

## PEER GROUP 02

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

Number of BHCs in Peer Group

97

98

94

95

88

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

|                               |       |      |       |      |       |
|-------------------------------|-------|------|-------|------|-------|
| Net Interest Income (TE)      | 3.13  | 3.32 | 3.26  | 3.41 | 3.52  |
| + Non-interest Income         | 1.14  | 1.19 | 1.10  | 1.17 | 1.18  |
| - Overhead Expense            | 3.02  | 3.02 | 3.04  | 2.91 | 2.82  |
| - Provision for Losses        | 1.38  | 0.63 | 0.97  | 0.29 | 0.14  |
| + Securities Gains (Losses)   | 0.04  | 0.01 | -0.18 | 0.00 | -0.01 |
| + Other Tax Equiv Adjustments | 0.01  | 0.00 | 0.00  | 0.00 | 0.00  |
| = Pretax Net Oper Income (TE) | -0.02 | 0.89 | 0.06  | 1.35 | 1.71  |
| Net Operating Income          | -0.22 | 0.56 | -0.06 | 0.87 | 1.12  |
| Net Income                    | -0.22 | 0.56 | -0.06 | 0.87 | 1.11  |
| Net Income (Sub S Adjusted)   | 1.24  | 1.40 | 1.14  | 1.12 | 1.17  |

## PERCENT OF AVG EARNING ASSETS:

|                          |      |      |      |      |      |
|--------------------------|------|------|------|------|------|
| Interest Income (TE)     | 5.31 | 6.27 | 6.05 | 7.09 | 6.84 |
| Interest Expense         | 1.87 | 2.62 | 2.43 | 3.34 | 2.98 |
| Net Interest Income (TE) | 3.45 | 3.64 | 3.58 | 3.73 | 3.85 |

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

|                                      |      |       |      |       |       |
|--------------------------------------|------|-------|------|-------|-------|
| Net Ln&Ls Losses/Avg Loans & Leases  | 1.43 | 0.48  | 0.87 | 0.27  | 0.16  |
| Earnings Coverage of Net Losses (X)  | 3.10 | 12.60 | 4.76 | 16.06 | 29.69 |
| Ln&Ls Allowance/Total Loans & Leases | 2.02 | 1.43  | 1.73 | 1.29  | 1.23  |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq  | 4.01 | 1.61  | 2.59 | 0.96  | 0.49  |
| 30-89 Days Past Due Loans and Leases | 1.21 | 0.99  | 1.35 | 0.98  | 0.70  |

## LIQUIDITY AND FUNDING:

|                                   |       |       |       |       |       |
|-----------------------------------|-------|-------|-------|-------|-------|
| Net Noncore Funding Dependence    | 29.20 | 32.06 | 34.54 | 30.48 | 29.40 |
| Net ST Noncore Funding Dependence | 19.78 | 22.66 | 24.20 | 22.16 | 20.48 |
| Net Loans and Leases/Total Assets | 67.24 | 68.95 | 67.56 | 68.48 | 67.53 |

## CAPITALIZATION:

|  |       |       |       |       |        |
|--|-------|-------|-------|-------|--------|
| Tier 1 Leverage Ratio                      | 8.80  | 8.52  | 8.77  | 8.50  | 8.76   |
| Equity Capital/Total Assets                | 9.45  | 9.16  | 9.29  | 9.19  | 9.40   |
| Equity Capital+Minority Int/Total Assets   | 9.62  | 9.29  | 9.40  | 9.42  | 9.55   |
| Net Loans&Ls/Equity Capital (X)            | 7.46  | 7.88  | 7.80  | 7.66  | 7.48   |
| Cash Dividends/Net Income                  | 46.22 | 34.83 | 52.60 | 38.95 | 28.15  |
| Cash Dividends/Net Income (Sub S Adjusted) | 37.62 | 46.08 | 39.02 | 13.21 | -48.02 |
| Retained Earnings/Avg Equity Cap           | -6.68 | 2.10  | -5.42 | 5.31  | 8.43   |

## PARENT COMPANY RATIOS:

|  |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|
| Short-Term Debt/Equity Capital         | 0.26   | 0.89   | 0.69   | 1.30   | 0.85   |
| Long-Term Debt/Equity Capital          | 1.51   | 2.34   | 2.16   | 2.26   | 2.31   |
| Equity Investment in Subs/Equity Cap   | 107.98 | 115.19 | 110.90 | 113.92 | 113.00 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 85.16  | 129.77 | 116.50 | 149.55 | 154.29 |

| PERCENT OF AVERAGE ASSETS                 | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Interest Income (TE)                      | 4.84       | 5.75       | 5.54       | 6.48       | 6.25       |
| Less: Interest Expense                    | 1.70       | 2.41       | 2.23       | 3.07       | 2.73       |
| Equals: Net Interest Income (TE)          | 3.13       | 3.32       | 3.26       | 3.41       | 3.52       |
| Plus: Non-Interest Income                 | 1.14       | 1.19       | 1.10       | 1.17       | 1.18       |
| Equals: Adj Operating Income (TE)         | 4.32       | 4.55       | 4.42       | 4.62       | 4.72       |
| Less: Overhead Expense                    | 3.02       | 3.02       | 3.04       | 2.91       | 2.82       |
| Less: Provision for Loan and Lease Losses | 1.38       | 0.63       | 0.97       | 0.29       | 0.14       |
| Plus: Realized G/L on HTM Sec             | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Plus: Realized G/L on AFS Sec             | 0.04       | 0.01       | -0.13      | 0.00       | -0.01      |
| Plus: Other Tax Equiv Adjustments         | 0.01       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Pretax Net Oper Inc (TE)          | -0.02      | 0.89       | 0.06       | 1.35       | 1.71       |
| Less: Applicable Income Taxes (TE)        | 0.20       | 0.36       | 0.15       | 0.49       | 0.60       |
| Less: Minority Interest                   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net Operating Income              | -0.22      | 0.56       | -0.06      | 0.87       | 1.12       |
| Plus: Net Extraordinary Items             | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net Income                        | -0.22      | 0.56       | -0.06      | 0.87       | 1.11       |
| Memo: Net Income (Last Four Qtrs)         | -0.30      | 0.66       | -0.07      | 0.88       | 1.11       |
| MARGIN ANALYSIS:                          |            |            |            |            |            |
| Avg Earning Assets / Avg Assets           | 91.29      | 91.76      | 91.47      | 91.68      | 91.64      |
| Avg Int-Bearing Funds / Avg Assets        | 78.31      | 78.92      | 78.96      | 78.59      | 77.68      |
| Int Income (TE) / Avg Earning Assets      | 5.31       | 6.27       | 6.05       | 7.09       | 6.84       |
| Int Expense / Avg Earning Assets          | 1.87       | 2.62       | 2.43       | 3.34       | 2.98       |
| Net Int Inc (TE) / Avg Earn Assets        | 3.45       | 3.64       | 3.58       | 3.73       | 3.85       |
| YIELD OR COST:                            |            |            |            |            |            |
| Total Loans and Leases (TE)               | 5.62       | 6.69       | 6.41       | 7.63       | 7.49       |
| Interest-Bearing Bank Balances            | 0.66       | 3.46       | 2.52       | 5.36       | 4.46       |
| Fed Funds Sold & Reverse Repos            | 0.26       | 2.60       | 2.03       | 5.03       | 4.94       |
| Trading Assets                            | 3.39       | 3.47       | 3.27       | 8.53       | 3.33       |
| Total Earning Assets                      | 5.20       | 6.16       | 5.93       | 6.97       | 6.73       |
| Investment Securities (TE)                | 4.66       | 5.11       | 5.04       | 5.17       | 4.81       |
| U. S. Treasury & Agency Sec (excl MBS)    | 3.23       | 5.45       | 4.97       | 4.84       | 4.23       |
| Mortgage-Backed Securities                | 4.74       | 4.72       | 4.72       | 4.83       | 4.61       |
| All Other Securities                      | 6.87       | 6.51       | 6.38       | 7.13       | 6.59       |
| Interest-Bearing Deposits                 | 1.97       | 2.87       | 2.65       | 3.63       | 3.18       |
| Time Deposits of \$100K or More           | 2.88       | 4.15       | 3.74       | 4.71       | 4.30       |
| Time Deposits < \$100K                    | 3.01       | 4.04       | 3.70       | 4.70       | 4.04       |
| Other Domestic Deposits                   | 0.91       | 1.63       | 1.45       | 2.54       | 2.18       |
| Foreign Deposits                          | 0.69       | 2.11       | 1.88       | 4.63       | 4.62       |
| Fed Funds Purchased and Repos             | 1.31       | 2.71       | 2.34       | 4.42       | 4.28       |
| Other Borrowed Funds & Trading Liab       | 2.81       | 3.64       | 3.30       | 4.68       | 4.52       |
| All Interest-Bearing Funds                | 2.16       | 3.08       | 2.83       | 3.91       | 3.53       |

|  | PEER GROUP 02 |            |            |            |            |
|--|---------------|------------|------------|------------|------------|
|  | 06/30/2009    | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Avg Personnel Exp Per Employee (\$000)     | 34            | 34         | 68         | 66         | 62         |
| Avg Assets per Employee (\$000)            | 5,207         | 4,797      | 5,021      | 4,598      | 4,275      |
| ANALYSIS RATIOS                            |               |            |            |            |            |
| Mutual Fund Fee Inc / Non-Int Income       | 2.48          | 3.27       | 3.33       | 2.99       | 2.87       |
| Overhead Exp / NII + Non-Int Income        | 72.60         | 66.19      | 70.39      | 64.70      | 61.41      |
| PERCENT OF AVERAGE ASSETS:                 |               |            |            |            |            |
| Total Overhead Expense                     | 3.02          | 3.02       | 3.04       | 2.91       | 2.82       |
| Personnel Expense                          | 1.39          | 1.54       | 1.46       | 1.55       | 1.54       |
| Net Occupancy Expense                      | 0.38          | 0.41       | 0.40       | 0.40       | 0.39       |
| Other Operating Expenses                   | 1.18          | 0.99       | 1.15       | 0.93       | 0.88       |
| Overhead Less Non-Interest Income          | 1.83          | 1.68       | 1.84       | 1.69       | 1.62       |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): |               |            |            |            |            |
| Total Overhead Expense                     | 71.06         | 64.67      | 68.99      | 63.12      | 60.13      |
| Personnel Expense                          | 33.07         | 33.51      | 32.88      | 33.82      | 32.79      |
| Net Occupancy Expense                      | 9.15          | 8.83       | 9.01       | 8.83       | 8.29       |
| Other Operating Expenses                   | 27.77         | 21.08      | 26.10      | 20.00      | 18.64      |
| Total Non-Interest Income                  | 25.77         | 25.29      | 24.10      | 24.92      | 24.71      |
| Fiduciary Activities Income                | 1.59          | 2.11       | 1.87       | 2.11       | 1.92       |
| Serv Charges on Deposit Accts - Domestic   | 7.55          | 7.78       | 7.75       | 7.85       | 7.52       |
| Trading Revenue                            | 0.13          | 0.05       | -0.02      | 0.13       | 0.12       |
| Investment Banking Fees & Commissions      | 1.08          | 1.62       | 1.58       | 1.59       | 1.46       |
| Venture Capital Revenue                    | 0.00          | 0.00       | 0.00       | 0.00       | 0.01       |
| Net Servicing Fees                         | 0.33          | 0.25       | 0.11       | 0.30       | 0.36       |
| Net Securitization Income                  | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Insurance Activities Revenue               | 0.89          | 0.76       | 0.78       | 0.86       | 1.05       |
| Net Gain (Loss) - Sales Loans, OREO, Oth   | 1.49          | 1.04       | 0.87       | 1.36       | 1.23       |
| Other Non-Interest Income                  | 9.10          | 8.12       | 8.15       | 7.99       | 7.72       |
| Overhead Less Non-Interest Income          | 45.33         | 38.80      | 44.71      | 37.64      | 35.01      |
| TAX RATIOS:                                |               |            |            |            |            |
| Appl Inc Taxes/Pretax NOI (TE)             | 18.46         | 26.76      | 18.04      | 27.88      | 29.51      |
| Appl Inc Tax+TE/Pretax NOI+TE              | 32.09         | 34.47      | 31.48      | 35.39      | 35.01      |

| PERCENT OF TOTAL ASSETS            | PEER GROUP 02 |            |            |            |            |
|------------------------------------|---------------|------------|------------|------------|------------|
|                                    | 06/30/2009    | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Real Estate Loans                  | 50.71         | 49.93      | 49.42      | 49.55      | 48.29      |
| Commercial and Industrial Loans    | 10.71         | 12.12      | 11.43      | 11.82      | 11.70      |
| Loans to Individuals               | 3.16          | 3.60       | 3.30       | 3.70       | 4.10       |
| Loans to Depository Institutions   | 0.02          | 0.02       | 0.03       | 0.01       | 0.02       |
| Agricultural Loans                 | 0.50          | 0.51       | 0.49       | 0.51       | 0.49       |
| Other Loans and Leases             | 1.63          | 1.71       | 1.80       | 1.79       | 1.82       |
| Net Loans and Leases               | 67.24         | 68.95      | 67.56      | 68.48      | 67.53      |
| Debt Securities Over 1 Year        | 16.13         | 14.81      | 15.24      | 14.71      | 16.33      |
| Mutual Funds and Equity Securities | 0.11          | 0.17       | 0.11       | 0.20       | 0.18       |
| Subtotal                           | 84.09         | 85.31      | 84.41      | 84.58      | 85.02      |
| Interest-Bearing Bank Balances     | 2.43          | 0.24       | 1.21       | 0.18       | 0.19       |
| Federal Funds Sold & Reverse Repos | 0.17          | 0.64       | 0.24       | 0.67       | 0.91       |
| Debt Securities 1 Year or Less     | 2.28          | 2.36       | 2.23       | 2.89       | 2.83       |
| Trading Assets                     | 0.09          | 0.11       | 0.10       | 0.14       | 0.03       |
| Total Earning Assets               | 90.03         | 89.81      | 89.22      | 89.86      | 89.86      |
| Non-Int Cash and Due From Dep Inst | 1.83          | 2.32       | 2.32       | 2.39       | 2.48       |
| Other Real Estate Owned            | 0.44          | 0.15       | 0.25       | 0.10       | 0.05       |
| All Other Assets                   | 7.99          | 7.77       | 7.98       | 7.63       | 7.52       |

## MEMORANDA:

|                                      |       |       |       |       |       |
|--------------------------------------|-------|-------|-------|-------|-------|
| Short-Term Investments               | 5.48  | 3.88  | 4.26  | 4.30  | 4.34  |
| U.S. Treasury Securities             | 0.30  | 0.10  | 0.13  | 0.15  | 0.19  |
| U.S. Agency Securities (excl MBS)    | 2.55  | 2.79  | 2.66  | 4.27  | 4.87  |
| Municipal Securities                 | 2.70  | 2.83  | 2.72  | 2.83  | 2.61  |
| Mortgage-Backed Securities           | 10.97 | 9.99  | 10.63 | 9.13  | 9.73  |
| Asset-Backed Securities              | 0.07  | 0.02  | 0.01  | 0.04  | 0.07  |
| Other Debt Securities                | 0.40  | 0.61  | 0.47  | 0.57  | 0.69  |
| RE Loans Secured by 1-4 Family       | 15.96 | 15.57 | 15.44 | 15.57 | 15.86 |
| Revolving                            | 3.11  | 2.99  | 3.07  | 2.91  | 2.81  |
| Closed-End, Sec by First Liens       | 11.20 | 10.61 | 10.39 | 10.55 | 10.93 |
| Closed-End, Sec by Junior Liens      | 1.21  | 1.40  | 1.28  | 1.55  | 1.53  |
| Commercial Real Estate Loans         | 32.04 | 31.33 | 31.12 | 31.23 | 29.67 |
| Construction and Land Dev            | 8.87  | 10.16 | 9.64  | 10.60 | 9.42  |
| Multifamily                          | 1.97  | 1.71  | 1.76  | 1.59  | 1.56  |
| Nonfarm Nonresidential               | 19.68 | 17.91 | 18.12 | 17.51 | 17.33 |
| RE Loans Secured by Farmland         | 0.68  | 0.70  | 0.67  | 0.70  | 0.71  |
| LOAN MIX, % OF GROSS LOANS & LEASES: |       |       |       |       |       |
| Real Estate Loans                    | 74.82 | 71.84 | 72.49 | 72.27 | 70.83 |
| RE Loans Secured by 1-4 Family       | 24.17 | 23.02 | 23.07 | 23.32 | 23.46 |
| Revolving                            | 4.51  | 4.24  | 4.38  | 4.16  | 4.07  |
| Closed-End                           | 19.21 | 18.31 | 18.17 | 18.72 | 19.08 |
| Commercial Real Estate Loans         | 46.52 | 44.37 | 44.93 | 44.51 | 42.85 |
| Construction and Land Dev            | 12.76 | 14.05 | 13.68 | 14.78 | 13.51 |
| Multifamily                          | 2.86  | 2.48  | 2.60  | 2.36  | 2.26  |
| Nonfarm Nonresidential               | 28.75 | 25.66 | 26.37 | 25.15 | 25.23 |
| RE Loans Secured by Farmland         | 1.02  | 1.03  | 0.99  | 1.03  | 1.06  |
| Loans to Depository Institutions     | 0.02  | 0.03  | 0.06  | 0.02  | 0.04  |
| Commercial and Industrial Loans      | 15.46 | 17.36 | 16.64 | 17.13 | 17.62 |
| Loans to Individuals                 | 4.80  | 5.53  | 5.12  | 5.59  | 6.20  |
| Credit Card Loans                    | 0.16  | 0.17  | 0.16  | 0.16  | 0.16  |
| Agricultural Loans                   | 0.72  | 0.74  | 0.71  | 0.74  | 0.70  |
| Loans to Foreign Govts and Inst      | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  |
| Other Loans and Leases               | 2.47  | 2.51  | 2.70  | 2.66  | 2.76  |

