

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
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Number of BHCs in Peer Group	96	93	92	91	95
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.31	3.08	3.25	3.29	3.41
+ Non-interest Income	1.04	1.04	1.20	1.05	1.17
- Overhead Expense	2.86	2.82	3.04	2.96	2.91
- Provision for Losses	1.23	1.25	1.48	0.93	0.29
+ Securities Gains (Losses)	0.07	0.05	0.03	-0.18	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.39	0.13	0.06	0.13	1.35
Net Operating Income	0.19	0.02	-0.18	-0.03	0.87
Net Income	0.19	0.02	-0.18	-0.03	0.87
Net Income (Sub S Adjusted)	0.88	1.13	1.12	1.14	1.12

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.01	5.30	5.25	6.07	7.09
Interest Expense	1.33	1.91	1.66	2.44	3.34
Net Interest Income (TE)	3.67	3.38	3.57	3.59	3.73

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.56	1.19	1.59	0.79	0.27
Earnings Coverage of Net Losses (X)	3.90	4.27	3.10	4.65	16.06
Ln&Ls Allowance/Total Loans & Leases	2.42	1.87	2.27	1.73	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.06	3.23	4.71	2.53	0.96
30-89 Days Past Due Loans and Leases	1.35	1.45	1.27	1.33	0.98

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.70	30.12	25.44	34.43	30.48
Net ST Noncore Funding Dependence	15.05	20.32	16.92	24.20	22.16
Net Loans and Leases/Total Assets	63.65	66.78	64.29	67.87	68.48

CAPITALIZATION:

Tier 1 Leverage Ratio	8.90	8.62	8.78	8.70	8.50
Equity Capital/Total Assets	9.57	9.36	9.48	9.27	9.19
Equity Capital+Minority Int/Total Assets	9.76	9.47	9.57	9.38	9.42
Net Loans&Ls/Equity Capital (X)	7.30	7.47	7.34	7.74	7.66
Cash Dividends/Net Income	41.92	54.10	55.96	53.22	38.95
Cash Dividends/Net Income (Sub S Adjusted)	53.45	39.89	43.08	39.02	13.21
Retained Earnings/Avg Equity Cap	-3.61	-4.21	-5.09	-5.28	5.31

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.25	0.61	0.41	0.59	1.30
Long-Term Debt/Equity Capital	1.21	2.00	1.88	2.14	2.26
Equity Investment in Subs/Equity Cap	109.24	109.35	110.37	110.49	113.92
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	94.94	77.86	98.35	115.87	149.55

PERCENT OF AVERAGE ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.53	4.84	4.80	5.57	6.48
Less: Interest Expense	1.20	1.74	1.52	2.23	3.07
Equals: Net Interest Income (TE)	3.31	3.08	3.25	3.29	3.41
Plus: Non-Interest Income	1.04	1.04	1.20	1.05	1.17
Equals: Adj Operating Income (TE)	4.37	4.18	4.48	4.36	4.62
Less: Overhead Expense	2.86	2.82	3.04	2.96	2.91
Less: Provision for Loan and Lease Losses	1.23	1.25	1.48	0.93	0.29
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.07	0.05	0.03	-0.13	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.39	0.13	0.06	0.13	1.35
Less: Applicable Income Taxes (TE)	0.27	0.19	0.20	0.18	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.19	0.02	-0.18	-0.03	0.87
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.19	0.02	-0.18	-0.03	0.87
Memo: Net Income (Last Four Qtrs)	-0.21	-0.22	-0.19	-0.04	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.14	91.37	91.63	91.58	91.68
Avg Int-Bearing Funds / Avg Assets	77.11	78.10	77.53	79.14	78.59
Int Income (TE) / Avg Earning Assets	5.01	5.30	5.25	6.07	7.09
Int Expense / Avg Earning Assets	1.33	1.91	1.66	2.44	3.34
Net Int Inc (TE) / Avg Earn Assets	3.67	3.38	3.57	3.59	3.73
YIELD OR COST:					
Total Loans and Leases (TE)	5.58	5.56	5.66	6.40	7.63
Interest-Bearing Bank Balances	0.35	0.78	0.44	2.55	5.36
Fed Funds Sold & Reverse Repos	0.32	0.26	0.26	2.02	5.03
Trading Assets	1.77	1.74	1.87	3.32	8.53
Total Earning Assets	4.90	5.19	5.12	5.96	6.97
Investment Securities (TE)	4.02	4.78	4.48	5.06	5.17
U. S. Treasury & Agency Sec (excl MBS)	2.60	3.52	2.83	4.86	4.84
Mortgage-Backed Securities	4.23	4.92	4.49	4.72	4.83
All Other Securities	5.89	5.95	6.83	6.38	7.13
Interest-Bearing Deposits	1.29	2.04	1.72	2.65	3.63
Time Deposits of \$100K or More	1.87	2.98	2.55	3.73	4.71
Time Deposits < \$100K	2.08	3.09	2.73	3.69	4.70
Other Domestic Deposits	0.65	0.91	0.81	1.44	2.54
Foreign Deposits	0.52	0.71	0.60	1.88	4.63
Fed Funds Purchased and Repos	1.11	1.34	1.24	2.35	4.42
Other Borrowed Funds & Trading Liab	2.91	2.71	2.86	3.33	4.68
All Interest-Bearing Funds	1.54	2.21	1.96	2.82	3.91

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	17	17	68	67	66
Avg Assets per Employee (\$000)	5,203	5,237	5,174	5,016	4,598
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.43	2.34	2.45	3.19	2.99
Overhead Exp / NII + Non-Int Income	67.07	70.32	71.39	69.53	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.86	2.82	3.04	2.96	2.91
Personnel Expense	1.39	1.39	1.39	1.44	1.55
Net Occupancy Expense	0.39	0.39	0.39	0.40	0.40
Other Operating Expenses	1.04	0.99	1.20	1.07	0.93
Overhead Less Non-Interest Income	1.74	1.71	1.78	1.83	1.69
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.43	68.79	69.72	68.12	63.12
Personnel Expense	32.42	34.43	32.14	32.89	33.82
Net Occupancy Expense	9.09	9.68	8.93	9.03	8.83
Other Operating Expenses	23.76	23.34	27.47	25.21	20.00
Total Non-Interest Income	22.91	24.68	25.70	23.25	24.92
Fiduciary Activities Income	1.81	1.57	1.61	1.81	2.11
Serv Charges on Deposit Accts - Domestic	7.21	7.69	7.58	7.96	7.85
Trading Revenue	0.16	0.01	0.23	0.02	0.13
Investment Banking Fees & Commissions	1.23	1.17	1.28	1.36	1.59
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.20	0.28	0.10	0.30
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.82	0.94	0.82	0.79	0.86
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.01	1.67	0.63	0.72	1.36
Other Non-Interest Income	8.92	8.31	9.53	8.03	7.99
Overhead Less Non-Interest Income	41.85	43.91	44.22	44.73	37.64
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.59	18.79	21.66	17.97	27.88
Appl Inc Tax+TE/Pretax NOI+TE	32.92	32.20	32.54	31.15	35.39

