%
New York Private Bank & Trust Corporation	11.6	7%	7%	7%	7%	6%
Arvest Bank Group, Inc.	11.6	19%	19%	18%	17%	16%
Umpqua Holdings Corporation	11.6	27%	28%	29%	28%	27%
Whitney Holding Corporation	11.5	20%	20%	20%	18%	17%
FirstBank Holding Company	10.9	11%	11%	11%	9%	9%
Wilmington Trust Corporation	10.8	24%	23%	23%	26%	24%
Cathay General Bancorp	10.6	63%	63%	62%	61%	60%
MB Financial, Inc.	10.1	27%	26%	26%	25%	25%
IBERIABANK Corporation	9.9	26%	24%	24%	22%	23%
Investors Bancorp, MHC	9.8	27%	27%	27%	25%	27%
F.N.B. Corporation	9.8	19%	21%	22%	21%	21%
Prosperity Bancshares, Inc.	9.7	18%	19%	17%	19%	17%
Citizens Republic Bancorp, Inc.	9.7	29%	28%	26%	24%	22%
Central Bancompany, Inc.	9.6	29%	28%	27%	25%	26%
Trustmark Corporation	9.5	25%	23%	26%	27%	22%
Sterling Financial Corporation	9.4	44%	43%	42%	41%	39%
Discount Bancorp, Inc.	9.1	70%	71%	71%	68%	70%
National Penn Bancshares, Inc.	8.5	29%	28%	28%	27%	26%
First Citizens Bancorporation, Inc.	8.5	18%	17%	16%	13%	13%
Hancock Holding Company	8.3	27%	26%	26%	23%	22%
National Americas Holdings LLC	8.3	34%	29%	28%	26%	26%
Old National Bancorp	8.1	24%	22%	22%	19%	20%
First Midwest Bancorp, Inc.	8.0	17%	16%	16%	15%	14%
United Community Banks, Inc.	8.0	29%	28%	25%	26%	26%
Bremer Financial Corporation	7.9	23%	23%	22%	21%	18%
Eastern Bank Corporation	7.5	11%	11%	12%	12%	11%

Appendix 2: Wholesale Funding Reliance

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
First Interstate BancSystem, Inc.	7.4	29%	28%	26%	26%	24%
Park National Corporation	7.3	32%	31%	31%	36%	33%
First Banks, Inc.	7.2	20%	20%	18%	14%	13%
United Bankshares, Inc.	7.2	31%	29%	30%	23%	24%
Oriental Financial Group Inc.	7.2	77%	76%	72%	70%	71%
Santander BanCorp	7.1	44%	39%	37%	36%	33%
Glacier Bancorp, Inc.	6.9	35%	33%	33%	37%	37%
Provident Financial Services, Inc.	6.8	24%	24%	23%	24%	23%
Mercantil Commercebank Holding Corporation	6.8	30%	34%	32%	29%	29%
Apple Financial Holdings, Inc.	6.8	15%	16%	15%	15%	14%
CVB Financial Corp.	6.5	43%	41%	39%	37%	36%
Western Alliance Bancorporation	6.4	29%	25%	25%	26%	26%
First Financial Bancorp.	6.3	23%	22%	19%	17%	16%
Pinnacle Bancorp, Inc.	6.1	24%	23%	23%	23%	21%
Texas Capital Bancshares, Inc.	6.1	32%	30%	29%	27%	19%
Boston Private Financial Holdings, Inc.	6.0	36%	35%	33%	33%	29%
Pacific Capital Bancorp	5.9	44%	45%	35%	32%	31%
First Commonwealth Financial Corporation	5.8	25%	19%	15%	14%	15%
Community Bank System, Inc.	5.5	21%	20%	20%	20%	19%
NBT Bancorp Inc.	5.5	19%	19%	18%	17%	17%
PacWest Bancorp	5.5	23%	22%	24%	22%	20%
PlainsCapital Corporation	5.4	40%	39%	37%	41%	39%
WesBanco, Inc.	5.4	29%	28%	27%	27%	25%
Chemical Financial Corporation	5.3	19%	20%	22%	20%	20%
BancFirst Corporation	5.2	9%	9%	9%	10%	10%
Bank Leumi Le-Israel Corporation	5.1	63%	63%	60%	61%	63%
Sterling Bancshares, Inc.	5.1	22%	22%	21%	19%	18%
Westamerica Bancorporation	4.9	19%	19%	20%	17%	17%
BBVA PR Holding Corporation	4.9	60%	52%	53%	52%	56%
Pinnacle Financial Partners, Inc.	4.8	37%	33%	29%	24%	23%
Independent Bank Corp.	4.6	22%	20%	19%	18%	18%
Johnson Financial Group, Inc.	4.6	46%	42%	41%	39%	33%
Stifel Financial Corp.	4.5	41%	5%	7%	6%	8%
Renasant Corporation	4.4	34%	33%	30%	28%	24%
1st Source Corporation	4.4	18%	17%	19%	17%	18%
Banner Corporation	4.3	33%	32%	30%	29%	27%
Taylor Capital Group, Inc.	4.3	50%	48%	47%	48%	46%
Columbia Banking System, Inc.	4.3	18%	17%	15%	14%	13%
First Merchants Corporation	4.1	26%	25%	23%	22%	22%
S&T Bancorp, Inc.	4.1	20%	20%	19%	17%	17%
Middlesex Bancorp, MHC	4.0	26%	25%	25%	24%	25%
Central Pacific Financial Corp.	4.0	30%	29%	28%	24%	20%
Heartland Financial USA, Inc.	4.0	25%	25%	24%	24%	23%
SCBT Financial Corporation	4.0	27%	25%	23%	22%	19%
CM Florida Holdings, Inc.	3.9	26%	23%	19%	21%	20%
W.T.B. Financial Corporation	3.8	24%	26%	22%	21%	19%

Appendix 2: Wholesale Funding Reliance

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
First Financial Bankshares, Inc.	3.8	21%	21%	22%	20%	20%
SNBNY Holdings Limited	3.8	57%	50%	50%	47%	43%
Union First Market Bankshares Corporation	3.8	26%	26%	25%	25%	23%
First National Bank Group, Inc.	3.8	54%	55%	54%	55%	56%
First Security Bancorp	3.8	33%	35%	34%	32%	32%
INTRUST Financial Corporation	3.8	22%	19%	20%	19%	19%
Home BancShares, Inc.	3.7	38%	39%	39%	35%	33%
Ocean Bankshares, Inc.	3.6	41%	42%	40%	39%	37%
Woodforest Financial Group, Inc.	3.6	12%	11%	10%	9%	8%
Sandy Spring Bancorp, Inc.	3.5	27%	26%	26%	26%	25%
First Busey Corporation	3.5	22%	21%	19%	18%	15%
Great Southern Bancorp, Inc.	3.5	42%	40%	40%	36%	37%
Community Trust Bancorp, Inc.	3.5	30%	31%	30%	30%	30%
First Bancorp	3.4	33%	32%	34%	32%	30%
Republic Bancorp, Inc.	3.4	40%	42%	42%	48%	36%
Sun Bancorp, Inc.	3.3	16%	15%	15%	11%	9%
Bank of the Ozarks, Inc.	3.3	37%	31%	30%	28%	25%
Tompkins Financial Corporation	3.3	25%	25%	24%	25%	22%
Simmons First National Corporation	3.3	24%	22%	22%	21%	21%
Valley View Bancshares, Inc.	3.2	28%	28%	27%	26%	26%
Capitol Bancorp Ltd.	3.2	33%	32%	30%	30%	31%
Southside Bancshares, Inc.	3.1	45%	44%	45%	43%	42%
Brookline Bancorp, Inc.	3.1	n.a.	n.a.	n.a.	n.a.	20%
Metropolitan Bank Group, Inc.	3.0	26%	22%	23%	22%	21%
BTC Financial Corporation	2.9	39%	39%	39%	37%	36%
Nara Bancorp, Inc.	2.9	41%	32%	29%	28%	27%
Enterprise Financial Services Corp	2.9	30%	33%	37%	35%	32%
Midamerica Financial Corporation	2.9	38%	38%	38%	36%	35%
Ameris Bancorp	2.9	25%	25%	25%	28%	25%
StellarOne Corporation	2.9	17%	17%	16%	15%	14%
Washington Trust Bancorp, Inc.	2.9	44%	43%	41%	42%	41%
Hanmi Financial Corporation	2.9	44%	47%	48%	49%	44%
Bancorp, Inc.	2.8	12%	21%	35%	42%	41%
Amarillo National Bancorp, Inc.	2.8	24%	24%	22%	21%	23%
Wilshire Bancorp, Inc.	2.8	29%	30%	31%	33%	36%
First American Bank Corporation	2.8	31%	29%	28%	25%	25%
Virginia Commerce Bancorp, Inc.	2.8	32%	28%	27%	25%	26%
Southwest Bancorp, Inc.	2.8	36%	35%	34%	32%	32%
Salem Five Bancorp	2.8	43%	43%	42%	41%	41%
Danvers Bancorp, Inc.	2.8	28%	26%	25%	30%	27%
MainSource Financial Group, Inc.	2.8	22%	20%	19%	17%	17%
American State Financial Corporation	2.8	28%	30%	29%	28%	29%
Lakeland Bancorp, Inc.	2.8	17%	17%	15%	17%	15%
Lakeland Financial Corporation	2.8	39%	35%	32%	30%	30%
Hampton Roads Bankshares, Inc.	2.7	33%	34%	37%	38%	39%
City Holding Company	2.7	17%	18%	18%	18%	18%

Appendix 2: Wholesale Funding Reliance

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
State Bank Financial Corporation	2.7	n.a.	n.a.	13%	11%	11%
Hometown Community Bancorp, Inc.	2.7	42%	40%	39%	38%	36%
Hudson Valley Holding Corp.	2.7	14%	12%	12%	11%	10%
Capital City Bank Group, Inc.	2.6	9%	10%	10%	12%	11%
Tower Bancorp, Inc.	2.6	21%	21%	21%	24%	25%
Liberty Bancshares, Inc.	2.6	42%	42%	40%	38%	37%
Century Bancorp, Inc.	2.6	27%	25%	25%	26%	27%
Central Bancorp, Inc.	2.6	35%	37%	41%	41%	44%
Bond Street Holdings, Inc.	2.6	20%	34%	38%	40%	39%
Parkway Bancorp, Inc.	2.5	38%	38%	39%	38%	37%
Fremont Bancorporation	2.5	24%	24%	22%	20%	20%
First Financial Corporation	2.5	26%	24%	22%	18%	18%
Bangor Bancorp, MHC	2.5	27%	27%	26%	27%	29%
Independent Bank Corporation	2.5	26%	24%	22%	19%	18%
West Coast Bancorp	2.5	21%	16%	13%	13%	12%
Farmers & Merchants Investment, Inc.	2.4	27%	26%	25%	25%	24%
CoBiz Financial Inc.	2.4	37%	36%	34%	33%	29%
Independent Bankers Financial Corporation	2.4	47%	47%	46%	44%	41%
Green Bankshares, Inc.	2.4	25%	24%	23%	23%	22%
Sterling Bancorp	2.4	32%	38%	36%	36%	37%
Dickinson Financial Corporation II	2.4	29%	29%	28%	28%	26%
Community & Southern Holdings, Inc.	2.4	36%	35%	34%	31%	33%
Broadway Bancshares, Inc.	2.4	10%	9%	9%	9%	9%
Alpine Banks of Colorado	2.3	26%	25%	23%	23%	22%
Camden National Corporation	2.3	37%	39%	36%	37%	38%
Banorte USA Corporation	2.3	51%	52%	54%	52%	50%
American Chartered Bancorp, Inc.	2.3	36%	27%	29%	28%	22%
Metro Bancorp, Inc.	2.3	9%	11%	8%	14%	15%
Amboy Bancorporation	2.3	32%	32%	32%	30%	32%
Financial Institutions, Inc.	2.3	13%	13%	12%	14%	13%
Community Bancshares of Mississippi, Inc.	2.3	33%	33%	32%	30%	29%
Standard Bancshares, Inc.	2.3	29%	29%	26%	25%	26%
Center Financial Corporation	2.3	41%	37%	38%	37%	33%
BancPlus Corporation	2.3	32%	34%	33%	31%	27%
First Community Bancshares, Inc.	2.2	34%	35%	34%	34%	32%
Yadkin Valley Financial Corporation	2.2	31%	30%	30%	27%	26%
CenterState Banks, Inc.	2.2	33%	31%	29%	27%	25%
TriCo Bancshares	2.2	20%	20%	20%	16%	15%
Cambridge Financial Group, Inc.	2.2	27%	24%	23%	22%	21%
Durant Bancorp, Inc.	2.2	32%	34%	34%	34%	35%
Eagle Bancorp, Inc.	2.2	32%	30%	29%	29%	29%
BancTrust Financial Group, Inc.	2.2	30%	30%	31%	31%	30%
Integra Bank Corporation	2.2	32%	35%	39%	37%	38%
Lone Star National Bancshares--Texas, Inc.	2.2	49%	47%	48%	49%	48%
BNC Bancorp	2.2	44%	42%	41%	39%	48%