## PERCENT OF TOTAL ASSETS

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

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Short-Term Investments

5.48

3.88

4.26

4.30

4.34

## Liquid Assets

19.43

17.57

18.79

18.22

19.04

## Investment Securities

19.07

18.12

18.74

18.65

19.86

## Net Loans and Leases

67.24

68.95

67.56

68.48

67.53

## Net Lns, Ls &amp; Stdby Ltrs of Credit

68.25

70.36

68.74

69.94

69.09

## Core Deposits

57.11

55.13

52.88

56.41

56.78

## Noncore Funding

30.17

31.73

33.79

30.66

29.67

## Time Deposits of \$100K or More

14.27

12.82

12.93

13.66

15.14

## Foreign Deposits

0.04

0.21

0.27

0.23

0.13

## Fed Funds Purchased and Repos

4.05

5.41

5.01

5.27

5.01

## Net Fed Funds Purchased (Sold)

4.04

4.42

4.54

4.77

3.85

## Commercial Paper

0.00

0.00

0.00

0.00

0.00

## Oth Borrowings W/Rem Mat 1 Yr or Less

2.87

3.64

3.74

3.45

2.83

## Earning Assets Repr in 1 Year

37.99

41.26

40.28

43.01

40.25

## Int-Bearing Liab Repr in 1 Year

31.93

31.47

31.14

32.71

30.32

## Long-Term Debt Repr in 1 Year

0.45

0.61

0.78

0.56

0.44

## Net Assets Repriceable in 1 Year

5.72

9.09

7.93

9.78

8.95

## OTHER LIQUIDITY AND FUNDING RATIOS:

## Net Noncore Funding Dependence

29.20

32.06

34.54

30.48

29.40

## Net ST Noncore Funding Dependence

19.78

22.66

24.20

22.16

20.48

## Short-Term Inv/ST Noncore Funding

26.53

18.40

20.25

20.83

23.34

## Liq Asts-ST Noncore Fndg/Nonliq Asts

-3.06

-7.06

-7.09

-6.25

-3.96

## Net Loans and Leases/Total Deposits

89.99

95.67

93.55

94.37

91.66

## Net Loans and Leases/Core Deposits

123.60

130.43

133.30

129.21

125.50

## Held-To-Mat Sec Appr(Depr)/T1 Cap

0.05

-0.23

-0.20

0.04

-0.21

## Avail-For-Sale Sec Appr(Depr)/T1 Cap

0.09

-1.86

-0.34

0.22

-1.41

## Struct Notes Appr(Depr)/T1 Cap

-0.20

-0.18

-0.23

0.00

-0.04

## PERCENT OF INVESTMENT SECURITIES:

## Held-To-Maturity Securities

9.56

10.55

9.85

12.75

11.31

## Available-For-Sale Securities

90.44

89.45

90.15

87.25

88.69

## U. S. Treasury Securities

1.75

0.80

0.93

1.00

1.16

## U. S. Agency Securities (excl MBS)

14.16

17.54

15.76

25.50

25.93

## Municipal Securities

15.23

16.27

15.70

16.23

13.61

## Mortgage-Backed Securities

57.76

53.79

56.80

48.73

49.26

## Asset-Backed Securities

0.41

0.10

0.04

0.25

0.45

## Other Debt Securities

1.80

3.24

2.56

3.34

3.26

## Mutual Funds and Equity Securities

0.74

1.04

0.81

1.08

0.99

## Debt Securities 1 Year or Less

12.71

14.63

13.78

17.11

14.40

## Debt Securities 1 To 5 Years

26.00

22.16

22.54

24.35

30.00

## Debt Securities Over 5 Years

57.43

58.52

58.76

54.38

51.76

## Pledged Securities

68.09

68.66

70.49

67.39

64.83

## Structured Notes, Fair Value

0.44

0.29

0.37

0.43

0.72

| ANALYSIS RATIOS                       | PEER GROUP 02 |            |            |            |            |
|---------------------------------------|---------------|------------|------------|------------|------------|
|                                       | 06/30/2009    | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Provision for Ln&Ls Losses/Avg Assets | 1.38          | 0.63       | 0.97       | 0.29       | 0.14       |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.96          | 0.93       | 1.39       | 0.42       | 0.21       |
| Provision for Ln&Ls Losses/Net Losses | 151.01        | 223.13     | 184.19     | 181.60     | 162.11     |
| Ln&Ls Allowance/Total Loans & Leases  | 2.02          | 1.43       | 1.73       | 1.29       | 1.23       |
| Ln&Ls Allowance/Net Ln&Ls Losses (X)  | 2.15          | 6.98       | 3.89       | 9.07       | 14.46      |
| ALLL/Nonaccrual Assets                | 87.61         | 178.64     | 120.70     | 244.18     | 402.52     |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 81.06         | 148.14     | 110.29     | 203.04     | 336.46     |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.52          | 0.56       | 0.96       | 0.35       | 0.25       |
| Recoveries/Avg Loans and Leases       | 0.07          | 0.07       | 0.07       | 0.07       | 0.09       |
| Net Losses/Avg Loans and Leases       | 1.43          | 0.48       | 0.87       | 0.27       | 0.16       |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Recoveries/Prior Year-End Losses      | 6.91          | 13.10      | 28.47      | 35.40      | 41.29      |
| Earnings Coverage of Net Losses (X)   | 3.10          | 12.60      | 4.76       | 16.06      | 29.69      |
| NET LOAN AND LEASE LOSSES BY TYPE     |               |            |            |            |            |
| Real Estate Loans                     | 1.25          | 0.34       | 0.76       | 0.12       | 0.03       |
| RE Loans Secured By 1-4 Family        | 0.56          | 0.25       | 0.36       | 0.10       | 0.04       |
| Revolving                             | 0.60          | 0.24       | 0.32       | 0.12       | 0.06       |
| Closed-End                            | 0.53          | 0.22       | 0.36       | 0.09       | 0.03       |
| Commercial Real Estate Loans          | 1.60          | 0.39       | 0.93       | 0.13       | 0.03       |
| Construction and Land Dev             | 4.21          | 0.91       | 2.45       | 0.23       | 0.02       |
| Multifamily                           | 0.76          | 0.08       | 0.34       | 0.05       | 0.04       |
| Nonfarm Nonresidential                | 0.34          | 0.08       | 0.17       | 0.05       | 0.02       |
| RE Loans Secured by Farmland          | 0.12          | 0.00       | 0.04       | 0.00       | 0.01       |
| Commercial and Industrial Loans       | 1.98          | 0.51       | 0.76       | 0.39       | 0.31       |
| Loans to Depository Institutions      | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Loans to Individuals                  | 2.46          | 1.27       | 1.70       | 1.01       | 0.69       |
| Credit Card Loans                     | 4.55          | 2.89       | 3.40       | 1.83       | 1.08       |
| Agricultural Loans                    | 0.03          | 0.01       | 0.04       | 0.03       | 0.02       |
| Loans to Foreign Governments & Inst   | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Other Loans and Leases                | 0.99          | 0.52       | 0.82       | 0.63       | 0.65       |

PERCENT OF LOANS AND LEASES

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.21

0.99

1.35

0.98

0.70

90+ Days PD Loans and Leases

0.13

0.10

0.12

0.07

0.07

Nonaccrual Loans and Leases

3.40

1.44

2.28

0.86

0.43

90+ Days PD and Nonaccrual Loans and Leases

3.61

1.60

2.46

0.97

0.51

30-89 Days PD Restructured

0.01

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.13

0.02

0.05

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.21

0.99

1.35

0.98

0.70

90+ Days Past Due Assets

0.14

0.10

0.12

0.07

0.07

Nonaccrual Assets

3.42

1.44

2.30

0.86

0.43

30+ Days PD & Nonaccrual Assets

4.92

2.60

3.87

1.97

1.22

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.51

1.14

1.73

0.69

0.36

90+ PD & Nonaccrual Assets + OREO

2.97

1.31

2.01

0.80

0.43

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.11

1.21

1.91

0.69

0.36

Allowance for Loan & Lease Losses

203.94

112.44

148.89

76.05

44.27

Equity Cap + ALLL

28.33

12.85

20.70

7.18

3.59

Tier 1 Cap + ALLL

32.28

13.38

21.49

8.04

3.88

Loans & Leases + RE Acquired

4.37

1.67

2.69

0.98

0.52

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

|                               | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|-------------------------------|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD   | 1.24       | 0.99       | 1.47       | 0.99       | 0.68       |
| - 90+ Days Past Due           | 0.15       | 0.10       | 0.14       | 0.08       | 0.06       |
| - Nonaccrual                  | 4.14       | 1.70       | 2.80       | 0.97       | 0.43       |
| Coml & Indl - 30-89 Days PD   | 1.02       | 0.81       | 0.97       | 0.82       | 0.63       |
| - 90+ Days Past Due           | 0.11       | 0.06       | 0.07       | 0.06       | 0.06       |
| - Nonaccrual                  | 1.94       | 0.82       | 1.40       | 0.68       | 0.63       |
| Individuals - 30-89 Days PD   | 1.63       | 1.37       | 1.81       | 1.44       | 1.11       |
| - 90+ Days Past Due           | 0.16       | 0.12       | 0.14       | 0.09       | 0.08       |
| - Nonaccrual                  | 0.42       | 0.23       | 0.31       | 0.21       | 0.14       |
| 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  | 0.27       | 0.24       | 0.21       | 0.23       | 0.32       |
| - 90+ Days Past Due           | 0.01       | 0.01       | 0.00       | 0.01       | 0.00       |
| - Nonaccrual                  | 0.09       | 0.18       | 0.16       | 0.20       | 0.12       |
| Foreign Govts- 30-89 Days PD  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| - 90+ Days Past Due           | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| - Nonaccrual                  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Other Lns&Ls - 30-89 Days PD  | 0.65       | 0.37       | 0.63       | 0.47       | 0.36       |
| - 90+ Days Past Due           | 0.03       | 0.02       | 0.03       | 0.02       | 0.04       |
| - Nonaccrual                  | 0.43       | 0.11       | 0.36       | 0.09       | 0.10       |
| MEMORANDA:                    |            |            |            |            |            |
| 1-4 Family - 30-89 Days PD    | 1.28       | 0.92       | 1.41       | 1.00       | 0.76       |
| - 90+ Days Past Due           | 0.19       | 0.12       | 0.17       | 0.11       | 0.08       |
| - Nonaccrual                  | 2.16       | 0.95       | 1.44       | 0.72       | 0.36       |
| Revolvi ng - 30-89 Days PD    | 0.72       | 0.57       | 0.62       | 0.62       | 0.44       |
| - 90+ Days Past Due           | 0.08       | 0.06       | 0.05       | 0.04       | 0.05       |
| - Nonaccrual                  | 0.61       | 0.46       | 0.57       | 0.32       | 0.18       |
| Closed-End - 30-89 Days PD    | 1.43       | 1.00       | 1.61       | 1.11       | 0.83       |
| - 90+ Days Past Due           | 0.22       | 0.13       | 0.19       | 0.13       | 0.08       |
| - Nonaccrual                  | 2.53       | 1.08       | 1.66       | 0.77       | 0.40       |
| - Jr Lien 30-89 Days PD       | 0.12       | 0.09       | 0.13       | 0.11       | 0.08       |
| - Jr Lien 90+ Days PD         | 0.01       | 0.01       | 0.01       | 0.01       | 0.01       |
| - Jr Lien Nonaccrual          | 0.18       | 0.11       | 0.12       | 0.09       | 0.06       |
| Commercial RE - 30-89 Days PD | 1.20       | 1.02       | 1.41       | 0.93       | 0.58       |
| - 90+ Days Past Due           | 0.10       | 0.08       | 0.10       | 0.05       | 0.04       |
| - Nonaccrual                  | 5.37       | 2.15       | 3.48       | 1.12       | 0.44       |
| Const & Dev - 30-89 Days PD   | 1.63       | 1.43       | 2.19       | 1.42       | 0.72       |
| - 90+ Days Past Due           | 0.15       | 0.13       | 0.18       | 0.07       | 0.04       |
| - Nonaccrual                  | 11.93      | 4.61       | 7.14       | 1.67       | 0.39       |
| Multifamily - 30-89 Days PD   | 0.86       | 0.56       | 0.58       | 0.59       | 0.37       |
| - 90+ Days Past Due           | 0.02       | 0.00       | 0.04       | 0.01       | 0.01       |
| - Nonaccrual                  | 2.96       | 0.81       | 1.69       | 0.70       | 0.25       |
| Nonfarm Nres- 30-89 Days PD   | 0.92       | 0.66       | 0.83       | 0.57       | 0.51       |
| - 90+ Days Past Due           | 0.07       | 0.05       | 0.05       | 0.03       | 0.03       |
| - Nonaccrual                  | 2.16       | 0.68       | 1.31       | 0.61       | 0.41       |
| Farmland - 30-89 Days PD      | 0.44       | 0.46       | 0.64       | 0.37       | 0.32       |
| - 90+ Days Past Due           | 0.02       | 0.01       | 0.01       | 0.00       | 0.01       |
| - Nonaccrual                  | 3.00       | 0.50       | 1.23       | 0.31       | 0.36       |
| Credit Card - 30-89 Days PD   | 1.87       | 1.37       | 1.82       | 1.48       | 1.23       |
| - 90+ Days Past Due           | 0.79       | 0.46       | 0.44       | 0.47       | 0.46       |
| - Nonaccrual                  | 0.13       | 0.17       | 0.30       | 0.32       | 0.07       |