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	48.63	49.77	48.31	49.75	49.55
Commercial and Industrial Loans	9.65	10.86	10.01	11.73	11.82
Loans to Individuals	3.06	3.30	3.22	3.33	3.70
Loans to Depository Institutions	0.02	0.02	0.02	0.02	0.01
Agricultural Loans	0.49	0.48	0.55	0.51	0.51
Other Loans and Leases	1.56	1.69	1.66	1.74	1.79
Net Loans and Leases	63.65	66.78	64.29	67.87	68.48
Debt Securities Over 1 Year	16.10	15.63	16.44	15.46	14.71
Mutual Funds and Equity Securities	0.08	0.18	0.08	0.10	0.20
Subtotal	80.99	83.71	82.01	84.79	84.58
Interest-Bearing Bank Balances	4.82	2.62	3.97	1.02	0.18
Federal Funds Sold & Reverse Repos	0.16	0.33	0.19	0.21	0.67
Debt Securities 1 Year or Less	2.10	2.31	2.26	2.27	2.89
Trading Assets	0.10	0.07	0.06	0.07	0.14
Total Earning Assets	89.35	90.04	89.61	89.39	89.86
Non-Int Cash and Due From Dep Inst	1.66	1.74	1.74	2.24	2.39
Other Real Estate Owned	0.66	0.34	0.55	0.24	0.10
All Other Assets	8.78	7.98	8.44	7.93	7.63

MEMORANDA:

Short-Term Investments	7.58	5.77	6.91	4.04	4.30
U. S. Treasury Securities	0.37	0.27	0.21	0.13	0.15
U. S. Agency Securities (excl MBS)	2.93	2.73	2.91	2.67	4.27
Municipal Securities	2.65	2.72	2.66	2.74	2.83
Mortgage-Backed Securities	10.29	10.67	10.92	10.83	9.13
Asset-Backed Securities	0.06	0.01	0.06	0.01	0.04
Other Debt Securities	0.37	0.48	0.40	0.46	0.57
RE Loans Secured by 1-4 Family	15.48	15.36	15.48	15.58	15.57
Revolving	3.20	3.10	3.00	3.12	2.91
Closed-End, Sec by First Liens	10.91	10.47	10.92	10.41	10.55
Closed-End, Sec by Junior Liens	1.06	1.24	1.11	1.32	1.55
Commercial Real Estate Loans	30.77	31.58	30.40	31.28	31.23
Construction and Land Dev	7.30	9.58	7.35	9.58	10.60
Multifamily	2.04	1.84	1.99	1.79	1.59
Nonfarm Nonresidential	20.47	18.67	20.15	18.34	17.51
RE Loans Secured by Farmland	0.74	0.67	0.71	0.69	0.70
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.05	74.03	73.99	72.99	72.27
RE Loans Secured by 1-4 Family	24.30	23.36	24.16	23.28	23.32
Revolving	4.79	4.49	4.49	4.44	4.16
Closed-End	19.10	18.37	19.23	18.32	18.72
Commercial Real Estate Loans	46.99	46.26	46.10	45.08	44.51
Construction and Land Dev	11.17	13.92	11.03	13.63	14.78
Multifamily	3.07	2.74	2.99	2.65	2.36
Nonfarm Nonresidential	31.25	27.61	30.57	26.70	25.15
RE Loans Secured by Farmland	1.16	1.01	1.10	1.03	1.03
Loans to Depository Institutions	0.03	0.03	0.03	0.03	0.02
Commercial and Industrial Loans	14.75	15.93	15.24	16.91	17.13
Loans to Individuals	5.02	5.03	5.22	4.97	5.59
Credit Card Loans	0.13	0.12	0.15	0.13	0.16
Agricultural Loans	0.77	0.69	0.85	0.73	0.74
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.53	2.57	2.67	2.58	2.66

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.58	5.77	6.91	4.04	4.30
Liquid Assets	22.75	19.84	22.32	18.67	18.22
Investment Securities	18.87	18.90	19.17	18.76	18.65
Net Loans and Leases	63.65	66.78	64.29	67.87	68.48
Net Lns, Ls & Stdby Ltrs of Credit	64.66	67.91	65.33	69.07	69.94
Core Deposits	60.07	55.36	59.33	53.72	56.41
Noncore Funding	27.36	31.83	28.29	33.56	30.66
Time Deposits of \$100K or More	14.01	13.80	14.05	13.12	13.66
Foreign Deposits	0.12	0.15	0.13	0.28	0.23
Fed Funds Purchased and Repos	3.57	4.21	3.63	4.97	5.27
Net Fed Funds Purchased (Sold)	3.53	4.03	3.58	4.50	4.77
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.69	3.12	2.50	3.72	3.45
Earning Assets Repr in 1 Year	37.98	40.12	36.85	40.44	43.01
Int-Bearing Liab Repr in 1 Year	29.86	32.11	30.76	31.70	32.71
Long-Term Debt Repr in 1 Year	0.42	0.70	0.43	0.81	0.56
Net Assets Repriceable in 1 Year	7.18	6.41	5.61	7.25	9.78
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.70	30.12	25.44	34.43	30.48
Net ST Noncore Funding Dependence	15.05	20.32	16.92	24.20	22.16
Short-Term Inv/ST Noncore Funding	41.66	27.48	35.14	18.81	20.83
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.40	-4.37	2.49	-7.43	-6.25
Net Loans and Leases/Total Deposits	82.59	90.20	83.58	93.33	94.37
Net Loans and Leases/Core Deposits	108.90	125.43	111.76	132.58	129.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.49	0.02	0.46	-0.19	0.04
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.18	0.11	1.62	-0.34	0.22
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.30	-0.08	-0.24	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.02	9.89	9.13	10.13	12.75
Available-For-Sale Securities	90.98	90.11	90.87	89.87	87.25
U. S. Treasury Securities	1.89	1.77	1.15	0.94	1.00
U. S. Agency Securities (excl MBS)	17.47	15.09	16.46	15.65	25.50
Municipal Securities	14.21	15.66	13.92	15.75	16.23
Mortgage-Backed Securities	55.62	56.92	58.30	57.58	48.73
Asset-Backed Securities	0.34	0.06	0.34	0.04	0.25
Other Debt Securities	1.87	2.29	2.00	2.44	3.34
Mutual Funds and Equity Securities	0.56	1.06	0.52	0.72	1.08
Debt Securities 1 Year or Less	12.00	13.94	11.91	13.98	17.11
Debt Securities 1 To 5 Years	25.92	24.75	26.69	22.77	24.35
Debt Securities Over 5 Years	58.36	57.09	58.19	59.13	54.38
Pledged Securities	64.07	70.12	64.92	71.31	67.39
Structured Notes, Fair Value	1.41	0.22	1.05	0.34	0.43