Appendix 2: Wholesale Funding Reliance

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Central Bancshares, Inc.	2.1	30%	29%	29%	28%	29%
Old Second Bancorp, Inc.	2.1	19%	18%	18%	18%	18%
South Plains Financial, Inc.	2.1	21%	18%	16%	16%	16%
Univest Corporation of Pennsylvania	2.1	17%	17%	15%	15%	14%
State Bankshares, Inc.	2.1	20%	19%	19%	17%	17%
First South Bancorp, Inc.	2.1	30%	30%	27%	26%	23%
Seacoast Banking Corporation of Florida	2.1	24%	22%	21%	22%	23%
Cardinal Financial Corporation	2.1	41%	46%	45%	42%	42%
First Bancshares, Inc.	2.1	21%	21%	20%	19%	18%
Community Bancorp, LLC	2.0	n.a.	n.a.	n.a.	n.a.	27%
Intervest Bancshares Corporation	2.0	33%	33%	33%	35%	33%
Whitaker Bank Corporation of Kentucky	2.0	35%	35%	35%	35%	33%

Appendix 3: Core Deposits-to-Loans

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Bank of America Corporation	2,276.4	87%	90%	93%	95%	97%
JPMorgan Chase & Co.	2,198.2	83%	83%	86%	91%	95%
Citigroup Inc.	1,947.8	38%	41%	44%	45%	47%
Wells Fargo & Company	1,244.7	94%	96%	99%	102%	103%
Goldman Sachs Group, Inc.	933.5	92%	100%	87%	68%	60%
Morgan Stanley	836.2	326%	318%	263%	221%	174%
MetLife, Inc.	751.3	10%	9%	9%	10%	9%
Taunus Corporation	396.7	87%	56%	41%	36%	24%
HSBC North America Holdings Inc.	369.5	58%	62%	65%	69%	74%
U.S. Bancorp	311.5	86%	85%	86%	93%	93%
Bank of New York Mellon Corporation	266.6	72%	92%	108%	114%	110%
PNC Financial Services Group, Inc.	259.5	109%	109%	113%	116%	116%
Capital One Financial Corporation	199.3	88%	90%	92%	95%	99%
TD Bank US Holding Company	184.2	225%	220%	210%	208%	213%
Ally Financial Inc.	173.7	28%	28%	28%	27%	26%
SunTrust Banks, Inc.	170.8	98%	100%	99%	102%	104%
State Street Corporation	170.2	110%	101%	124%	148%	187%
BB&T Corporation	157.0	94%	91%	91%	91%	95%
American Express Company	142.9	38%	38%	37%	36%	39%
Citizens Financial Group, Inc.	132.0	96%	97%	103%	101%	100%
Regions Financial Corporation	131.8	102%	103%	105%	107%	111%
Fifth Third Bancorp	110.5	102%	101%	99%	99%	100%
Northern Trust Corporation	92.7	78%	69%	70%	77%	83%
KeyCorp	90.3	94%	95%	98%	100%	99%
UnionBanCal Corporation	80.6	129%	121%	113%	109%	107%
BancWest Corporation	73.5	78%	77%	79%	82%	85%
M&T Bank Corporation	67.9	90%	91%	94%	92%	94%
Discover Financial Services	64.7	68%	66%	65%	58%	61%
BBVA USA Bancshares, Inc.	63.6	93%	92%	94%	96%	100%
Comerica Incorporated	55.2	89%	89%	93%	93%	98%
Huntington Bancshares Incorporated	52.9	106%	105%	106%	106%	104%
CIT Group Inc.	50.9	15%	16%	18%	19%	18%
Zions Bancorporation	50.8	101%	104%	103%	105%	105%
Harris Bankcorp, Inc.	50.7	125%	123%	126%	136%	143%
Marshall & Ilsley Corporation	49.7	95%	94%	94%	102%	105%
Utrecht-America Holdings, Inc.	44.4	17%	20%	22%	23%	24%
New York Community Bancorp, Inc.	41.0	70%	69%	69%	68%	70%
Popular, Inc.	38.7	96%	88%	92%	89%	91%
Synovus Financial Corp.	28.7	96%	97%	97%	99%	99%
First Horizon National Corporation	24.4	85%	88%	86%	89%	95%
BOK Financial Corporation	23.7	119%	125%	134%	139%	145%
City National Corporation	21.6	120%	127%	133%	134%	139%
Associated Banc-Corp	21.5	125%	130%	131%	117%	106%
First Niagara Financial Group, Inc.	21.5	n.a.	129%	125%	118%	118%
First Citizens BancShares, Inc.	21.2	106%	102%	109%	111%	107%

Appendix 3: Core Deposits-to-Loans

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
East West Bancorp, Inc.	21.1	75%	80%	81%	84%	86%
Commerce Bancshares, Inc.	19.0	133%	136%	137%	150%	153%
TCF Financial Corporation	18.7	80%	79%	76%	78%	80%
SVB Financial Group	18.6	207%	207%	201%	209%	216%
Cullen/Frost Bankers, Inc.	18.0	161%	165%	174%	171%	176%
Webster Financial Corporation	18.0	121%	118%	119%	118%	123%
Fulton Financial Corporation	16.0	87%	89%	92%	92%	93%
First BanCorp.	15.1	92%	97%	97%	96%	98%
First National of Nebraska, Inc.	15.1	99%	99%	102%	104%	110%
FirstMerit Corporation	14.5	120%	117%	116%	118%	122%
Valley National Bancorp	14.4	89%	88%	87%	89%	90%
Wintrust Financial Corporation	14.1	82%	84%	84%	83%	83%
Susquehanna Bancshares, Inc.	14.0	83%	84%	84%	84%	84%
BancorpSouth, Inc.	13.6	94%	97%	98%	104%	107%
UMB Financial Corporation	13.4	174%	174%	172%	178%	209%
Bank of Hawaii Corporation	13.0	151%	153%	161%	166%	167%
Franklin Resources, Inc.	12.7	156%	145%	145%	88%	106%
PrivateBancorp, Inc.	12.5	87%	93%	90%	88%	90%
International Bancshares Corporation	12.2	93%	94%	96%	100%	104%
New York Private Bank & Trust Corporation	11.6	189%	190%	192%	198%	202%
Arvest Bank Group, Inc.	11.6	107%	111%	116%	121%	126%
Umpqua Holdings Corporation	11.6	101%	101%	110%	114%	115%
Whitney Holding Corporation	11.5	100%	99%	103%	119%	120%
FirstBank Holding Company	10.9	197%	193%	193%	192%	194%
Wilmington Trust Corporation	10.8	90%	93%	106%	124%	129%
Cathay General Bancorp	10.6	62%	59%	57%	56%	56%
MB Financial, Inc.	10.1	107%	103%	105%	107%	108%
IBERIABANK Corporation	9.9	112%	114%	116%	108%	108%
Investors Bancorp, MHC	9.8	72%	69%	67%	70%	68%
F.N.B. Corporation	9.8	105%	101%	101%	100%	102%
Prosperity Bancshares, Inc.	9.7	192%	194%	188%	186%	191%
Citizens Republic Bancorp, Inc.	9.7	110%	108%	110%	117%	127%
Central Bancompany, Inc.	9.6	103%	102%	103%	106%	108%
Trustmark Corporation	9.5	101%	103%	102%	102%	110%
Sterling Financial Corporation	9.4	89%	90%	94%	95%	97%
Discount Bancorp, Inc.	9.1	73%	69%	68%	74%	71%
National Penn Bancshares, Inc.	8.5	98%	103%	106%	106%	106%
First Citizens Bancorporation, Inc.	8.5	123%	128%	131%	137%	144%
Hancock Holding Company	8.3	112%	113%	111%	113%	117%
National Americas Holdings LLC	8.3	85%	94%	93%	98%	101%
Old National Bancorp	8.1	140%	139%	136%	136%	135%
First Midwest Bancorp, Inc.	8.0	100%	105%	109%	110%	109%
United Community Banks, Inc.	8.0	109%	110%	107%	122%	136%
Bremer Financial Corporation	7.9	101%	100%	102%	109%	112%
Eastern Bank Corporation	7.5	163%	167%	167%	151%	151%
First Interstate BancSystem, Inc.	7.4	104%	104%	111%	116%	120%

Appendix 3: Core Deposits-to-Loans

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Park National Corporation	7.3	95%	94%	94%	90%	94%
First Banks, Inc.	7.2	107%	114%	119%	134%	142%
United Bankshares, Inc.	7.2	84%	85%	88%	91%	91%
Oriental Financial Group Inc.	7.2	125%	92%	105%	115%	114%
Santander BanCorp	7.1	67%	69%	67%	69%	79%
Glacier Bancorp, Inc.	6.9	88%	94%	97%	101%	107%
Provident Financial Services, Inc.	6.8	105%	105%	105%	103%	103%
Mercantil Commercebank Holding Corporation	6.8	117%	107%	111%	112%	110%
Apple Financial Holdings, Inc.	6.8	208%	197%	188%	169%	169%
CVB Financial Corp.	6.5	90%	93%	93%	97%	104%
Western Alliance Bancorporation	6.4	98%	100%	102%	99%	102%
First Financial Bancorp.	6.3	100%	104%	102%	107%	115%
Pinnacle Bancorp, Inc.	6.1	102%	103%	105%	106%	112%
Texas Capital Bancshares, Inc.	6.1	76%	85%	91%	91%	93%
Boston Private Financial Holdings, Inc.	6.0	80%	77%	81%	84%	86%
Pacific Capital Bancorp	5.9	89%	91%	98%	103%	99%
First Commonwealth Financial Corporation	5.8	94%	99%	103%	102%	105%
Community Bank System, Inc.	5.5	124%	122%	124%	126%	130%
NBT Bancorp Inc.	5.5	110%	107%	111%	109%	112%
PacWest Bancorp	5.5	95%	98%	94%	97%	101%
PlainsCapital Corporation	5.4	84%	97%	100%	97%	107%
WesBanco, Inc.	5.4	98%	100%	103%	105%	109%
Chemical Financial Corporation	5.3	106%	104%	109%	106%	108%
BancFirst Corporation	5.2	140%	145%	146%	148%	154%
Bank Leumi Le-Israel Corporation	5.1	49%	52%	52%	50%	46%
Sterling Bancshares, Inc.	5.1	114%	119%	125%	138%	142%
Westamerica Bancorporation	4.9	115%	117%	117%	124%	128%
BBVA PR Holding Corporation	4.9	51%	65%	63%	62%	62%
Pinnacle Financial Partners, Inc.	4.8	79%	86%	93%	100%	99%
Independent Bank Corp.	4.6	93%	100%	100%	97%	94%
Johnson Financial Group, Inc.	4.6	68%	73%	84%	89%	96%
Stifel Financial Corp.	4.5	135%	155%	159%	187%	184%
Renasant Corporation	4.4	91%	93%	102%	109%	115%
1st Source Corporation	4.4	101%	103%	101%	105%	104%
Banner Corporation	4.3	78%	79%	84%	83%	85%
Taylor Capital Group, Inc.	4.3	80%	84%	85%	88%	89%
Columbia Banking System, Inc.	4.3	116%	117%	122%	127%	131%
First Merchants Corporation	4.1	92%	91%	103%	106%	105%
S&T Bancorp, Inc.	4.1	85%	85%	86%	87%	88%
Middlesex Bancorp, MHC	4.0	121%	130%	126%	128%	127%
Central Pacific Financial Corp.	4.0	109%	115%	130%	141%	145%
Heartland Financial USA, Inc.	4.0	113%	113%	116%	116%	117%
SCBT Financial Corporation	4.0	92%	93%	95%	97%	106%
CM Florida Holdings, Inc.	3.9	126%	133%	133%	140%	144%
W.T.B. Financial Corporation	3.8	98%	97%	102%	106%	106%