| CAPITAL RATIOS                                 | PEER GROUP 02 |            |            |            |            |
|--|---------------|------------|------------|------------|------------|
|  | 06/30/2009    | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Tier 1 Leverage Ratio                          | 8.80          | 8.52       | 8.77       | 8.50       | 8.76       |
| Tier 1 RBC Ratio                               | 11.69         | 10.75      | 11.23      | 10.73      | 11.16      |
| Total Risk-Based Capital Ratio                 | 13.41         | 12.43      | 13.07      | 12.38      | 12.74      |
| Tangible Tier 1 Leverage Ratio                 | 8.69          | 8.43       | 8.68       | 8.40       | 8.66       |
| Tangible Common Eq Cap/Tan Assets              | 6.34          | 6.64       | 6.20       | 6.71       | 6.91       |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS |               |            |            |            |            |
| PERCENT OF TOTAL ASSETS:                       |               |            |            |            |            |
| Loan Commitments                               | 13.47         | 17.66      | 15.29      | 18.68      | 19.23      |
| Standby Letters of Credit                      | 0.89          | 1.16       | 1.01       | 1.22       | 1.29       |
| Commercial & Similar Letters of Credit         | 0.05          | 0.08       | 0.06       | 0.07       | 0.09       |
| 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                           | 3.59          | 3.69       | 4.38       | 3.54       | 4.32       |
| Interest Rate Contracts                        | 3.22          | 2.91       | 3.43       | 2.92       | 3.05       |
| Interest Rate Futures & Forward Contr          | 0.49          | 0.24       | 0.33       | 0.22       | 0.23       |
| Written Options Contr (Int Rate)               | 0.38          | 0.23       | 0.50       | 0.17       | 0.17       |
| Purchased Options Contr (Int Rate)             | 0.08          | 0.16       | 0.14       | 0.35       | 0.28       |
| Interest Rate Swaps                            | 1.77          | 1.70       | 1.92       | 1.73       | 1.51       |
| Foreign Exchange Contracts                     | 0.00          | 0.04       | 0.02       | 0.04       | 0.04       |
| Futures & Forward Foreign Exch Contr           | 0.00          | 0.03       | 0.02       | 0.03       | 0.03       |
| 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         | 0.01          | 0.04       | 0.04       | 0.04       | 0.03       |
| Commodity & Other Fut & Forward Contr          | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Written Options Contr (Comm & Other)           | 0.00          | 0.01       | 0.00       | 0.01       | 0.00       |
| Purchased Options Contr (Comm & Oth)           | 0.00          | 0.01       | 0.00       | 0.01       | 0.01       |
| Commodity & Other Swaps                        | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| PERCENT OF AVERAGE LOANS AND LEASES:           |               |            |            |            |            |
| Loan Commitments                               | 19.63         | 26.53      | 23.83      | 28.43      | 30.01      |

| PERCENT OF NOTIONAL AMOUNT             | PEER GROUP 02 |            |            |            |            |
|--|---------------|------------|------------|------------|------------|
|  | 06/30/2009    | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Interest Rate Contracts                | 98.93         | 93.96      | 94.59      | 92.27      | 93.74      |
| Foreign Exchange Contracts             | 0.09          | 0.94       | 1.09       | 2.28       | 3.18       |
| Equity, Comm, & Other Contracts        | 0.35          | 1.79       | 1.08       | 2.47       | 1.03       |
| Futures and Forwards                   | 21.44         | 17.67      | 15.90      | 19.08      | 21.09      |
| Written Options                        | 19.52         | 19.46      | 23.46      | 17.81      | 15.51      |
| Exchange-Traded                        | 0.00          | 0.00       | 0.01       | 0.03       | 0.00       |
| Over-The-Counter                       | 19.09         | 18.62      | 23.72      | 16.61      | 14.96      |
| Purchased Options                      | 1.87          | 4.82       | 3.63       | 8.94       | 6.08       |
| Exchange-Traded                        | 0.00          | 0.00       | 0.00       | 0.00       | 0.02       |
| Over-The-Counter                       | 1.64          | 4.59       | 3.44       | 8.65       | 5.54       |
| Swaps                                  | 44.49         | 46.75      | 44.58      | 44.53      | 44.41      |
| Held for Trading                       | 27.49         | 26.50      | 26.25      | 18.14      | 16.66      |
| Interest Rate Contracts                | 26.15         | 23.19      | 23.42      | 14.71      | 12.22      |
| Foreign Exchange Contracts             | 0.00          | 0.03       | 0.00       | 0.14       | 1.47       |
| Equity, Comm, & Other Contracts        | 0.00          | 0.01       | 0.00       | 0.04       | 0.00       |
| Non-Traded                             | 72.51         | 73.50      | 73.75      | 81.86      | 83.34      |
| Interest Rate Contracts                | 69.10         | 66.42      | 66.86      | 69.43      | 71.72      |
| Foreign Exchange Contracts             | 0.01          | 0.17       | 0.08       | 0.42       | 0.34       |
| Equity, Comm, & Other Contracts        | 0.09          | 1.01       | 0.89       | 1.62       | 0.73       |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 67.50         | 74.02      | 71.37      | 77.94      | 76.20      |
| One Year or Less                       | 23.98         | 22.18      | 19.66      | 23.74      | 19.68      |
| Over 1 Year to 5 Years                 | 20.44         | 22.60      | 20.91      | 28.68      | 24.67      |
| Over 5 Years                           | 11.57         | 14.71      | 12.50      | 12.55      | 13.30      |
| Gross Negative Fair Value (Abs Val)    | 1.44          | 1.07       | 2.54       | 1.01       | 0.48       |
| Gross Positive Fair Value              | 1.27          | 0.96       | 2.31       | 1.52       | 0.67       |
| PERCENT OF TIER 1 CAPITAL:             |               |            |            |            |            |
| Gross Negative Fair Value, Abs Val (X) | 0.01          | 0.01       | 0.01       | 0.01       | 0.00       |
| Gross Positive Fair Value (X)          | 0.01          | 0.01       | 0.02       | 0.01       | 0.00       |
| Held for Trading (X)                   | 0.00          | 0.00       | 0.01       | 0.00       | 0.00       |
| Non-Traded (X)                         | 0.00          | 0.00       | 0.01       | 0.00       | 0.00       |
| Current Credit Exposure (X)            | 0.01          | 0.00       | 0.01       | 0.01       | 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  | 0.07          | 0.05       | 0.12       | 0.05       | 0.03       |

## INSURANCE ACTIVITIES

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

## ANALYSIS RATIOS:

|  | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|--|------------|------------|------------|------------|------------|
| Ins Underwriting Assets/Consol Assets      | 0.01       | N/A        | N/A        | N/A        | N/A        |
| Ins Under Assets(P/C)/Tot Ins Und Ast      | 37.89      | 35.61      | 35.62      | 35.53      | 35.51      |
| Ins Under Assets(L/H)/Tot Ins Und Ast      | 62.11      | 64.39      | 64.38      | 64.47      | 64.49      |
| Sep Acct Assets(L/H)/Total Life Ast        | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Ins Activities Revenue/Adj Oper Inc        | 0.88       | 0.76       | 0.78       | 0.86       | 1.05       |
| Premium Inc/Ins Activities Revenue         | 2.29       | 3.10       | 4.39       | 3.43       | 2.85       |
| Credit Rel Prem Inc/Tot Prem Inc           | 68.58      | 62.78      | 60.61      | 57.86      | 72.22      |
| Other Prem Inc/Total Prem Inc              | 31.42      | 37.22      | 39.39      | 42.14      | 27.78      |
| Ins Under Net Income/Consol Net Income     | 0.02       | 0.04       | 0.03       | 0.05       | 0.07       |
| Ins Net Inc (P/C)/Equity (P/C)             | -15.70     | 9.12       | 19.91      | 13.96      | 10.64      |
| Ins Net Inc (L/H)/Equity (L/H)             | 5.75       | 1.11       | 2.08       | 6.26       | 6.54       |
| Insur Ben, Losses, Exp/Insur Premiums      | 97.05      | 65.77      | 67.93      | 465.93     | 304.30     |
| Reinsurance Recov(P/C)/Tot Assets(P/C)     | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Reinsurance Recov(L/H)/Tot Assets(L/H)     | 4.73       | 4.35       | 4.40       | 4.37       | 4.38       |
| Net Assets Ins Under Subs/Cons Assets      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| CSV Life Insurance/Tier 1 Cap + ALLL       | 8.92       | 10.60      | 9.99       | 10.98      | 10.31      |
| 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                       | 0.32       | 0.50       | 0.30       | 0.58       | 0.52       |
| Cost: Interest-Bearing Deposits            | 0.69       | 2.11       | 1.88       | 4.63       | 4.62       |
| 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            | 0.97       | 0.10       | 0.27       | 1.73       | 1.62       |
| Foreign Governments and Inst               | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| GROWTH RATES:                              |            |            |            |            |            |
| Net Loans and Leases                       | 126.23     | 6.04       | 2.90       | -17.84     | -1.36      |
| Total Selected Assets                      | 24.22      | -17.39     | -22.05     | -9.39      | -3.15      |
| Deposits                                   | 6.12       | -9.51      | 247.27     | 10.61      | 14.04      |

| PROFITABILITY:                            | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Net Income/Avg Equity Capital             | -3.89      | 5.63       | -2.01      | 9.45       | 12.23      |
| Bank Net Inc/Avg Eq Inv in Banks          | -2.04      | 6.42       | -1.08      | 9.80       | 12.37      |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks      | 4.42       | 5.37       | 5.17       | 5.89       | 6.06       |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs   | -12.47     | 8.17       | -5.12      | 8.67       | 9.56       |
| Bank Net Income/Parent Net Income         | 93.71      | 105.23     | 110.19     | 107.86     | 94.89      |
| Nonbank Net Income/Parent Net Income      | 3.15       | 2.13       | 2.67       | 1.73       | 1.92       |
| Sub BHCs Net Inc/Parent Net Income        | 84.43      | 86.11      | 89.48      | 85.56      | 87.17      |
| LEVERAGE:                                 |            |            |            |            |            |
| Total Liabilities/Equity                  | 19.92      | 26.38      | 24.79      | 25.88      | 24.70      |
| Total Debt/Equity Capital                 | 2.18       | 3.77       | 3.56       | 4.31       | 3.79       |
| Tot Debt+NP to Subs Iss Tr Pref/Equity    | 15.50      | 21.32      | 19.10      | 20.64      | 20.45      |
| Tot Debt+Lns Guaranteed for Affl/Equity   | 2.16       | 4.09       | 3.79       | 4.31       | 3.79       |
| Total Debt/Eq Cap - Exc Over Fair Value   | 2.19       | 3.88       | 3.59       | 4.56       | 3.91       |
| Long-Term Debt/Equity Capital             | 1.51       | 2.34       | 2.16       | 2.26       | 2.31       |
| Short-Term Debt/Equity Capital            | 0.26       | 0.89       | 0.69       | 1.30       | 0.85       |
| Current Portion of LT Debt/Equity         | 0.00       | 0.01       | 0.00       | 0.01       | 0.00       |
| Exc Cost Over Fair Value/Equity Cap       | 0.10       | 0.09       | 0.09       | 0.13       | 0.14       |
| Long-Term Debt/Consolidated LT Debt       | 2.78       | 3.32       | 2.91       | 4.22       | 4.26       |
| DOUBLE LEVERAGE:                          |            |            |            |            |            |
| Equity Investment in Subs/Equity          | 107.98     | 115.19     | 110.90     | 113.92     | 113.00     |
| Total Investment in Subs/Equity           | 109.98     | 117.33     | 113.17     | 115.71     | 115.01     |
| Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1  | 95.97      | 99.28      | 97.94      | 98.88      | 97.67      |
| Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 97.89      | 100.99     | 99.99      | 100.25     | 99.19      |
| DOUBLE LEVERAGE PAYBACK:                  |            |            |            |            |            |
| Equity Inv in Subs - Eq Cap/Net Inc (X)   | 0.51       | 1.47       | 0.78       | 1.44       | 1.09       |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X)   | 3.84       | 4.39       | 5.11       | 4.25       | 2.63       |
| COVERAGE ANALYSIS:                        |            |            |            |            |            |
| Op Inc-Tax + Noncash/Oper Exp + Div       | 83.77      | 129.15     | 116.11     | 152.01     | 149.23     |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div     | 85.16      | 129.77     | 116.50     | 149.55     | 154.29     |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div     | 75.21      | 102.80     | 155.03     | 95.02      | 106.17     |
| Pretax Oper Inc + Int Exp/Int Expense     | 1633.03    | 4414.25    | 7395.88    | 28090.6    | 7901.37    |
| Div + Int From Subs/Int Exp + Div         | 80.32      | 185.19     | 162.97     | 232.42     | 235.87     |
| Fees+Other Inc From Subs/Sal + Oth Exp    | 11.18      | 9.43       | 8.77       | 10.02      | 10.96      |
| Net Inc/Curr Port of LT Debt+Pfd Div(X)   | 16.54      | 1368.42    | 159.78     | 8497.79    | 8204.11    |
| OTHER RATIOS:                             |            |            |            |            |            |
| Net Assets Repr in 1 Yr/Total Assets      | 1.46       | 0.27       | 1.23       | 0.23       | 0.82       |
| PAST DUE AND NONACCRUAL AS % OF LNS&LS:   |            |            |            |            |            |
| 90+ Days Past Due                         | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Nonaccrual                                | 14.50      | 7.10       | 12.59      | 7.18       | 9.37       |
| Total                                     | 14.50      | 7.10       | 12.59      | 7.18       | 9.37       |
| 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    | 0.76       | 1.08       | 0.96       | 0.92       | 1.03       |
| Combined Thrift Assets                    | 0.00       | 0.03       | 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 02 |            |            |            |            |
|------------------------------------|---------------|------------|------------|------------|------------|
|                                    | 06/30/2009    | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Div Paid/Inc Before Undist Inc     | 99.74         | 78.83      | 80.28      | 58.62      | 66.86      |
| Dividends Paid/Net Income          | 46.22         | 34.84      | 51.80      | 38.95      | 28.15      |
| Net Income - Dividends/Avg Equity  | -6.68         | 2.10       | -5.40      | 5.31       | 8.43       |
| PERCENT OF DIVIDENDS PAID:         |               |            |            |            |            |
| Dividends From Bank Subs           | 76.04         | 135.93     | 131.62     | 184.35     | 174.90     |
| Dividends From Nonbank Subs        | 2.13          | 3.72       | 3.53       | 4.05       | 2.87       |
| Dividends From Subsidiary BHCs     | 1.88          | 1.92       | 1.77       | 4.95       | 2.78       |
| Dividends From All Subsidiaries    | 85.18         | 163.45     | 169.80     | 215.38     | 217.42     |
| PAYOUT RATIOS - SUBSIDIARIES:      |               |            |            |            |            |
| PERCENT OF BANK NET INCOME:        |               |            |            |            |            |
| Dividends From Bank Subs           | 44.07         | 60.58      | 67.74      | 73.30      | 54.56      |
| Interest Income From Bank Subs     | 1.61          | 0.72       | 1.19       | 1.11       | 0.96       |
| Mgt & Service Fees From Bank Subs  | 3.77          | 3.52       | 1.83       | 2.22       | 3.79       |
| Other Income From Bank Subs        | 0.04          | 0.01       | 0.04       | 0.02       | 0.02       |
| Operating Income From Bank Subs    | 52.80         | 69.60      | 79.74      | 86.32      | 67.17      |
| PERCENT OF NONBANK NET INCOME:     |               |            |            |            |            |
| Dividends From Nonbank Subs        | 45.74         | 70.17      | 90.72      | 78.99      | 63.14      |
| Interest Income From Nonbank Subs  | 4.39          | 2.10       | 2.55       | 4.27       | 11.74      |
| Mgt & Serv Fees From Nonbank Subs  | 1.32          | 1.17       | 2.46       | 3.03       | 1.80       |
| Other Income From Nonbank Subs     | 0.00          | 0.00       | 0.00       | 0.02       | 0.55       |
| Operating Inc From Nonbank Subs    | 63.15         | 81.23      | 98.84      | 123.99     | 84.38      |
| PERCENT OF SUB BHCs' NET INCOME:   |               |            |            |            |            |
| Dividends From Subsidiary BHCs     | 35.40         | 36.00      | 65.44      | 38.82      | 51.07      |
| Interest Inc From Subsidiary BHCs  | 0.00          | 152.94     | 0.00       | 0.50       | 0.45       |
| Mgt & Serv Fees From Sub BHCs      | 3.10          | 1.86       | 4.93       | 1.59       | 1.66       |
| Other Income From Subsidiary BHCs  | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating Income From Sub BHCs     | 38.50         | 190.79     | 70.38      | 40.91      | 53.17      |
| DEPENDENCE ON SUBSIDIARIES:        |               |            |            |            |            |
| PERCENT OF TOTAL OPERATING INCOME: |               |            |            |            |            |
| Dividends From Bank Subsidiaries   | 43.43         | 58.86      | 60.97      | 68.20      | 68.52      |
| Interest Income From Bank Subs     | 4.29          | 2.10       | 1.81       | 1.38       | 1.34       |
| Mgt & Serv Fees From Bank Subs     | 7.95          | 3.83       | 3.40       | 3.46       | 3.79       |
| Other Income From Bank Subs        | 0.00          | 0.01       | 0.01       | 0.02       | 0.06       |
| Operating Income From Bank Subs    | 65.65         | 74.25      | 74.29      | 85.55      | 88.00      |
| Dividends From Nonbank Subs        | 2.08          | 1.88       | 2.07       | 1.61       | 1.29       |
| Interest Income From Nonbank Subs  | 0.35          | 0.08       | 0.09       | 0.17       | 0.29       |
| Mgt & Serv Fees From Nonbank Subs  | 0.05          | 0.05       | 0.03       | 0.05       | 0.04       |
| Other Income From Nonbank Subs     | 0.00          | 0.00       | 0.00       | 0.02       | 0.01       |
| Operating Inc From Nonbank Subs    | 4.55          | 2.56       | 2.79       | 2.86       | 2.23       |
| Dividends From Subsidiary BHCs     | 0.18          | 2.09       | 1.15       | 2.04       | 1.27       |
| 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     | 0.31          | 2.34       | 1.35       | 2.36       | 1.40       |
| Loans and Adv From Subs/ST Debt    | 959.27        | 623.24     | 2028.33    | 754.10     | 797.93     |
| Loans and Adv From Subs/Total Debt | 592.52        | 383.61     | 1338.87    | 487.80     | 892.50     |