ANALYSIS RATIOS

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	1.23	1.25	1.48	0.93	0.29
Provision for Ln&Ls Losses/Avg Lns&Ls	1.88	1.75	2.14	1.29	0.42
Provision for Ln&Ls Losses/Net Losses	141.33	176.10	150.45	186.85	181.60
Ln&Ls Allowance/Total Loans & Leases	2.42	1.87	2.27	1.73	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.73	2.98	2.09	4.02	9.07
ALL/Nonaccrual Assets	78.13	93.46	76.64	118.21	244.18
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	72.48	86.10	72.06	108.00	203.04
Gross Ln&Ls Losses/Avg Loans & Leases	1.73	1.28	1.71	0.87	0.35
Recoveries/Avg Loans and Leases	0.14	0.06	0.09	0.07	0.07
Net Losses/Avg Loans and Leases	1.56	1.19	1.59	0.79	0.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.25	3.10	16.90	28.33	35.40
Earnings Coverage of Net Losses (X)	3.90	4.27	3.10	4.65	16.06

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.46	1.03	1.51	0.70	0.12
RE Loans Secured By 1-4 Family	1.03	0.54	0.79	0.36	0.10
Revolving	1.00	0.53	0.69	0.33	0.12
Closed-End	0.93	0.53	0.77	0.36	0.09
Commercial Real Estate Loans	1.61	1.23	1.90	0.84	0.13
Construction and Land Dev	4.07	3.07	5.82	2.31	0.23
Multifamily	0.80	0.53	0.73	0.29	0.05
Nonfarm Nonresidential	0.64	0.21	0.50	0.17	0.05
RE Loans Secured by Farmland	0.32	0.04	0.32	0.04	0.00
Commercial and Industrial Loans	1.97	1.25	2.16	0.76	0.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.97	2.22	2.22	1.67	1.01
Credit Card Loans	4.38	4.25	4.51	3.33	1.83
Agricultural Loans	0.00	0.04	0.10	0.04	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.75	0.76	0.91	0.85	0.63

PERCENT OF LOANS AND LEASES

03/31/2010

03/31/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.35

1.45

1.27

1.33

0.98

90+ Days PD Loans and Leases

0.17

0.14

0.15

0.12

0.07

Nonaccrual Loans and Leases

4.09

2.82

3.93

2.23

0.86

90+ Days PD and Nonaccrual Loans and Leases

4.37

3.06

4.20

2.41

0.97

30-89 Days PD Restructured

0.02

0.00

0.01

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.35

0.09

0.27

0.05

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.35

1.45

1.27

1.34

0.98

90+ Days Past Due Assets

0.17

0.14

0.15

0.12

0.07

Nonaccrual Assets

4.12

2.86

3.96

2.25

0.86

30+ Days PD & Nonaccrual Assets

5.82

4.63

5.53

3.81

1.97

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.93

2.12

2.80

1.70

0.69

90+ PD & Nonaccrual Assets + OREO

3.61

2.50

3.36

1.98

0.80

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.83

2.35

3.63

1.87

0.69

Allowance for Loan & Lease Losses

223.70

174.22

225.13

147.64

76.05

Equity Cap + ALLL

35.66

22.93

34.92

20.12

7.18

Tier 1 Cap + ALLL

40.48

26.15

38.34

20.95

8.04

Loans & Leases + RE Acquired

5.66

3.37

5.37

2.62

0.98

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.44	1.54	1.28	1.43	0.99
- 90+ Days Past Due	0.18	0.16	0.17	0.13	0.08
- Nonaccrual	4.80	3.43	4.67	2.73	0.97
Coml & Indl - 30-89 Days PD	1.14	1.24	0.98	0.98	0.82
- 90+ Days Past Due	0.08	0.09	0.08	0.07	0.06
- Nonaccrual	2.43	1.73	2.48	1.38	0.68
Individuals - 30-89 Days PD	1.51	1.53	1.75	1.84	1.44
- 90+ Days Past Due	0.14	0.14	0.17	0.14	0.09
- Nonaccrual	0.72	0.43	0.64	0.33	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.17	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.09	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.43	0.13	0.25	0.21	0.23
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.01
- Nonaccrual	0.50	0.11	0.35	0.16	0.20
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	0.61	0.68	0.69	0.58	0.47
- 90+ Days Past Due	0.03	0.06	0.01	0.03	0.02
- Nonaccrual	0.90	0.58	0.60	0.36	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.48	1.35	1.55	1.37	1.00
- 90+ Days Past Due	0.21	0.17	0.21	0.16	0.11
- Nonaccrual	2.89	1.76	2.66	1.39	0.72
Revolving - 30-89 Days PD	0.72	0.69	0.65	0.61	0.62
- 90+ Days Past Due	0.07	0.10	0.05	0.06	0.04
- Nonaccrual	1.04	0.72	1.08	0.62	0.32
Closed-End - 30-89 Days PD	1.67	1.52	1.72	1.56	1.11
- 90+ Days Past Due	0.23	0.18	0.25	0.19	0.13
- Nonaccrual	3.44	2.04	3.11	1.60	0.77
- Jr Lien 30-89 Days PD	0.13	0.13	0.13	0.13	0.11
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.26	0.18	0.22	0.12	0.09
Commercial RE - 30-89 Days PD	1.36	1.59	1.14	1.40	0.93
- 90+ Days Past Due	0.12	0.14	0.12	0.10	0.05
- Nonaccrual	5.84	4.39	5.90	3.38	1.12
Const & Dev - 30-89 Days PD	1.70	2.45	1.34	2.19	1.42
- 90+ Days Past Due	0.17	0.30	0.22	0.17	0.07
- Nonaccrual	14.31	9.96	14.15	7.96	1.67
Multi family - 30-89 Days PD	0.71	0.92	1.12	0.59	0.59
- 90+ Days Past Due	0.13	0.03	0.05	0.04	0.01
- Nonaccrual	4.07	2.80	2.98	1.67	0.70
Nonfarm Nres- 30-89 Days PD	1.14	1.05	0.88	0.83	0.57
- 90+ Days Past Due	0.07	0.06	0.07	0.05	0.03
- Nonaccrual	2.91	1.72	2.78	1.31	0.61
Farmland - 30-89 Days PD	0.91	1.07	0.63	0.65	0.37
- 90+ Days Past Due	0.09	0.03	0.07	0.01	0.00
- Nonaccrual	2.90	1.43	4.20	1.05	0.31
Credit Card - 30-89 Days PD	1.76	1.98	1.68	1.87	1.48
- 90+ Days Past Due	0.63	0.79	0.45	0.47	0.47
- Nonaccrual	0.13	0.21	0.30	0.30	0.32

