

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	414	406	413	400	358
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.38	3.61	3.74	3.81	3.72
+ Non-interest Income	0.85	0.91	0.92	0.96	1.03
- Overhead Expense	3.04	3.05	3.04	3.05	3.06
- Provision for Losses	0.57	0.20	0.16	0.17	0.18
+ Securities Gains (Losses)	-0.06	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.54	1.30	1.48	1.61	1.56
Net Operating Income	0.36	0.91	1.01	1.10	1.06
Net Income	0.36	0.91	1.01	1.10	1.06
Net Income (Sub S Adjusted)	0.53	0.92	0.97	1.07	1.02
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.30	7.24	7.01	6.24	5.64
Interest Expense	2.65	3.36	2.99	2.15	1.63
Net Interest Income (TE)	3.65	3.88	4.02	4.11	4.03
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.50	0.17	0.11	0.12	0.17
Earnings Coverage of Net Losses (X)	6.59	22.47	33.23	33.97	28.88
Ln&Ls Allowance/Total Loans & Leases	1.37	1.18	1.17	1.20	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.39	1.01	0.54	0.47	0.56
30-89 Days Past Due Loans and Leases	1.37	1.00	0.74	0.58	0.62
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	30.79	25.38	24.16	23.08	21.71
Net ST Noncore Funding Dependence	19.81	16.74	15.01	12.07	10.81
Net Loans and Leases/Total Assets	71.77	72.16	70.75	69.58	68.24
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.73	9.19	9.27	9.28	9.10
Equity Capital/Total Assets	8.24	8.79	8.72	8.55	8.68
Net Loans&Ls/Equity Capital (X)	9.27	8.59	8.51	8.49	8.17
Cash Dividends/Net Income	42.10	34.91	29.09	25.17	26.43
Cash Dividends/Net Income (Sub S Adjusted)	14.51	27.20	27.93	20.82	22.77
Retained Earnings/Avg Equity Cap	0.76	6.13	7.97	9.09	8.74
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.79	0.41	0.28	0.30	0.37
Long-Term Debt/Equity Capital	0.89	0.44	0.53	0.61	0.86
Equity Investment in Subs/Equity Cap	115.00	112.52	111.38	110.52	109.66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.32	118.27	108.19	110.99	114.91

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	5.84	6.74	6.52	5.79	5.23
Less: Interest Expense	2.46	3.13	2.79	2.00	1.51
Equals: Net Interest Income (TE)	3.38	3.61	3.74	3.81	3.72
Plus: Non-Interest Income	0.85	0.91	0.92	0.96	1.03
Equals: Adj Operating Income (TE)	4.26	4.56	4.71	4.83	4.80
Less: Overhead Expense	3.04	3.05	3.04	3.05	3.06
Less: Provision for Loan and Lease Losses	0.57	0.20	0.16	0.17	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.06	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.54	1.30	1.48	1.61	1.56
Less: Applicable Income Taxes (TE)	0.17	0.37	0.44	0.49	0.48
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.36	0.91	1.01	1.10	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.36	0.91	1.01	1.10	1.06
Memo: Net Income (Last Four Qtrs)	0.37	0.91	1.02	1.10	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.84	93.14	93.16	93.04	92.85
Avg Int-Bearing Funds / Avg Assets	81.13	79.99	79.43	78.54	78.56
Int Income (TE) / Avg Earning Assets	6.30	7.24	7.01	6.24	5.64
Int Expense / Avg Earning Assets	2.65	3.36	2.99	2.15	1.63
Net Int Inc (TE) / Avg Earn Assets	3.65	3.88	4.02	4.11	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	6.69	7.82	7.65	6.89	6.27
Interest-Bearing Bank Balances	2.59	5.60	4.99	3.36	1.77
Fed Funds Sold & Reverse Repos	2.10	5.05	4.92	3.22	1.30
Trading Assets	2.44	4.36	2.38	1.61	4.69
Total Earning Assets	6.20	7.13	6.90	6.14	5.55
Investment Securities (TE)	5.08	5.05	4.65	4.17	4.05
U.S. Treasury & Agency Sec (excl MBS)	4.84	4.78	4.12	3.40	3.33
Mortgage-Backed Securities	4.77	4.72	4.51	4.08	3.93
All Other Securities	6.31	6.35	6.22	6.15	6.27
Interest-Bearing Deposits	2.88	3.69	3.24	2.27	1.66
Time Deposits of \$100K or More	3.85	4.74	4.29	3.19	2.46
Time Deposits < \$100K	3.96	4.74	4.16	3.09	2.53
Other Domestic Deposits	1.50	2.42	2.13	1.40	0.86
Foreign Deposits	2.51	2.05	3.66	1.87	0.62
Fed Funds Purchased and Repos	2.34	4.42	4.24	2.75	1.37
Other Borrowed Funds & Trading Liab	3.82	4.85	4.68	4.00	3.54
All Interest-Bearing Funds	3.02	3.91	3.50	2.55	1.92

	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	62	59	57	56	53
Avg Assets per Employee (\$000)	3,951	3,606	3,461	3,403	3,253
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.15	2.43	2.04	1.80	1.92
Overhead Exp / NII + Non-Int Income	72.36	68.63	66.59	64.31	64.96
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.05	3.04	3.05	3.06
Personnel Expense	1.63	1.70	1.71	1.70	1.70
Net Occupancy Expense	0.42	0.43	0.42	0.43	0.43
Other Operating Expenses	0.96	0.91	0.89	0.89	0.90
Overhead Less Non-Interest Income	2.14	2.08	2.07	2.03	1.99
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.95	67.15	65.19	63.00	63.75
Personnel Expense	38.38	37.47	36.70	35.36	35.46
Net Occupancy Expense	9.94	9.35	9.01	8.80	8.88
Other Operating Expenses	22.35	19.98	19.16	18.49	18.90
Total Non-Interest Income	19.30	19.87	19.44	19.63	20.95
Fiduciary Activities Income	1.04	1.21	1.15	1.09	1.10
Serv Charges on Deposit Accts - Domestic	7.42	7.39	7.17	7.23	7.92
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.62	0.67	0.50	0.46	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.27	0.28	0.28	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.47	0.49	0.56	0.54	0.48
Net Gain (Loss) - Sales Loans, OREO, Oth	0.93	1.23	1.37	1.49	1.80
Other Non-Interest Income	6.15	5.95	5.59	5.57	5.79
Overhead Less Non-Interest Income	51.13	46.54	44.93	42.72	42.11
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	16.19	21.08	23.14	25.71	26.13
Appl Inc Tax+TE/Pretax NOI+TE	27.74	29.13	30.18	31.33	31.51

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	57.00	56.65	55.42	53.83	51.53
Commercial and Industrial Loans	9.54	9.76	9.53	9.39	9.71
Loans to Individuals	2.34	2.67	2.85	3.11	3.67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.94	0.98	0.90	0.82	0.84
Other Loans and Leases	0.82	0.78	0.74	0.81	0.90
Net Loans and Leases	71.77	72.16	70.75	69.58	68.24
Debt Securities Over 1 Year	14.74	13.65	14.41	15.88	18.29
Mutual Funds and Equity Securities	0.11	0.20	0.19	0.18	0.28
Subtotal	87.15	86.78	86.15	86.52	87.75
Interest-Bearing Bank Balances	0.74	0.30	0.28	0.30	0.35
Federal Funds Sold & Reverse Repos	0.78	1.02	1.43	1.25	1.11
Debt Securities 1 Year or Less	1.71	2.41	2.81	2.61	1.94
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.26	91.35	91.50	91.51	91.83
Non-Int Cash and Due From Dep Inst	2.12	2.45	2.57	2.87	2.59
Other Real Estate Owned	0.35	0.13	0.06	0.06	0.08
All Other Assets	6.46	6.09	5.83	5.53	5.49

MEMORANDA:

Short-Term Investments	3.75	4.24	5.15	4.79	3.87
U. S. Treasury Securities	0.05	0.07	0.16	0.15	0.25
U. S. Agency Securities (excl MBS)	3.57	4.98	6.34	6.86	6.96
Municipal Securities	3.20	3.28	3.06	2.99	3.09
Mortgage-Backed Securities	7.53	5.98	5.68	6.14	7.05
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.30	0.32	0.35	0.43	0.59
RE Loans Secured by 1-4 Family	17.58	17.04	17.52	16.98	17.42
Revolving	2.93	2.61	2.67	2.76	2.94
Closed-End, Sec by First Liens	12.89	12.54	12.98	12.60	12.96
Closed-End, Sec by Junior Liens	1.39	1.51	1.49	1.22	1.13
Commercial Real Estate Loans	35.85	35.94	34.72	33.96	31.27
Construction and Land Dev	10.62	11.83	11.16	10.37	8.12
Multifamily	1.91	1.71	1.63	1.59	1.51
Nonfarm Nonresidential	21.91	20.83	20.64	20.57	20.52
RE Loans Secured by Farmland	1.69	1.60	1.35	1.21	1.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.89	78.23	78.17	77.46	75.60
RE Loans Secured by 1-4 Family	24.60	23.93	25.14	24.91	26.14
Revolving	4.02	3.59	3.75	3.96	4.28
Closed-End	20.31	20.06	21.05	20.61	21.59
Commercial Real Estate Loans	49.35	49.32	48.65	48.28	45.24
Construction and Land Dev	14.53	16.03	15.37	14.45	11.38
Multifamily	2.67	2.38	2.29	2.26	2.19
Nonfarm Nonresidential	30.36	28.82	29.14	29.51	29.88
RE Loans Secured by Farmland	2.38	2.22	1.91	1.73	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.26	13.57	13.46	13.55	14.09
Loans to Individuals	3.35	3.82	4.10	4.59	5.45
Credit Card Loans	0.07	0.09	0.09	0.09	0.10
Agricultural Loans	1.33	1.37	1.28	1.18	1.22
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.15	1.09	1.05	1.19	1.34