Appendix 3: Core Deposits-to-Loans

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
First Financial Bankshares, Inc.	3.8	155%	152%	152%	160%	162%
SNBNY Holdings Limited	3.8	105%	137%	138%	151%	144%
Union First Market Bankshares Corporation	3.8	88%	90%	89%	90%	92%
First National Bank Group, Inc.	3.8	62%	62%	63%	62%	60%
First Security Bancorp	3.8	124%	128%	135%	142%	145%
INTRUST Financial Corporation	3.8	111%	116%	115%	117%	123%
Home BancShares, Inc.	3.7	74%	72%	77%	88%	90%
Ocean Bankshares, Inc.	3.6	71%	82%	88%	92%	96%
Woodforest Financial Group, Inc.	3.6	160%	161%	173%	178%	192%
Sandy Spring Bancorp, Inc.	3.5	105%	109%	108%	108%	111%
First Busey Corporation	3.5	103%	108%	109%	116%	121%
Great Southern Bancorp, Inc.	3.5	108%	105%	104%	110%	115%
Community Trust Bancorp, Inc.	3.5	81%	80%	81%	80%	83%
First Bancorp	3.4	79%	80%	81%	84%	91%
Republic Bancorp, Inc.	3.4	74%	73%	71%	87%	85%
Sun Bancorp, Inc.	3.3	98%	100%	105%	111%	121%
Bank of the Ozarks, Inc.	3.3	86%	88%	88%	89%	94%
Tompkins Financial Corporation	3.3	116%	114%	117%	117%	121%
Simmons First National Corporation	3.3	112%	110%	114%	119%	123%
Valley View Bancshares, Inc.	3.2	105%	105%	109%	108%	113%
Capitol Bancorp Ltd.	3.2	92%	95%	96%	94%	92%
Southside Bancshares, Inc.	3.1	158%	160%	154%	154%	161%
Brookline Bancorp, Inc.	3.1	n.a.	n.a.	n.a.	n.a.	71%
Metropolitan Bank Group, Inc.	3.0	90%	94%	96%	99%	99%
BTC Financial Corporation	2.9	81%	84%	85%	91%	86%
Nara Bancorp, Inc.	2.9	74%	85%	89%	89%	89%
Enterprise Financial Services Corp	2.9	91%	84%	83%	97%	101%
Midamerica Financial Corporation	2.9	81%	84%	85%	92%	86%
Ameris Bancorp	2.9	98%	95%	99%	101%	106%
StellarOne Corporation	2.9	99%	100%	101%	102%	103%
Washington Trust Bancorp, Inc.	2.9	78%	78%	78%	77%	77%
Hanmi Financial Corporation	2.9	64%	64%	63%	65%	73%
Bancorp, Inc.	2.8	123%	120%	154%	126%	156%
Amarillo National Bancorp, Inc.	2.8	94%	94%	92%	96%	93%
Wilshire Bancorp, Inc.	2.8	94%	87%	81%	76%	79%
First American Bank Corporation	2.8	102%	110%	114%	120%	124%
Virginia Commerce Bancorp, Inc.	2.8	80%	86%	86%	85%	86%
Southwest Bancorp, Inc.	2.8	75%	73%	72%	72%	74%
Salem Five Bancorp	2.8	78%	77%	80%	80%	79%
Danvers Bancorp, Inc.	2.8	93%	99%	99%	100%	101%
MainSource Financial Group, Inc.	2.8	109%	116%	119%	121%	125%
American State Financial Corporation	2.8	156%	148%	146%	162%	162%
Lakeland Bancorp, Inc.	2.8	101%	101%	105%	102%	106%
Lakeland Financial Corporation	2.8	72%	78%	86%	87%	87%
Hampton Roads Bankshares, Inc.	2.7	90%	92%	95%	95%	94%

Appendix 3: Core Deposits-to-Loans

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
City Holding Company	2.7	107%	104%	103%	102%	104%
State Bank Financial Corporation	2.7	n.a.	n.a.	175%	170%	156%
Hometown Community Bancorp, Inc.	2.7	99%	106%	116%	109%	112%
Hudson Valley Holding Corp.	2.7	121%	134%	133%	124%	119%
Capital City Bank Group, Inc.	2.6	119%	116%	114%	115%	122%
Tower Bancorp, Inc.	2.6	98%	99%	92%	95%	92%
Liberty Bancshares, Inc	2.6	80%	79%	81%	87%	88%
Century Bancorp, Inc.	2.6	181%	192%	197%	185%	184%
Central Bancorp, Inc.	2.6	92%	85%	77%	91%	91%
Bond Street Holdings, Inc.	2.6	253%	233%	205%	195%	182%
Parkway Bancorp, Inc.	2.5	91%	94%	102%	99%	99%
Fremont Bancorporation	2.5	104%	107%	119%	113%	120%
First Financial Corporation	2.5	97%	100%	104%	104%	109%
Bangor Bancorp, MHC	2.5	94%	93%	97%	96%	96%
Independent Bank Corporation	2.5	112%	113%	121%	120%	123%
West Coast Bancorp	2.5	115%	120%	123%	124%	123%
Farmers & Merchants Investment, Inc.	2.4	120%	88%	92%	91%	92%
CoBiz Financial Inc.	2.4	80%	85%	87%	89%	96%
Independent Bankers Financial Corporation	2.4	143%	140%	158%	170%	209%
Green Bankshares, Inc.	2.4	87%	89%	92%	100%	105%
Sterling Bancorp	2.4	104%	98%	96%	97%	97%
Dickinson Financial Corporation II	2.4	148%	160%	165%	138%	140%
Community & Southern Holdings, Inc.	2.4	121%	127%	122%	124%	149%
Broadway Bancshares, Inc.	2.4	163%	168%	174%	173%	176%
Alpine Banks of Colorado	2.3	104%	103%	107%	112%	116%
Camden National Corporation	2.3	83%	85%	89%	88%	86%
Banorte USA Corporation	2.3	77%	80%	82%	94%	109%
American Chartered Bancorp, Inc.	2.3	112%	112%	119%	116%	116%
Metro Bancorp, Inc.	2.3	125%	120%	132%	125%	124%
Amboy Bancorporation	2.3	109%	111%	107%	107%	103%
Financial Institutions, Inc.	2.3	134%	130%	135%	128%	133%
Community Bancshares of Mississippi, Inc.	2.3	84%	85%	88%	91%	94%
Standard Bancshares, Inc.	2.3	90%	92%	95%	100%	106%
Center Financial Corporation	2.3	77%	86%	85%	84%	92%
BancPlus Corporation	2.3	91%	90%	90%	94%	102%
First Community Bancshares, Inc.	2.2	96%	92%	96%	95%	97%
Yadkin Valley Financial Corporation	2.2	86%	90%	91%	99%	100%
CenterState Banks, Inc.	2.2	111%	117%	118%	117%	121%
TriCo Bancshares	2.2	107%	106%	111%	117%	122%
Cambridge Financial Group, Inc.	2.2	103%	104%	106%	112%	110%
Durant Bancorp, Inc.	2.2	93%	90%	87%	87%	92%
Eagle Bancorp, Inc.	2.2	82%	85%	88%	84%	83%
BancTrust Financial Group, Inc.	2.2	91%	94%	100%	100%	106%
Integra Bank Corporation	2.2	117%	151%	128%	133%	127%
Lone Star National Bancshares--Texas, Inc.	2.2	75%	80%	84%	84%	88%



Appendix 3: Core Deposits-to-Loans

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
BNC Bancorp	2.2	78%	79%	81%	81%	79%
Central Bancshares, Inc.	2.1	76%	77%	79%	81%	82%
Old Second Bancorp, Inc.	2.1	97%	100%	97%	99%	105%
South Plains Financial, Inc.	2.1	105%	102%	100%	105%	113%
Univest Corporation of Pennsylvania	2.1	103%	103%	106%	107%	108%
State Bankshares, Inc.	2.1	79%	80%	83%	87%	86%
First South Bancorp, Inc.	2.1	102%	103%	104%	107%	118%
Seacoast Banking Corporation of Florida	2.1	109%	115%	113%	115%	120%
Cardinal Financial Corporation	2.1	77%	75%	76%	76%	76%
First Bancshares, Inc.	2.1	91%	93%	92%	94%	99%
Community Bancorp, LLC	2.0	n.a.	n.a.	n.a.	n.a.	133%
Intervest Bancshares Corporation	2.0	91%	103%	102%	101%	100%
Whitaker Bank Corporation of Kentucky	2.0	101%	102%	102%	104%	107%

Appendix 4: Net Short-Term Liabilities-to-Total Assets

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Bank of America Corporation	2,276.4	7%	5%	4%	4%	4%
JPMorgan Chase & Co.	2,198.2	6%	5%	5%	4%	2%
Citigroup Inc.	1,947.8	-1%	-3%	-5%	-8%	-9%
Wells Fargo & Company	1,244.7	-13%	-14%	-14%	-15%	-15%
Goldman Sachs Group, Inc.	933.5	-23%	-24%	-22%	-20%	-17%
Morgan Stanley	836.2	-15%	-15%	-14%	-17%	-14%
MetLife, Inc.	751.3	-3%	-3%	-4%	-3%	-2%
Taunus Corporation	396.7	n.a.	n.a.	n.a.	n.a.	n.a.
HSBC North America Holdings Inc.	369.5	n.a.	n.a.	n.a.	n.a.	n.a.
U.S. Bancorp	311.5	4%	6%	6%	0%	1%
Bank of New York Mellon Corporation	266.6	-8%	-20%	-20%	-18%	-21%
PNC Financial Services Group, Inc.	259.5	2%	-1%	1%	0%	3%
Capital One Financial Corporation	199.3	3%	2%	0%	-2%	-3%
TD Bank US Holding Company	184.2	-35%	-33%	-30%	-31%	-30%
Ally Financial Inc.	173.7	12%	8%	7%	8%	4%
SunTrust Banks, Inc.	170.8	4%	4%	6%	4%	4%
State Street Corporation	170.2	-33%	-23%	-29%	-30%	-41%
BB&T Corporation	157.0	6%	3%	1%	0%	0%
American Express Company	142.9	-5%	-2%	-3%	3%	-2%
Citizens Financial Group, Inc.	132.0	12%	10%	4%	6%	5%
Regions Financial Corporation	131.8	-2%	-1%	-2%	-1%	-2%
Fifth Third Bancorp	110.5	-9%	-9%	-9%	-6%	-7%
Northern Trust Corporation	92.7	-35%	-31%	-34%	-32%	-34%
KeyCorp	90.3	4%	4%	4%	3%	2%
UnionBanCal Corporation	80.6	-10%	-7%	-5%	-1%	-2%
BancWest Corporation	73.5	10%	13%	12%	7%	8%
M&T Bank Corporation	67.9	6%	6%	4%	-5%	-7%
Discover Financial Services	64.7	3%	8%	11%	15%	12%
BBVA USA Bancshares, Inc.	63.6	n.a.	n.a.	n.a.	n.a.	n.a.
Comerica Incorporated	55.2	-37%	-38%	-38%	-37%	-39%
Huntington Bancshares Incorporated	52.9	-3%	-7%	-7%	-7%	-7%
CIT Group Inc.	50.9	-3%	-6%	-6%	-6%	-14%
Zions Bancorporation	50.8	-19%	-21%	-22%	-23%	-23%
Harris Bankcorp, Inc.	50.7	-21%	-20%	-17%	-20%	-26%
Marshall & Ilsley Corporation	49.7	-25%	-23%	-24%	-27%	-28%
Utrecht-America Holdings, Inc.	44.4	n.a.	n.a.	n.a.	n.a.	n.a.
New York Community Bancorp, Inc.	41.0	21%	19%	20%	19%	18%
Popular, Inc.	38.7	13%	5%	8%	8%	8%
Synovus Financial Corp.	28.7	-14%	-14%	-14%	-16%	-14%
First Horizon National Corporation	24.4	-4%	-5%	-5%	-6%	-5%
BOK Financial Corporation	23.7	17%	14%	10%	12%	-4%
City National Corporation	21.6	-8%	-9%	-13%	-8%	-11%
Associated Banc-Corp	21.5	-9%	-12%	-17%	-2%	2%
First Niagara Financial Group, Inc.	21.5	n.a.	n.a.	21%	22%	24%
First Citizens BancShares, Inc.	21.2	-3%	-6%	-14%	-2%	-1%