CAPITAL RATIOS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	8.90	8.62	8.78	8.70	8.50
Tier 1 RBC Ratio	12.78	11.49	12.39	11.15	10.73
Total Risk-Based Capital Ratio	14.58	13.24	14.14	12.94	12.38
Tangible Tier 1 Leverage Ratio	8.78	8.53	8.68	8.66	8.40
Tangible Common Eq Cap/Tan Assets	6.89	6.12	6.70	6.20	6.71
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.52	14.29	12.62	15.25	18.68
Standby Letters of Credit	0.86	0.99	0.87	1.04	1.22
Commercial & Similar Letters of Credit	0.04	0.04	0.03	0.06	0.07
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	3.37	4.30	3.41	4.12	3.54
Interest Rate Contracts	2.93	3.75	2.82	3.29	2.92
Interest Rate Futures & Forward Contr	0.23	0.58	0.25	0.34	0.22
Written Options Contr (Int Rate)	0.28	0.62	0.28	0.42	0.17
Purchased Options Contr (Int Rate)	0.06	0.07	0.06	0.09	0.35
Interest Rate Swaps	1.88	1.87	1.81	1.84	1.73
Foreign Exchange Contracts	0.03	0.01	0.01	0.02	0.04
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.02	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	0.01	0.01	0.04	0.04
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.01
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	19.20	20.69	19.03	23.30	28.43

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	97.43	96.63	97.43	93.83	92.27
Foreign Exchange Contracts	0.28	0.67	0.97	1.13	2.28
Equity, Comm, & Other Contracts	0.28	0.66	0.58	1.85	2.47
Futures and Forwards	18.74	20.19	21.17	16.81	19.08
Written Options	27.16	22.40	20.36	23.25	17.81
Exchange-Traded	0.00	0.00	0.00	0.01	0.03
Over-The-Counter	26.84	21.94	20.00	23.53	16.61
Purchased Options	1.49	2.41	2.20	3.68	8.94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.30	2.26	1.98	3.48	8.65
Swaps	46.19	43.40	46.54	44.71	44.53
Held for Trading	25.39	25.23	26.56	25.44	18.14
Interest Rate Contracts	22.47	22.71	23.56	22.50	14.71
Foreign Exchange Contracts	0.00	0.00	0.04	0.04	0.14
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.01	0.04
Non-Traded	74.61	74.77	73.44	74.56	81.86
Interest Rate Contracts	71.89	70.47	70.48	67.94	69.43
Foreign Exchange Contracts	0.05	0.03	0.02	0.08	0.42
Equity, Comm, & Other Contracts	0.02	0.40	0.23	1.64	1.62
Deriv Contr (Excl Fut & FX LE 14 Days)	67.77	65.08	72.91	65.18	77.94
One Year or Less	24.24	21.33	26.77	19.85	23.74
Over 1 Year to 5 Years	21.12	20.94	18.41	20.47	28.68
Over 5 Years	10.71	12.70	12.36	13.92	12.55
Gross Negative Fair Value (Abs Val)	1.50	2.20	1.67	2.58	1.01
Gross Positive Fair Value	1.07	1.81	1.10	2.39	1.52
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.01	0.00
Non-Traded (X)	0.00	0.01	0.00	0.01	0.00
Current Credit Exposure (X)	0.00	0.01	0.01	0.01	0.01
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	0.06	0.10	0.06	0.12	0.05

INSURANCE ACTIVITIES	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	25.63	31.74	25.53	31.60	35.53
Ins Under Assets(L/H)/Tot Ins Und Ast	74.37	68.26	74.47	68.40	64.47
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.82	0.93	0.82	0.79	0.86
Premium Inc/Ins Activities Revenue	0.49	2.59	0.97	3.17	3.43
Credit Rel Prem Inc/Tot Prem Inc	72.48	65.38	69.00	64.94	57.86
Other Prem Inc/Total Prem Inc	27.52	34.62	31.00	35.06	42.14
Ins Under Net Income/Consol Net Income	0.03	0.04	0.02	0.04	0.05
Ins Net Inc (P/C)/Equity (P/C)	13.60	-19.33	12.90	24.05	13.96
Ins Net Inc (L/H)/Equity (L/H)	-3.48	9.78	3.96	2.08	6.26
Insur Ben, Losses, Exp/Insur Premiums	94.66	109.45	119.45	66.13	465.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	8.11	3.95	7.54	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.74	4.19	5.91	4.40	4.37
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.19	9.93	9.25	10.19	10.98
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	0.18	0.38	0.19	0.32	0.58
Cost: Interest-Bearing Deposits	0.52	0.71	0.60	1.88	4.63
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	0.17	1.72	1.47	0.27	1.73
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-9.94	42.25	55.31	-2.55	-17.84
Total Selected Assets	-27.87	-8.31	-10.48	-23.26	-9.39
Deposits	-8.97	150.42	-7.91	247.27	10.61

PROFITABILITY:	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	-1.28	-1.29	-2.42	-1.83	9.45
Bank Net Inc/Avg Eq Inv in Banks	0.24	-0.06	-1.50	-0.01	9.80
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.84	3.26	3.88	4.37	5.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	1.01	-13.73	-0.06	-5.12	8.67
Bank Net Income/Parent Net Income	96.21	99.73	99.17	110.25	107.86
Nonbank Net Income/Parent Net Income	3.12	3.32	2.18	2.07	1.73
Sub BHCs Net Inc/Parent Net Income	113.48	89.25	90.56	89.48	85.56
LEVERAGE:					
Total Liabilities/Equity	20.09	22.22	20.49	23.91	25.88
Total Debt/Equity Capital	1.85	3.03	2.81	3.29	4.31
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.09	17.53	16.55	18.32	20.64
Tot Debt+Lns Guaranteed for Affl/Equity	1.95	3.10	2.80	3.55	4.31
Total Debt/Eq Cap - Exc Over Fair Value	1.85	3.07	2.81	3.33	4.56
Long-Term Debt/Equity Capital	1.21	2.00	1.88	2.14	2.26
Short-Term Debt/Equity Capital	0.25	0.61	0.41	0.59	1.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.06	0.10	0.05	0.08	0.13
Long-Term Debt/Consolidated LT Debt	2.18	2.98	2.29	2.95	4.22
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.24	109.35	110.37	110.49	113.92
Total Investment in Subs/Equity	111.14	111.81	112.61	112.61	115.71
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.18	95.42	97.15	98.03	98.88
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.05	97.47	98.98	99.87	100.25
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.68	0.80	0.52	0.81	1.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.05	4.56	4.50	5.11	4.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	77.83	78.05	80.40	115.59	152.01
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	94.94	77.86	98.35	115.87	149.55
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	127.80	113.54	95.31	156.91	95.02
Pretax Oper Inc + Int Exp/Int Expense	1561.31	507.54	3734.02	7791.17	28090.6
Div + Int From Subs/Int Exp + Div	81.25	75.70	90.76	159.28	232.42
Fees+Other Inc From Subs/Sal + Oth Exp	12.38	10.39	11.41	9.80	10.02
Net Inc/Curr Port of LT Debt+Pfd Div(X)	12.54	12.41	15.62	159.81	8497.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.86	1.64	0.54	1.27	0.23
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	13.68	13.26	13.58	13.33	7.18
Total	13.68	13.26	13.58	13.33	7.18
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	0.53	0.71	0.59	0.72	0.92
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	173.28	111.33	160.12	79.50	58.62
Dividends Paid/Net Income	41.92	54.10	55.96	52.25	38.95
Net Income - Dividends/Avg Equity	-3.62	-4.21	-5.01	-5.24	5.31