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	3.75	4.24	5.15	4.79	3.87
Liquid Assets	16.15	16.06	17.82	19.18	20.39
Investment Securities	16.97	16.93	18.12	19.41	21.24
Net Loans and Leases	71.77	72.16	70.75	69.58	68.24
Net Lns, Ls & Stdby Ltrs of Credit	72.47	72.96	71.57	70.38	69.02
Core Deposits	58.35	62.02	62.36	64.09	65.72
Noncore Funding	31.00	26.70	26.50	25.11	23.34
Time Deposits of \$100K or More	15.27	14.92	16.04	14.41	12.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.97	2.10	1.87	1.82	2.06
Net Fed Funds Purchased (Sold)	1.24	1.14	0.43	0.61	0.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.82	2.16	1.98	2.10	2.13
Earning Assets Repr in 1 Year	36.19	39.83	40.51	41.58	39.72
Int-Bearing Liab Repr in 1 Year	35.28	35.09	35.52	29.69	27.52
Long-Term Debt Repr in 1 Year	0.61	0.46	0.54	0.43	0.60
Net Assets Repriceable in 1 Year	-0.50	3.26	3.73	10.52	10.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	30.79	25.38	24.16	23.08	21.71
Net ST Noncore Funding Dependence	19.81	16.74	15.01	12.07	10.81
Short-Term Inv/ST Noncore Funding	20.57	26.37	32.80	37.20	38.54
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.35	-2.81	0.23	5.63	9.65
Net Loans and Leases/Total Deposits	92.18	91.85	88.88	87.82	87.16
Net Loans and Leases/Core Deposits	126.49	118.22	116.08	111.20	105.85
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.19	0.08	-0.16	-0.34	0.30
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.21	0.47	-1.22	-2.29	0.64
Struct Notes Appr(Depr)/T1 Cap	-0.02	0.02	-0.14	-0.30	-0.12
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.87	5.64	6.90	7.01	7.61
Available-For-Sale Securities	94.13	94.36	93.10	92.81	92.39
U. S. Treasury Securities	0.28	0.42	0.91	0.88	1.42
U. S. Agency Securities (excl MBS)	23.89	33.07	39.89	40.85	36.70
Municipal Securities	19.16	19.36	17.39	15.78	15.25
Mortgage-Backed Securities	43.98	34.91	30.07	30.15	32.58
Asset-Backed Securities	0.01	0.00	0.00	0.01	0.00
Other Debt Securities	1.88	1.81	2.00	2.28	2.96
Mutual Funds and Equity Securities	0.74	1.29	1.15	0.96	1.33
Debt Securities 1 Year or Less	11.48	16.28	17.51	16.16	11.33
Debt Securities 1 To 5 Years	26.53	28.69	36.73	39.67	39.96
Debt Securities Over 5 Years	57.52	49.48	40.11	38.61	43.84
Pledged Securities	59.67	55.63	53.09	52.57	51.07
Structured Notes, Fair Value	0.61	1.49	2.50	2.82	2.22

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.57	0.20	0.16	0.17	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.78	0.28	0.22	0.24	0.26
Provision for Ln&Ls Losses/Net Losses	189.66	201.69	251.69	323.20	205.13
Ln&Ls Allowance/Total Loans & Leases	1.37	1.18	1.17	1.20	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.80	15.26	24.64	24.82	18.43
ALLL/Nonaccrual Assets	127.91	298.50	637.35	783.86	552.91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	107.62	216.05	426.13	575.22	444.81
Gross Ln&Ls Losses/Avg Loans & Leases	0.56	0.23	0.17	0.18	0.23
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.05	0.06
Net Losses/Avg Loans and Leases	0.50	0.17	0.11	0.12	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	27.90	38.60	36.25	31.97	27.59
Earnings Coverage of Net Losses (X)	6.59	22.47	33.23	33.97	28.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.36	0.08	0.04	0.03	0.05
RE Loans Secured By 1-4 Family	0.25	0.09	0.05	0.04	0.06
Revolving	0.15	0.04	0.02	0.02	0.02
Closed-End	0.25	0.09	0.05	0.04	0.06
Commercial Real Estate Loans	0.41	0.08	0.03	0.02	0.03
Construction and Land Dev	0.88	0.09	0.02	0.01	0.01
Multifamily	0.06	0.01	0.00	0.00	0.00
Nonfarm Nonresidential	0.11	0.04	0.02	0.02	0.04
RE Loans Secured by Farmland	0.01	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.68	0.31	0.30	0.26	0.35
Loans to Depository Institutions	0.51	0.00	0.00	0.00	0.00
Loans to Individuals	1.11	0.75	0.67	0.82	0.85
Credit Card Loans	2.09	1.57	1.45	2.19	2.28
Agricultural Loans	0.03	0.00	0.00	0.00	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	1.16	0.55	0.29	0.49	0.31

PERCENT OF LOANS AND LEASES

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

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

1.37
0.11
1.92

1.00
0.11
0.84

0.74
0.07
0.45

0.58
0.06
0.37

0.62
0.08
0.44

90+ Days PD and Nonaccrual Loans and Leases

2.08

1.00

0.56

0.46

0.56

30-89 Days PD Restructured

0.00

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.03

0.00

0.00

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

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

1.37
0.11
1.92
3.51

1.00
0.11
0.84
2.05

0.74
0.07
0.45
1.35

0.58
0.06
0.37
1.08

0.62
0.08
0.45
1.22

PERCENT OF TOTAL ASSETS

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

1.53
1.94

0.73
0.90

0.40
0.49

0.33
0.41

0.39
0.50

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

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

1.94
181.91
22.41
20.74
2.61

0.79
90.57
8.59
8.12
1.08

0.43
51.39
4.62
4.32
0.59

0.36
42.50
3.95
3.66
0.51

0.43
48.83
4.60
4.40
0.62

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	1.38	0.99	0.68	0.51	0.53
- 90+ Days Past Due	0.11	0.10	0.06	0.05	0.06
- Nonaccrual	2.18	0.90	0.45	0.32	0.43
Coml & Indl - 30-89 Days PD	1.10	0.83	0.65	0.56	0.63
- 90+ Days Past Due	0.08	0.06	0.05	0.04	0.06
- Nonaccrual	0.94	0.55	0.47	0.52	0.60
Individuals - 30-89 Days PD	1.61	1.49	1.26	1.22	1.32
- 90+ Days Past Due	0.10	0.08	0.08	0.10	0.12
- Nonaccrual	0.31	0.24	0.20	0.20	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.09	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.02	0.03	0.06	0.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.49	0.30	0.33	0.30	0.29
- 90+ Days Past Due	0.03	0.02	0.01	0.01	0.02
- Nonaccrual	0.09	0.05	0.05	0.04	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.42	1.18	0.90	0.67	0.81
- 90+ Days Past Due	0.10	0.10	0.08	0.08	0.08
- Nonaccrual	1.26	0.50	0.33	0.31	0.33
Revolvi ng - 30-89 Days PD	0.59	0.59	0.44	0.29	0.25
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.01
- Nonaccrual	0.32	0.15	0.08	0.06	0.07
Closed-End - 30-89 Days PD	1.61	1.14	0.86	0.75	0.83
- 90+ Days Past Due	0.11	0.10	0.08	0.08	0.08
- Nonaccrual	1.34	0.54	0.36	0.36	0.39
- Jr Lien 30-89 Days PD	0.12	0.07	0.06	0.05	0.06
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.09	0.05	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	1.35	0.83	0.52	0.37	0.33
- 90+ Days Past Due	0.10	0.09	0.03	0.03	0.03
- Nonaccrual	2.62	1.03	0.44	0.31	0.40
Const & Dev - 30-89 Days PD	1.72	0.99	0.53	0.30	0.27
- 90+ Days Past Due	0.11	0.06	0.01	0.01	0.01
- Nonaccrual	5.07	1.53	0.30	0.14	0.16
Multifamily - 30-89 Days PD	0.35	0.27	0.14	0.07	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.57	0.20	0.05	0.03	0.03
Nonfarm Nres- 30-89 Days PD	0.88	0.63	0.44	0.34	0.30
- 90+ Days Past Due	0.06	0.07	0.03	0.03	0.04
- Nonaccrual	1.09	0.55	0.43	0.32	0.43
Farmland - 30-89 Days PD	0.38	0.36	0.28	0.12	0.22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.38	0.16	0.12	0.15	0.23
Credit Card - 30-89 Days PD	1.58	1.20	1.08	1.24	1.30
- 90+ Days Past Due	0.48	0.32	0.31	0.37	0.46
- Nonaccrual	0.02	0.00	0.01	0.01	0.00