Appendix 4: Net Short-Term Liabilities-to-Total Assets

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
East West Bancorp, Inc.	21.1	10%	9%	4%	8%	11%
Commerce Bancshares, Inc.	19.0	-5%	-12%	-11%	-18%	-19%
TCF Financial Corporation	18.7	9%	9%	12%	9%	7%
SVB Financial Group	18.6	-40%	-35%	-31%	-25%	-20%
Cullen/Frost Bankers, Inc.	18.0	-21%	-21%	-21%	-21%	-18%
Webster Financial Corporation	18.0	15%	14%	12%	12%	8%
Fulton Financial Corporation	16.0	14%	7%	8%	7%	6%
First BanCorp.	15.1	26%	28%	21%	19%	21%
First National of Nebraska, Inc.	15.1	-6%	-6%	-4%	-7%	-8%
FirstMerit Corporation	14.5	9%	6%	7%	5%	3%
Valley National Bancorp	14.4	9%	9%	10%	8%	9%
Wintrust Financial Corporation	14.1	-20%	-21%	-26%	-26%	-23%
Susquehanna Bancshares, Inc.	14.0	8%	10%	10%	10%	12%
BancorpSouth, Inc.	13.6	-4%	-4%	-4%	-4%	-1%
UMB Financial Corporation	13.4	-8%	-9%	-8%	-5%	-16%
Bank of Hawaii Corporation	13.0	10%	12%	10%	9%	8%
Franklin Resources, Inc.	12.7	-20%	-23%	-22%	-19%	-21%
PrivateBancorp, Inc.	12.5	-6%	-13%	-11%	-8%	-11%
International Bancshares Corporation	12.2	21%	20%	21%	23%	19%
New York Private Bank & Trust Corporation	11.6	-27%	-28%	-39%	-29%	-26%
Arvest Bank Group, Inc.	11.6	-15%	-16%	-15%	-15%	-16%
Umpqua Holdings Corporation	11.6	2%	3%	2%	1%	3%
Whitney Holding Corporation	11.5	-13%	-12%	-11%	-12%	-11%
FirstBank Holding Company	10.9	7%	10%	9%	8%	6%
Wilmington Trust Corporation	10.8	-16%	-21%	-25%	-32%	-35%
Cathay General Bancorp	10.6	30%	27%	29%	26%	29%
MB Financial, Inc.	10.1	5%	1%	-3%	2%	0%
IBERIABANK Corporation	9.9	-2%	-1%	2%	4%	6%
Investors Bancorp, MHC	9.8	27%	28%	29%	29%	29%
F.N.B. Corporation	9.8	15%	17%	16%	16%	14%
Prosperity Bancshares, Inc.	9.7	17%	16%	13%	15%	12%
Citizens Republic Bancorp, Inc.	9.7	-9%	-6%	-2%	-2%	-2%
Central Bancompany, Inc.	9.6	8%	7%	5%	-3%	-3%
Trustmark Corporation	9.5	9%	8%	11%	12%	6%
Sterling Financial Corporation	9.4	27%	29%	27%	31%	28%
Discount Bancorp, Inc.	9.1	7%	13%	11%	5%	6%
National Penn Bancshares, Inc.	8.5	6%	1%	1%	1%	1%
First Citizens Bancorporation, Inc.	8.5	-10%	-11%	-11%	-15%	-20%
Hancock Holding Company	8.3	15%	11%	9%	7%	8%
National Americas Holdings LLC	8.3	n.a.	n.a.	n.a.	n.a.	n.a.
Old National Bancorp	8.1	9%	3%	5%	1%	1%
First Midwest Bancorp, Inc.	8.0	-2%	-3%	-1%	-5%	-6%
United Community Banks, Inc.	8.0	9%	12%	10%	3%	5%
Bremer Financial Corporation	7.9	-28%	-30%	-32%	-33%	-32%
Eastern Bank Corporation	7.5	-14%	-14%	-11%	-5%	-8%
First Interstate BancSystem, Inc.	7.4	7%	7%	5%	4%	2%

Appendix 4: Net Short-Term Liabilities-to-Total Assets

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Park National Corporation	7.3	11%	14%	14%	20%	16%
First Banks, Inc.	7.2	-9%	-8%	-6%	-5%	-6%
United Bankshares, Inc.	7.2	12%	9%	6%	2%	2%
Oriental Financial Group Inc.	7.2	52%	52%	51%	51%	52%
Santander BanCorp	7.1	6%	9%	11%	12%	7%
Glacier Bancorp, Inc.	6.9	17%	18%	18%	23%	23%
Provident Financial Services, Inc.	6.8	10%	10%	10%	9%	15%
Mercantil Commercebank Holding Corporation	6.8	n.a.	n.a.	n.a.	n.a.	n.a.
Apple Financial Holdings, Inc.	6.8	-9%	-7%	-7%	-4%	-6%
CVB Financial Corp.	6.5	11%	8%	10%	5%	5%
Western Alliance Bancorporation	6.4	-3%	1%	0%	9%	5%
First Financial Bancorp.	6.3	-3%	-7%	0%	-1%	-3%
Pinnacle Bancorp, Inc.	6.1	8%	6%	6%	7%	5%
Texas Capital Bancshares, Inc.	6.1	-16%	-21%	-25%	-26%	-28%
Boston Private Financial Holdings, Inc.	6.0	-2%	1%	-2%	-4%	-3%
Pacific Capital Bancorp	5.9	10%	10%	16%	16%	18%
First Commonwealth Financial Corporation	5.8	24%	16%	12%	13%	11%
Community Bank System, Inc.	5.5	22%	21%	18%	18%	4%
NBT Bancorp Inc.	5.5	-7%	-5%	-8%	-6%	-7%
PacWest Bancorp	5.5	-26%	-27%	-4%	-5%	-8%
PlainsCapital Corporation	5.4	-16%	-20%	-18%	-15%	-15%
WesBanco, Inc.	5.4	11%	6%	6%	7%	7%
Chemical Financial Corporation	5.3	-2%	-3%	-10%	-7%	-6%
BancFirst Corporation	5.2	-23%	-25%	-26%	-30%	-32%
Bank Leumi Le-Israel Corporation	5.1	-13%	-10%	-15%	-13%	-5%
Sterling Bancshares, Inc.	5.1	-11%	-10%	-9%	-12%	-12%
Westamerica Bancorporation	4.9	8%	5%	3%	1%	2%
BBVA PR Holding Corporation	4.9	4%	-3%	-4%	-9%	-7%
Pinnacle Financial Partners, Inc.	4.8	6%	3%	2%	-1%	-2%
Independent Bank Corp.	4.6	10%	5%	6%	8%	8%
Johnson Financial Group, Inc.	4.6	-6%	-14%	-21%	-17%	-20%
Stifel Financial Corp.	4.5	-2%	-3%	-2%	-2%	-3%
Renasant Corporation	4.4	10%	11%	10%	8%	6%
1st Source Corporation	4.4	8%	5%	1%	3%	2%
Banner Corporation	4.3	14%	10%	0%	3%	5%
Taylor Capital Group, Inc.	4.3	24%	19%	17%	22%	19%
Columbia Banking System, Inc.	4.3	-1%	-10%	-13%	-14%	-10%
First Merchants Corporation	4.1	3%	2%	-1%	-1%	0%
S&T Bancorp, Inc.	4.1	-7%	-10%	-10%	-10%	-9%
Middlesex Bancorp, MHC	4.0	21%	19%	19%	14%	12%
Central Pacific Financial Corp.	4.0	-1%	-3%	-4%	0%	1%
Heartland Financial USA, Inc.	4.0	-6%	-6%	-8%	-5%	-5%
SCBT Financial Corporation	4.0	15%	11%	12%	9%	5%
CM Florida Holdings, Inc.	3.9	n.a.	n.a.	n.a.	n.a.	n.a.
W.T.B. Financial Corporation	3.8	-13%	-9%	-14%	-13%	-12%
First Financial Bankshares, Inc.	3.8	4%	5%	2%	0%	2%

Appendix 4: Net Short-Term Liabilities-to-Total Assets

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
SNBNY Holdings Limited	3.8	-24%	-13%	-22%	-25%	-29%
Union First Market Bankshares Corporation	3.8	2%	0%	-1%	-4%	-7%
First National Bank Group, Inc.	3.8	7%	6%	11%	17%	18%
First Security Bancorp	3.8	10%	9%	9%	7%	9%
INTRUST Financial Corporation	3.8	-18%	-16%	-17%	-19%	-24%
Home BancShares, Inc.	3.7	-3%	-6%	-5%	-4%	-3%
Ocean Bankshares, Inc.	3.6	27%	30%	16%	29%	23%
Woodforest Financial Group, Inc.	3.6	-8%	-12%	-13%	-15%	-17%
Sandy Spring Bancorp, Inc.	3.5	14%	14%	16%	16%	15%
First Busey Corporation	3.5	4%	4%	2%	-5%	-6%
Great Southern Bancorp, Inc.	3.5	7%	5%	3%	4%	10%
Community Trust Bancorp, Inc.	3.5	31%	33%	31%	32%	30%
First Bancorp	3.4	19%	20%	18%	20%	14%
Republic Bancorp, Inc.	3.4	13%	14%	15%	13%	7%
Sun Bancorp, Inc.	3.3	7%	5%	-1%	-3%	-20%
Bank of the Ozarks, Inc.	3.3	8%	0%	0%	-5%	-6%
Tompkins Financial Corporation	3.3	18%	20%	16%	20%	16%
Simmons First National Corporation	3.3	-5%	-1%	-5%	-6%	-9%
Valley View Bancshares, Inc.	3.2	-7%	-7%	-7%	-6%	-9%
Capitol Bancorp Ltd.	3.2	3%	1%	-1%	-1%	1%
Southside Bancshares, Inc.	3.1	20%	18%	22%	19%	19%
Brookline Bancorp, Inc.	3.1	n.a.	n.a.	n.a.	n.a.	2%
Metropolitan Bank Group, Inc.	3.0	24%	23%	9%	10%	9%
BTC Financial Corporation	2.9	4%	1%	5%	-2%	-1%
Nara Bancorp, Inc.	2.9	20%	10%	7%	11%	12%
Enterprise Financial Services Corp	2.9	-8%	-9%	-5%	-12%	-10%
Midamerica Financial Corporation	2.9	4%	1%	5%	-2%	-1%
Ameris Bancorp	2.9	-5%	-16%	-23%	-1%	-1%
StellarOne Corporation	2.9	7%	8%	4%	0%	-4%
Washington Trust Bancorp, Inc.	2.9	15%	10%	10%	13%	13%
Hanmi Financial Corporation	2.9	30%	19%	12%	12%	18%
Bancorp, Inc.	2.8	-47%	-39%	-52%	-49%	-52%
Amarillo National Bancorp, Inc.	2.8	-14%	-11%	-13%	-12%	-9%
Wilshire Bancorp, Inc.	2.8	15%	13%	10%	12%	9%
First American Bank Corporation	2.8	14%	10%	12%	9%	8%
Virginia Commerce Bancorp, Inc.	2.8	11%	7%	5%	5%	2%
Southwest Bancorp, Inc.	2.8	14%	14%	14%	11%	9%
Salem Five Bancorp	2.8	7%	8%	9%	12%	12%
Danvers Bancorp, Inc.	2.8	11%	11%	9%	18%	13%
MainSource Financial Group, Inc.	2.8	14%	14%	15%	12%	11%
American State Financial Corporation	2.8	12%	15%	15%	13%	16%
Lakeland Bancorp, Inc.	2.8	7%	7%	4%	6%	4%
Lakeland Financial Corporation	2.8	11%	6%	-3%	-4%	-5%
Hampton Roads Bankshares, Inc.	2.7	0%	-4%	-11%	-7%	0%
City Holding Company	2.7	16%	17%	17%	17%	17%