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	71.89	65.99	84.33	154.99	184.35
Dividends From Nonbank Subs	0.97	1.30	2.73	2.95	4.05
Dividends From Subsidiary BHCs	2.61	2.37	3.91	3.17	4.95
Dividends From All Subsidiaries	85.68	76.10	97.18	178.37	215.38

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	31.98	36.32	54.37	70.15	73.30
Interest Income From Bank Subs	0.51	0.96	1.20	1.19	1.11
Mgt & Service Fees From Bank Subs	5.88	4.65	2.38	2.37	2.22
Other Income From Bank Subs	0.01	0.02	0.04	0.04	0.02
Operating Income From Bank Subs	53.90	47.00	62.94	82.85	86.32

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	33.79	50.30	58.57	92.94	78.99
Interest Income From Nonbank Subs	1.19	5.78	1.52	2.65	4.27
Mgt & Serv Fees From Nonbank Subs	2.19	4.72	6.32	3.61	3.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	40.94	76.90	74.05	107.02	123.99

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	31.78	31.26	33.56	65.44	38.82
Interest Inc From Subsidiary BHCs	3.38	0.00	12.98	0.00	0.50
Mgt & Serv Fees From Sub BHCs	2.39	2.04	3.53	4.93	1.59
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	37.55	33.30	50.07	70.38	40.91

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	31.89	39.32	45.27	63.84	68.20
Interest Income From Bank Subs	5.95	7.36	3.13	1.82	1.38
Mgt & Serv Fees From Bank Subs	10.13	7.65	7.59	3.85	3.46
Other Income From Bank Subs	0.00	0.01	0.00	0.01	0.02
Operating Income From Bank Subs	59.13	66.39	66.40	77.95	85.55

Dividends From Nonbank Subs	2.40	1.82	2.19	1.50	1.61
Interest Income From Nonbank Subs	0.04	0.05	0.10	0.09	0.17
Mgt & Serv Fees From Nonbank Subs	0.07	0.06	0.09	0.05	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	3.74	3.56	3.39	2.21	2.86

Dividends From Subsidiary BHCs	0.21	0.22	1.27	1.19	2.04
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	0.34	0.36	1.55	1.40	2.36

Loans and Adv From Subs/ST Debt	434.51	2157.40	591.91	++++++	754.10
Loans and Adv From Subs/Total Debt	477.91	1306.98	521.20	2265.58	487.80