CAPITAL RATIOS	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	8.73	9.19	9.27	9.28	9.10
Tier 1 RBC Ratio	11.26	11.74	12.13	12.24	12.35
Total Risk-Based Capital Ratio	12.65	13.01	13.49	13.56	13.68
Tangible Tier 1 Leverage Ratio	8.68	9.15	9.22	9.23	9.02
Tangible Common Eq Cap/Tan Assets	7.27	7.92	7.92	7.82	7.96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.57	15.23	15.95	16.43	15.40
Standby Letters of Credit	0.62	0.70	0.73	0.71	0.65
Commercial & Similar Letters of Credit	0.02	0.03	0.03	0.03	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.73	0.55	0.74	0.47	0.33
Interest Rate Contracts	0.72	0.54	0.72	0.45	0.31
Interest Rate Futures & Forward Contr	0.08	0.04	0.05	0.04	0.00
Written Options Contr (Int Rate)	0.16	0.07	0.06	0.03	0.02
Purchased Options Contr (Int Rate)	0.00	0.01	0.05	0.00	0.00
Interest Rate Swaps	0.12	0.08	0.14	0.11	0.12
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	18.20	22.13	23.72	25.19	23.99

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	99.08	99.37	99.15	98.68	99.19
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.25	0.35	0.85	1.32	0.81
Futures and Forwards	16.77	17.88	17.27	24.47	12.99
Written Options	37.90	38.32	31.35	31.24	32.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.27	37.44	30.59	28.72	29.26
Purchased Options	3.61	4.64	6.67	3.47	1.09
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.61	4.58	6.34	3.12	1.09
Swaps	30.21	27.68	31.67	36.42	45.00
Held for Trading	2.44	1.24	0.67	0.26	0.00
Interest Rate Contracts	2.44	1.24	0.67	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.56	98.76	99.33	99.32	100.00
Interest Rate Contracts	85.09	87.84	88.10	87.33	86.49
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.25	0.35	0.85	1.31	0.81
Deriv Contr (Excl Fut & FX LE 14 Days)	60.39	59.77	65.37	65.99	67.36
One Year or Less	29.27	20.11	26.03	27.29	13.95
Over 1 Year to 5 Years	10.00	25.43	33.24	30.62	35.44
Over 5 Years	5.74	3.10	2.03	2.46	4.45
Gross Negative Fair Value (Abs Val)	1.34	0.45	0.44	0.70	0.96
Gross Positive Fair Value	0.45	0.40	0.41	0.33	0.28
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	24.85	21.75	27.62	27.62	20.00
Ins Under Assets(L/H)/Tot Ins Und Ast	75.15	78.25	72.38	72.38	80.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.47	0.49	0.56	0.54	0.48
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	64.06	62.11	62.27	65.14	77.78
Other Prem Inc/Total Prem Inc	35.94	37.89	37.73	34.86	22.22
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	43.25	7.32	49.29	21.96	2.77
Ins Net Inc (L/H)/Equity (L/H)	12.90	10.53	7.02	0.88	10.36
Insur Ben, Losses, Exp/Insur Premiums	81.84	88.59	93.22	63.50	70.56
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.50	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	1.68	2.57
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.01	9.61	9.26	7.24	6.87
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.03	0.00	0.10	0.00	0.00
Cost: Interest-Bearing Deposits	2.51	2.05	3.66	1.87	0.62
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.14	N/A	0.47	2.71	1.90
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-9.92	-39.29	-14.81	-1.43	-25.11
Total Selected Assets	-12.15	-33.06	-4.96	-13.75	-28.15
Deposits	-19.78	-9.71	-2.22	-7.99	-33.13

PROFITABILITY:	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	3.64	9.70	11.29	12.29	11.83
Bank Net Inc/Avg Eq Inv in Banks	5.15	10.58	12.56	13.37	12.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.58	4.28	3.98	2.54	2.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	1.01	10.89	9.85	10.31	9.42
Bank Net Income/Parent Net Income	113.00	109.92	109.14	106.53	93.90
Nonbank Net Income/Parent Net Income	0.40	0.42	0.32	0.24	0.26
Sub BHCs Net Inc/Parent Net Income	90.44	91.86	87.92	87.27	81.19
LEVERAGE:					
Total Liabilities/Equity	20.27	18.23	18.46	20.10	17.60
Total Debt/Equity Capital	2.51	1.38	1.40	1.58	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.52	16.57	16.89	16.52	15.57
Tot Debt+Lns Guaranteed for Affl/Equity	2.74	1.58	1.61	1.92	2.20
Total Debt/Eq Cap - Exc Over Fair Value	2.54	1.41	1.42	1.60	1.99
Long-Term Debt/Equity Capital	0.89	0.44	0.53	0.61	0.86
Short-Term Debt/Equity Capital	0.79	0.41	0.28	0.30	0.37
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.07	0.12	0.15	0.25	0.23
Long-Term Debt/Consolidated LT Debt	1.25	1.08	1.38	1.12	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.00	112.52	111.38	110.52	109.66
Total Investment in Subs/Equity	115.60	113.20	112.23	111.33	110.67
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.48	98.84	97.97	97.38	97.30
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.93	99.33	98.58	98.03	98.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.77	1.19	0.94	0.78	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.26	3.70	3.02	2.34	2.70
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	101.05	112.30	106.82	103.82	115.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.32	118.27	108.19	110.99	114.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.65	98.95	102.79	106.51	114.68
Pretax Oper Inc + Int Exp/Int Expense	4892.91	4446.25	5805.15	6328.86	4784.04
Div + Int From Subs/Int Exp + Div	153.97	164.11	159.25	156.82	173.41
Fees+Other Inc From Subs/Sal + Oth Exp	4.03	5.16	5.60	8.03	10.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	61.76	75.63	32.40	74.60	57.44
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.93	-0.17	0.07	0.18	0.02
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	3.75	2.07	0.66	0.00	0.00
Total	3.75	2.07	0.66	0.05	0.03
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.22	0.29	0.36	0.40	0.69
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	88.33	86.00	92.08	81.66	77.83
Dividends Paid/Net Income	41.86	35.04	29.18	25.01	26.36
Net Income - Dividends/Avg Equity	0.82	6.11	7.97	9.12	8.73
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	129.46	145.60	130.29	116.87	124.17
Dividends From Nonbank Subs	0.53	0.49	0.46	0.33	0.26
Dividends From Subsidiary BHCs	0.14	1.01	0.89	1.30	2.51
Dividends From All Subsidiaries	139.68	169.78	157.08	151.96	140.56
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	58.46	51.43	39.13	33.69	35.40
Interest Income From Bank Subs	0.16	0.38	0.37	0.19	0.14
Mgt & Service Fees From Bank Subs	0.73	0.85	0.87	1.14	1.69
Other Income From Bank Subs	0.05	0.04	0.06	0.07	0.08
Operating Income From Bank Subs	63.95	61.78	44.48	38.64	41.28
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	73.37	69.88	59.89	54.68	58.27
Interest Income From Nonbank Subs	0.00	0.37	0.75	1.16	2.31
Mgt & Serv Fees From Nonbank Subs	0.01	0.09	0.34	1.02	0.25
Other Income From Nonbank Subs	0.07	0.00	0.54	0.06	0.50
Operating Inc From Nonbank Subs	83.57	81.75	89.02	83.07	79.94
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	35.89	27.98	31.36	24.82	25.42
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.90	29.19	31.57	25.05	31.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	67.59	70.15	65.27	65.46	64.18
Interest Income From Bank Subs	0.92	1.52	1.82	1.16	0.57
Mgt & Serv Fees From Bank Subs	0.91	1.11	1.40	2.33	2.70
Other Income From Bank Subs	0.11	0.08	0.10	0.18	0.18
Operating Income From Bank Subs	78.34	80.65	80.36	78.01	76.88
Dividends From Nonbank Subs	0.65	0.61	0.42	0.59	0.26
Interest Income From Nonbank Subs	0.01	0.01	0.04	0.04	0.07
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.40	1.34	1.18	2.55	1.83
Dividends From Subsidiary BHCs	0.30	0.68	0.83	0.69	2.30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.82	0.82	1.21	0.88	3.24
Loans and Adv From Subs/ST Debt	552.03	628.82	733.08	948.85	526.55
Loans and Adv From Subs/Total Debt	365.63	462.16	379.56	301.37	214.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									414
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.38	2.29	2.58	2.97	3.36	3.82	4.15	4.51	414
+ Non-interest Income	0.84	0.14	0.28	0.53	0.80	1.14	1.56	1.94	414
- Overhead Expense	3.04	1.77	2.11	2.56	2.98	3.48	4.13	4.75	414
- Provision for Losses	0.56	0.06	0.11	0.20	0.38	0.82	1.57	2.22	414
+ Securities Gains (Losses)	-0.06	-0.99	-0.48	-0.07	0.00	0.01	0.05	0.12	414
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.09	414
= Pretax Net Oper Income (TE)	0.54	-2.76	-1.58	0.02	0.79	1.27	1.73	1.99	414
Net Operating Income	0.36	-2.38	-1.10	0.02	0.54	0.89	1.26	1.49	414
Net Income	0.36	-2.38	-1.10	0.02	0.54	0.89	1.26	1.49	414
Net Income (Sub S Adjusted)	0.52	-2.34	-0.66	0.19	0.65	0.98	1.25	1.36	95
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.29	5.45	5.70	5.97	6.27	6.57	6.99	7.29	414
Interest Expense	2.64	1.54	1.86	2.26	2.65	3.05	3.35	3.55	414
Net Interest Income (TE)	3.65	2.51	2.75	3.20	3.63	4.10	4.51	4.91	414
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.50	0.02	0.06	0.15	0.32	0.71	1.58	2.35	414
Earnings Coverage of Net Losses (X)	6.58	-4.21	-0.55	1.14	4.15	10.31	20.42	41.77	413
Ln&Ls Allowance/Total Loans & Leases	1.36	0.78	0.86	1.04	1.25	1.59	2.12	2.68	414
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.38	0.21	0.41	0.87	1.80	3.35	6.41	9.06	414
30-89 Days Past Due Loans and Leases	1.36	0.16	0.29	0.56	1.10	1.89	3.27	4.25	414
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	30.79	7.83	13.94	21.13	30.43	40.75	49.13	56.43	414
Net ST Noncore Funding Dependence	19.80	2.49	6.67	11.65	18.90	26.69	35.82	43.07	414
Net Loans and Leases/Total Assets	71.76	50.75	57.00	64.13	72.66	79.45	83.80	87.42	414
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.72	5.58	6.42	7.61	8.58	9.77	11.42	12.42	414
Equity Capital/Total Assets	8.23	4.19	5.20	6.58	8.16	9.64	11.70	12.74	414
Net Loans&Ls/Equity Capital (X)	9.26	4.80	5.65	6.95	8.77	11.03	14.47	18.12	413
Cash Dividends/Net Income	42.09	0.00	0.00	19.61	42.00	64.23	103.02	150.52	315
Cash Dividends/Net Income (Sub S Adjusted)	14.50	-131.56	-65.45	-5.95	11.89	42.80	89.03	133.96	95
Retained Earnings/Avg Equity Cap	0.75	-35.97	-17.30	-2.20	3.09	6.16	8.89	11.09	414
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.78	0.00	0.00	0.00	0.00	0.00	5.65	14.91	413
Long-Term Debt/Equity Capital	0.89	0.00	0.00	0.00	0.00	0.00	7.43	13.73	413
Equity Investment in Subs/Equity Cap	115.00	87.72	94.24	99.18	109.01	130.21	149.63	173.64	413
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.31	-3.19	19.20	67.31	99.98	128.17	191.61	339.40	401