|   | PEER<br>RATIO | 5%      | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC<br>COUNT |
|---|---------------|---------|--------|--------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group                |               |         |        |        |        |        |        |        | 97           |
| <b>EARNINGS AND PROFITABILITY</b>           |               |         |        |        |        |        |        |        |              |
| <b>PERCENT OF AVERAGE ASSETS:</b>           |               |         |        |        |        |        |        |        |              |
| Net Interest Income (TE)                    | 3.12          | 1.62    | 2.07   | 2.63   | 3.10   | 3.54   | 4.08   | 4.53   | 97           |
| + Non-interest Income                       | 1.14          | 0.20    | 0.36   | 0.60   | 0.99   | 1.51   | 2.18   | 3.04   | 97           |
| - Overhead Expense                          | 3.02          | 1.69    | 2.01   | 2.45   | 2.93   | 3.33   | 4.39   | 5.56   | 97           |
| - Provision for Losses                      | 1.38          | 0.21    | 0.28   | 0.53   | 0.94   | 2.15   | 3.22   | 3.90   | 97           |
| + Securities Gains (Losses)                 | 0.03          | -0.58   | -0.21  | -0.00  | 0.00   | 0.11   | 0.32   | 0.42   | 97           |
| + Other Tax Equiv Adjustments               | 0.00          | -0.03   | -0.00  | 0.00   | 0.00   | 0.00   | 0.02   | 0.14   | 97           |
| = Pretax Net Oper Income (TE)               | -0.01         | -6.36   | -3.81  | -1.03  | 0.52   | 1.27   | 2.17   | 2.67   | 97           |
| Net Operating Income                        | -0.22         | -5.05   | -4.16  | -0.96  | 0.31   | 0.86   | 1.45   | 1.76   | 97           |
| Net Income                                  | -0.22         | -5.05   | -4.16  | -0.96  | 0.31   | 0.86   | 1.45   | 1.76   | 97           |
| Net Income (Sub S Adjusted)                 | 1.24          | 0.94    | 0.94   | 0.94   | 0.96   | 1.19   | 1.55   | 1.67   | 3            |
| <b>PERCENT OF AVG EARNING ASSETS:</b>       |               |         |        |        |        |        |        |        |              |
| Interest Income (TE)                        | 5.31          | 3.92    | 4.39   | 4.95   | 5.33   | 5.57   | 6.20   | 6.58   | 97           |
| Interest Expense                            | 1.86          | 0.99    | 1.09   | 1.44   | 1.82   | 2.25   | 2.60   | 3.23   | 97           |
| Net Interest Income (TE)                    | 3.44          | 1.67    | 2.25   | 2.92   | 3.56   | 3.97   | 4.55   | 4.89   | 97           |
| <b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b> |               |         |        |        |        |        |        |        |              |
| Net Ln&Ls Losses/Avg Loans & Leases         | 1.42          | 0.22    | 0.30   | 0.44   | 1.03   | 2.31   | 3.50   | 5.24   | 97           |
| Earnings Coverage of Net Losses (X)         | 3.10          | -0.72   | -0.30  | 0.52   | 2.01   | 4.50   | 9.53   | 16.99  | 97           |
| Ln&Ls Allowance/Total Loans & Leases        | 2.01          | 1.02    | 1.18   | 1.44   | 1.73   | 2.38   | 3.41   | 4.58   | 97           |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq         | 4.01          | 0.46    | 1.08   | 1.63   | 3.28   | 5.37   | 8.86   | 16.07  | 97           |
| 30-89 Days Past Due Loans and Leases        | 1.20          | 0.25    | 0.41   | 0.69   | 0.96   | 1.73   | 2.32   | 3.48   | 97           |
| <b>LIQUIDITY AND FUNDING:</b>               |               |         |        |        |        |        |        |        |              |
| Net Noncore Funding Dependence              | 29.20         | 2.66    | 11.31  | 20.61  | 27.34  | 36.73  | 50.77  | 58.82  | 97           |
| Net ST Noncore Funding Dependence           | 19.78         | -2.56   | 4.62   | 11.62  | 19.63  | 25.58  | 38.51  | 43.92  | 97           |
| Net Loans and Leases/Total Assets           | 67.23         | 42.62   | 50.54  | 61.59  | 67.65  | 74.32  | 78.64  | 84.39  | 97           |
| <b>CAPITALIZATION:</b>                      |               |         |        |        |        |        |        |        |              |
| Tier 1 Leverage Ratio                       | 8.79          | 3.19    | 5.69   | 7.53   | 8.96   | 10.41  | 11.44  | 12.02  | 97           |
| Equity Capital/Total Assets                 | 9.45          | 1.96    | 5.05   | 7.18   | 9.81   | 11.46  | 12.84  | 14.20  | 97           |
| Equity Capital+Minority Int/Total Assets    | 9.61          | 2.72    | 5.50   | 7.92   | 9.82   | 11.55  | 12.84  | 14.20  | 97           |
| Net Loans&Ls/Equity Capital (X)             | 7.45          | 3.40    | 4.51   | 5.65   | 6.74   | 8.58   | 12.93  | 14.12  | 94           |
| Cash Dividends/Net Income                   | 46.22         | 0.00    | 0.00   | 9.92   | 38.15  | 72.91  | 104.73 | 152.37 | 58           |
| Cash Dividends/Net Income (Sub S Adjusted)  | 37.62         | 4.68    | 4.68   | 4.68   | 7.02   | 31.73  | 71.98  | 85.39  | 3            |
| Retained Earnings/Avg Equity Cap            | -6.68         | -93.42  | -52.14 | -10.81 | 0.21   | 4.32   | 10.78  | 18.65  | 97           |
| <b>PARENT COMPANY RATIOS:</b>               |               |         |        |        |        |        |        |        |              |
| Short-Term Debt/Equity Capital              | 0.26          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 1.06   | 5.11   | 94           |
| Long-Term Debt/Equity Capital               | 1.50          | 0.00    | 0.00   | 0.00   | 0.00   | 0.77   | 9.45   | 18.01  | 94           |
| Equity Investment in Subs/Equity Cap        | 107.97        | 76.33   | 87.40  | 97.55  | 108.90 | 117.15 | 131.60 | 141.60 | 94           |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div      | 85.15         | -159.91 | -3.67  | 50.18  | 87.02  | 116.25 | 159.57 | 285.53 | 93           |

| PERCENT OF AVERAGE ASSETS                 | PEER<br>RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC<br>COUNT |
|---|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Interest Income (TE)                      | 4.84          | 3.57  | 4.05  | 4.53  | 4.82  | 5.20  | 5.69  | 5.96  | 97           |
| Less: Interest Expense                    | 1.69          | 0.92  | 1.00  | 1.30  | 1.63  | 2.03  | 2.46  | 3.06  | 97           |
| Equals: Net Interest Income (TE)          | 3.12          | 1.62  | 2.07  | 2.63  | 3.10  | 3.54  | 4.08  | 4.53  | 97           |
| Plus: Non-Interest Income                 | 1.14          | 0.20  | 0.36  | 0.60  | 0.99  | 1.51  | 2.18  | 3.04  | 97           |
| Equals: Adj Operating Income (TE)         | 4.32          | 2.38  | 2.71  | 3.28  | 4.29  | 4.98  | 5.87  | 7.37  | 97           |
| Less: Overhead Expense                    | 3.02          | 1.69  | 2.01  | 2.45  | 2.93  | 3.33  | 4.39  | 5.56  | 97           |
| Less: Provision for Loan and Lease Losses | 1.38          | 0.21  | 0.28  | 0.53  | 0.94  | 2.15  | 3.22  | 3.90  | 97           |
| Plus: Realized G/L on HTM Sec             | -0.00         | -0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Plus: Realized G/L on AFS Sec             | 0.04          | -0.58 | -0.22 | -0.00 | 0.00  | 0.12  | 0.32  | 0.42  | 97           |
| Plus: Other Tax Equiv Adjustments         | 0.00          | -0.03 | -0.00 | 0.00  | 0.00  | 0.00  | 0.02  | 0.14  | 97           |
| Equals: Pretax Net Oper Inc (TE)          | -0.01         | -6.36 | -3.81 | -1.03 | 0.52  | 1.27  | 2.17  | 2.67  | 97           |
| Less: Applicable Income Taxes (TE)        | 0.19          | -0.96 | -0.55 | -0.05 | 0.21  | 0.45  | 0.91  | 1.27  | 97           |
| Less: Minority Interest                   | 0.00          | -0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Equals: Net Operating Income              | -0.22         | -5.05 | -4.16 | -0.96 | 0.31  | 0.86  | 1.45  | 1.76  | 97           |
| Plus: Net Extraordinary Items             | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Equals: Net Income                        | -0.22         | -5.05 | -4.16 | -0.96 | 0.31  | 0.86  | 1.45  | 1.76  | 97           |
| Memo: Net Income (Last Four Qtrs)         | -0.29         | -5.90 | -4.43 | -0.60 | 0.21  | 0.85  | 1.12  | 1.46  | 95           |
| MARGIN ANALYSIS:                          |               |       |       |       |       |       |       |       |              |
| Avg Earning Assets / Avg Assets           | 91.28         | 80.65 | 85.56 | 89.33 | 91.13 | 93.42 | 96.86 | 97.84 | 97           |
| Avg Int-Bearing Funds / Avg Assets        | 78.31         | 63.84 | 69.67 | 73.94 | 78.21 | 81.23 | 87.65 | 91.24 | 97           |
| Int Income (TE) / Avg Earning Assets      | 5.31          | 3.92  | 4.39  | 4.95  | 5.33  | 5.57  | 6.20  | 6.58  | 97           |
| Int Expense / Avg Earning Assets          | 1.86          | 0.99  | 1.09  | 1.44  | 1.82  | 2.25  | 2.60  | 3.23  | 97           |
| Net Int Inc (TE) / Avg Earn Assets        | 3.44          | 1.67  | 2.25  | 2.92  | 3.56  | 3.97  | 4.55  | 4.89  | 97           |
| YIELD OR COST:                            |               |       |       |       |       |       |       |       |              |
| Total Loans and Leases (TE)               | 5.62          | 4.42  | 4.80  | 5.27  | 5.63  | 6.00  | 6.34  | 6.90  | 97           |
| Interest-Bearing Bank Balances            | 0.66          | 0.00  | 0.03  | 0.20  | 0.34  | 0.65  | 2.03  | 3.96  | 96           |
| Fed Funds Sold & Reverse Repos            | 0.26          | 0.00  | 0.00  | 0.05  | 0.23  | 0.34  | 0.72  | 0.99  | 74           |
| Trading Assets                            | 3.38          | 0.00  | 0.00  | 0.00  | 1.05  | 4.28  | 6.30  | 18.44 | 35           |
| Total Earning Assets                      | 5.19          | 3.79  | 4.33  | 4.84  | 5.19  | 5.51  | 5.92  | 6.35  | 97           |
| Investment Securities (TE)                | 4.65          | 3.08  | 3.50  | 4.07  | 4.67  | 5.22  | 5.79  | 6.22  | 97           |
| U.S. Treasury & Agency Sec (excl MBS)     | 3.23          | 0.51  | 1.17  | 2.21  | 3.22  | 4.19  | 5.25  | 5.58  | 93           |
| Mortgage-Backed Securities                | 4.74          | 2.93  | 3.43  | 4.28  | 4.82  | 5.18  | 5.74  | 6.39  | 96           |
| All Other Securities                      | 6.86          | 2.78  | 3.77  | 5.14  | 6.12  | 7.19  | 11.87 | 22.07 | 96           |
| Interest-Bearing Deposits                 | 1.96          | 0.99  | 1.24  | 1.56  | 1.98  | 2.31  | 2.75  | 3.24  | 97           |
| Time Deposits of \$100K or More           | 2.88          | 1.87  | 2.02  | 2.44  | 2.90  | 3.27  | 3.59  | 4.00  | 97           |
| Time Deposits < \$100K                    | 3.00          | 1.70  | 1.93  | 2.75  | 3.00  | 3.30  | 3.70  | 3.97  | 97           |
| Other Domestic Deposits                   | 0.91          | 0.32  | 0.39  | 0.61  | 0.81  | 1.09  | 1.65  | 2.14  | 97           |
| Foreign Deposits                          | 0.68          | 0.00  | 0.00  | 0.06  | 0.62  | 0.94  | 1.15  | 1.44  | 9            |
| Fed Funds Purchased and Repos             | 1.31          | 0.08  | 0.17  | 0.43  | 0.90  | 1.92  | 3.40  | 3.69  | 92           |
| Other Borrowed Funds & Trading Liab       | 2.81          | 0.40  | 0.85  | 1.82  | 3.13  | 3.58  | 4.14  | 4.40  | 95           |
| All Interest-Bearing Funds                | 2.15          | 1.19  | 1.39  | 1.72  | 2.11  | 2.58  | 2.94  | 3.35  | 97           |

|  | PEER<br>RATIO | 5%      | 10%     | 25%     | 50%     | 75%     | 90%     | 95%     | BHC<br>COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 33.97         | 21.84   | 24.90   | 28.34   | 32.89   | 39.11   | 46.24   | 51.82   | 97           |
| Avg Assets per Employee (\$000)        | 5206.94       | 2734.36 | 3166.39 | 3730.79 | 4566.30 | 6189.47 | 9136.61 | 11384.4 | 97           |

ANALYSIS RATIOS

|                                      |       |       |       |       |       |       |        |        |    |
|--------------------------------------|-------|-------|-------|-------|-------|-------|--------|--------|----|
| Mutual Fund Fee Inc / Non-Int Income | 2.48  | 0.00  | 0.00  | 0.09  | 1.72  | 4.34  | 7.14   | 9.58   | 95 |
| Overhead Exp / NII + Non-Int Income  | 72.60 | 38.07 | 50.42 | 61.68 | 68.54 | 76.52 | 112.79 | 123.60 | 97 |