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									96
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.30	1.80	2.14	2.99	3.24	3.73	4.11	4.48	96
+ Non-interest Income	1.04	0.15	0.29	0.59	0.89	1.45	2.06	2.77	96
- Overhead Expense	2.86	1.69	1.95	2.47	2.80	3.16	3.77	4.26	96
- Provision for Losses	1.23	0.15	0.23	0.47	0.84	1.68	3.41	4.93	96
+ Securities Gains (Losses)	0.06	-0.12	-0.01	0.00	0.00	0.07	0.34	0.54	96
+ Other Tax Equiv Adjustments	-0.00	-0.14	-0.00	0.00	0.00	0.00	0.00	0.00	96
= Pretax Net Oper Income (TE)	0.39	-5.52	-2.95	-0.03	0.87	1.37	1.95	3.14	96
Net Operating Income	0.19	-4.77	-2.55	-0.02	0.55	0.90	1.37	2.03	96
Net Income	0.19	-4.77	-2.55	-0.02	0.55	0.90	1.37	2.03	96
Net Income (Sub S Adjusted)	0.88	0.30	0.30	0.30	0.63	1.06	1.25	1.31	3
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.01	3.52	4.01	4.68	5.04	5.35	5.80	6.23	96
Interest Expense	1.32	0.65	0.75	1.00	1.28	1.61	1.96	2.21	96
Net Interest Income (TE)	3.66	1.94	2.24	3.30	3.66	4.10	4.70	5.10	96
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.56	0.11	0.25	0.61	1.04	2.11	4.25	6.35	96
Earnings Coverage of Net Losses (X)	3.90	-0.15	0.24	1.00	2.68	5.03	10.78	20.19	96
Ln&Ls Allowance/Total Loans & Leases	2.42	1.12	1.32	1.60	2.13	2.81	4.12	6.32	96
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.05	0.97	1.51	2.19	3.98	6.26	11.86	16.71	96
30-89 Days Past Due Loans and Leases	1.34	0.34	0.47	0.71	1.20	1.79	2.62	3.04	96
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.69	-5.13	6.34	14.02	22.82	32.14	43.99	52.18	96
Net ST Noncore Funding Dependence	15.05	-8.27	-4.04	8.04	14.25	21.65	29.37	38.13	96
Net Loans and Leases/Total Assets	63.65	37.00	46.14	58.06	64.16	70.62	75.54	78.43	96
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.89	2.72	5.08	7.56	9.21	10.47	11.64	12.35	96
Equity Capital/Total Assets	9.57	0.47	4.13	7.82	10.04	11.81	13.50	14.96	96
Equity Capital+Minority Int/Total Assets	9.76	2.77	4.84	7.93	10.08	11.81	13.50	14.96	96
Net Loans&Ls/Equity Capital (X)	7.30	3.37	4.03	4.99	6.30	8.04	14.06	19.04	94
Cash Dividends/Net Income	41.91	0.00	0.00	5.67	43.63	66.21	95.52	151.55	71
Cash Dividends/Net Income (Sub S Adjusted)	53.44	-4.71	-4.71	-4.71	5.85	49.47	108.97	128.81	3
Retained Earnings/Avg Equity Cap	-3.61	-158.38	-39.45	-1.36	2.63	5.88	10.45	14.99	95
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.24	0.00	0.00	0.00	0.00	0.00	1.67	4.08	94
Long-Term Debt/Equity Capital	1.21	0.00	0.00	0.00	0.00	0.04	6.98	15.76	94
Equity Investment in Subs/Equity Cap	109.23	78.37	83.47	97.65	104.91	118.52	142.44	170.22	94
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	94.94	-26.41	1.20	29.62	91.06	116.51	212.67	443.99	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.52	3.22	3.72	4.25	4.52	4.88	5.09	5.45	96
Less: Interest Expense	1.19	0.58	0.67	0.92	1.11	1.44	1.70	1.99	96
Equals: Net Interest Income (TE)	3.30	1.80	2.14	2.99	3.24	3.73	4.11	4.48	96
Plus: Non-Interest Income	1.04	0.15	0.29	0.59	0.89	1.45	2.06	2.77	96
Equals: Adj Operating Income (TE)	4.36	2.41	2.95	3.55	4.29	4.96	5.90	7.28	96
Less: Overhead Expense	2.86	1.69	1.95	2.47	2.80	3.16	3.77	4.26	96
Less: Provision for Loan and Lease Losses	1.23	0.15	0.23	0.47	0.84	1.68	3.41	4.93	96
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Plus: Realized G/L on AFS Sec	0.06	-0.12	-0.00	0.00	0.00	0.07	0.34	0.54	96
Plus: Other Tax Equiv Adjustments	-0.00	-0.14	-0.00	0.00	0.00	0.00	0.00	0.00	96
Equals: Pretax Net Oper Inc (TE)	0.39	-5.52	-2.95	-0.03	0.87	1.37	1.95	3.14	96
Less: Applicable Income Taxes (TE)	0.26	-0.60	-0.13	0.02	0.27	0.45	0.71	1.15	96
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equals: Net Operating Income	0.19	-4.77	-2.55	-0.02	0.55	0.90	1.37	2.03	96
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equals: Net Income	0.19	-4.77	-2.55	-0.02	0.55	0.90	1.37	2.03	96
Memo: Net Income (Last Four Qtrs)	-0.20	-6.62	-4.40	-0.61	0.44	0.84	1.51	1.83	96
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.13	82.85	85.57	88.20	91.27	93.97	95.67	97.07	96
Avg Int-Bearing Funds / Avg Assets	77.10	63.49	67.58	73.39	77.07	80.83	85.28	87.28	96
Int Income (TE) / Avg Earning Assets	5.01	3.52	4.01	4.68	5.04	5.35	5.80	6.23	96
Int Expense / Avg Earning Assets	1.32	0.65	0.75	1.00	1.28	1.61	1.96	2.21	96
Net Int Inc (TE) / Avg Earn Assets	3.66	1.94	2.24	3.30	3.66	4.10	4.70	5.10	96
YIELD OR COST:									
Total Loans and Leases (TE)	5.58	4.38	4.82	5.14	5.58	5.99	6.28	7.22	96
Interest-Bearing Bank Balances	0.34	0.00	0.03	0.18	0.24	0.33	0.87	1.77	96
Fed Funds Sold & Reverse Repos	0.31	0.00	0.00	0.10	0.24	0.30	0.68	2.11	52
Trading Assets	1.77	0.00	0.00	0.00	0.73	2.76	4.32	7.93	31
Total Earning Assets	4.89	3.39	3.87	4.55	4.92	5.26	5.61	5.99	96
Investment Securities (TE)	4.01	2.22	2.73	3.44	4.03	4.58	5.15	5.39	96
U. S. Treasury & Agency Sec (excl MBS)	2.59	0.12	0.78	1.65	2.42	3.27	4.61	7.18	92
Mortgage-Backed Securities	4.23	2.31	2.96	3.61	4.24	4.78	5.26	5.87	96
All Other Securities	5.88	1.53	2.82	4.60	5.82	6.48	7.78	15.82	95
Interest-Bearing Deposits	1.28	0.65	0.77	1.00	1.24	1.60	1.79	1.94	96
Time Deposits of \$100K or More	1.87	1.03	1.17	1.49	1.83	2.24	2.49	2.73	96
Time Deposits < \$100K	2.08	1.00	1.33	1.72	2.09	2.38	2.79	3.25	96
Other Domestic Deposits	0.65	0.21	0.29	0.47	0.59	0.78	1.11	1.42	96
Foreign Deposits	0.51	0.14	0.14	0.34	0.44	0.50	0.70	1.02	8
Fed Funds Purchased and Repos	1.10	0.00	0.07	0.29	0.69	1.91	2.92	3.76	88
Other Borrowed Funds & Trading Liab	2.90	0.30	0.77	2.17	3.14	3.76	4.23	4.64	94
All Interest-Bearing Funds	1.54	0.84	0.94	1.23	1.49	1.85	2.20	2.30	96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.12	11.18	12.64	13.98	16.28	20.22	22.74	25.95	96
Avg Assets per Employee (\$000)	5203.35	2917.57	3416.72	3824.30	4521.70	5906.43	8469.50	10628.3	96
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.43	0.00	0.00	0.18	1.70	4.46	7.27	8.07	93
Overhead Exp / NII + Non-Int Income	67.06	42.59	49.73	58.79	64.51	77.22	83.65	101.55	96
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.86	1.69	1.95	2.47	2.80	3.16	3.77	4.26	96
Personnel Expense	1.39	0.78	0.97	1.16	1.38	1.60	1.80	2.04	96
Net Occupancy Expense	0.38	0.22	0.25	0.32	0.37	0.45	0.53	0.59	96
Other Operating Expenses	1.04	0.54	0.62	0.86	1.00	1.17	1.54	1.93	96
Overhead Less Non-Interest Income	1.74	0.08	1.03	1.42	1.74	2.04	2.38	3.05	96
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	65.43	42.39	48.99	57.72	63.26	73.75	83.39	99.54	96
Personnel Expense	32.42	18.96	21.35	29.16	32.99	36.08	40.15	43.64	96
Net Occupancy Expense	9.09	5.35	6.30	7.06	8.61	10.45	13.95	15.77	96
Other Operating Expenses	23.76	13.55	15.19	19.44	21.95	26.36	36.97	45.63	96
Total Non-Interest Income	22.91	4.92	9.84	14.70	21.69	29.13	38.47	45.46	96
Fiduciary Activities Income	1.80	0.00	0.00	0.03	1.40	3.56	4.96	6.30	96
Serv Charges on Deposit Accts - Domestic	7.20	1.99	3.20	4.77	6.93	9.32	11.94	13.01	96
Trading Revenue	0.15	-0.01	0.00	0.00	0.00	0.00	0.96	2.38	96
Investment Banking Fees & Commissions	1.23	0.00	0.00	0.31	0.91	1.71	4.38	5.25	96
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Net Servicing Fees	0.26	-0.13	0.00	0.00	0.05	0.36	1.28	2.30	96
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Insurance Activities Revenue	0.81	0.00	0.00	0.00	0.13	0.85	4.07	5.43	96
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.00	-12.24	-6.54	-0.69	0.40	1.75	3.41	5.71	96
Other Non-Interest Income	8.91	2.97	3.51	5.02	6.94	11.04	18.73	25.35	96
Overhead Less Non-Interest Income	41.84	2.20	22.06	30.28	38.63	56.29	63.69	68.38	96
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	22.59	-18.75	1.45	11.95	25.26	31.72	35.34	38.57	71
Appl Inc Tax+TE/Pretax NOI+TE	32.92	0.66	20.51	29.16	35.19	37.18	39.92	42.81	71