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.84	5.00	5.24	5.55	5.81	6.15	6.47	6.69	414
Less: Interest Expense	2.45	1.39	1.71	2.09	2.45	2.85	3.14	3.37	414
Equals: Net Interest Income (TE)	3.38	2.29	2.58	2.97	3.36	3.82	4.15	4.51	414
Plus: Non-Interest Income	0.84	0.14	0.28	0.53	0.80	1.14	1.56	1.94	414
Equals: Adj Operating Income (TE)	4.25	2.59	3.00	3.64	4.23	4.87	5.43	6.16	414
Less: Overhead Expense	3.04	1.77	2.11	2.56	2.98	3.48	4.13	4.75	414
Less: Provision for Loan and Lease Losses	0.56	0.06	0.11	0.20	0.38	0.82	1.57	2.22	414
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Plus: Realized G/L on AFS Sec	-0.05	-0.93	-0.46	-0.06	0.00	0.02	0.06	0.12	414
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.09	414
Equals: Pretax Net Oper Inc (TE)	0.54	-2.76	-1.58	0.02	0.79	1.27	1.73	1.99	414
Less: Applicable Income Taxes (TE)	0.17	-0.58	-0.29	0.00	0.15	0.39	0.54	0.65	414
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Equals: Net Operating Income	0.36	-2.38	-1.10	0.02	0.54	0.89	1.26	1.49	414
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Equals: Net Income	0.36	-2.38	-1.10	0.02	0.54	0.89	1.26	1.49	414
Memo: Net Income (Last Four Qtrs)	0.37	-2.39	-1.10	0.02	0.55	0.91	1.27	1.51	393
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.83	87.77	89.01	90.89	92.94	94.72	96.13	96.71	414
Avg Int-Bearing Funds / Avg Assets	81.13	69.08	71.37	77.27	81.85	85.44	88.12	89.46	414
Int Income (TE) / Avg Earning Assets	6.29	5.45	5.70	5.97	6.27	6.57	6.99	7.29	414
Int Expense / Avg Earning Assets	2.64	1.54	1.86	2.26	2.65	3.05	3.35	3.55	414
Net Int Inc (TE) / Avg Earn Assets	3.65	2.51	2.75	3.20	3.63	4.10	4.51	4.91	414
YIELD OR COST:									
Total Loans and Leases (TE)	6.68	5.86	6.06	6.35	6.62	7.01	7.41	7.76	414
Interest-Bearing Bank Balances	2.58	0.03	0.36	1.09	2.22	3.79	5.93	8.84	388
Fed Funds Sold & Reverse Repos	2.10	0.92	1.34	1.76	2.10	2.41	2.82	3.18	382
Trading Assets	2.44	0.00	0.00	0.00	2.39	4.45	5.12	5.47	17
Total Earning Assets	6.19	5.39	5.61	5.89	6.17	6.48	6.85	7.10	414
Investment Securities (TE)	5.07	4.04	4.33	4.74	5.07	5.40	5.85	6.16	414
U.S. Treasury & Agency Sec (excl MBS)	4.83	2.27	3.12	4.17	4.82	5.51	6.49	8.05	396
Mortgage-Backed Securities	4.77	3.09	3.91	4.42	4.77	5.11	5.60	6.17	395
All Other Securities	6.30	3.40	4.23	5.25	5.99	6.87	9.36	15.03	397
Interest-Bearing Deposits	2.88	1.82	2.01	2.51	2.86	3.31	3.65	3.88	414
Time Deposits of \$100K or More	3.85	2.67	3.05	3.53	3.89	4.18	4.45	4.75	414
Time Deposits < \$100K	3.96	2.92	3.28	3.70	3.96	4.26	4.58	4.83	414
Other Domestic Deposits	1.50	0.81	0.94	1.15	1.45	1.80	2.22	2.48	413
Foreign Deposits	2.51	1.38	1.38	1.38	2.31	2.42	3.32	3.62	4
Fed Funds Purchased and Repos	2.33	0.65	1.34	1.82	2.30	2.80	3.55	3.93	386
Other Borrowed Funds & Trading Liab	3.82	2.04	2.61	3.24	3.85	4.38	4.92	5.48	403
All Interest-Bearing Funds	3.02	1.99	2.29	2.69	3.03	3.39	3.67	3.88	414

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	61.50	44.53	46.67	52.79	59.14	69.15	81.30	95.66	414
Avg Assets per Employee (\$000)	3950.85	2307.13	2583.89	3091.43	3681.87	4713.21	6011.55	7312.45	414
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.14	0.00	0.00	0.00	0.73	4.31	7.76	11.08	408
Overhead Exp / NII + Non-Int Income	72.36	51.35	56.48	62.65	70.82	80.16	92.28	117.63	414
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.04	1.77	2.11	2.56	2.98	3.48	4.13	4.75	414
Personnel Expense	1.62	0.99	1.14	1.35	1.59	1.89	2.20	2.38	414
Net Occupancy Expense	0.42	0.21	0.24	0.33	0.41	0.50	0.61	0.68	414
Other Operating Expenses	0.95	0.52	0.60	0.75	0.90	1.11	1.48	1.83	414
Overhead Less Non-Interest Income	2.13	1.26	1.46	1.77	2.08	2.45	2.97	3.33	414
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	70.95	49.53	54.19	61.76	69.27	78.53	92.19	115.61	414
Personnel Expense	38.37	27.15	29.44	33.55	38.15	42.67	48.71	53.05	414
Net Occupancy Expense	9.94	5.63	6.32	7.86	9.56	11.70	14.63	17.63	414
Other Operating Expenses	22.34	13.81	15.31	18.39	21.20	25.47	31.95	44.49	414
Total Non-Interest Income	19.30	5.42	9.15	13.70	18.58	24.23	30.53	36.65	414
Fiduciary Activities Income	1.04	0.00	0.00	0.00	0.00	1.84	5.16	8.12	413
Serv Charges on Deposit Accts - Domestic	7.42	1.71	2.81	4.71	7.00	10.09	12.92	14.51	413
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Investment Banking Fees & Commissions	0.61	0.00	0.00	0.00	0.38	1.18	2.20	2.98	413
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Net Servicing Fees	0.24	0.00	0.00	0.00	0.00	0.31	1.26	2.26	413
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Insurance Activities Revenue	0.47	0.00	0.00	0.00	0.03	0.34	2.28	7.27	413
Net Gain (Loss) - Sales Loans, OREO, Oth	0.92	-2.37	-0.99	-0.06	0.33	1.75	4.27	7.95	413
Other Non-Interest Income	6.14	1.68	2.63	4.06	5.78	7.72	10.90	15.49	413
Overhead Less Non-Interest Income	51.12	29.50	33.70	40.30	48.24	60.10	76.57	98.22	414
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	16.19	-19.12	0.00	1.86	18.00	28.81	33.38	36.44	313
Appl Inc Tax+TE/Pretax NOI+TE	27.73	0.00	2.37	15.55	31.93	36.37	39.88	44.90	313