PERCENT OF AVERAGE ASSETS:

|                                   |      |       |      |      |      |      |      |      |    |
|-----------------------------------|------|-------|------|------|------|------|------|------|----|
| Total Overhead Expense            | 3.02 | 1.69  | 2.01 | 2.45 | 2.93 | 3.33 | 4.39 | 5.56 | 97 |
| Personnel Expense                 | 1.39 | 0.73  | 0.87 | 1.14 | 1.43 | 1.63 | 1.85 | 2.10 | 97 |
| Net Occupancy Expense             | 0.38 | 0.21  | 0.23 | 0.30 | 0.38 | 0.44 | 0.53 | 0.60 | 97 |
| Other Operating Expenses          | 1.17 | 0.68  | 0.75 | 0.89 | 1.02 | 1.24 | 2.10 | 2.94 | 97 |
| Overhead Less Non-Interest Income | 1.82 | -0.28 | 0.93 | 1.43 | 1.71 | 2.03 | 3.20 | 4.52 | 97 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

|  |       |       |       |       |       |       |        |        |    |
|--|-------|-------|-------|-------|-------|-------|--------|--------|----|
| Total Overhead Expense                   | 71.06 | 36.47 | 48.70 | 59.87 | 67.18 | 75.21 | 112.79 | 121.95 | 97 |
| Personnel Expense                        | 33.07 | 16.97 | 22.45 | 28.88 | 32.69 | 37.65 | 42.77  | 46.80  | 97 |
| Net Occupancy Expense                    | 9.15  | 4.97  | 6.00  | 7.23  | 8.74  | 10.72 | 13.29  | 14.79  | 97 |
| Other Operating Expenses                 | 27.77 | 14.50 | 16.09 | 19.47 | 23.39 | 30.45 | 55.09  | 69.89  | 97 |
| Total Non-Interest Income                | 25.77 | 7.64  | 13.02 | 19.18 | 24.52 | 31.53 | 40.45  | 53.07  | 97 |
| Fiduciary Activities Income              | 1.59  | 0.00  | 0.00  | 0.00  | 1.17  | 3.06  | 4.40   | 6.97   | 96 |
| Serv Charges on Deposit Accts - Domestic | 7.54  | 1.85  | 2.77  | 5.34  | 6.84  | 9.77  | 13.38  | 15.15  | 96 |
| Trading Revenue                          | 0.12  | -0.54 | 0.00  | 0.00  | 0.00  | 0.00  | 0.71   | 2.13   | 96 |
| Investment Banking Fees & Commissions    | 1.07  | 0.00  | 0.00  | 0.20  | 0.97  | 2.00  | 2.85   | 3.31   | 96 |
| Venture Capital Revenue                  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 0.00   | 96 |
| Net Servicing Fees                       | 0.33  | -0.43 | -0.17 | 0.00  | 0.04  | 0.33  | 1.68   | 2.68   | 96 |
| Net Securitization Income                | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 0.00   | 96 |
| Insurance Activities Revenue             | 0.89  | 0.00  | 0.00  | 0.00  | 0.14  | 1.16  | 4.12   | 5.57   | 96 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.48  | -8.22 | -1.58 | 0.00  | 0.72  | 3.41  | 5.88   | 7.21   | 96 |
| Other Non-Interest Income                | 9.10  | 2.04  | 4.12  | 5.25  | 7.78  | 11.38 | 17.12  | 22.70  | 96 |
| Overhead Less Non-Interest Income        | 45.33 | -6.76 | 12.24 | 31.42 | 40.99 | 51.77 | 90.00  | 110.28 | 97 |

TAX RATIOS:

|                                |       |        |        |       |       |       |       |       |    |
|--------------------------------|-------|--------|--------|-------|-------|-------|-------|-------|----|
| Appl Inc Taxes/Pretax NOI (TE) | 18.46 | -78.62 | -17.02 | 6.96  | 23.76 | 32.05 | 36.73 | 38.50 | 61 |
| Appl Inc Tax+TE/Pretax NOI+TE  | 32.08 | 2.19   | 7.31   | 28.01 | 35.21 | 37.99 | 41.76 | 58.36 | 61 |



| PERCENT OF TOTAL ASSETS                         | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans                               | 50.71      | 21.99 | 30.67 | 43.03 | 51.09 | 60.62 | 67.49 | 69.51 | 97        |
| Commercial and Industrial Loans                 | 10.71      | 0.97  | 3.01  | 6.29  | 10.65 | 13.86 | 19.41 | 25.66 | 97        |
| Loans to Individuals                            | 3.16       | 0.11  | 0.33  | 0.82  | 1.71  | 4.65  | 9.75  | 12.49 | 97        |
| Loans to Depository Institutions                | 0.01       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.13  | 0.23  | 97        |
| Agricultural Loans                              | 0.49       | 0.00  | 0.00  | 0.00  | 0.16  | 0.74  | 2.04  | 3.66  | 97        |
| Other Loans and Leases                          | 1.63       | 0.00  | 0.09  | 0.51  | 1.04  | 2.46  | 4.20  | 6.52  | 97        |
| Net Loans and Leases                            | 67.23      | 42.62 | 50.54 | 61.59 | 67.65 | 74.32 | 78.64 | 84.39 | 97        |
| Debt Securities Over 1 Year                     | 16.12      | 2.81  | 4.63  | 9.23  | 15.31 | 21.09 | 29.44 | 36.85 | 97        |
| Mutual Funds and Equity Securities              | 0.11       | 0.00  | 0.00  | 0.00  | 0.04  | 0.15  | 0.35  | 0.88  | 97        |
| Subtotal  | 84.08      | 71.14 | 75.11 | 80.77 | 85.03 | 87.50 | 90.55 | 91.72 | 97        |
| Interest-Bearing Bank Balances                  | 2.43       | 0.00  | 0.00  | 0.10  | 0.92  | 4.60  | 7.89  | 11.25 | 97        |
| Federal Funds Sold & Reverse Repos              | 0.17       | 0.00  | 0.00  | 0.00  | 0.00  | 0.23  | 1.11  | 1.43  | 97        |
| Debt Securities 1 Year or Less                  | 2.27       | 0.09  | 0.21  | 0.41  | 1.45  | 3.60  | 6.22  | 11.15 | 97        |
| Trading Assets                                  | 0.09       | 0.00  | 0.00  | 0.00  | 0.00  | 0.03  | 0.52  | 1.11  | 97        |
| Total Earning Assets                            | 90.03      | 85.02 | 86.22 | 87.82 | 90.16 | 91.88 | 93.84 | 94.67 | 97        |
| Non-Int Cash and Due From Dep Inst              | 1.83       | 0.30  | 0.71  | 1.30  | 1.71  | 2.24  | 3.25  | 3.53  | 97        |
| Other Real Estate Owned                         | 0.44       | 0.00  | 0.03  | 0.12  | 0.32  | 0.66  | 1.25  | 1.57  | 97        |
| All Other Assets                                | 7.98       | 4.00  | 4.55  | 5.77  | 7.99  | 9.79  | 11.54 | 12.16 | 97        |
| <b>MEMORANDA:</b>                               |            |       |       |       |       |       |       |       |           |
| Short-Term Investments                          | 5.47       | 0.38  | 0.50  | 1.58  | 4.29  | 7.93  | 13.83 | 18.17 | 97        |
| U. S. Treasury Securities                       | 0.29       | 0.00  | 0.00  | 0.00  | 0.00  | 0.15  | 1.81  | 3.03  | 97        |
| U. S. Agency Securities (excl MBS)              | 2.54       | 0.00  | 0.00  | 0.22  | 1.30  | 4.21  | 8.18  | 11.20 | 97        |
| Municipal Securities                            | 2.70       | 0.01  | 0.09  | 0.57  | 1.77  | 4.21  | 7.15  | 10.78 | 97        |
| Mortgage-Backed Securities                      | 10.97      | 0.19  | 1.08  | 4.74  | 10.35 | 14.47 | 23.77 | 30.11 | 97        |
| Asset-Backed Securities                         | 0.06       | 0.00  | 0.00  | 0.00  | 0.00  | 0.08  | 0.32  | 0.65  | 97        |
| Other Debt Securities                           | 0.40       | 0.00  | 0.00  | 0.00  | 0.08  | 0.31  | 2.15  | 3.40  | 97        |
| RE Loans Secured by 1-4 Family                  | 15.96      | 1.32  | 4.77  | 9.51  | 14.82 | 21.02 | 28.66 | 37.64 | 97        |
| Revolving                                       | 3.11       | 0.00  | 0.05  | 0.80  | 2.94  | 4.70  | 7.09  | 7.86  | 97        |
| Closed-End, Sec by First Liens                  | 11.19      | 0.38  | 2.50  | 5.68  | 10.32 | 14.83 | 22.06 | 32.02 | 97        |
| Closed-End, Sec by Junior Liens                 | 1.20       | 0.00  | 0.03  | 0.38  | 1.09  | 1.71  | 2.74  | 3.59  | 97        |
| Commercial Real Estate Loans                    | 32.03      | 10.83 | 13.50 | 22.25 | 31.35 | 41.58 | 50.45 | 57.59 | 97        |
| Construction and Land Dev                       | 8.87       | 1.05  | 1.62  | 4.39  | 8.17  | 12.17 | 18.58 | 20.63 | 97        |
| Multifamily                                     | 1.97       | 0.29  | 0.51  | 0.84  | 1.59  | 2.90  | 4.39  | 5.97  | 97        |
| Nonfarm Nonresidential                          | 19.67      | 4.86  | 9.22  | 13.44 | 19.52 | 24.60 | 33.07 | 37.98 | 97        |
| RE Loans Secured by Farmland                    | 0.68       | 0.00  | 0.00  | 0.05  | 0.34  | 1.28  | 2.14  | 2.97  | 97        |
| <b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b> |            |       |       |       |       |       |       |       |           |
| Real Estate Loans                               | 74.82      | 40.69 | 55.83 | 65.34 | 75.91 | 83.62 | 90.54 | 95.28 | 97        |
| RE Loans Secured by 1-4 Family                  | 24.16      | 2.03  | 6.51  | 14.41 | 22.15 | 31.62 | 46.83 | 56.61 | 97        |
| Revolving                                       | 4.51       | 0.00  | 0.09  | 1.25  | 4.22  | 6.89  | 9.50  | 10.29 | 97        |
| Closed-End                                      | 19.20      | 1.31  | 4.25  | 9.88  | 17.72 | 26.03 | 44.65 | 51.07 | 97        |
| Commercial Real Estate Loans                    | 46.52      | 18.47 | 21.42 | 34.25 | 47.45 | 59.99 | 68.44 | 75.67 | 97        |
| Construction and Land Dev                       | 12.76      | 1.65  | 2.76  | 7.14  | 11.53 | 17.64 | 25.19 | 29.84 | 97        |
| Multifamily                                     | 2.86       | 0.43  | 0.76  | 1.34  | 2.32  | 3.92  | 6.22  | 8.44  | 97        |
| Nonfarm Nonresidential                          | 28.74      | 9.04  | 14.10 | 21.31 | 27.79 | 35.09 | 44.62 | 52.87 | 97        |
| RE Loans Secured by Farmland                    | 1.02       | 0.00  | 0.00  | 0.06  | 0.47  | 1.88  | 3.08  | 4.65  | 97        |
| Loans to Depository Institutions                | 0.02       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.19  | 0.33  | 97        |
| Commercial and Industrial Loans                 | 15.46      | 2.08  | 4.14  | 9.58  | 14.86 | 19.49 | 25.81 | 40.96 | 97        |
| Loans to Individuals                            | 4.80       | 0.16  | 0.57  | 1.13  | 2.55  | 7.48  | 14.72 | 19.03 | 97        |
| Credit Card Loans                               | 0.15       | 0.00  | 0.00  | 0.00  | 0.00  | 0.14  | 0.95  | 1.48  | 97        |
| Agricultural Loans                              | 0.72       | 0.00  | 0.00  | 0.00  | 0.25  | 1.11  | 3.03  | 4.83  | 97        |
| Loans to Foreign Govts and Inst                 | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97        |
| Other Loans and Leases                          | 2.47       | 0.01  | 0.13  | 0.74  | 1.59  | 3.67  | 6.84  | 9.25  | 97        |

| PERCENT OF TOTAL ASSETS               | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---------------------------------------|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Short-Term Investments                | 5.47       | 0.38   | 0.50   | 1.58   | 4.29   | 7.93   | 13.83  | 18.17  | 97        |
| Liquid Assets                         | 19.43      | 6.45   | 8.10   | 13.52  | 18.50  | 23.76  | 31.81  | 40.53  | 97        |
| Investment Securities                 | 19.06      | 3.47   | 6.51   | 12.56  | 17.97  | 23.80  | 35.60  | 41.32  | 97        |
| Net Loans and Leases                  | 67.23      | 42.62  | 50.54  | 61.59  | 67.65  | 74.32  | 78.64  | 84.39  | 97        |
| Net Lns, Ls & Stdby Ltrs of Credit    | 68.25      | 43.33  | 50.73  | 61.83  | 68.94  | 75.53  | 80.19  | 84.58  | 97        |
| Core Deposits                         | 57.11      | 27.39  | 39.19  | 49.69  | 58.44  | 64.69  | 68.62  | 72.61  | 97        |
| Noncore Funding                       | 30.16      | 14.29  | 17.00  | 21.51  | 26.63  | 37.93  | 48.60  | 58.51  | 97        |
| Time Deposits of \$100K or More       | 14.27      | 6.27   | 7.83   | 10.07  | 13.21  | 17.40  | 23.43  | 30.63  | 97        |
| Foreign Deposits                      | 0.03       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.91   | 97        |
| Fed Funds Purchased and Repos         | 4.05       | 0.00   | 0.00   | 1.12   | 3.85   | 6.80   | 10.23  | 12.93  | 97        |
| Net Fed Funds Purchased (Sold)        | 4.03       | -0.62  | -0.00  | 0.85   | 3.76   | 6.80   | 9.77   | 12.92  | 97        |
| Commercial Paper                      | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 97        |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 2.86       | 0.00   | 0.01   | 0.49   | 1.87   | 4.06   | 8.30   | 10.99  | 97        |
| Earning Assets Repr in 1 Year         | 37.99      | 12.84  | 17.69  | 26.39  | 39.53  | 48.58  | 53.38  | 59.72  | 97        |
| Int-Bearing Liab Repr in 1 Year       | 31.92      | 12.21  | 14.51  | 19.68  | 27.98  | 43.22  | 57.07  | 61.46  | 97        |
| Long-Term Debt Repr in 1 Year         | 0.45       | 0.00   | 0.00   | 0.00   | 0.00   | 0.93   | 2.05   | 2.71   | 97        |
| Net Assets Repriceable in 1 Year      | 5.72       | -31.31 | -15.60 | -5.04  | 5.86   | 17.28  | 25.39  | 28.81  | 97        |
| OTHER LIQUIDITY AND FUNDING RATIOS:   |            |        |        |        |        |        |        |        |           |
| Net Noncore Funding Dependence        | 29.20      | 2.66   | 11.31  | 20.61  | 27.34  | 36.73  | 50.77  | 58.82  | 97        |
| Net ST Noncore Funding Dependence     | 19.78      | -2.56  | 4.62   | 11.62  | 19.63  | 25.58  | 38.51  | 43.92  | 97        |
| Short-Term Inv/ST Noncore Funding     | 26.53      | 1.86   | 2.32   | 7.32   | 19.51  | 40.84  | 74.94  | 97.60  | 97        |
| Liq Asts-ST Noncore Fndg/Nonliq Asts  | -3.06      | -30.41 | -25.40 | -14.73 | -2.89  | 4.79   | 19.34  | 33.91  | 97        |
| Net Loans and Leases/Total Deposits   | 89.98      | 55.08  | 65.76  | 79.99  | 90.47  | 98.98  | 110.91 | 120.49 | 97        |
| Net Loans and Leases/Core Deposits    | 123.59     | 67.75  | 80.44  | 102.81 | 114.84 | 142.34 | 179.92 | 203.44 | 97        |
| Held-To-Mat Sec Appr(Depr)/T1 Cap     | 0.05       | -3.81  | -2.10  | -0.06  | 0.01   | 0.24   | 1.43   | 2.18   | 66        |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap  | 0.09       | -16.87 | -7.84  | -1.65  | 0.78   | 2.98   | 4.91   | 6.64   | 95        |
| Struct Notes Appr(Depr)/T1 Cap        | -0.19      | -5.26  | -0.49  | -0.09  | -0.00  | 0.00   | 0.03   | 0.05   | 36        |
| PERCENT OF INVESTMENT SECURITIES:     |            |        |        |        |        |        |        |        |           |
| Held-To-Maturity Securities           | 9.55       | 0.00   | 0.00   | 0.00   | 2.27   | 11.63  | 50.28  | 67.60  | 97        |
| Available-For-Sale Securities         | 90.44      | 29.38  | 44.54  | 87.83  | 97.68  | 100.00 | 100.00 | 100.00 | 97        |
| U.S. Treasury Securities              | 1.74       | 0.00   | 0.00   | 0.00   | 0.00   | 1.10   | 10.72  | 20.28  | 97        |
| U.S. Agency Securities (excl MBS)     | 14.15      | 0.00   | 0.00   | 1.03   | 8.17   | 24.38  | 43.51  | 57.48  | 97        |
| Municipal Securities                  | 15.22      | 0.06   | 0.68   | 3.93   | 12.40  | 22.98  | 37.55  | 50.49  | 97        |
| Mortgage-Backed Securities            | 57.76      | 4.69   | 13.38  | 39.81  | 61.22  | 79.95  | 87.30  | 91.04  | 97        |
| Asset-Backed Securities               | 0.41       | 0.00   | 0.00   | 0.00   | 0.00   | 0.43   | 1.76   | 4.26   | 97        |
| Other Debt Securities                 | 1.80       | 0.00   | 0.00   | 0.00   | 0.46   | 2.56   | 8.00   | 11.85  | 97        |
| Mutual Funds and Equity Securities    | 0.73       | 0.00   | 0.00   | 0.01   | 0.27   | 1.02   | 2.72   | 4.25   | 97        |
| Debt Securities 1 Year or Less        | 12.71      | 0.77   | 1.69   | 3.14   | 8.17   | 20.81  | 33.22  | 43.18  | 97        |
| Debt Securities 1 To 5 Years          | 26.00      | 3.25   | 4.57   | 9.82   | 17.60  | 39.97  | 60.77  | 70.62  | 97        |
| Debt Securities Over 5 Years          | 57.42      | 6.09   | 11.70  | 34.85  | 63.33  | 81.03  | 88.98  | 93.32  | 97        |
| Pledged Securities                    | 68.09      | 23.00  | 37.46  | 52.95  | 70.83  | 83.88  | 91.52  | 95.43  | 97        |
| Structured Notes, Fair Value          | 0.43       | 0.00   | 0.00   | 0.00   | 0.00   | 0.43   | 2.72   | 3.96   | 97        |