Appendix 4: Net Short-Term Liabilities-to-Total Assets

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
State Bank Financial Corporation	2.7	n.a.	n.a.	-9%	-14%	-11%
Hometown Community Bancorp, Inc.	2.7	10%	7%	7%	5%	5%
Hudson Valley Holding Corp.	2.7	-23%	-27%	-27%	-26%	-24%
Capital City Bank Group, Inc.	2.6	-11%	-10%	-7%	-7%	-10%
Tower Bancorp, Inc.	2.6	7%	6%	7%	13%	7%
Liberty Bancshares, Inc	2.6	12%	12%	8%	5%	10%
Century Bancorp, Inc.	2.6	-9%	-7%	-2%	4%	-3%
Central Bancorp, Inc.	2.6	16%	10%	13%	27%	25%
Bond Street Holdings, Inc.	2.6	-6%	13%	12%	-18%	8%
Parkway Bancorp, Inc.	2.5	14%	13%	10%	22%	15%
Fremont Bancorporation	2.5	-11%	-8%	-17%	-10%	-21%
First Financial Corporation	2.5	12%	8%	5%	3%	3%
Bangor Bancorp, MHC	2.5	4%	4%	4%	5%	4%
Independent Bank Corporation	2.5	-9%	-11%	-11%	-11%	-12%
West Coast Bancorp	2.5	-13%	-13%	-16%	-15%	-14%
Farmers & Merchants Investment, Inc.	2.4	3%	8%	4%	3%	2%
CoBiz Financial Inc.	2.4	-3%	-7%	-15%	-14%	-19%
Independent Bankers Financial Corporation	2.4	-17%	-16%	-18%	-20%	-27%
Green Bankshares, Inc.	2.4	-9%	-10%	-13%	-11%	-10%
Sterling Bancorp	2.4	-17%	-11%	-23%	-22%	-22%
Dickinson Financial Corporation II	2.4	-4%	-2%	-1%	-4%	-9%
Community & Southern Holdings, Inc.	2.4	-10%	2%	6%	6%	10%
Broadway Bancshares, Inc.	2.4	-5%	-7%	-2%	0%	-3%
Alpine Banks of Colorado	2.3	-10%	-9%	-7%	-8%	-6%
Camden National Corporation	2.3	27%	29%	26%	25%	29%
Banorte USA Corporation	2.3	n.a.	n.a.	n.a.	n.a.	n.a.
American Chartered Bancorp, Inc.	2.3	4%	-2%	-1%	-1%	-8%
Metro Bancorp, Inc.	2.3	-5%	-5%	-6%	2%	3%
Amboy Bancorporation	2.3	-13%	-11%	-10%	-11%	-6%
Financial Institutions, Inc.	2.3	17%	21%	20%	22%	17%
Community Bancshares of Mississippi, Inc.	2.3	18%	17%	14%	12%	11%
Standard Bancshares, Inc.	2.3	-9%	-11%	-12%	-9%	-10%
Center Financial Corporation	2.3	10%	0%	1%	-2%	-1%
BancPlus Corporation	2.3	5%	6%	5%	7%	1%
First Community Bancshares, Inc.	2.2	15%	13%	10%	11%	8%
Yadkin Valley Financial Corporation	2.2	11%	10%	14%	9%	7%
CenterState Banks, Inc.	2.2	6%	8%	4%	5%	6%
TriCo Bancshares	2.2	10%	8%	4%	3%	1%
Cambridge Financial Group, Inc.	2.2	14%	4%	8%	9%	11%
Durant Bancorp, Inc.	2.2	8%	16%	16%	15%	15%
Eagle Bancorp, Inc.	2.2	4%	-1%	-2%	3%	1%
BancTrust Financial Group, Inc.	2.2	10%	11%	9%	11%	9%
Integra Bank Corporation	2.2	-14%	-17%	-13%	-13%	-4%
Lone Star National Bancshares--Texas, Inc.	2.2	6%	14%	10%	13%	9%
BNC Bancorp	2.2	-3%	8%	0%	5%	7%
Central Bancshares, Inc.	2.1	2%	3%	2%	-4%	-2%



Appendix 4: Net Short-Term Liabilities-to-Total Assets

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Old Second Bancorp, Inc.	2.1	6%	5%	10%	9%	5%
South Plains Financial, Inc.	2.1	-17%	-15%	-15%	-16%	-18%
Univest Corporation of Pennsylvania	2.1	1%	-3%	-6%	-5%	-6%
State Bankshares, Inc.	2.1	-5%	-5%	-8%	-11%	-8%
First South Bancorp, Inc.	2.1	4%	6%	5%	2%	1%
Seacoast Banking Corporation of Florida	2.1	0%	-8%	1%	5%	6%
Cardinal Financial Corporation	2.1	7%	5%	-1%	-6%	3%
First Bancshares, Inc.	2.1	21%	16%	16%	14%	10%
Community Bancorp, LLC	2.0	n.a.	n.a.	n.a.	n.a.	-7%
Interwest Bancshares Corporation	2.0	8%	6%	10%	10%	10%
Whitaker Bank Corporation of Kentucky	2.0	19%	17%	15%	17%	13%

Appendix 5: BHC Liquidity Coverage with Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Bank of America Corporation	2,276.4	197%	209%	288%	236%	270%
JPMorgan Chase & Co.	2,198.2	108%	105%	97%	101%	101%
Citigroup Inc.	1,947.8	75%	183%	91%	85%	81%
Wells Fargo & Company	1,244.7	91%	113%	122%	91%	101%
Goldman Sachs Group, Inc.	933.5	45%	8%	26%	48%	23%
Morgan Stanley	836.2	199%	217%	199%	190%	169%
MetLife, Inc.	751.3	174%	167%	283%	55%	111%
Taunus Corporation	396.7	0%	-44%	0%	0%	10%
HSBC North America Holdings Inc.	369.5	2869%	452%	311%	421%	2974%
U.S. Bancorp	311.5	218%	386%	736%	637%	327%
Bank of New York Mellon Corporation	266.6	179%	286%	264%	248%	265%
PNC Financial Services Group, Inc.	259.5	19%	33%	81%	61%	82%
Capital One Financial Corporation	199.3	193%	194%	185%	204%	212%
TD Bank US Holding Company	184.2	11%	10%	26%	35%	39%
Ally Financial Inc.	173.7	18%	20%	36%	29%	41%
SunTrust Banks, Inc.	170.8	350%	300%	289%	297%	170%
State Street Corporation	170.2	137%	91%	119%	170%	244%
BB&T Corporation	157.0	45%	49%	28%	25%	28%
American Express Company	142.9	161%	187%	135%	134%	66%
Citizens Financial Group, Inc.	132.0	164%	123%	202%	473%	438%
Regions Financial Corporation	131.8	361%	406%	416%	578%	432%
Fifth Third Bancorp	110.5	204%	167%	146%	249%	195%
Northern Trust Corporation	92.7	352%	421%	376%	376%	357%
KeyCorp	90.3	329%	396%	514%	413%	316%
UnionBanCal Corporation	80.6	1526%	1848%	1470%	1758%	285%
BancWest Corporation	73.5	28%	41%	39%	74%	45%
M&T Bank Corporation	67.9	76%	76%	89%	105%	133%
Discover Financial Services	64.7	20%	24%	22%	25%	11%
BBVA USA Bancshares, Inc.	63.6	2494%	2524%	2480%	2881%	2601%
Comerica Incorporated	55.2	131%	195%	338%	170%	160%
Huntington Bancshares Incorporated	52.9	219%	206%	203%	176%	212%
CIT Group Inc.	50.9	78%	112%	75%	156%	179%
Zions Bancorporation	50.8	177%	193%	196%	204%	225%
Harris Bankcorp, Inc.	50.7	3%	3%	7%	6%	6%
Marshall & Ilsley Corporation	49.7	266%	186%	130%	136%	127%
Utrecht-America Holdings, Inc.	44.4	394%	341%	397%	305%	279%
New York Community Bancorp, Inc.	41.0	16%	19%	19%	19%	19%
Popular, Inc.	38.7	117%	42%	768%	20%	45%
Synovus Financial Corp.	28.7	120%	1852%	256%	155%	249%
First Horizon National Corporation	24.4	178%	160%	118%	269%	161%
BOK Financial Corporation	23.7	75%	87%	95%	276%	352%
City National Corporation	21.6	124%	155%	678%	179%	179%
Associated Banc-Corp	21.5	303%	278%	242%	304%	493%
First Niagara Financial Group, Inc.	21.5	n.a.	n.a.	344%	353%	7%
First Citizens BancShares, Inc.	21.2	20%	24%	24%	27%	29%

Appendix 5: BHC Liquidity Coverage with Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
East West Bancorp, Inc.	21.1	631%	564%	570%	11%	137%
Commerce Bancshares, Inc.	19.0	129%	123%	127%	121%	116%
TCF Financial Corporation	18.7	72%	64%	49%	49%	212%
SVB Financial Group	18.6	145%	114%	518%	410%	332%
Cullen/Frost Bankers, Inc.	18.0	9%	12%	14%	17%	11%
Webster Financial Corporation	18.0	475%	610%	487%	185%	362%
Fulton Financial Corporation	16.0	53%	52%	56%	58%	67%
First BanCorp.	15.1	503%	538%	319%	352%	151%
First National of Nebraska, Inc.	15.1	98%	53%	72%	70%	56%
FirstMerit Corporation	14.5	99%	32%	82%	16%	12%
Valley National Bancorp	14.4	68%	61%	56%	54%	53%
Wintrust Financial Corporation	14.1	429%	410%	165%	192%	248%
Susquehanna Bancshares, Inc.	14.0	72%	65%	67%	55%	63%
BancorpSouth, Inc.	13.6	13%	21%	15%	22%	41%
UMB Financial Corporation	13.4	76%	67%	74%	51%	48%
Bank of Hawaii Corporation	13.0	83%	89%	92%	97%	87%
Franklin Resources, Inc.	12.7	n.a.	n.a.	n.a.	n.a.	n.a.
PrivateBancorp, Inc.	12.5	287%	294%	297%	275%	278%
International Bancshares Corporation	12.2	65%	150%	48%	171%	107%
New York Private Bank & Trust Corporation	11.6	154%	129%	104%	107%	109%
Arvest Bank Group, Inc.	11.6	5%	3%	2%	14%	8%
Umpqua Holdings Corporation	11.6	373%	399%	333%	320%	299%
Whitney Holding Corporation	11.5	4%	5%	3%	5%	5%
FirstBank Holding Company	10.9	23%	17%	14%	18%	28%
Wilmington Trust Corporation	10.8	641%	600%	244%	188%	255%
Cathay General Bancorp	10.6	257%	228%	191%	191%	179%
MB Financial, Inc.	10.1	679%	750%	440%	464%	471%
IBERIABANK Corporation	9.9	368%	286%	234%	200%	200%
Investors Bancorp, MHC	9.8	n.a.	n.a.	n.a.	n.a.	n.a.
F.N.B. Corporation	9.8	99%	110%	103%	134%	109%
Prosperity Bancshares, Inc.	9.7	2%	4%	2%	3%	12%
Citizens Republic Bancorp, Inc.	9.7	419%	458%	177%	168%	175%
Central Banccompany, Inc.	9.6	436%	463%	434%	329%	484%
Trustmark Corporation	9.5	37%	39%	40%	28%	30%
Sterling Financial Corporation	9.4	50%	38%	113%	220%	180%
Discount Bancorp, Inc.	9.1	5417%	5542%	5823%	5939%	5892%
National Penn Bancshares, Inc.	8.5	104%	240%	149%	402%	325%
First Citizens Bancorporation, Inc.	8.5	373%	311%	340%	297%	346%
Hancock Holding Company	8.3	4%	3%	3%	3%	496%
National Americas Holdings LLC	8.3	n.a.	0%	n.a.	0%	n.a.
Old National Bancorp	8.1	43%	65%	63%	62%	85%
First Midwest Bancorp, Inc.	8.0	116%	92%	23%	58%	16%
United Community Banks, Inc.	8.0	109%	82%	78%	54%	399%
Bremer Financial Corporation	7.9	87%	68%	113%	107%	119%
Eastern Bank Corporation	7.5	3528%	4745%	629%	449%	2574%