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	57.00	33.42	38.50	48.32	58.08	65.90	72.39	75.76	414
Commercial and Industrial Loans	9.53	2.73	3.94	5.72	8.67	12.71	17.24	21.19	414
Loans to Individuals	2.34	0.16	0.32	0.86	1.73	3.51	5.90	9.35	414
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	414
Agricultural Loans	0.93	0.00	0.00	0.00	0.09	1.51	5.01	8.47	414
Other Loans and Leases	0.81	0.00	0.01	0.10	0.47	1.29	2.48	3.70	414
Net Loans and Leases	71.76	50.75	57.00	64.13	72.66	79.45	83.80	87.42	414
Debt Securities Over 1 Year	14.73	2.15	4.11	8.38	13.56	21.12	29.16	32.92	414
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.13	0.56	1.21	414
Subtotal	87.14	76.88	80.32	84.04	87.81	90.40	92.12	92.95	414
Interest-Bearing Bank Balances	0.73	0.00	0.00	0.02	0.13	1.02	3.28	4.95	414
Federal Funds Sold & Reverse Repos	0.77	0.00	0.00	0.00	0.13	1.58	3.29	4.63	414
Debt Securities 1 Year or Less	1.71	0.00	0.06	0.35	1.13	2.62	5.19	7.45	414
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Total Earning Assets	91.25	85.90	87.40	89.68	91.39	93.04	94.21	94.66	414
Non-Int Cash and Due From Dep Inst	2.11	0.72	1.01	1.39	2.02	2.66	3.68	4.91	414
Other Real Estate Owned	0.34	0.00	0.00	0.05	0.23	0.57	1.17	2.03	414
All Other Assets	6.46	3.49	3.81	5.00	6.32	7.74	9.71	11.04	414
MEMORANDA:									
Short-Term Investments	3.75	0.22	0.54	1.19	3.00	5.69	9.25	11.85	414
U. S. Treasury Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.87	414
U. S. Agency Securities (excl MBS)	3.57	0.00	0.00	0.86	2.95	6.21	10.19	12.84	414
Municipal Securities	3.20	0.00	0.00	0.58	2.78	5.48	8.92	11.16	414
Mortgage-Backed Securities	7.53	0.00	0.16	2.35	6.48	11.55	18.44	23.35	414
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	414
Other Debt Securities	0.29	0.00	0.00	0.00	0.00	0.49	1.33	2.98	414
RE Loans Secured by 1-4 Family	17.58	4.31	7.11	10.55	16.95	23.64	31.83	35.22	414
Revolving	2.93	0.02	0.27	1.10	2.79	4.48	6.44	7.63	414
Closed-End, Sec by First Liens	12.88	2.52	3.44	6.81	12.31	17.84	25.42	29.59	414
Closed-End, Sec by Junior Liens	1.38	0.06	0.17	0.53	1.09	2.07	3.46	4.60	414
Commercial Real Estate Loans	35.84	15.10	18.37	25.72	35.28	45.55	54.17	60.18	414
Construction and Land Dev	10.62	1.87	2.82	4.99	9.64	15.31	22.76	28.46	414
Multifamily	1.91	0.15	0.32	0.79	1.51	2.79	4.69	6.97	414
Nonfarm Nonresidential	21.90	9.44	11.88	16.52	21.07	27.15	33.88	36.62	414
RE Loans Secured by Farmland	1.68	0.00	0.00	0.04	0.65	3.07	6.98	8.95	414
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.88	55.44	61.27	70.83	80.28	86.61	91.71	94.64	414
RE Loans Secured by 1-4 Family	24.60	5.92	10.03	14.32	23.71	32.57	44.73	53.71	414
Revolving	4.01	0.04	0.43	1.53	3.87	6.03	8.80	10.08	414
Closed-End	20.31	4.31	5.75	10.89	19.19	28.10	39.91	48.47	414
Commercial Real Estate Loans	49.35	21.61	28.49	38.15	49.58	59.82	68.91	74.22	414
Construction and Land Dev	14.52	2.81	3.91	7.50	12.96	19.61	30.54	37.33	414
Multifamily	2.67	0.20	0.47	1.10	2.14	3.81	6.53	9.00	414
Nonfarm Nonresidential	30.35	12.89	18.16	23.77	29.54	37.19	43.36	47.33	414
RE Loans Secured by Farmland	2.38	0.00	0.00	0.06	0.90	4.13	9.39	13.55	414
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	414
Commercial and Industrial Loans	13.25	3.74	5.53	8.10	12.57	17.78	23.23	27.79	414
Loans to Individuals	3.34	0.21	0.44	1.14	2.47	5.00	8.75	13.85	414
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.12	0.39	0.65	414
Agricultural Loans	1.33	0.00	0.00	0.00	0.14	2.07	7.30	12.00	414
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Other Loans and Leases	1.14	0.00	0.01	0.15	0.68	1.82	3.55	5.50	414

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.75	0.22	0.54	1.19	3.00	5.69	9.25	11.85	414
Liquid Assets	16.14	4.83	6.43	10.10	14.97	21.58	29.82	35.16	414
Investment Securities	16.97	3.44	5.62	10.23	15.63	23.07	31.80	37.60	414
Net Loans and Leases	71.76	50.75	57.00	64.13	72.66	79.45	83.80	87.42	414
Net Lns, Ls & Stdbly Ltrs of Credit	72.47	51.10	57.55	64.49	73.42	79.91	84.49	87.91	414
Core Deposits	58.35	37.60	43.48	50.52	59.05	66.20	71.48	73.52	414
Noncore Funding	31.00	14.33	16.98	22.61	30.10	38.50	47.26	53.01	414
Time Deposits of \$100K or More	15.27	6.33	8.14	10.94	14.65	19.60	24.60	27.78	414
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Fed Funds Purchased and Repos	1.97	0.00	0.00	0.00	1.35	3.83	6.41	7.96	414
Net Fed Funds Purchased (Sold)	1.23	-3.84	-2.13	-0.15	0.79	2.91	5.60	7.61	414
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Oth Borrowings W/Rem Mat 1 Yr or Less	2.82	0.00	0.00	0.41	2.36	4.84	8.80	10.81	414
Earning Assets Repr in 1 Year	36.19	16.18	19.91	27.90	35.84	44.41	53.14	60.59	414
Int-Bearing Liab Repr in 1 Year	35.28	14.00	17.96	24.39	32.46	46.47	58.24	63.87	414
Long-Term Debt Repr in 1 Year	0.61	0.00	0.00	0.00	0.00	0.53	4.20	6.47	414
Net Assets Repriceable in 1 Year	-0.49	-31.77	-22.80	-10.13	0.27	9.27	21.19	29.85	414
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	30.79	7.83	13.94	21.13	30.43	40.75	49.13	56.43	414
Net ST Noncore Funding Dependence	19.80	2.49	6.67	11.65	18.90	26.69	35.82	43.07	414
Short-Term Inv/ST Noncore Funding	20.57	0.84	2.02	5.23	14.57	31.82	54.74	81.97	414
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.35	-31.51	-25.24	-16.17	-6.17	4.30	15.95	27.75	414
Net Loans and Leases/Total Deposits	92.17	64.32	70.93	82.31	93.05	101.57	111.66	117.02	414
Net Loans and Leases/Core Deposits	126.49	76.86	88.18	104.17	121.55	147.52	175.30	202.80	414
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.19	-2.83	-0.97	-0.00	0.01	0.40	1.47	3.16	186
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.20	-21.48	-6.99	-0.95	1.09	2.60	4.83	6.43	408
Struct Notes Appr(Depr)/T1 Cap	-0.01	-1.01	-0.50	-0.00	0.01	0.05	0.12	0.17	123
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.87	0.00	0.00	0.00	0.00	7.00	35.16	63.28	413
Available-For-Sale Securities	94.12	36.03	64.55	92.82	100.00	100.00	100.00	100.00	413
U.S. Treasury Securities	0.28	0.00	0.00	0.00	0.00	0.00	2.23	5.68	413
U.S. Agency Securities (excl MBS)	23.88	0.00	0.00	6.35	21.50	41.10	61.34	82.14	413
Municipal Securities	19.15	0.00	0.00	4.28	19.91	33.83	44.73	56.27	413
Mortgage-Backed Securities	43.98	0.00	2.23	21.63	46.88	65.65	80.40	91.30	413
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.54	413
Other Debt Securities	1.87	0.00	0.00	0.00	0.04	3.13	9.05	15.72	413
Mutual Funds and Equity Securities	0.74	0.00	0.00	0.00	0.00	0.84	4.12	8.55	413
Debt Securities 1 Year or Less	11.48	0.00	0.44	2.56	8.57	18.34	33.43	44.04	413
Debt Securities 1 To 5 Years	26.52	0.99	3.41	10.87	24.19	40.46	56.60	68.56	413
Debt Securities Over 5 Years	57.51	4.54	13.64	38.02	59.77	78.12	91.64	95.88	413
Pledged Securities	59.66	10.41	18.71	41.91	61.47	80.35	90.57	94.41	413
Structured Notes, Fair Value	0.60	0.00	0.00	0.00	0.00	0.69	3.82	6.43	413