| ANALYSIS RATIOS                       | PEER<br>RATIO | 5%    | 10%   | 25%    | 50%    | 75%    | 90%    | 95%    | BHC<br>COUNT |
|---------------------------------------|---------------|-------|-------|--------|--------|--------|--------|--------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 1.38          | 0.21  | 0.28  | 0.53   | 0.94   | 2.15   | 3.22   | 3.90   | 97           |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.96          | 0.36  | 0.52  | 0.83   | 1.42   | 2.85   | 4.42   | 5.73   | 97           |
| Provision for Ln&Ls Losses/Net Losses | 151.00        | 76.10 | 89.12 | 116.36 | 143.18 | 186.22 | 212.05 | 261.77 | 97           |
| Ln&Ls Allowance/Total Loans & Leases  | 2.01          | 1.02  | 1.18  | 1.44   | 1.73   | 2.38   | 3.41   | 4.58   | 97           |
| Ln&Ls Allowance/Net Ln&Ls Losses (X)  | 2.15          | 0.54  | 0.74  | 1.02   | 1.67   | 2.93   | 4.34   | 6.32   | 97           |
| ALLL/Nonaccrual Assets                | 87.60         | 23.25 | 33.69 | 47.28  | 71.18  | 108.85 | 185.27 | 263.31 | 97           |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 81.05         | 18.26 | 29.68 | 46.04  | 67.22  | 103.71 | 167.62 | 235.98 | 97           |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.51          | 0.27  | 0.36  | 0.53   | 1.12   | 2.43   | 3.56   | 5.37   | 97           |
| Recoveries/Avg Loans and Leases       | 0.07          | 0.01  | 0.01  | 0.03   | 0.05   | 0.09   | 0.15   | 0.21   | 97           |
| Net Losses/Avg Loans and Leases       | 1.42          | 0.22  | 0.30  | 0.44   | 1.03   | 2.31   | 3.50   | 5.24   | 97           |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00          | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 97           |
| Recoveries/Prior Year-End Losses      | 6.91          | 0.60  | 1.04  | 2.40   | 4.94   | 8.99   | 17.77  | 28.01  | 96           |
| Earnings Coverage of Net Losses (X)   | 3.10          | -0.72 | -0.30 | 0.52   | 2.01   | 4.50   | 9.53   | 16.99  | 97           |
| NET LOAN AND LEASE LOSSES BY TYPE     |               |       |       |        |        |        |        |        |              |
| Real Estate Loans                     | 1.24          | 0.01  | 0.05  | 0.28   | 0.78   | 1.87   | 3.40   | 5.73   | 97           |
| RE Loans Secured By 1-4 Family        | 0.56          | 0.00  | 0.00  | 0.11   | 0.37   | 0.70   | 1.74   | 3.43   | 97           |
| Revolving                             | 0.59          | 0.00  | 0.00  | 0.01   | 0.30   | 0.79   | 1.88   | 4.70   | 92           |
| Closed-End                            | 0.53          | 0.00  | 0.00  | 0.10   | 0.33   | 0.74   | 1.41   | 3.40   | 97           |
| Commercial Real Estate Loans          | 1.60          | 0.00  | 0.03  | 0.34   | 1.13   | 2.22   | 4.74   | 6.58   | 97           |
| Construction and Land Dev             | 4.20          | 0.00  | 0.00  | 0.65   | 2.39   | 7.04   | 14.16  | 16.74  | 97           |
| Multifamily                           | 0.76          | -0.00 | 0.00  | 0.00   | 0.00   | 0.94   | 2.81   | 7.27   | 94           |
| Nonfarm Nonresidential                | 0.34          | -0.00 | 0.00  | 0.02   | 0.22   | 0.53   | 1.06   | 1.30   | 97           |
| RE Loans Secured by Farmland          | 0.12          | -0.05 | 0.00  | 0.00   | 0.00   | 0.00   | 0.53   | 2.94   | 82           |
| Commercial and Industrial Loans       | 1.98          | 0.14  | 0.21  | 0.61   | 1.34   | 3.06   | 5.34   | 7.03   | 97           |
| Loans to Depository Institutions      | 0.00          | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 24           |
| Loans to Individuals                  | 2.46          | 0.41  | 0.61  | 1.04   | 1.61   | 3.05   | 5.79   | 12.16  | 92           |
| Credit Card Loans                     | 4.54          | 0.00  | 0.00  | 1.55   | 4.04   | 6.49   | 11.19  | 16.05  | 45           |
| Agricultural Loans                    | 0.02          | -0.01 | 0.00  | 0.00   | 0.00   | 0.00   | 0.10   | 0.51   | 70           |
| Loans to Foreign Governments & Inst   | 0.00          | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 2            |
| Other Loans and Leases                | 0.99          | -0.00 | 0.00  | 0.00   | 0.20   | 0.92   | 5.29   | 8.66   | 94           |

| PERCENT OF LOANS AND LEASES   | PEER<br>RATIO | 5%    | 10%   | 25%    | 50%    | 75%    | 90%    | 95%    | BHC<br>COUNT |
|---|---------------|-------|-------|--------|--------|--------|--------|--------|--------------|
| -----   |               |       |       |        |        |        |        |        |              |
| 30-89 Days PD Loans and Leases  | 1.20          | 0.25  | 0.41  | 0.69   | 0.96   | 1.73   | 2.32   | 3.48   | 97           |
| 90+ Days PD Loans and Leases  | 0.13          | 0.00  | 0.00  | 0.01   | 0.06   | 0.26   | 0.41   | 0.68   | 97           |
| Nonaccrual Loans and Leases   | 3.39          | 0.41  | 0.72  | 1.34   | 2.44   | 4.95   | 7.29   | 14.79  | 97           |
| 90+ Days PD and Nonaccrual Loans and Leases                               | 3.61          | 0.47  | 0.96  | 1.40   | 2.65   | 5.44   | 7.53   | 15.10  | 97           |
| 30-89 Days PD Restructured  | 0.00          | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.02   | 0.10   | 97           |
| 90+ Days PD Restructured  | 0.00          | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 97           |
| Nonaccrual Restructured   | 0.13          | 0.00  | 0.00  | 0.00   | 0.00   | 0.20   | 0.61   | 1.01   | 97           |
| PERCENT OF LNS&LS + OTHER ASSETS  |               |       |       |        |        |        |        |        |              |
| 30+ DAYS PAST DUE AND NONACCRUAL  |               |       |       |        |        |        |        |        |              |
| -----   |               |       |       |        |        |        |        |        |              |
| 30-89 Days Past Due Assets  | 1.20          | 0.25  | 0.41  | 0.68   | 0.96   | 1.73   | 2.32   | 3.48   | 97           |
| 90+ Days Past Due Assets  | 0.13          | 0.00  | 0.00  | 0.01   | 0.06   | 0.26   | 0.42   | 0.68   | 97           |
| Nonaccrual Assets   | 3.41          | 0.41  | 0.72  | 1.37   | 2.44   | 4.95   | 7.56   | 14.78  | 97           |
| 30+ Days PD & Nonaccrual Assets   | 4.91          | 1.22  | 1.48  | 2.30   | 4.11   | 6.49   | 11.09  | 17.55  | 97           |
| PERCENT OF TOTAL ASSETS   |               |       |       |        |        |        |        |        |              |
| -----   |               |       |       |        |        |        |        |        |              |
| 90+ Days PD and Nonaccrual Assets   | 2.50          | 0.25  | 0.56  | 0.96   | 1.83   | 3.65   | 5.59   | 9.64   | 97           |
| 90+ PD & Nonaccrual Assets + OREO   | 2.96          | 0.28  | 0.74  | 1.16   | 2.41   | 4.38   | 6.52   | 10.69  | 97           |
| RESTRUCTURED & NONACCRUAL LNS&LS<br>+ REAL ESTATE ACQUIRED AS PERCENT OF: |               |       |       |        |        |        |        |        |              |
| -----   |               |       |       |        |        |        |        |        |              |
| Total Assets  | 3.11          | 0.27  | 0.65  | 1.15   | 2.44   | 4.63   | 7.28   | 11.64  | 97           |
| Allowance for Loan & Lease Losses   | 203.94        | 38.10 | 71.98 | 118.54 | 179.86 | 269.27 | 388.52 | 526.14 | 97           |
| Equity Cap + ALLL   | 28.33         | 2.46  | 5.10  | 9.72   | 19.49  | 39.05  | 67.22  | 138.77 | 94           |
| Tier 1 Cap + ALLL   | 32.28         | 2.72  | 6.66  | 12.71  | 20.86  | 41.96  | 67.95  | 198.36 | 97           |
| Loans & Leases + RE Acquired  | 4.36          | 0.49  | 1.13  | 1.74   | 3.43   | 6.03   | 10.29  | 16.25  | 97           |

PEER GROUP 2

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  | 1.23       | 0.18 | 0.44 | 0.67 | 0.96 | 1.56 | 2.45 | 3.87  | 97        |
| - 90+ Days Past Due          | 0.15       | 0.00 | 0.00 | 0.00 | 0.05 | 0.26 | 0.56 | 0.84  | 97        |
| - Nonaccrual                 | 4.13       | 0.50 | 0.85 | 1.49 | 3.04 | 5.80 | 9.46 | 16.84 | 97        |
| Coml & Indl - 30-89 Days PD  | 1.02       | 0.08 | 0.11 | 0.32 | 0.77 | 1.53 | 2.62 | 3.44  | 97        |
| - 90+ Days Past Due          | 0.11       | 0.00 | 0.00 | 0.00 | 0.01 | 0.16 | 0.50 | 1.08  | 97        |
| - Nonaccrual                 | 1.94       | 0.00 | 0.13 | 0.78 | 1.70 | 2.97 | 3.90 | 6.17  | 97        |
| Individuals - 30-89 Days PD  | 1.62       | 0.19 | 0.48 | 0.81 | 1.20 | 2.11 | 3.51 | 6.22  | 97        |
| - 90+ Days Past Due          | 0.15       | 0.00 | 0.00 | 0.00 | 0.07 | 0.27 | 0.57 | 0.95  | 97        |
| - Nonaccrual                 | 0.42       | 0.00 | 0.00 | 0.07 | 0.26 | 0.51 | 1.57 | 1.99  | 97        |
| Dep Inst Lns - 30-89 Days PD | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 24        |
| - 90+ Days Past Due          | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 24        |
| - Nonaccrual                 | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 24        |
| Agricultural - 30-89 Days PD | 0.26       | 0.00 | 0.00 | 0.00 | 0.00 | 0.22 | 1.65 | 2.89  | 70        |
| - 90+ Days Past Due          | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.16  | 70        |
| - Nonaccrual                 | 0.08       | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.59 | 0.96  | 70        |
| Foreign Govts- 30-89 Days PD | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 2         |
| - 90+ Days Past Due          | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 2         |
| - Nonaccrual                 | 0.00       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 2         |
| Other Lns&Ls - 30-89 Days PD | 0.64       | 0.00 | 0.00 | 0.00 | 0.14 | 0.92 | 2.47 | 4.74  | 94        |
| - 90+ Days Past Due          | 0.02       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.15 | 0.50  | 94        |
| - Nonaccrual                 | 0.42       | 0.00 | 0.00 | 0.00 | 0.00 | 0.54 | 2.00 | 4.02  | 94        |

MEMORANDA:

|                               |       |      |      |      |      |       |       |       |    |
|-------------------------------|-------|------|------|------|------|-------|-------|-------|----|
| 1-4 Family - 30-89 Days PD    | 1.28  | 0.17 | 0.34 | 0.60 | 0.94 | 1.86  | 2.78  | 4.18  | 97 |
| - 90+ Days Past Due           | 0.19  | 0.00 | 0.00 | 0.00 | 0.07 | 0.29  | 0.80  | 1.18  | 97 |
| - Nonaccrual                  | 2.15  | 0.09 | 0.29 | 0.70 | 1.48 | 3.00  | 5.84  | 9.12  | 97 |
| Revolving - 30-89 Days PD     | 0.72  | 0.00 | 0.00 | 0.26 | 0.63 | 0.99  | 2.04  | 2.81  | 92 |
| - 90+ Days Past Due           | 0.07  | 0.00 | 0.00 | 0.00 | 0.00 | 0.14  | 0.28  | 0.85  | 92 |
| - Nonaccrual                  | 0.61  | 0.00 | 0.00 | 0.02 | 0.41 | 1.07  | 1.81  | 2.71  | 92 |
| Closed-End - 30-89 Days PD    | 1.42  | 0.17 | 0.31 | 0.66 | 1.04 | 2.14  | 3.16  | 4.17  | 97 |
| - 90+ Days Past Due           | 0.21  | 0.00 | 0.00 | 0.00 | 0.05 | 0.28  | 1.00  | 1.40  | 97 |
| - Nonaccrual                  | 2.52  | 0.08 | 0.38 | 0.83 | 1.75 | 3.64  | 7.31  | 10.46 | 97 |
| - Jr Lien 30-89 Days PD       | 0.12  | 0.00 | 0.00 | 0.02 | 0.09 | 0.19  | 0.36  | 0.50  | 97 |
| - Jr Lien 90+ Days PD         | 0.00  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 0.04  | 0.06  | 97 |
| - Jr Lien Nonaccrual          | 0.17  | 0.00 | 0.00 | 0.01 | 0.08 | 0.23  | 0.59  | 1.30  | 97 |
| Commercial RE - 30-89 Days PD | 1.19  | 0.14 | 0.21 | 0.55 | 0.96 | 1.67  | 2.74  | 3.74  | 97 |
| - 90+ Days Past Due           | 0.10  | 0.00 | 0.00 | 0.00 | 0.01 | 0.11  | 0.46  | 0.70  | 97 |
| - Nonaccrual                  | 5.36  | 0.51 | 1.05 | 1.82 | 3.85 | 7.41  | 13.27 | 25.97 | 97 |
| Const & Dev - 30-89 Days PD   | 1.62  | 0.00 | 0.00 | 0.48 | 1.39 | 2.36  | 3.84  | 6.85  | 97 |
| - 90+ Days Past Due           | 0.14  | 0.00 | 0.00 | 0.00 | 0.00 | 0.17  | 0.71  | 1.19  | 97 |
| - Nonaccrual                  | 11.92 | 0.00 | 1.00 | 3.45 | 8.51 | 16.62 | 34.37 | 43.66 | 97 |
| Multifamily - 30-89 Days PD   | 0.85  | 0.00 | 0.00 | 0.00 | 0.19 | 1.16  | 3.18  | 7.29  | 94 |
| - 90+ Days Past Due           | 0.01  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 0.05  | 0.41  | 94 |
| - Nonaccrual                  | 2.95  | 0.00 | 0.00 | 0.00 | 1.37 | 4.47  | 10.81 | 20.57 | 94 |
| Nonfarm Nres- 30-89 Days PD   | 0.91  | 0.05 | 0.10 | 0.32 | 0.72 | 1.15  | 2.27  | 3.65  | 97 |
| - 90+ Days Past Due           | 0.07  | 0.00 | 0.00 | 0.00 | 0.00 | 0.10  | 0.33  | 0.56  | 97 |
| - Nonaccrual                  | 2.16  | 0.09 | 0.22 | 0.74 | 1.51 | 2.98  | 6.17  | 7.71  | 97 |
| Farmland - 30-89 Days PD      | 0.44  | 0.00 | 0.00 | 0.00 | 0.03 | 0.82  | 1.77  | 3.91  | 82 |
| - 90+ Days Past Due           | 0.02  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 0.09  | 0.53  | 82 |
| - Nonaccrual                  | 3.00  | 0.00 | 0.00 | 0.00 | 0.62 | 3.73  | 17.64 | 23.88 | 82 |
| Credit Card - 30-89 Days PD   | 1.86  | 0.00 | 0.00 | 0.17 | 1.71 | 3.07  | 4.76  | 5.63  | 45 |
| - 90+ Days Past Due           | 0.79  | 0.00 | 0.00 | 0.00 | 0.37 | 1.20  | 2.91  | 5.44  | 45 |
| - Nonaccrual                  | 0.12  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00  | 0.40  | 2.65  | 45 |