Appendix 5: BHC Liquidity Coverage with Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
First Interstate BancSystem, Inc.	7.4	288%	282%	273%	263%	257%
Park National Corporation	7.3	9%	9%	9%	9%	13%
First Banks, Inc.	7.2	73%	183%	98%	47%	49%
United Bankshares, Inc.	7.2	50%	53%	54%	50%	62%
Oriental Financial Group Inc.	7.2	721%	642%	574%	489%	493%
Santander BanCorp	7.1	175%	238%	114%	140%	199%
Glacier Bancorp, Inc.	6.9	135%	91%	93%	87%	72%
Provident Financial Services, Inc.	6.8	38%	13%	12%	39%	19%
Mercantil Commercebank Holding Corporation	6.8	34%	43%	188%	274%	151%
Apple Financial Holdings, Inc.	6.8	1977525%	n.a.	n.a.	9294%	1355325%
CVB Financial Corp.	6.5	31%	32%	23%	26%	68%
Western Alliance Bancorporation	6.4	258%	188%	234%	116%	158%
First Financial Bancorp.	6.3	210%	207%	170%	314%	323%
Pinnacle Bancorp, Inc.	6.1	47%	19%	31%	32%	30%
Texas Capital Bancshares, Inc.	6.1	1266%	1356%	1320%	1564%	1551%
Boston Private Financial Holdings, Inc.	6.0	375%	291%	208%	208%	233%
Pacific Capital Bancorp	5.9	84%	268%	-1429%	1404%	1632%
First Commonwealth Financial Corporation	5.8	64%	70%	95%	87%	74%
Community Bank System, Inc.	5.5	183%	164%	100%	133%	96%
NBT Bancorp Inc.	5.5	94%	82%	78%	76%	80%
PacWest Bancorp	5.5	175%	184%	157%	145%	126%
PlainsCapital Corporation	5.4	1%	30%	3%	8%	4%
WesBanco, Inc.	5.4	49%	66%	45%	76%	84%
Chemical Financial Corporation	5.3	1%	1%	1%	1%	1%
BancFirst Corporation	5.2	105%	107%	105%	24%	18%
Bank Leumi Le-Israel Corporation	5.1	28640%	287845%	241929%	47792%	180259%
Sterling Bancshares, Inc.	5.1	792%	340%	312%	225%	170%
Westamerica Bancorporation	4.9	20%	29%	19%	23%	26%
BBVA PR Holding Corporation	4.9	379%	642%	617%	149%	138%
Pinnacle Financial Partners, Inc.	4.8	361%	346%	211%	244%	236%
Independent Bank Corp.	4.6	90%	94%	109%	88%	75%
Johnson Financial Group, Inc.	4.6	32%	32%	29%	16%	32%
Stifel Financial Corp.	4.5	118%	106%	168%	104%	37%
Renasant Corporation	4.4	34%	46%	289%	115%	116%
1st Source Corporation	4.4	26%	121%	120%	43%	61%
Banner Corporation	4.3	37%	590%	344%	295%	319%
Taylor Capital Group, Inc.	4.3	32%	196%	141%	113%	85%
Columbia Banking System, Inc.	4.3	140%	2533%	1759%	3799%	2241%
First Merchants Corporation	4.1	165%	138%	122%	112%	165%
S&T Bancorp, Inc.	4.1	426%	439%	420%	440%	427%
Middlesex Bancorp, MHC	4.0	67%	90%	28%	179%	194%
Central Pacific Financial Corp.	4.0	45%	60%	75%	93%	274%
Heartland Financial USA, Inc.	4.0	120%	33%	22%	77%	99%
SCBT Financial Corporation	4.0	23%	23%	24%	27%	142%
CM Florida Holdings, Inc.	3.9	1%	13%	9%	11%	17%

Appendix 5: BHC Liquidity Coverage with Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
W.T.B. Financial Corporation	3.8	26%	128%	205%	203%	166%
First Financial Bankshares, Inc.	3.8	151%	166%	168%	126%	138%
SNBNY Holdings Limited	3.8	225%	31%	n.a.	495%	2450%
Union First Market Bankshares Corporation	3.8	193%	185%	186%	180%	364%
First National Bank Group, Inc.	3.8	26%	40%	44%	66%	9%
First Security Bancorp	3.8	127%	672%	297%	253%	38%
INTRUST Financial Corporation	3.8	79%	63%	42%	99%	75%
Home BancShares, Inc.	3.7	992%	1002%	711%	436%	416%
Ocean Bankshares, Inc.	3.6	2%	4%	81%	88%	90%
Woodforest Financial Group, Inc.	3.6	184%	90%	56%	86%	49%
Sandy Spring Bancorp, Inc.	3.5	1446%	1219%	755%	220%	92%
First Busey Corporation	3.5	123%	65%	55%	472%	248%
Great Southern Bancorp, Inc.	3.5	334%	327%	326%	326%	325%
Community Trust Bancorp, Inc.	3.5	30%	22%	23%	21%	22%
First Bancorp	3.4	37%	48%	50%	195%	43%
Republic Bancorp, Inc.	3.4	33%	83%	91%	118%	71%
Sun Bancorp, Inc.	3.3	227%	201%	239%	202%	405%
Bank of the Ozarks, Inc.	3.3	78%	74%	50%	51%	52%
Tompkins Financial Corporation	3.3	27%	45%	21%	45%	50%
Simmons First National Corporation	3.3	364%	112%	112%	169%	210%
Valley View Bancshares, Inc.	3.2	4624%	1664%	801%	4082%	2527%
Capitol Bancorp Ltd.	3.2	41%	103%	40%	5%	342%
Southside Bancshares, Inc.	3.1	39%	35%	30%	32%	30%
Brookline Bancorp, Inc.	3.1	n.a.	n.a.	n.a.	n.a.	8%
Metropolitan Bank Group, Inc.	3.0	729%	656%	208%	341%	672%
BTC Financial Corporation	2.9	310%	218%	181%	185%	195%
Nara Bancorp, Inc.	2.9	245%	236%	225%	102%	116%
Enterprise Financial Services Corp	2.9	148%	148%	137%	120%	106%
Midamerica Financial Corporation	2.9	2%	2%	3%	19%	36%
Ameris Bancorp	2.9	141%	143%	124%	165%	144%
StellarOne Corporation	2.9	174%	167%	189%	102%	201%
Washington Trust Bancorp, Inc.	2.9	4%	8%	11%	17%	18%
Hanmi Financial Corporation	2.9	64%	57%	150%	228%	124%
Bancorp, Inc.	2.8	250%	273%	213%	215%	552%
Amarillo National Bancorp, Inc.	2.8	87%	56%	124%	203%	82%
Wilshire Bancorp, Inc.	2.8	97%	135%	12%	114%	92%
First American Bank Corporation	2.8	168%	66%	120%	97%	76%
Virginia Commerce Bancorp, Inc.	2.8	5%	9%	100%	66%	87%
Southwest Bancorp, Inc.	2.8	116%	391%	358%	402%	303%
Salem Five Bancorp	2.8	82%	57%	35%	10%	305%
Danvers Bancorp, Inc.	2.8	1070%	1010%	774%	599%	514%
MainSource Financial Group, Inc.	2.8	131%	131%	102%	105%	39%
American State Financial Corporation	2.8	2%	3%	3%	0%	3%
Lakeland Bancorp, Inc.	2.8	56%	53%	55%	98%	90%
Lakeland Financial Corporation	2.8	405%	19%	34%	12%	8%

Appendix 5: BHC Liquidity Coverage with Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Hampton Roads Bankshares, Inc.	2.7	82%	41%	-420%	764%	278%
City Holding Company	2.7	59%	39%	49%	50%	29%
State Bank Financial Corporation	2.7	n.a.	n.a.	n.a.	305%	3213%
Hometown Community Bancorp, Inc.	2.7	4%	5%	6%	11%	15%
Hudson Valley Holding Corp.	2.7	280%	164%	340%	203%	163%
Capital City Bank Group, Inc.	2.6	97%	153%	149%	115%	100%
Tower Bancorp, Inc.	2.6	55%	48%	45%	273%	116%
Liberty Bancshares, Inc.	2.6	55%	58%	80%	110%	112%
Century Bancorp, Inc.	2.6	637%	594%	585%	580%	552%
Central Bancorp, Inc.	2.6	109%	398%	192%	623%	287%
Bond Street Holdings, Inc.	2.6	5508%	478716%	39372%	14813%	24686%
Parkway Bancorp, Inc.	2.5	13%	15%	15%	13%	633%
Fremont Bancorporation	2.5	146%	214%	160%	78%	105%
First Financial Corporation	2.5	33%	505%	33%	150%	22%
Bangor Bancorp, MHC	2.5	n.a.	n.a.	n.a.	n.a.	n.a.
Independent Bank Corporation	2.5	86%	1201%	101%	104%	162%
West Coast Bancorp	2.5	747%	376%	453%	525%	568%
Farmers & Merchants Investment, Inc.	2.4	62%	157%	128%	177%	94%
CoBiz Financial Inc.	2.4	403%	196%	238%	287%	202%
Independent Bankers Financial Corporation	2.4	127%	673%	700%	192%	689%
Green Bankshares, Inc.	2.4	39%	50%	26%	23%	42%
Sterling Bancorp	2.4	245%	212%	171%	135%	266%
Dickinson Financial Corporation II	2.4	59%	38%	28%	21%	16%
Community & Southern Holdings, Inc.	2.4	18982%	20587%	15179%	38118%	26378%
Broadway Bancshares, Inc.	2.4	20830%	52%	112%	88%	15299%
Alpine Banks of Colorado	2.3	361%	323%	283%	267%	360%
Camden National Corporation	2.3	98%	97%	94%	97%	108%
Banorte USA Corporation	2.3	155%	132%	82%	26%	2%
American Chartered Bancorp, Inc.	2.3	1%	11%	12%	8%	6%
Metro Bancorp, Inc.	2.3	579%	747%	732%	767%	349%
Amboy Bancorporation	2.3	84%	60%	76%	189%	134%
Financial Institutions, Inc.	2.3	85%	111%	135%	180%	217%
Community Bancshares of Mississippi, Inc.	2.3	97%	82%	71%	59%	125%
Standard Bancshares, Inc.	2.3	45%	40%	35%	28%	22%
Center Financial Corporation	2.3	127%	102%	95%	101%	85%
BancPlus Corporation	2.3	229%	181%	356%	479%	424%
First Community Bancshares, Inc.	2.2	238%	300%	291%	285%	256%
Yadkin Valley Financial Corporation	2.2	100%	72%	50%	28%	20%
CenterState Banks, Inc.	2.2	15%	9%	12%	13%	16%
TriCo Bancshares	2.2	4%	7%	8%	8%	8%
Cambridge Financial Group, Inc.	2.2	2724%	2729%	2720%	2135%	2816%
Durant Bancorp, Inc.	2.2	4%	2%	1%	10%	10%
Eagle Bancorp, Inc.	2.2	1064%	881%	893%	319%	428%
BancTrust Financial Group, Inc.	2.2	4%	10%	5%	9%	9%
Integra Bank Corporation	2.2	62%	21%	16%	12%	7%