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.56	0.06	0.11	0.20	0.38	0.82	1.57	2.22	414
Provision for Ln&Ls Losses/Avg Lns&Ls	0.77	0.09	0.17	0.29	0.53	1.07	2.12	3.14	414
Provision for Ln&Ls Losses/Net Losses	189.65	63.52	89.06	117.23	154.68	229.50	398.51	587.26	413
Ln&Ls Allowance/Total Loans & Leases	1.36	0.78	0.86	1.04	1.25	1.59	2.12	2.68	414
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.79	0.86	1.18	1.98	3.86	7.70	17.93	29.06	407
ALLL/Nonaccrual Assets	127.90	26.63	32.49	49.92	90.04	171.90	343.34	613.38	411
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	107.62	23.61	32.17	46.52	84.14	140.59	274.59	393.65	413
Gross Ln&Ls Losses/Avg Loans & Leases	0.55	0.04	0.09	0.19	0.37	0.77	1.62	2.49	414
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.06	0.13	0.19	414
Net Losses/Avg Loans and Leases	0.50	0.02	0.06	0.15	0.32	0.71	1.58	2.35	414
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Recoveries/Prior Year-End Losses	27.89	2.43	4.26	10.68	23.33	39.77	62.10	99.97	361
Earnings Coverage of Net Losses (X)	6.58	-4.21	-0.55	1.14	4.15	10.31	20.42	41.77	413
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.36	0.00	0.00	0.05	0.18	0.50	1.35	2.17	414
RE Loans Secured By 1-4 Family	0.24	0.00	0.00	0.02	0.11	0.37	0.96	1.53	414
Revolving	0.14	0.00	0.00	0.00	0.00	0.19	0.80	1.43	399
Closed-End	0.25	-0.00	0.00	0.00	0.10	0.33	1.07	1.75	414
Commercial Real Estate Loans	0.40	0.00	0.00	0.03	0.18	0.58	1.57	2.66	414
Construction and Land Dev	0.88	0.00	0.00	0.00	0.23	1.35	3.95	6.25	413
Multifamily	0.06	0.00	0.00	0.00	0.00	0.00	0.47	1.26	405
Nonfarm Nonresidential	0.11	-0.00	-0.00	0.00	0.02	0.18	0.50	0.78	414
RE Loans Secured by Farmland	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.34	335
Commercial and Industrial Loans	0.67	-0.04	-0.00	0.09	0.46	1.06	2.26	3.13	413
Loans to Depository Institutions	0.50	-0.29	0.00	0.00	0.00	0.00	0.00	9.11	22
Loans to Individuals	1.10	0.11	0.21	0.44	0.88	1.52	2.88	4.61	371
Credit Card Loans	2.08	0.00	0.00	0.57	1.65	3.00	6.41	11.03	147
Agricultural Loans	0.02	-0.04	-0.00	0.00	0.00	0.00	0.14	0.50	277
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.15	-0.00	0.00	0.00	0.00	0.79	6.22	18.27	386

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

30-89 Days PD Loans and Leases	1.36	0.16	0.29	0.56	1.10	1.89	3.27	4.25	414
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.03	0.19	0.45	0.81	414
Nonaccrual Loans and Leases	1.91	0.12	0.32	0.62	1.39	2.78	5.28	7.62	414
90+ Days PD and Nonaccrual Loans and Leases	2.07	0.24	0.40	0.74	1.60	2.98	5.40	7.87	414
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	414
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Nonaccrual Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.20	0.47	414
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.36	0.16	0.29	0.56	1.10	1.89	3.27	4.25	414
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.03	0.19	0.45	0.81	414
Nonaccrual Assets	1.91	0.14	0.33	0.62	1.42	2.78	5.28	7.62	414
30+ Days PD & Nonaccrual Assets	3.51	0.70	0.98	1.76	2.86	4.87	8.08	10.93	414
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.53	0.17	0.27	0.54	1.10	2.16	4.02	6.18	414
90+ PD & Nonaccrual Assets + OREO	1.93	0.21	0.39	0.78	1.42	2.82	5.20	7.65	414
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.93	0.16	0.30	0.69	1.39	2.80	5.55	7.78	414
Allowance for Loan & Lease Losses	181.91	22.25	38.68	84.86	144.58	259.97	410.69	545.73	414
Equity Cap + ALLL	22.40	1.79	2.92	6.84	14.51	32.65	66.76	89.34	413
Tier 1 Cap + ALLL	20.74	1.77	2.97	6.92	14.01	29.40	55.89	94.18	414
Loans & Leases + RE Acquired	2.60	0.25	0.42	0.95	1.89	3.69	7.08	10.37	414

PEER GROUP 4

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.37	0.08	0.23	0.51	1.09	2.05	3.33	4.42	414
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.02	0.19	0.51	0.89	414
- Nonaccrual	2.18	0.09	0.26	0.63	1.58	3.25	6.03	8.63	414
Coml & Indl - 30-89 Days PD	1.10	0.00	0.02	0.28	0.70	1.65	3.08	4.42	413
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.09	0.43	1.03	413
- Nonaccrual	0.93	0.00	0.00	0.15	0.61	1.50	3.23	4.51	413
Individuals - 30-89 Days PD	1.60	0.00	0.04	0.51	1.37	2.31	3.44	4.67	412
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.47	0.71	412
- Nonaccrual	0.30	0.00	0.00	0.00	0.14	0.57	1.18	1.73	412
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.01	0.71	1.29	277
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.62	277
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.49	0.00	0.00	0.00	0.00	0.36	2.82	8.08	386
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	1.09	386
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.47	2.30	386

MEMORANDA:

1-4 Family - 30-89 Days PD	1.41	0.01	0.18	0.54	1.14	2.14	3.25	4.59	414
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.19	0.46	0.83	414
- Nonaccrual	1.26	0.00	0.02	0.30	0.86	1.74	3.55	5.75	414
Revolving - 30-89 Days PD	0.59	0.00	0.00	0.00	0.36	1.00	2.01	3.54	399
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.44	399
- Nonaccrual	0.32	0.00	0.00	0.00	0.02	0.60	1.63	2.80	399
Closed-End - 30-89 Days PD	1.60	0.00	0.12	0.55	1.31	2.54	3.85	5.11	414
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.21	0.50	0.85	414
- Nonaccrual	1.33	0.00	0.00	0.30	0.95	2.13	4.68	6.67	414
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.00	0.06	0.19	0.44	0.76	414
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	414
- Jr Lien Nonaccrual	0.09	0.00	0.00	0.00	0.02	0.17	0.37	0.61	414
Commercial RE - 30-89 Days PD	1.35	0.00	0.05	0.32	0.94	2.12	3.77	5.03	414
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.14	0.57	1.09	414
- Nonaccrual	2.62	0.00	0.15	0.60	1.85	4.07	7.04	11.12	414
Const & Dev - 30-89 Days PD	1.72	0.00	0.00	0.00	1.03	2.99	6.37	8.31	413
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.02	0.73	1.63	413
- Nonaccrual	5.07	0.00	0.00	0.21	3.02	10.33	16.36	26.49	413
Multifamily - 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.00	2.50	5.06	405
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	405
- Nonaccrual	0.57	0.00	0.00	0.00	0.00	0.00	4.19	11.30	405
Nonfarm Nres- 30-89 Days PD	0.88	0.00	0.00	0.17	0.57	1.48	3.08	4.52	414
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.04	0.35	0.74	414
- Nonaccrual	1.09	0.00	0.00	0.14	0.75	1.87	3.53	4.70	414
Farmland - 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.51	2.24	3.93	335
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	335
- Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.00	1.95	9.73	335
Credit Card - 30-89 Days PD	1.58	0.00	0.00	0.08	1.19	2.49	4.77	10.16	147
- 90+ Days Past Due	0.48	0.00	0.00	0.00	0.00	0.78	2.14	4.29	147
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.73	147