| CAPITAL RATIOS  | PEER<br>RATIO | 5%    | 10%  | 25%   | 50%   | 75%   | 90%   | 95%   | BHC<br>COUNT |
|---|---------------|-------|------|-------|-------|-------|-------|-------|--------------|
| Tier 1 Leverage Ratio                                 | 8.79          | 3.19  | 5.69 | 7.53  | 8.96  | 10.41 | 11.44 | 12.02 | 97           |
| Tier 1 RBC Ratio                                      | 11.68         | 4.22  | 7.89 | 9.95  | 11.77 | 13.38 | 14.96 | 16.53 | 97           |
| Total Risk-Based Capital Ratio                        | 13.41         | 7.70  | 9.76 | 11.95 | 13.48 | 15.00 | 16.22 | 17.77 | 97           |
| Tangible Tier 1 Leverage Ratio                        | 8.68          | 3.16  | 5.68 | 7.23  | 8.86  | 10.21 | 11.27 | 11.95 | 97           |
| Tangible Common Eq Cap/Tan Assets                     | 6.33          | -0.67 | 3.19 | 4.88  | 6.24  | 8.09  | 9.47  | 10.40 | 97           |
| <b>DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS</b> |               |       |      |       |       |       |       |       |              |
| <b>PERCENT OF TOTAL ASSETS:</b>                       |               |       |      |       |       |       |       |       |              |
| Loan Commitments                                      | 13.47         | 2.80  | 5.52 | 9.77  | 13.46 | 17.15 | 21.00 | 24.25 | 97           |
| Standby Letters of Credit                             | 0.89          | 0.02  | 0.15 | 0.32  | 0.69  | 1.27  | 2.13  | 2.73  | 97           |
| Commercial & Similar Letters of Credit                | 0.05          | 0.00  | 0.00 | 0.00  | 0.00  | 0.03  | 0.23  | 0.59  | 97           |
| Securities Lent                                       | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Credit Derivatives (BHC as Guarantor)                 | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Credit Derivatives (BHC as Beneficiary)               | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| <b>TYPE OF DERIVATIVE INSTRUMENT:</b>                 |               |       |      |       |       |       |       |       |              |
| Derivative Contracts                                  | 3.59          | 0.00  | 0.00 | 0.24  | 2.07  | 6.69  | 10.97 | 15.99 | 97           |
| Interest Rate Contracts                               | 3.21          | 0.00  | 0.00 | 0.24  | 1.93  | 6.38  | 9.88  | 13.18 | 97           |
| Interest Rate Futures & Forward Contr                 | 0.49          | 0.00  | 0.00 | 0.00  | 0.00  | 0.84  | 2.12  | 3.05  | 97           |
| Written Options Contr (Int Rate)                      | 0.37          | 0.00  | 0.00 | 0.00  | 0.15  | 0.63  | 1.26  | 2.31  | 97           |
| Purchased Options Contr (Int Rate)                    | 0.07          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.40  | 1.25  | 97           |
| Interest Rate Swaps                                   | 1.77          | 0.00  | 0.00 | 0.00  | 0.12  | 3.74  | 7.15  | 9.91  | 97           |
| Foreign Exchange Contracts                            | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.04  | 97           |
| Futures & Forward Foreign Exch Contr                  | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 97           |
| Written Options Contr (Foreign Exch)                  | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Purchased Options Contr (Foreign Exch)                | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Foreign Exchange Rate Swaps                           | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Equity, Commodity, & Other Deriv Contr                | 0.01          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.33  | 97           |
| Commodity & Other Fut & Forward Contr                 | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| Written Options Contr (Comm & Other)                  | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 97           |
| Purchased Options Contr (Comm & Oth)                  | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 97           |
| Commodity & Other Swaps                               | 0.00          | 0.00  | 0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 97           |
| <b>PERCENT OF AVERAGE LOANS AND LEASES:</b>           |               |       |      |       |       |       |       |       |              |
| Loan Commitments                                      | 19.62         | 5.04  | 8.46 | 14.50 | 19.57 | 24.67 | 28.91 | 37.49 | 97           |

| PERCENT OF NOTIONAL AMOUNT             | PEER RATIO | 5%    | 10%   | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|--|------------|-------|-------|--------|--------|--------|--------|--------|-----------|
| Interest Rate Contracts                | 98.92      | 41.48 | 93.39 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 81        |
| Foreign Exchange Contracts             | 0.08       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 5.52   | 81        |
| Equity, Comm, & Other Contracts        | 0.34       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 8.87   | 81        |
| Futures and Forwards                   | 21.44      | 0.00  | 0.00  | 0.00   | 9.26   | 44.23  | 63.03  | 69.53  | 81        |
| Written Options                        | 19.51      | 0.00  | 0.00  | 0.00   | 13.19  | 41.02  | 59.32  | 100.00 | 81        |
| Exchange-Traded                        | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 81        |
| Over-The-Counter                       | 19.09      | 0.00  | 0.00  | 0.00   | 12.47  | 41.02  | 59.32  | 100.00 | 81        |
| Purchased Options                      | 1.87       | 0.00  | 0.00  | 0.00   | 0.00   | 0.43   | 12.69  | 21.35  | 81        |
| Exchange-Traded                        | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 81        |
| Over-The-Counter                       | 1.64       | 0.00  | 0.00  | 0.00   | 0.00   | 0.15   | 11.10  | 21.35  | 81        |
| Swaps                                  | 44.49      | 0.00  | 0.00  | 0.00   | 30.07  | 93.20  | 100.00 | 100.00 | 81        |
| Held for Trading                       | 27.49      | 0.00  | 0.00  | 0.00   | 0.00   | 66.82  | 100.00 | 100.00 | 81        |
| Interest Rate Contracts                | 26.14      | 0.00  | 0.00  | 0.00   | 0.00   | 57.26  | 100.00 | 100.00 | 81        |
| Foreign Exchange Contracts             | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 81        |
| Equity, Comm, & Other Contracts        | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 81        |
| Non-Traded                             | 72.50      | 0.00  | 0.00  | 24.36  | 100.00 | 100.00 | 100.00 | 100.00 | 81        |
| Interest Rate Contracts                | 69.09      | 0.00  | 0.00  | 21.23  | 100.00 | 100.00 | 100.00 | 100.00 | 81        |
| Foreign Exchange Contracts             | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.54   | 81        |
| Equity, Comm, & Other Contracts        | 0.08       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 6.30   | 81        |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 67.50      | 0.00  | 0.97  | 45.86  | 70.34  | 99.56  | 100.00 | 100.00 | 81        |
| One Year or Less                       | 23.97      | 0.00  | 0.00  | 0.00   | 16.63  | 43.66  | 63.03  | 78.41  | 81        |
| Over 1 Year to 5 Years                 | 20.43      | 0.00  | 0.00  | 0.00   | 10.70  | 41.85  | 68.24  | 94.31  | 81        |
| Over 5 Years                           | 11.56      | 0.00  | 0.00  | 0.00   | 0.00   | 26.96  | 53.46  | 70.31  | 81        |
| Gross Negative Fair Value (Abs Val)    | 1.43       | 0.00  | 0.00  | 0.23   | 0.97   | 2.87   | 3.92   | 6.02   | 81        |
| Gross Positive Fair Value              | 1.26       | 0.00  | 0.00  | 0.24   | 1.02   | 2.45   | 3.37   | 4.08   | 81        |
| PERCENT OF TIER 1 CAPITAL:             |            |       |       |        |        |        |        |        |           |
| Gross Negative Fair Value, Abs Val (X) | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.01   | 0.02   | 0.03   | 97        |
| Gross Positive Fair Value (X)          | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.01   | 0.03   | 0.03   | 97        |
| Held for Trading (X)                   | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.02   | 0.02   | 97        |
| Non-Traded (X)                         | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.02   | 0.03   | 97        |
| Current Credit Exposure (X)            | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.03   | 0.03   | 97        |
| Credit Losses on Derivative Contracts  | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 97        |
| PAST DUE DERIVATIVE INSTRUMENTS        |            |       |       |        |        |        |        |        |           |
| FAIR VALUE:                            |            |       |       |        |        |        |        |        |           |
| 30-89 Days Past Due                    | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 97        |
| 90+ Days Past Due                      | 0.00       | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 97        |
| OTHER RATIOS:                          |            |       |       |        |        |        |        |        |           |
| Current Credit Exposure/Risk Wtd Asts  | 0.07       | 0.00  | 0.00  | 0.00   | 0.00   | 0.09   | 0.36   | 0.44   | 97        |

| INSURANCE ACTIVITIES                                  | PEER RATIO | 5%      | 10%     | 25%    | 50%    | 75%    | 90%    | 95%     | BHC COUNT |
|---|------------|---------|---------|--------|--------|--------|--------|---------|-----------|
| <b>ANALYSIS RATIOS:</b>                               |            |         |         |        |        |        |        |         |           |
| Ins Underwriting Assets/Consol Assets                 | 0.00       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.03   | 0.15    | 97        |
| Ins Under Assets(P/C)/Tot Ins Und Ast                 | 37.89      | 0.00    | 0.00    | 0.00   | 0.00   | 100.00 | 100.00 | 100.00  | 16        |
| Ins Under Assets(L/H)/Tot Ins Und Ast                 | 62.10      | 0.00    | 0.00    | 0.00   | 100.00 | 100.00 | 100.00 | 100.00  | 16        |
| Sep Acct Assets(L/H)/Total Life Ast                   | 0.00       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 10        |
| Ins Activities Revenue/Adj Oper Inc                   | 0.88       | 0.00    | 0.00    | 0.00   | 0.13   | 1.14   | 4.12   | 5.56    | 97        |
| Premium Inc/Ins Activities Revenue                    | 2.29       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 14.22  | 31.62   | 73        |
| Credit Rel Prem Inc/Tot Prem Inc                      | 68.57      | 0.00    | 0.00    | 0.00   | 100.00 | 100.00 | 100.00 | 100.00  | 15        |
| Other Prem Inc/Total Prem Inc                         | 31.42      | 0.00    | 0.00    | 0.00   | 0.00   | 55.79  | 100.00 | 100.00  | 15        |
| Ins Under Net Income/Consol Net Income                | 0.02       | -0.04   | 0.00    | 0.00   | 0.00   | 0.00   | 0.01   | 0.57    | 96        |
| Ins Net Inc (P/C)/Equity (P/C)                        | -15.69     | -142.43 | -142.43 | -71.40 | 2.71   | 10.09  | 20.03  | 22.87   | 6         |
| Ins Net Inc (L/H)/Equity (L/H)                        | 5.75       | 0.00    | 0.00    | 0.94   | 2.79   | 6.12   | 9.58   | 16.03   | 8         |
| Insur Ben, Losses, Exp/Insur Premiums                 | 97.04      | 0.00    | 0.00    | 3.79   | 46.06  | 105.33 | 140.61 | 288.39  | 15        |
| Reinsurance Recov(P/C)/Tot Assets(P/C)                | 0.00       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 7         |
| Reinsurance Recov(L/H)/Tot Assets(L/H)                | 4.72       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 9.93   | 23.62   | 10        |
| Net Assets Ins Under Subs/Cons Assets                 | 0.00       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 97        |
| CSV Life Insurance/Tier 1 Cap + ALLL                  | 8.91       | 0.00    | 0.00    | 1.00   | 8.15   | 15.06  | 21.93  | 23.05   | 96        |
| <b>BROKER-DEALER ACTIVITIES</b>                       |            |         |         |        |        |        |        |         |           |
| Net Assets Broker-Dealer Subs/Cons Asts               | 0.00       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 97        |
| <b>FOREIGN ACTIVITIES</b>                             |            |         |         |        |        |        |        |         |           |
| Yield: Foreign Loans                                  | 0.32       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 1.44   | 4.12    | 34        |
| Cost: Interest-Bearing Deposits                       | 0.68       | 0.00    | 0.00    | 0.06   | 0.62   | 0.94   | 1.15   | 1.44    | 9         |
| <b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b> |            |         |         |        |        |        |        |         |           |
| Real Estate Loans                                     | N/A        | N/A     | N/A     | N/A    | N/A    | N/A    | N/A    | N/A     | 0         |
| Commercial and Industrial Loans                       | 0.96       | 0.40    | 0.40    | 0.40   | 0.68   | 1.10   | 1.36   | 1.45    | 3         |
| Foreign Governments and Inst                          | 0.00       | 0.00    | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 2         |
| <b>GROWTH RATES:</b>                                  |            |         |         |        |        |        |        |         |           |
| Net Loans and Leases                                  | 126.23     | -100.00 | -100.00 | -82.41 | -7.82  | 67.95  | 534.76 | 1346.63 | 34        |
| Total Selected Assets                                 | 24.22      | -100.00 | -100.00 | -88.88 | -7.82  | 20.68  | 426.67 | 719.62  | 44        |
| Deposits  | 6.12       | -73.16  | -73.16  | -54.89 | -27.02 | 2.07   | 85.27  | 137.07  | 7         |