Appendix 5: BHC Liquidity Coverage with Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Lone Star National Bancshares--Texas, Inc.	2.2	372%	370%	113%	931%	114%
BNC Bancorp	2.2	1%	3%	0%	7%	7%
Central Bancshares, Inc.	2.1	52%	40%	21%	24%	49%
Old Second Bancorp, Inc.	2.1	225%	185%	63%	85%	88%
South Plains Financial, Inc.	2.1	72%	55%	75%	-88%	183%
Univest Corporation of Pennsylvania	2.1	88%	90%	91%	115%	103%
State Bankshares, Inc.	2.1	177%	155%	110%	113%	160%
First South Bancorp, Inc.	2.1	191%	38%	17%	28%	32%
Seacoast Banking Corporation of Florida	2.1	175%	462%	429%	365%	433%
Cardinal Financial Corporation	2.1	247%	162%	73%	160%	103%
First Bancshares, Inc.	2.1	68%	44%	33%	3%	5%
Community Bancorp, LLC	2.0	n.a.	n.a.	n.a.	n.a.	1662%
Intervest Bancshares Corporation	2.0	239%	69%	52%	161%	196%
Whitaker Bank Corporation of Kentucky	2.0	46%	48%	48%	64%	66%

Appendix 6: BHC Liquidity Coverage without Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Bank of America Corporation	2,276.4	203%	217%	299%	243%	279%
JPMorgan Chase & Co.	2,198.2	109%	108%	98%	103%	102%
Citigroup Inc.	1,947.8	75%	183%	91%	85%	81%
Wells Fargo & Company	1,244.7	97%	119%	131%	95%	113%
Goldman Sachs Group, Inc.	933.5	47%	8%	27%	50%	24%
Morgan Stanley	836.2	207%	224%	204%	195%	173%
MetLife, Inc.	751.3	181%	173%	291%	115%	116%
Taunus Corporation	396.7	0%	-44%	0%	0%	10%
HSBC North America Holdings Inc.	369.5	2869%	452%	311%	421%	2974%
U.S. Bancorp	311.5	238%	479%	1085%	1046%	399%
Bank of New York Mellon Corporation	266.6	220%	435%	366%	350%	349%
PNC Financial Services Group, Inc.	259.5	22%	36%	88%	67%	96%
Capital One Financial Corporation	199.3	203%	202%	191%	212%	221%
TD Bank US Holding Company	184.2	11%	10%	26%	35%	39%
Ally Financial Inc.	173.7	19%	22%	38%	31%	42%
SunTrust Banks, Inc.	170.8	391%	336%	321%	324%	189%
State Street Corporation	170.2	138%	92%	120%	171%	246%
BB&T Corporation	157.0	54%	59%	34%	31%	34%
American Express Company	142.9	228%	261%	168%	165%	82%
Citizens Financial Group, Inc.	132.0	164%	123%	202%	473%	438%
Regions Financial Corporation	131.8	462%	515%	520%	852%	646%
Fifth Third Bancorp	110.5	278%	209%	175%	308%	226%
Northern Trust Corporation	92.7	890%	1428%	1070%	965%	861%
KeyCorp	90.3	395%	505%	666%	525%	422%
UnionBanCal Corporation	80.6	1526%	1848%	1470%	1758%	285%
BancWest Corporation	73.5	28%	41%	39%	74%	45%
M&T Bank Corporation	67.9	325%	326%	399%	432%	561%
Discover Financial Services	64.7	143%	35%	27%	30%	14%
BBVA USA Bancshares, Inc.	63.6	2494%	2524%	2480%	2881%	2601%
Comerica Incorporated	55.2	200%	214%	389%	193%	205%
Huntington Bancshares Incorporated	52.9	282%	277%	274%	289%	266%
CIT Group Inc.	50.9	78%	112%	75%	156%	179%
Zions Bancorporation	50.8	203%	215%	228%	244%	273%
Harris Bankcorp, Inc.	50.7	3%	3%	8%	6%	6%
Marshall & Ilsley Corporation	49.7	337%	223%	157%	168%	160%
Utrecht-America Holdings, Inc.	44.4	394%	341%	397%	305%	279%
New York Community Bancorp, Inc.	41.0	189%	183%	258%	272%	211%
Popular, Inc.	38.7	117%	42%	768%	20%	45%
Synovus Financial Corp.	28.7	144%	-10929%	318%	198%	539%
First Horizon National Corporation	24.4	287%	262%	171%	517%	161%
BOK Financial Corporation	23.7	200%	318%	428%	899%	5127%
City National Corporation	21.6	265%	257%	1120%	321%	488%
Associated Banc-Corp	21.5	402%	359%	308%	389%	639%
First Niagara Financial Group, Inc.	21.5	n.a.	n.a.	1556%	1687%	26%
First Citizens BancShares, Inc.	21.2	20%	25%	25%	28%	30%
East West Bancorp, Inc.	21.1	2017%	1655%	1817%	35%	255%

Appendix 6: BHC Liquidity Coverage without Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Commerce Bancshares, Inc.	19.0	387%	363%	391%	358%	386%
TCF Financial Corporation	18.7	130%	117%	80%	82%	359%
SVB Financial Group	18.6	145%	114%	518%	410%	332%
Cullen/Frost Bankers, Inc.	18.0	53%	64%	91%	96%	75%
Webster Financial Corporation	18.0	774%	962%	775%	263%	425%
Fulton Financial Corporation	16.0	73%	73%	75%	70%	82%
First BanCorp.	15.1	503%	538%	319%	352%	151%
First National of Nebraska, Inc.	15.1	98%	53%	72%	70%	56%
FirstMerit Corporation	14.5	388%	183%	775%	119%	70%
Valley National Bancorp	14.4	236%	214%	197%	193%	190%
Wintrust Financial Corporation	14.1	718%	596%	262%	271%	340%
Susquehanna Bancshares, Inc.	14.0	83%	74%	72%	60%	65%
BancorpSouth, Inc.	13.6	69%	111%	82%	120%	126%
UMB Financial Corporation	13.4	140%	116%	123%	84%	80%
Bank of Hawaii Corporation	13.0	515%	557%	462%	512%	423%
Franklin Resources, Inc.	12.7	n.a.	n.a.	n.a.	n.a.	n.a.
PrivateBancorp, Inc.	12.5	357%	374%	383%	357%	373%
International Bancshares Corporation	12.2	178%	242%	144%	259%	142%
New York Private Bank & Trust Corporation	11.6	n.a.	n.a.	n.a.	n.a.	n.a.
Arvest Bank Group, Inc.	11.6	5%	3%	2%	14%	8%
Umpqua Holdings Corporation	11.6	1178%	869%	799%	761%	716%
Whitney Holding Corporation	11.5	12%	21%	16%	9%	13%
FirstBank Holding Company	10.9	68%	45%	34%	41%	75%
Wilmington Trust Corporation	10.8	952%	882%	353%	223%	358%
Cathay General Bancorp	10.6	1147%	1036%	700%	928%	714%
MB Financial, Inc.	10.1	2042%	2280%	1377%	1023%	1123%
IBERIABANK Corporation	9.9	493%	423%	325%	272%	272%
Investors Bancorp, MHC	9.8	n.a.	n.a.	n.a.	n.a.	n.a.
F.N.B. Corporation	9.8	280%	295%	286%	373%	343%
Prosperity Bancshares, Inc.	9.7	13%	23%	10%	19%	64%
Citizens Republic Bancorp, Inc.	9.7	419%	458%	177%	168%	175%
Central Bancompany, Inc.	9.6	638%	662%	613%	599%	707%
Trustmark Corporation	9.5	709%	790%	784%	658%	729%
Sterling Financial Corporation	9.4	50%	38%	113%	220%	180%
Discount Bancorp, Inc.	9.1	5417%	5542%	5823%	5939%	5892%
National Penn Bancshares, Inc.	8.5	136%	505%	273%	647%	687%
First Citizens Bancorporation, Inc.	8.5	414%	343%	377%	326%	384%
Hancock Holding Company	8.3	826%	785%	1936%	545%	27528%
National Americas Holdings LLC	8.3	n.a.	n.a.	n.a.	n.a.	n.a.
Old National Bancorp	8.1	54%	103%	102%	87%	145%
First Midwest Bancorp, Inc.	8.0	119%	97%	38%	71%	19%
United Community Banks, Inc.	8.0	166%	127%	120%	84%	399%
Bremer Financial Corporation	7.9	307%	125%	361%	437%	526%
Eastern Bank Corporation	7.5	3528%	4745%	629%	449%	2574%
First Interstate BancSystem, Inc.	7.4	415%	473%	464%	441%	438%
Park National Corporation	7.3	47%	50%	56%	58%	82%

Appendix 6: BHC Liquidity Coverage without Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
First Banks, Inc.	7.2	73%	183%	98%	47%	49%
United Bankshares, Inc.	7.2	123%	129%	133%	114%	152%
Oriental Financial Group Inc.	7.2	1211%	1233%	969%	862%	954%
Santander BanCorp	7.1	175%	238%	114%	140%	199%
Glacier Bancorp, Inc.	6.9	263%	179%	181%	169%	144%
Provident Financial Services, Inc.	6.8	1277%	510%	480%	953%	637%
Mercantil Commercebank Holding Corporation	6.8	34%	43%	188%	274%	151%
Apple Financial Holdings, Inc.	6.8	1977525%	n.a.	n.a.	n.a.	1355325%
CVB Financial Corp.	6.5	95%	94%	60%	63%	68%
Western Alliance Bancorporation	6.4	355%	263%	300%	130%	191%
First Financial Bancorp.	6.3	581%	564%	396%	782%	803%
Pinnacle Bancorp, Inc.	6.1	118%	95%	96%	85%	82%
Texas Capital Bancshares, Inc.	6.1	1266%	1356%	1320%	1564%	1551%
Boston Private Financial Holdings, Inc.	6.0	460%	356%	222%	223%	252%
Pacific Capital Bancorp	5.9	84%	268%	-1429%	1404%	1632%
First Commonwealth Financial Corporation	5.8	77%	74%	101%	94%	92%
Community Bank System, Inc.	5.5	1080%	966%	624%	840%	609%
NBT Bancorp Inc.	5.5	130%	109%	105%	102%	107%
PacWest Bancorp	5.5	189%	200%	171%	159%	138%
PlainsCapital Corporation	5.4	2%	43%	4%	9%	5%
WesBanco, Inc.	5.4	167%	221%	168%	293%	341%
Chemical Financial Corporation	5.3	4%	2%	7%	12%	7%
BancFirst Corporation	5.2	347%	356%	360%	73%	54%
Bank Leumi Le-Israel Corporation	5.1	28640%	287845%	241929%	47792%	180259%
Sterling Bancshares, Inc.	5.1	1315%	648%	579%	357%	243%
Westamerica Bancorporation	4.9	77%	137%	59%	107%	153%
BBVA PR Holding Corporation	4.9	379%	642%	617%	149%	138%
Pinnacle Financial Partners, Inc.	4.8	434%	459%	250%	297%	287%
Independent Bank Corp.	4.6	273%	283%	423%	223%	211%
Johnson Financial Group, Inc.	4.6	32%	32%	29%	17%	32%
Stifel Financial Corp.	4.5	118%	106%	168%	104%	37%
Renasant Corporation	4.4	149%	244%	1877%	772%	827%
1st Source Corporation	4.4	42%	197%	195%	74%	111%
Banner Corporation	4.3	64%	983%	717%	590%	654%
Taylor Capital Group, Inc.	4.3	64%	373%	192%	201%	136%
Columbia Banking System, Inc.	4.3	313%	5868%	4118%	6053%	6633%
First Merchants Corporation	4.1	190%	162%	138%	118%	226%
S&T Bancorp, Inc.	4.1	3085%	3069%	2878%	3597%	3162%
Middlesex Bancorp, MHC	4.0	67%	90%	28%	179%	194%
Central Pacific Financial Corp.	4.0	45%	60%	75%	93%	274%
Heartland Financial USA, Inc.	4.0	212%	48%	29%	113%	146%
SCBT Financial Corporation	4.0	102%	96%	119%	121%	686%
CM Florida Holdings, Inc.	3.9	1%	13%	9%	11%	17%
W.T.B. Financial Corporation	3.8	112%	531%	954%	802%	649%
First Financial Bankshares, Inc.	3.8	509%	578%	569%	404%	457%
SNBNY Holdings Limited	3.8	225%	31%	n.a.	495%	2450%