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.72	5.58	6.42	7.61	8.58	9.77	11.42	12.42	414
Tier 1 RBC Ratio	11.25	6.88	8.18	9.50	10.91	12.82	15.43	17.89	414
Total Risk-Based Capital Ratio	12.64	8.76	10.07	10.87	12.16	14.10	16.80	19.18	414
Tangible Tier 1 Leverage Ratio	8.67	5.49	6.40	7.57	8.49	9.70	11.29	12.40	414
Tangible Common Eq Cap/Tan Assets	7.27	3.12	4.31	5.73	7.14	8.70	10.53	11.70	414
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.57	5.09	6.45	9.08	12.18	16.01	19.44	23.05	414
Standby Letters of Credit	0.62	0.00	0.02	0.17	0.42	0.92	1.71	2.29	414
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.44	414
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.73	0.00	0.00	0.00	0.00	1.28	3.61	7.92	414
Interest Rate Contracts	0.71	0.00	0.00	0.00	0.00	1.18	3.47	7.92	414
Interest Rate Futures & Forward Contr	0.07	0.00	0.00	0.00	0.00	0.00	0.55	1.83	414
Written Options Contr (Int Rate)	0.16	0.00	0.00	0.00	0.00	0.00	1.12	2.71	414
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	1.13	2.17	414
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.19	7.43	9.68	13.07	17.32	23.21	28.35	34.22	414

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Ins Under Assets(P/C)/Tot Ins Und Ast	24.85	0.00	0.00	0.00	0.00	20.30	96.94	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	75.14	0.00	0.00	22.88	100.00	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.46	0.00	0.00	0.00	0.03	0.34	2.28	7.25	414
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251
Credit Rel Prem Inc/Tot Prem Inc	64.05	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	35.94	0.00	0.00	0.00	0.00	96.53	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Ins Net Inc (P/C)/Equity (P/C)	43.24	2.12	2.12	2.12	7.38	48.57	88.36	101.62	4
Ins Net Inc (L/H)/Equity (L/H)	12.90	-3.66	-3.66	2.54	5.55	8.52	21.82	45.91	8
Insur Ben, Losses, Exp/Insur Premiums	81.83	0.00	0.00	0.20	79.16	100.43	170.12	183.26	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
CSV Life Insurance/Tier 1 Cap + ALLL	10.01	0.00	0.00	0.33	11.49	18.41	23.47	25.95	414
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.92	59
Cost: Interest-Bearing Deposits	2.51	1.38	1.38	1.38	2.31	2.42	3.32	3.62	4
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.14	0.14	0.14	0.14	0.14	0.14	0.14	0.14	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-9.91	-100.00	-100.00	-46.83	-9.80	4.49	111.23	261.04	39
Total Selected Assets	-12.14	-100.00	-100.00	-43.47	-8.40	0.28	102.97	136.31	52
Deposits	-19.77	-60.95	-60.95	-60.95	-60.95	-19.77	4.92	13.16	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	88.33	0.00	4.65	52.69	90.95	105.66	154.21	233.68	293
Dividends Paid/Net Income	41.85	0.00	0.00	20.03	42.07	63.57	101.34	146.74	314
Net Income - Dividends/Avg Equity	0.81	-35.97	-17.10	-2.03	3.13	6.16	8.89	11.09	414
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	129.46	0.00	0.00	82.12	113.29	175.22	313.98	684.98	320
Dividends From Nonbank Subs	0.53	0.00	0.00	0.00	0.00	0.64	2.55	9.30	320
Dividends From Subsidiary BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	23.89	320
Dividends From All Subsidiaries	139.67	0.00	0.00	99.66	118.14	181.37	340.79	685.62	320
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	58.45	0.00	0.00	25.94	59.06	83.06	147.87	279.45	307
Interest Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.09	1.00	2.63	307
Mgt & Service Fees From Bank Subs	0.73	0.00	0.00	0.00	0.00	0.00	4.16	22.01	307
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.66	307
Operating Income From Bank Subs	63.94	0.00	0.00	29.42	61.77	90.35	173.04	301.69	307
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	73.36	0.00	0.00	9.38	100.00	100.00	113.87	188.13	149
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.79	149
Other Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.90	149
Operating Inc From Nonbank Subs	83.56	0.00	0.00	67.30	100.00	100.00	160.28	276.53	149
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	35.89	0.00	0.00	0.00	23.61	51.68	100.00	162.91	33
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	33
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33
Operating Income From Sub BHCs	35.90	0.00	0.00	0.00	23.61	51.68	100.00	162.91	33
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	67.58	0.00	0.00	31.25	92.56	99.39	100.00	100.00	384
Interest Income From Bank Subs	0.91	0.00	0.00	0.00	0.00	0.18	6.07	30.28	384
Mgt & Serv Fees From Bank Subs	0.91	0.00	0.00	0.00	0.00	0.00	5.43	28.07	384
Other Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.03	5.06	384
Operating Income From Bank Subs	78.33	0.00	0.00	80.79	98.57	100.00	100.00	100.00	384
Dividends From Nonbank Subs	0.64	0.00	0.00	0.00	0.00	0.44	3.36	14.85	384
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.70	384
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384
Operating Inc From Nonbank Subs	1.39	0.00	0.00	0.00	0.00	0.90	6.96	36.76	384
Dividends From Subsidiary BHCs	0.30	0.00	0.00	0.00	0.00	0.00	0.00	37.09	384
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384
Operating Income From Sub BHCs	0.81	0.00	0.00	0.00	0.00	0.00	0.00	50.66	384
Loans and Adv From Subs/ST Debt	552.02	0.00	0.00	0.00	301.40	896.46	2062.00	3521.12	80
Loans and Adv From Subs/Total Debt	365.63	0.00	0.00	0.00	169.25	564.77	1654.47	2499.70	143