| PAYOUT RATIOS - PARENT             | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%     | 95%     | BHC COUNT |
|------------------------------------|------------|--------|--------|--------|--------|--------|---------|---------|-----------|
| Div Paid/Inc Before Undist Inc     | 99.74      | 0.00   | 6.26   | 60.05  | 97.08  | 141.98 | 196.98  | 257.24  | 57        |
| Dividends Paid/Net Income          | 46.22      | 0.00   | 0.00   | 9.92   | 38.15  | 72.91  | 104.73  | 152.37  | 58        |
| Net Income - Dividends/Avg Equity  | -6.68      | -93.42 | -52.14 | -10.81 | 0.21   | 4.30   | 10.78   | 18.65   | 97        |
| PERCENT OF DIVIDENDS PAID:         |            |        |        |        |        |        |         |         |           |
| Dividends From Bank Subs           | 76.04      | 0.00   | 0.00   | 0.00   | 79.84  | 116.39 | 202.43  | 314.74  | 76        |
| Dividends From Nonbank Subs        | 2.12       | 0.00   | 0.00   | 0.00   | 0.00   | 2.25   | 12.92   | 16.23   | 76        |
| Dividends From Subsidiary BHCs     | 1.88       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 67.31   | 76        |
| Dividends From All Subsidiaries    | 85.17      | 0.00   | 0.00   | 5.66   | 80.55  | 124.53 | 205.42  | 365.49  | 76        |
| PAYOUT RATIOS - SUBSIDIARIES:      |            |        |        |        |        |        |         |         |           |
| PERCENT OF BANK NET INCOME:        |            |        |        |        |        |        |         |         |           |
| Dividends From Bank Subs           | 44.07      | 0.00   | 0.00   | 0.00   | 39.83  | 75.40  | 116.14  | 168.88  | 56        |
| Interest Income From Bank Subs     | 1.60       | 0.00   | 0.00   | 0.00   | 0.03   | 0.65   | 5.79    | 26.96   | 56        |
| Mgt & Service Fees From Bank Subs  | 3.76       | 0.00   | 0.00   | 0.00   | 0.00   | 2.03   | 13.14   | 58.78   | 56        |
| Other Income From Bank Subs        | 0.03       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.52    | 56        |
| Operating Income From Bank Subs    | 52.79      | 0.00   | 0.00   | 5.98   | 46.83  | 77.39  | 159.58  | 176.86  | 56        |
| PERCENT OF NONBANK NET INCOME:     |            |        |        |        |        |        |         |         |           |
| Dividends From Nonbank Subs        | 45.74      | 0.00   | 0.00   | 0.00   | 21.35  | 100.00 | 125.35  | 197.27  | 52        |
| Interest Income From Nonbank Subs  | 4.38       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 20.49   | 60.63   | 52        |
| Mgt & Serv Fees From Nonbank Subs  | 1.32       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 2.80    | 21.79   | 52        |
| Other Income From Nonbank Subs     | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 52        |
| Operating Inc From Nonbank Subs    | 63.14      | 0.00   | 0.00   | 0.00   | 39.57  | 100.00 | 170.60  | 269.00  | 52        |
| PERCENT OF SUB BHCs' NET INCOME:   |            |        |        |        |        |        |         |         |           |
| Dividends From Subsidiary BHCs     | 35.39      | 0.00   | 0.00   | 0.00   | 18.55  | 58.25  | 69.94   | 90.34   | 8         |
| Interest Inc From Subsidiary BHCs  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 8         |
| Mgt & Serv Fees From Sub BHCs      | 3.10       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 12.27   | 12.46   | 8         |
| Other Income From Subsidiary BHCs  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 8         |
| Operating Income From Sub BHCs     | 38.50      | 0.00   | 0.00   | 0.00   | 18.55  | 70.90  | 79.69   | 95.22   | 8         |
| DEPENDENCE ON SUBSIDIARIES:        |            |        |        |        |        |        |         |         |           |
| PERCENT OF TOTAL OPERATING INCOME: |            |        |        |        |        |        |         |         |           |
| Dividends From Bank Subsidiaries   | 43.42      | 0.00   | 0.00   | 0.00   | 54.48  | 92.25  | 97.95   | 99.36   | 90        |
| Interest Income From Bank Subs     | 4.28       | 0.00   | 0.00   | 0.00   | 0.00   | 0.73   | 25.93   | 61.13   | 90        |
| Mgt & Serv Fees From Bank Subs     | 7.94       | 0.00   | 0.00   | 0.00   | 0.00   | 7.38   | 49.55   | 85.70   | 90        |
| Other Income From Bank Subs        | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.13    | 90        |
| Operating Income From Bank Subs    | 65.65      | 0.00   | 0.00   | 13.31  | 92.66  | 98.74  | 99.57   | 99.96   | 90        |
| Dividends From Nonbank Subs        | 2.08       | 0.00   | 0.00   | 0.00   | 0.00   | 1.75   | 12.44   | 20.73   | 90        |
| Interest Income From Nonbank Subs  | 0.35       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.92    | 8.33    | 90        |
| Mgt & Serv Fees From Nonbank Subs  | 0.04       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.18    | 0.98    | 90        |
| Other Income From Nonbank Subs     | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 90        |
| Operating Inc From Nonbank Subs    | 4.55       | 0.00   | 0.00   | 0.00   | 0.22   | 5.30   | 22.25   | 40.08   | 90        |
| Dividends From Subsidiary BHCs     | 0.18       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 7.84    | 90        |
| Interest Inc From Subsidiary BHCs  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 90        |
| Mgt & Serv Fees From Sub BHCs      | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 90        |
| Other Income From Subsidiary BHCs  | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 90        |
| Operating Income From Sub BHCs     | 0.31       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 9.80    | 90        |
| Loans and Adv From Subs/ST Debt    | 959.26     | 0.00   | 0.00   | 115.86 | 401.53 | 718.10 | 2069.09 | 3222.84 | 13        |
| Loans and Adv From Subs/Total Debt | 592.52     | 0.00   | 0.00   | 89.50  | 216.43 | 711.18 | 1967.43 | 2589.15 | 33        |

BHCPR Reporters for Quarter Ending 06/30/2009  
Peer Group 2 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name                       | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|----------------------------|--------------------------------|----------------------|--|
| 1208661 | 4,886,120                  | AMCORE FINANCIAL, INC.         | ROCKFORD, IL         |  |
| 3446412 | 6,673,266                  | APPLE FINANCIAL HOLDINGS, INC. | NEW YORK, NY         |  |
| 1133286 | 4,269,325                  | BANCFIRST CORPORATION          | OKLAHOMA CITY, OK    |  |
| 1245620 | 5,222,275                  | BANK LEUMI LE-ISRAEL CORPORATI | NEW YORK, NY         |  |
| 2126977 | 4,532,542                  | BANNER CORPORATION             | WALLA WALLA, WA      |  |
| 2947435 | 5,791,848                  | BBVA PR HOLDING CORPORATION    | SAN JUAN, PR         |  |
| 1020180 | 7,625,136                  | BREMER FINANCIAL CORPORATION   | SAINT PAUL, MN       |  |
| 1247334 | 5,725,253                  | CAPITOL BANCORP LTD.           | LANSING, MI          |  |
| 1094314 | 8,945,418                  | CENTRAL BANCOMPANY             | JEFFERSON CITY, MO   |  |
| 1022764 | 5,525,287                  | CENTRAL PACIFIC FINANCIAL CORP | HONOLULU, HI         |  |
| 1201934 | 3,998,756                  | CHEMICAL FINANCIAL CORPORATION | MIDLAND, MI          |  |
| 3762457 | 4,207,048                  | CM FLORIDA HOLDINGS, INC.      | CORAL GABLES, FL     |  |
| 2078816 | 3,021,995                  | COLUMBIA BANKING SYSTEM, INC.  | TACOMA, WA           |  |
| 1048867 | 5,336,987                  | COMMUNITY BANK SYSTEM, INC.    | DEWITT, NY           |  |
| 1070644 | 3,035,967                  | COMMUNITY TRUST BANCORP, INC.  | PIKEVILLE, KY        |  |
| 1200393 | 7,074,169                  | CORUS BANKSHARES, INC.         | CHICAGO, IL          |  |
| 1029222 | 6,416,570                  | CVB FINANCIAL CORP.            | ONTARIO, CA          |  |
| 2107707 | 5,608,875                  | DICKINSON FINANCIAL CORPORATIO | KANSAS CITY, MO      |  |
| 2894230 | 9,446,667                  | DISCOUNT BANCORP, INC.         | NEW YORK, NY         |  |
| 3602067 | 9,669,303                  | DORAL GP LTD.                  | SAN JUAN, PR         | Moved from Peer 1                      |
| 1427239 | 6,834,950                  | EASTERN BANK CORPORATION       | BOSTON, MA           |  |
| 3005332 | 8,710,320                  | F. N. B. CORPORATION           | HERMITAGE, PA        |  |
| 1076431 | 3,527,407                  | FIRST BANCORP                  | TROY, NC             | Moved from Peer 3                      |
| 1203602 | 4,276,514                  | FIRST BUSEY CORPORATION        | URBANA, IL           |  |
| 1075911 | 7,099,295                  | FIRST CITIZENS BANCORPORATION, | COLUMBIA, SC         |  |
| 1071306 | 6,451,938                  | FIRST COMMONWEALTH FINANCIAL   | INDIANA, PA          |  |
| 1071276 | 3,783,353                  | FIRST FINANCIAL BANCORP        | CINCINNATI, OH       |  |
| 1102312 | 3,077,535                  | FIRST FINANCIAL BANKSHARES, IN | ABILENE, TX          |  |
| 1123670 | 6,773,036                  | FIRST INTERSTATE BANCSYSTEM    | BILLINGS, MT         |  |
| 1208559 | 4,716,574                  | FIRST MERCHANTS CORPORATION    | MUNCIE, IN           |  |
| 1208184 | 7,767,361                  | FIRST MIDWEST BANCORP, INC.    | ITASCA, IL           |  |
| 1106516 | 3,815,051                  | FIRST NATIONAL BANK GROUP, INC | EDINBURG, TX         |  |
| 1096505 | 3,007,747                  | FIRST SECURITY BANCORP         | SEARCY, AR           | Moved from Peer 3                      |
| 1060627 | 9,595,472                  | FIRSTBANK HOLDING COMPANY      | LAKEWOOD, CO         |  |
| 1031346 | 3,986,285                  | FRONTIER FINANCIAL CORPORATION | EVERETT, WA          |  |
| 2003975 | 5,638,424                  | GLACIER BANCORP, INC.          | KALISPELL, MT        |  |
| 2339133 | 3,335,788                  | GREAT SOUTHERN BANCORP, INC.   | SPRINGFIELD, MO      |  |
| 3012554 | 3,050,898                  | HAMPTON ROADS BANKSHARES, INC. | NORFOLK, VA          |  |
| 1086533 | 7,065,862                  | HANCOCK HOLDING COMPANY        | GULFPORT, MS         |  |
| 2900261 | 3,870,848                  | HANMI FINANCIAL CORPORATION    | LOS ANGELES, CA      |  |
| 1117192 | 5,210,327                  | HARLEYSVILLE NATIONAL CORPORAT | HARLEYSVILLE, PA     |  |
| 1206546 | 3,766,731                  | HEARTLAND FINANCIAL USA, INC.  | DUBUQUE, IA          |  |
| 2291914 | 5,702,887                  | IBERIABANK CORPORATION         | LAFAYETTE, LA        |  |
| 3114654 | 4,224,368                  | IMPERIAL CAPITAL BANCORP, INC  | LA JOLLA, CA         |  |
| 1136803 | 4,455,059                  | INDEPENDENT BANK CORP.         | ROCKLAND, MA         |  |
| 1132654 | 3,346,262                  | INTEGRA BANK CORPORATION       | EVANSVILLE, IN       |  |
| 1064278 | 3,529,935                  | INTRUST FINANCIAL CORPORATION  | WICHITA, KS          |  |
| 2477754 | 8,127,677                  | INVESTORS BANCORP, MHC         | SHORT HILLS, NJ      |  |
| 1199732 | 3,367,268                  | IRWIN FINANCIAL CORPORATION    | COLUMBUS, IN         |  |
| 1490701 | 6,108,855                  | JOHNSON FINANCIAL GROUP, INC.  | RACINE, WI           |  |
| 1090987 | 8,402,065                  | MB FINANCIAL, INC              | CHICAGO, IL          |  |

BHCPR Reporters for Quarter Ending 06/30/2009  
Peer Group 2 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name                       | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|----------------------------|--------------------------------|----------------------|--|
| 1135972 | 5,620,674                  | MERCANTIL COMMERCEBANK HOLDING | CORAL GABLES, FL     |  |
| 1204627 | 3,174,725                  | METROPOLITAN BANK GROUP, INC.  | CHICAGO, IL          |  |
| 3932072 | 3,628,291                  | MIDDLESEX BANCORP MHC          | NATICK, MA           | New Y-9C/BHCPR reporter                |
| 1209828 | 3,569,199                  | MIDWEST BANC HOLDINGS, INC.    | MELROSE PARK, IL     |  |
| 2961879 | 3,260,808                  | NARA BANCORP, INC.             | LOS ANGELES, CA      | Moved from Peer 3                      |
| 3719965 | 5,168,500                  | NATIONAL AMERICAS HOLDINGS LLC | NEW YORK, NY         |  |
| 1117026 | 9,757,913                  | NATIONAL PENN BANCSHARES, INC. | BOYERTOWN, PA        |  |
| 1139279 | 5,417,057                  | NBT BANCORP INC.               | NORWICH, NY          |  |
| 3214095 | 8,581,463                  | NEWALLIANCE BANCSHARES, INC.   | NEW HAVEN, CT        |  |
| 1136661 | 4,435,870                  | OCEAN BANKSHARES, INC.         | MIAMI, FL            |  |
| 1098303 | 8,012,219                  | OLD NATIONAL BANCORP           | EVANSVILLE, IN       |  |
| 2490575 | 6,950,464                  | ORIENTAL FINANCIAL GROUP INC.  | SAN JUAN, PR         |  |
| 1029884 | 7,312,772                  | PACIFIC CAPITAL BANCORP        | SANTA BARBARA, CA    |  |
| 2875332 | 4,477,578                  | PACWEST BANCORP                | SAN DIEGO, CA        |  |
| 1142336 | 7,007,610                  | PARK NATIONAL CORPORATION      | NEWARK, OH           |  |
| 1053272 | 5,313,323                  | PINNACLE BANCORP, INC.         | CENTRAL CITY, NE     |  |
| 2925657 | 5,036,742                  | PINNACLE FINANCIAL PARTNERS    | NASHVILLE, TN        |  |
| 1247893 | 4,407,674                  | PLAINS CAPITAL CORPORATION     | DALLAS, TX           |  |
| 1109599 | 8,844,804                  | PROSPERITY BANCSHARES, INC.    | HOUSTON, TX          |  |
| 3133637 | 6,668,844                  | PROVIDENT FINANCIAL SERVICES,  | JERSEY CITY, NJ      |  |
| 2452180 | 6,694,421                  | R&G FINANCIAL CORPORATION      | SAN JUAN, PR         |  |
| 1098844 | 3,701,957                  | RENASANT CORPORATION           | TUPELO, MS           |  |
| 1097025 | 3,104,340                  | REPUBLIC BANCORP, INC.         | LOUISVILLE, KY       |  |
| 1136670 | 3,477,129                  | RIVERSIDE BANKING COMPANY      | FORT PIERCE, FL      |  |
| 1071397 | 4,243,876                  | S & T BANCORP, INC.            | INDIANA, PA          |  |
| 1248304 | 3,617,497                  | SANDY SPRING BANCORP, INC.     | OLNEY, MD            |  |
| 2847115 | 7,029,091                  | SANTANDER BANCORP              | GUAYNABO, PR         |  |
| 1062621 | 3,038,985                  | SOUTHWEST BANCORP, INC.        | STILLWATER, OK       | Moved from Peer 3                      |
| 2502049 | 3,056,915                  | STELLARONE CORPORATION         | CHARLOTTESVILLE, VA  | Moved from Peer 3                      |
| 1105425 | 4,914,551                  | STERLING BANCSHARES, INC.      | HOUSTON, TX          |  |
| 1139242 | 3,561,110                  | SUN BANCORP, INC               | VINELAND, NJ         |  |
| 2495039 | 4,548,325                  | TAYLOR CAPITAL GROUP, INC.     | ROSEMONT, IL         |  |
| 2706735 | 5,306,996                  | TEXAS CAPITAL BANCSHARES, INC. | DALLAS, TX           |  |
| 1079562 | 9,626,870                  | TRUSTMARK CORPORATION          | JACKSON, MS          |  |
| 1049828 | 9,955,126                  | UMB FINANCIAL CORPORATION      | KANSAS CITY, MO      | Moved from Peer 1                      |
| 2747644 | 8,664,291                  | UMPQUA HOLDINGS CORPORATION    | PORTLAND, OR         |  |
| 1076217 | 7,847,502                  | UNITED BANKSHARES, INC.        | CHARLESTON, WV       |  |
| 1249347 | 8,403,046                  | UNITED COMMUNITY BANKS, INC.   | BLAIRSVILLE, GA      |  |
| 1050712 | 3,137,229                  | VALLEY VIEW BANCSHARES, INC.   | OVERLAND PARK, KS    |  |
| 1029464 | 4,068,613                  | W. T. B. FINANCIAL CORPORATION | SPOKANE, WA          |  |
| 1070448 | 5,739,494                  | WESBANCO, INC.                 | WHEELING, WV         |  |
| 1025541 | 5,193,137                  | WESTAMERICA BANCORPORATION     | SAN RAFAEL, CA       |  |
| 2349815 | 5,701,536                  | WESTERN ALLIANCE BANCORPORATIO | LAS VEGAS, NV        |  |
| 3248513 | 3,174,106                  | WILSHIRE BANCORP, INC.         | LOS ANGELES, CA      | Moved from Peer 3                      |
| 1137770 | 3,261,352                  | WOODFOREST FINANCIAL GROUP, IN | THE WOODLANDS, TX    |  |
| 1199602 | 4,545,649                  | 1ST SOURCE CORPORATION         | SOUTH BEND, IN       |  |

Note: Peer Group 2 has 97 bank holding companies.