Appendix 6: BHC Liquidity Coverage without Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Union First Market Bankshares Corporation	3.8	236%	224%	226%	223%	907%
First National Bank Group, Inc.	3.8	26%	40%	44%	66%	9%
First Security Bancorp	3.8	463%	672%	297%	253%	81%
INTRUST Financial Corporation	3.8	219%	186%	116%	260%	201%
Home BancShares, Inc.	3.7	2462%	2611%	1756%	1162%	1118%
Ocean Bankshares, Inc.	3.6	2%	4%	81%	88%	90%
Woodforest Financial Group, Inc.	3.6	371%	184%	110%	274%	142%
Sandy Spring Bancorp, Inc.	3.5	4905%	3241%	1934%	510%	355%
First Busey Corporation	3.5	343%	111%	94%	1250%	780%
Great Southern Bancorp, Inc.	3.5	3029%	2658%	2676%	2691%	2665%
Community Trust Bancorp, Inc.	3.5	84%	60%	64%	57%	60%
First Bancorp	3.4	132%	224%	226%	829%	158%
Republic Bancorp, Inc.	3.4	44%	137%	173%	350%	90%
Sun Bancorp, Inc.	3.3	227%	201%	239%	202%	405%
Bank of the Ozarks, Inc.	3.3	246%	203%	148%	171%	172%
Tompkins Financial Corporation	3.3	51%	81%	39%	93%	139%
Simmons First National Corporation	3.3	684%	202%	217%	266%	389%
Valley View Bancshares, Inc.	3.2	4624%	1664%	801%	4082%	2527%
Capitol Bancorp Ltd.	3.2	41%	103%	40%	5%	342%
Southside Bancshares, Inc.	3.1	85%	94%	89%	154%	81%
Brookline Bancorp, Inc.	3.1	n.a.	n.a.	n.a.	n.a.	159%
Metropolitan Bank Group, Inc.	3.0	1997%	2655%	301%	815%	672%
BTC Financial Corporation	2.9	310%	349%	266%	451%	195%
Nara Bancorp, Inc.	2.9	544%	516%	506%	143%	192%
Enterprise Financial Services Corp	2.9	227%	234%	216%	193%	164%
Midamerica Financial Corporation	2.9	2%	3%	3%	65%	36%
Ameris Bancorp	2.9	409%	320%	292%	312%	272%
StellarOne Corporation	2.9	204%	195%	221%	119%	477%
Washington Trust Bancorp, Inc.	2.9	12%	26%	39%	59%	59%
Hanmi Financial Corporation	2.9	64%	57%	150%	228%	124%
Bancorp, Inc.	2.8	282%	273%	213%	215%	552%
Amarillo National Bancorp, Inc.	2.8	491%	27531%	4957%	454%	467%
Wilshire Bancorp, Inc.	2.8	321%	238%	12%	240%	197%
First American Bank Corporation	2.8	187%	142%	120%	97%	76%
Virginia Commerce Bancorp, Inc.	2.8	8%	13%	157%	95%	140%
Southwest Bancorp, Inc.	2.8	186%	572%	513%	618%	419%
Salem Five Bancorp	2.8	82%	57%	35%	10%	305%
Danvers Bancorp, Inc.	2.8	1413%	1338%	989%	969%	843%
MainSource Financial Group, Inc.	2.8	151%	149%	116%	118%	44%
American State Financial Corporation	2.8	5%	8%	9%	6%	12%
Lakeland Bancorp, Inc.	2.8	119%	112%	119%	212%	193%
Lakeland Financial Corporation	2.8	2632%	127%	171%	72%	41%
Hampton Roads Bankshares, Inc.	2.7	360%	104%	841%	764%	278%
City Holding Company	2.7	1030%	656%	963%	999%	538%
State Bank Financial Corporation	2.7	n.a.	n.a.	n.a.	305%	3213%
Hometown Community Bancorp, Inc.	2.7	10%	14%	14%	64%	76%

Appendix 6: BHC Liquidity Coverage without Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Hudson Valley Holding Corp.	2.7	4158%	3809%	5535%	2897%	2132%
Capital City Bank Group, Inc.	2.6	262%	357%	417%	258%	222%
Tower Bancorp, Inc.	2.6	281%	182%	180%	716%	428%
Liberty Bancshares, Inc	2.6	89%	94%	136%	196%	199%
Century Bancorp, Inc.	2.6	1187%	1077%	1086%	1071%	1023%
Central Bancorp, Inc.	2.6	188%	673%	465%	623%	457%
Bond Street Holdings, Inc.	2.6	5508%	478716%	39372%	14813%	24686%
Parkway Bancorp, Inc.	2.5	13%	15%	15%	13%	633%
Fremont Bancorporation	2.5	240%	352%	325%	384%	286%
First Financial Corporation	2.5	278%	505%	306%	150%	156%
Bangor Bancorp, MHC	2.5	n.a.	n.a.	n.a.	n.a.	n.a.
Independent Bank Corporation	2.5	86%	1201%	101%	104%	162%
West Coast Bancorp	2.5	747%	376%	453%	525%	568%
Farmers & Merchants Investment, Inc.	2.4	72%	157%	154%	177%	94%
CoBiz Financial Inc.	2.4	540%	248%	294%	380%	267%
Independent Bankers Financial Corporation	2.4	127%	673%	1267%	722%	1743%
Green Bankshares, Inc.	2.4	92%	99%	42%	43%	135%
Sterling Bancorp	2.4	350%	345%	257%	203%	467%
Dickinson Financial Corporation II	2.4	59%	38%	28%	21%	16%
Community & Southern Holdings, Inc.	2.4	18982%	20587%	15179%	38118%	26378%
Broadway Bancshares, Inc.	2.4	20830%	22577%	28564%	20439%	16027%
Alpine Banks of Colorado	2.3	910%	807%	685%	672%	360%
Camden National Corporation	2.3	137%	137%	124%	128%	145%
Banorte USA Corporation	2.3	155%	132%	82%	26%	2%
American Chartered Bancorp, Inc.	2.3	1%	11%	12%	8%	6%
Metro Bancorp, Inc.	2.3	589%	764%	748%	785%	353%
Amboy Bancorporation	2.3	84%	60%	76%	189%	134%
Financial Institutions, Inc.	2.3	192%	239%	311%	403%	491%
Community Bancshares of Mississippi, Inc.	2.3	118%	99%	95%	96%	137%
Standard Bancshares, Inc.	2.3	52%	47%	40%	33%	25%
Center Financial Corporation	2.3	231%	179%	182%	206%	154%
BancPlus Corporation	2.3	1560%	1338%	3764%	2967%	2193%
First Community Bancshares, Inc.	2.2	1041%	1692%	1606%	2317%	1229%
Yadkin Valley Financial Corporation	2.2	325%	212%	162%	105%	87%
CenterState Banks, Inc.	2.2	18%	11%	15%	18%	20%
TriCo Bancshares	2.2	22%	26%	33%	32%	33%
Cambridge Financial Group, Inc.	2.2	2724%	2729%	2720%	2135%	2816%
Durant Bancorp, Inc.	2.2	4%	2%	8%	10%	10%
Eagle Bancorp, Inc.	2.2	1809%	1354%	1398%	487%	686%
BancTrust Financial Group, Inc.	2.2	4%	11%	5%	10%	10%
Integra Bank Corporation	2.2	62%	21%	16%	12%	7%
Lone Star National Bancshares--Texas, Inc.	2.2	372%	370%	113%	931%	114%
BNC Bancorp	2.2	1%	9%	1%	13%	11%
Central Bancshares, Inc.	2.1	52%	40%	21%	24%	49%
Old Second Bancorp, Inc.	2.1	364%	295%	100%	85%	88%
South Plains Financial, Inc.	2.1	139%	87%	75%	-88%	183%



Appendix 6: BHC Liquidity Coverage without Dividend Payment

(Assets in \$ billions)	Total Assets	1Q10	2Q10	3Q10	4Q10	1Q11
Univest Corporation of Pennsylvania	2.1	152%	167%	169%	223%	183%
State Bankshares, Inc.	2.1	372%	319%	218%	389%	346%
First South Bancorp, Inc.	2.1	191%	38%	17%	28%	32%
Seacoast Banking Corporation of Florida	2.1	175%	462%	429%	365%	433%
Cardinal Financial Corporation	2.1	389%	250%	90%	223%	183%
First Bancshares, Inc.	2.1	68%	44%	33%	3%	15%
Community Bancorp, LLC	2.0	n.a.	n.a.	n.a.	n.a.	1662%
Interwest Bancshares Corporation	2.0	239%	69%	52%	161%	196%
Whitaker Bank Corporation of Kentucky	2.0	46%	48%	48%	64%	66%

Copyright © 2011, DBRS Limited, DBRS, Inc. and DBRS Ratings Limited (collectively, DBRS). All rights reserved. The information upon which DBRS ratings and reports are based is obtained by DBRS from sources DBRS believes to be accurate and reliable. DBRS does not audit the information it receives in connection with the rating process, and it does not and cannot independently verify that information in every instance. The extent of any factual investigation or independent verification depends on facts and circumstances. DBRS ratings, reports and any other information provided by DBRS are provided “as is” and without representation or warranty of any kind. DBRS hereby disclaims any representation or warranty, express or implied, as to the accuracy, timeliness, completeness, merchantability, fitness for any particular purpose or non-infringement of any of such information. In no event shall DBRS or its directors, officers, employees, independent contractors, agents and representatives (collectively, DBRS Representatives) be liable (1) for any inaccuracy, delay, loss of data, interruption in service, error or omission or for any damages resulting therefrom, or (2) for any direct, indirect, incidental, special, compensatory or consequential damages arising from any use of ratings and rating reports or arising from any error (negligent or otherwise) or other circumstance or contingency within or outside the control of DBRS or any DBRS Representative, in connection with or related to obtaining, collecting, compiling, analyzing, interpreting, communicating, publishing or delivering any such information. Ratings and other opinions issued by DBRS are, and must be construed solely as, statements of opinion and not statements of fact as to credit worthiness or recommendations to purchase, sell or hold any securities. A report providing a DBRS rating is neither a prospectus nor a substitute for the information assembled, verified and presented to investors by the issuer and its agents in connection with the sale of the securities. DBRS receives compensation for its rating activities from issuers, insurers, guarantors and/or underwriters of debt securities for assigning ratings and from subscribers to its website. DBRS is not responsible for the content or operation of third party websites accessed through hypertext or other computer links and DBRS shall have no liability to any person or entity for the use of such third party websites. This publication may not be reproduced, retransmitted or distributed in any form without the prior written consent of DBRS. ALL DBRS RATINGS ARE SUBJECT TO DISCLAIMERS AND CERTAIN LIMITATIONS. PLEASE READ THESE DISCLAIMERS AND LIMITATIONS AT <http://www.dbrs.com/about/disclaimer>. ADDITIONAL INFORMATION REGARDING DBRS RATINGS, INCLUDING DEFINITIONS, POLICIES AND METHODOLOGIES, ARE AVAILABLE ON <http://www.dbrs.com>.



Insight beyond the rating.

www.dbrs.com

Corporate Headquarters

DBRS Tower
181 University Avenue
Suite 700
Toronto, ON M5H 3M7
TEL +1 416 593 5577