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
3109904	702,324	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	976,679	ACNB CORPORATION	GETTYSBURG, PA	
1208933	513,533	ALBANK CORPORATION	CHI CAGO, IL	
2067007	759,735	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	971,571	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	556,732	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3123638	572,849	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	715,966	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	907,651	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	737,773	AMALGAMATED INVESTMENTS COMPAN	CHI CAGO, IL	
1201457	685,948	AMBANK COMPANY, INC.	SI OUX CENTER, IA	
1138610	683,502	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	996,007	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	602,877	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	670,977	AMERICAN BANCORPORATI ON	SAINT PAUL, MN	
1052220	650,757	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	861,131	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
2900784	535,729	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	612,326	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3416376	526,052	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	789,184	AMERICAN NATI ONAL BANKSHARES	DANVILLE, VA	
2312837	563,157	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	694,836	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	966,929	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	858,146	AMES NATIONAL CORPORATION	AMES, IA	
2710796	641,098	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
3196584	655,139	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	941,594	ASSABET VALLEY BANCORP	HUDSON, MA	
3264812	992,872	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	748,056	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	557,391	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	899,475	BANCI NDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	636,155	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1135002	706,945	BANCTENN CORP.	KINGSPORT, TN	
3192997	558,698	BANK HOLDINGS, THE	RENO, NV	
1030040	774,302	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1139215	622,045	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	662,828	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	693,777	BANKFIVE, MHC	FALL RIVER, MA	
1201363	764,603	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	599,835	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	825,529	BANKVEST, INC.	CASTLE ROCK, CO	
1115385	972,288	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	784,312	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	971,173	BARNES BANCORPORATION	KAYSVILLE, UT	
3170539	578,308	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	789,267	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	813,161	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	669,539	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2333654	997,740	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	924,903	BERKSHIRE BANCORP INC.	NEW YORK, NY	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1823345	823, 338	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	815, 700	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	861, 498	BNCCORP, INC.	BISMARCK, ND	
2935142	721, 771	BOU BANCORP, INC.	OGDEN, UT	
3353631	595, 919	BPD HOLDING, INC.	NEW YORK, NY	
1416523	837, 789	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	948, 849	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	569, 567	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	937, 991	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	514, 700	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
2183493	851, 910	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	917, 212	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	675, 585	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1925968	663, 923	CAPITALSOUTH BANCORP	BIRMINGHAM, AL	
1127294	632, 252	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1860863	731, 577	CBX CORPORATION	CARROLLTON, IL	
1053496	777, 810	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1118283	568, 544	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
2746049	552, 019	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	624, 924	CENTRAL BANCORPORATION	PROVO, UT	
1203899	588, 727	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2910055	599, 385	CENTRAL JERSEY BANCORP	OCEAN TOWNSHIP, NJ	
1064429	912, 880	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	529, 923	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	752, 713	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	New Y-9C/BHCPR reporter
1209042	642, 987	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	724, 489	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	697, 196	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1133594	838, 437	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1139532	910, 561	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	631, 126	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1207132	574, 426	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	537, 887	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	668, 612	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	766, 047	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1071623	573, 458	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1055007	856, 832	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	795, 772	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	777, 397	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	875, 073	CNB CORPORATION	CONWAY, SC	
3444801	575, 452	COASTAL AFFILIATES, MHC	YARMOUTH PORT, MA	
2809560	684, 687	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	702, 766	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	799, 668	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1118229	604, 041	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	618, 973	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	577, 614	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	815, 756	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	674, 593	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1247398	604, 124	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	671, 030	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1084511	577,087	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	877,363	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	790,611	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	556,950	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
2754585	579,377	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	New Y-9C/BHCPR reporter
1099766	884,223	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3108194	716,530	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	570,239	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	595,208	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	656,981	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	703,412	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2241937	975,020	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
3027709	968,459	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1201112	968,184	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	Moved from Peer 3
2242523	804,817	D. L. EVANS BANCORP	BURLEY, ID	
1493720	787,398	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	716,217	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	901,107	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
3243358	531,616	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
2294812	768,162	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	688,175	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	534,987	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	751,774	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	528,142	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	707,180	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	842,174	ECB BANCORP, INC.	ENGELHARD, NC	
3695957	688,423	ENB FINANCIAL CORP	EPHRATA, PA	
3728930	780,630	ESB BANCORP MHC	EASTHAMPTON, MA	New Y-9C/BHCPR reporter
1076619	681,568	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	725,121	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	914,836	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	805,729	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	639,618	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	880,422	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	536,768	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	514,515	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	Moved from Peer 5
3104860	703,852	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	584,545	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	821,786	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	740,720	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	636,898	FIDELITY COMPANY	DUBUQUE, IA	
2858773	575,719	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1096550	516,348	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	690,528	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	998,736	FIRST BANCORP, INC.	LEBANON, VA	
1206715	928,418	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
2349468	519,571	FIRST BANKSHARES, INC.	WINTER PARK, FL	Moved from Peer 5
1119404	599,573	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1098796	927,502	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	991,406	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	983,996	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1983977	607, 692	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	543, 524	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	651, 332	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1404687	719, 560	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	911, 137	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	657, 808	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	601, 434	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3589560	871, 433	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	543, 052	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1118265	714, 898	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	532, 937	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	794, 128	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	852, 387	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	548, 237	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	770, 009	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
2880626	670, 802	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	601, 452	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	592, 303	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	603, 434	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	884, 740	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	750, 773	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	646, 996	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	956, 637	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	664, 252	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	798, 674	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	911, 840	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	645, 329	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1050646	759, 933	FIRST YORK BAN CORP.	YORK, NE	
1108707	685, 599	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	859, 000	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3223828	960, 897	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3100358	989, 244	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	660, 957	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	632, 483	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	749, 344	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	570, 692	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	924, 783	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	903, 385	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1203714	534, 701	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	835, 920	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	699, 211	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3309889	596, 537	GSB, MHC	GREENFIELD, MA	
1862036	706, 628	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2618940	678, 125	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	571, 016	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	547, 041	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
1843062	983, 721	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	824, 402	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	842, 119	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	663, 627	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	946, 145	HERITAGE FINANCIAL CORPORATI ON	OLYMPIA, WA	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
2253529	805,588	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	784,713	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	626,561	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	670,530	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	765,901	HNB CORPORATION	ARKANSAS CITY, KS	
1209181	759,427	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	704,989	HOMETOWN BANC CORP	GRAND ISLAND, NE	
3742020	965,907	HYDE PARK BANCORP MHC	HYDE PARK, MA	New Y-9C/BHCPR reporter
1208054	620,211	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	805,845	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	903,085	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	675,870	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3059504	969,373	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	854,864	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1137958	721,314	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	837,768	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1109290	654,284	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	658,010	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	New Y-9C/BHCPR reporter
2040288	688,671	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3633052	874,924	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	695,284	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	679,187	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	943,930	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	995,448	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	602,228	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	649,731	LCNB CORP.	LEBANON, OH	
2856014	649,321	LEADERS GROUP, INC., THE	OAK BROOK, IL	New Y-9C/BHCPR reporter
2352226	876,842	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	912,321	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	769,650	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	508,703	LINCOLN BANCORP	REINBECK, IA	Moved from Peer 5
1097173	687,050	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	761,324	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	952,526	LSB FINANCIAL	LACONIA, NH	
2052777	663,537	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	951,748	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	621,014	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	712,221	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	806,591	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	639,389	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	800,622	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	575,065	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1128769	969,610	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
3405521	561,849	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	758,095	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	546,053	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	572,300	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	592,711	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	985,191	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	580,041	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	936,815	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
3719992	596,250	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1210299	819,799	MONROE BANCORP	BLOOMINGTON, IN	
1138919	816,715	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	989,920	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	836,218	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	702,571	MORRILL BANCSHARES, INC.	SABETHA, KS	
3114748	621,409	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	856,353	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	882,726	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	603,996	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	599,872	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	642,822	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	572,959	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	602,331	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	935,374	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	524,961	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	557,213	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	605,768	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	632,427	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	807,898	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	558,221	NEXTIER INCORPORATED	BUTLER, PA	
1827893	571,093	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	694,750	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	650,248	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	687,582	NORTH STATE BANCORP	RALEIGH, NC	
2962737	757,387	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	879,086	NORTH VALLEY BANCORP	REDDING, CA	
2324111	618,683	NORTHEAST BANCORP	LEWISTON, ME	
1210589	642,391	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	587,991	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	651,211	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	725,576	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	664,732	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	902,400	NORWAY BANCORP, MHC	NORWAY, ME	
3110366	665,267	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	New Y-9C/BHCPR reporter
2460569	590,270	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	840,311	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	651,378	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	528,261	OGDEN BANCSHARES, INC.	BOONE, IA	
2012436	781,108	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	722,125	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	835,161	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	815,267	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	744,737	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	985,337	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	Moved from Peer 3
1083729	704,878	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	729,094	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	637,045	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2731586	690,285	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	624,541	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	739,956	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1117213	579,824	PALM BANCORP	PALMERTON, PA	
1205932	521,729	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
1209716	818,589	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	557,240	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	967,168	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	920,589	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	652,803	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	628,967	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	877,853	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
9818245	968,762	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1974443	559,967	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	896,408	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1202799	502,903	PEOTONE BANCORP, INC.	PEOTONE, IL	Moved from Peer 5
1081314	528,255	PERSONS BANKING CO., INC.	LITHONIA, GA	
3145966	581,600	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	828,805	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	536,849	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	545,180	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	841,023	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	723,992	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2321419	570,520	PSB HOLDINGS, INC.	WAUSAU, WI	
1246252	507,258	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 5
1118434	664,394	QNB CORP.	QUAKERTOWN, PA	
1130904	861,752	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	847,259	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	921,608	RCB CORPORATION	SACRAMENTO, CA	
2743235	694,884	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	722,879	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1201194	914,911	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	952,656	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	969,570	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	925,745	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	715,271	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
1071454	657,619	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	698,876	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	632,901	SABINE BANCSHARES, INC.	MANY, LA	
2603928	843,292	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	779,551	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	936,008	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1204814	986,864	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	601,816	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	611,081	SECURITY NATIONAL CORPORATION	OMAHA, NE	
3438097	566,586	SKAGIT STATE BANCORP	BURLINGTON, WA	
2810285	883,716	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	750,372	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	943,623	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	617,518	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	620,016	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	578,448	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2849799	696,540	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	611,324	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
3073779	524,948	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1063552	528,862	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	756,969	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1126729	635,228	STARION BANCORPORATION	BISMARCK, ND	
1097771	941,907	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	612,092	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	689,676	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2796286	605,989	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
2327541	686,608	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	992,010	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	Moved from Peer 3
2526764	590,927	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	854,813	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	794,222	TEAM FINANCIAL, INC.	PAOLA, KS	
1140341	715,791	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	716,203	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	708,297	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	671,592	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	556,980	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	696,490	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	920,694	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	538,768	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	793,737	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	716,685	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
2246053	515,595	TRUMAN BANCORP, INC.	CLAYTON, MO	
1080139	772,781	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	763,539	UFS BANCORP	WHITINSVILLE, MA	
1135516	831,770	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	736,335	UNITED BANCORPORATION	OSSEO, WI	
1136009	616,064	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	807,204	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	792,093	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	758,623	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	668,002	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	898,614	UNITY BANCORP, INC.	CLINTON, NJ	
3536386	574,263	USAMERIBANCORP, INC.	KEY LARGO, FL	New Y-9C/BHCPR reporter
2314327	674,479	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	895,571	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3251027	572,607	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	New Y-9C/BHCPR reporter
2721596	543,686	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1084155	500,945	WAKULLA BANCORP	CRAWFORDVILLE, FL	Moved from Peer 5
2685054	604,669	WARREN BANCORP, INC.	WARREN, MI	
2406174	899,889	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	736,646	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	956,572	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	704,020	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	555,442	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
3122051	734,910	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	889,955	WGNB CORP.	CARROLLTON, GA	
1051979	581,307	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	691,623	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	924,875	WILBER CORPORATION, THE	ONEONTA, NY	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
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1995103	607,155	WINTER TRUST OF 12/3/74	OTTAWA, KS	
1399671	953,243	WNB BANCSHARES, INC.	ODESSA, TX	
2847357	798,275	1ST CENTENNIAL BANCORP	REDLANDS, CA	
3715257	707,136	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
2860431	618,285	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1035157	761,552	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 414 bank holding companies.