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.62	17.23	27.14	40.74	48.54	58.34	63.91	69.10	96
Commercial and Industrial Loans	9.65	3.02	3.98	5.68	8.74	12.45	17.18	24.15	96
Loans to Individuals	3.06	0.16	0.33	0.92	1.62	4.80	9.21	11.80	96
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.33	96
Agricultural Loans	0.48	0.00	0.00	0.00	0.12	0.68	1.92	3.12	96
Other Loans and Leases	1.55	0.05	0.09	0.37	0.94	2.51	4.35	5.83	96
Net Loans and Leases	63.65	37.00	46.14	58.06	64.16	70.62	75.54	78.43	96
Debt Securities Over 1 Year	16.09	3.66	5.76	8.85	15.92	20.81	29.93	36.51	96
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.03	0.13	0.28	0.53	96
Subtotal	80.98	59.10	70.98	77.87	81.82	85.13	87.96	90.09	96
Interest-Bearing Bank Balances	4.82	0.03	0.14	1.03	4.02	7.26	13.07	16.84	96
Federal Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.00	0.09	0.81	2.11	96
Debt Securities 1 Year or Less	2.10	0.07	0.13	0.41	1.12	3.15	5.29	9.72	96
Trading Assets	0.10	0.00	0.00	0.00	0.00	0.04	0.51	1.52	96
Total Earning Assets	89.34	83.06	84.68	87.21	89.53	91.40	93.73	94.37	96
Non-Int Cash and Due From Dep Inst	1.66	0.45	0.75	1.12	1.42	1.87	3.24	4.76	96
Other Real Estate Owned	0.66	0.00	0.04	0.13	0.49	0.93	1.86	2.45	96
All Other Assets	8.78	4.48	4.97	6.42	8.78	10.38	12.70	13.53	96
MEMORANDA:									
Short-Term Investments	7.58	0.73	1.21	3.32	5.61	12.40	17.45	20.36	96
U.S. Treasury Securities	0.36	0.00	0.00	0.00	0.00	0.25	2.17	4.58	96
U.S. Agency Securities (excl MBS)	2.93	0.00	0.00	0.30	1.94	4.79	9.25	10.78	96
Municipal Securities	2.65	0.00	0.05	0.25	1.69	4.30	7.50	9.67	96
Mortgage-Backed Securities	10.28	0.22	1.43	3.85	9.52	14.49	20.57	28.65	96
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.05	0.26	0.66	96
Other Debt Securities	0.36	0.00	0.00	0.00	0.06	0.33	1.65	3.08	96
RE Loans Secured by 1-4 Family	15.48	2.07	4.71	9.22	14.48	20.36	26.04	33.28	96
Revolving	3.20	0.00	0.03	0.78	2.98	4.86	6.93	8.13	96
Closed-End, Sec by First Liens	10.90	1.22	2.92	6.78	10.45	14.57	20.45	25.64	96
Closed-End, Sec by Junior Liens	1.06	0.01	0.06	0.45	1.04	1.44	2.25	3.01	96
Commercial Real Estate Loans	30.77	10.40	13.49	21.61	31.27	39.53	48.97	55.99	96
Construction and Land Dev	7.29	0.91	1.45	4.03	6.55	9.80	14.92	17.13	96
Multifamily	2.04	0.15	0.49	0.80	1.61	2.98	5.00	5.82	96
Nonfarm Nonresidential	20.46	7.46	9.40	14.24	20.22	24.68	32.14	39.53	96
RE Loans Secured by Farmland	0.73	0.00	0.00	0.07	0.43	1.23	2.64	3.44	96
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.04	36.35	52.67	67.15	77.35	83.47	89.75	90.91	96
RE Loans Secured by 1-4 Family	24.29	3.68	8.35	15.91	23.14	30.82	42.34	54.29	96
Revolving	4.78	0.00	0.12	1.31	4.26	7.47	9.71	11.14	96
Closed-End	19.09	2.30	5.76	11.41	19.11	24.42	34.14	47.38	96
Commercial Real Estate Loans	46.98	18.90	22.98	35.39	46.79	59.83	67.04	74.74	96
Construction and Land Dev	11.16	1.68	2.52	6.01	9.92	15.84	20.89	26.51	96
Multifamily	3.06	0.25	0.78	1.36	2.82	4.35	6.40	9.55	96
Nonfarm Nonresidential	31.24	12.88	15.61	23.55	30.32	37.88	45.72	54.33	96
RE Loans Secured by Farmland	1.15	0.00	0.00	0.10	0.67	1.86	4.39	5.39	96
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.48	96
Commercial and Industrial Loans	14.75	4.30	6.41	9.53	13.63	18.32	23.99	40.21	96
Loans to Individuals	5.01	0.25	0.57	1.34	2.61	8.07	15.81	18.96	96
Credit Card Loans	0.12	0.00	0.00	0.00	0.00	0.16	0.59	1.19	96
Agricultural Loans	0.76	0.00	0.00	0.00	0.19	1.23	3.33	4.72	96
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Other Loans and Leases	2.52	0.06	0.18	0.58	1.51	4.10	7.67	10.01	96

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.58	0.73	1.21	3.32	5.61	12.40	17.45	20.36	96
Liquid Assets	22.74	9.18	10.77	15.28	21.75	29.21	38.70	46.63	96
Investment Securities	18.86	4.33	7.06	11.73	17.83	23.54	35.45	40.26	96
Net Loans and Leases	63.65	37.00	46.14	58.06	64.16	70.62	75.54	78.43	96
Net Lns, Ls & Stdby Ltrs of Credit	64.65	38.87	46.52	59.47	65.16	72.35	76.67	78.64	96
Core Deposits	60.07	32.39	46.53	53.19	62.04	66.88	70.22	72.09	96
Noncore Funding	27.35	13.47	14.86	20.03	24.86	34.05	45.50	51.49	96
Time Deposits of \$100K or More	14.00	5.04	7.00	10.21	13.33	17.63	22.39	24.52	96
Foreign Deposits	0.11	0.00	0.00	0.00	0.00	0.00	0.00	3.90	96
Fed Funds Purchased and Repos	3.56	0.00	0.00	0.70	3.01	6.24	8.50	12.31	96
Net Fed Funds Purchased (Sold)	3.53	-0.41	0.00	0.60	2.74	5.72	8.33	12.31	96
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Oth Borrowings W/Rem Mat 1 Yr or Less	1.69	0.00	0.00	0.15	0.70	2.56	6.70	8.81	96
Earning Assets Repr in 1 Year	37.97	10.29	16.47	28.70	39.28	47.43	50.97	60.84	96
Int-Bearing Liab Repr in 1 Year	29.85	11.29	14.35	17.75	25.61	42.24	53.56	58.94	96
Long-Term Debt Repr in 1 Year	0.41	0.00	0.00	0.00	0.00	0.58	1.96	3.86	96
Net Assets Repriceable in 1 Year	7.18	-16.60	-13.06	-3.55	7.25	18.09	26.76	31.08	96
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.69	-5.13	6.34	14.02	22.82	32.14	43.99	52.18	96
Net ST Noncore Funding Dependence	15.05	-8.27	-4.04	8.04	14.25	21.65	29.37	38.13	96
Short-Term Inv/ST Noncore Funding	41.65	2.63	6.29	16.68	26.15	62.93	109.85	146.96	96
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.40	-21.39	-17.59	-9.24	2.51	12.72	28.69	52.53	96
Net Loans and Leases/Total Deposits	82.59	52.11	60.88	74.10	84.46	90.09	97.53	112.62	96
Net Loans and Leases/Core Deposits	108.90	64.32	77.60	91.19	104.23	123.53	149.94	161.40	96
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.49	-0.64	-0.21	0.00	0.10	0.78	2.35	3.35	66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.17	-8.62	-2.16	0.35	1.88	4.24	6.84	7.92	94
Struct Notes Appr(Depr)/T1 Cap	-0.01	-3.81	-0.28	-0.00	0.00	0.05	0.08	0.12	42
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.01	0.00	0.00	0.00	2.47	15.22	39.92	57.11	96
Available-For-Sale Securities	90.98	35.78	58.36	83.87	97.47	100.00	100.00	100.00	96
U.S. Treasury Securities	1.88	0.00	0.00	0.00	0.00	1.55	10.12	23.60	96
U.S. Agency Securities (excl MBS)	17.46	0.00	0.00	2.34	13.64	29.96	51.05	63.37	96
Municipal Securities	14.20	0.00	0.51	2.27	10.76	22.67	35.02	41.22	96
Mortgage-Backed Securities	55.61	3.89	13.96	35.09	58.30	74.63	88.36	95.21	96
Asset-Backed Securities	0.33	0.00	0.00	0.00	0.00	0.31	1.99	3.62	96
Other Debt Securities	1.87	0.00	0.00	0.00	0.35	2.28	9.33	12.70	96
Mutual Funds and Equity Securities	0.56	0.00	0.00	0.00	0.19	0.74	2.42	4.16	96
Debt Securities 1 Year or Less	12.00	0.47	1.15	2.85	8.04	19.96	34.65	41.79	96
Debt Securities 1 To 5 Years	25.92	0.69	3.56	8.57	20.53	42.94	56.42	63.79	96
Debt Securities Over 5 Years	58.36	8.14	16.81	34.85	60.23	79.84	90.19	94.75	96
Pledged Securities	64.06	28.22	36.94	45.05	61.69	82.41	91.79	94.86	96
Structured Notes, Fair Value	1.40	0.00	0.00	0.00	0.00	1.30	7.81	13.35	96

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.23	0.15	0.23	0.47	0.84	1.68	3.41	4.93	96
Provision for Ln&Ls Losses/Avg Lns&Ls	1.87	0.27	0.47	0.82	1.32	2.62	4.74	7.56	96
Provision for Ln&Ls Losses/Net Losses	141.32	73.39	81.47	94.67	121.75	163.79	274.25	353.63	96
Ln&Ls Allowance/Total Loans & Leases	2.42	1.12	1.32	1.60	2.13	2.81	4.12	6.32	96
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.72	0.55	0.78	1.23	1.95	3.29	6.22	13.18	96
ALLL/Nonaccrual Assets	78.13	19.47	31.38	52.75	68.63	98.41	143.43	167.08	95
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	72.47	18.97	24.72	50.19	67.11	90.11	127.26	165.65	95
Gross Ln&Ls Losses/Avg Loans & Leases	1.73	0.22	0.29	0.67	1.21	2.28	4.61	6.73	96
Recoveries/Avg Loans and Leases	0.13	0.00	0.02	0.04	0.08	0.18	0.38	0.50	96
Net Losses/Avg Loans and Leases	1.56	0.11	0.25	0.61	1.04	2.11	4.25	6.35	96
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Recoveries/Prior Year-End Losses	2.24	0.27	0.48	0.99	1.90	3.02	5.34	6.56	96
Earnings Coverage of Net Losses (X)	3.90	-0.15	0.24	1.00	2.68	5.03	10.78	20.19	96
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.45	0.00	0.07	0.30	0.85	1.99	4.77	7.02	96
RE Loans Secured By 1-4 Family	1.02	0.00	0.05	0.17	0.51	1.32	3.18	5.64	96
Revolving	1.00	-0.02	0.00	0.01	0.50	1.52	3.57	5.70	90
Closed-End	0.92	0.00	0.01	0.15	0.47	1.10	3.23	7.47	96
Commercial Real Estate Loans	1.60	0.00	0.02	0.28	1.05	2.16	4.72	7.51	96
Construction and Land Dev	4.06	-0.11	0.00	0.15	1.95	5.92	12.63	21.30	96
Multifamily	0.80	-0.00	0.00	0.00	0.00	0.75	5.14	6.31	92
Nonfarm Nonresidential	0.64	0.00	0.00	0.04	0.29	0.92	2.43	3.32	96
RE Loans Secured by Farmland	0.32	-0.01	0.00	0.00	0.00	0.02	0.63	8.04	81
Commercial and Industrial Loans	1.97	0.02	0.09	0.44	1.07	2.44	6.48	8.45	96
Loans to Depository Institutions	0.00	-3.11	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	1.97	0.19	0.44	0.69	1.22	2.36	6.20	11.27	90
Credit Card Loans	4.38	-0.53	0.00	0.00	2.99	6.50	11.42	27.72	44
Agricultural Loans	0.00	-0.40	-0.04	0.00	0.00	0.00	0.03	0.30	72
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	0.75	-0.08	-0.02	0.00	0.07	0.70	4.38	8.03	95

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

30-89 Days PD Loans and Leases	1.34	0.34	0.47	0.71	1.20	1.79	2.62	3.04	96
90+ Days PD Loans and Leases	0.16	0.00	0.00	0.00	0.05	0.25	0.79	1.13	96
Nonaccrual Loans and Leases	4.08	0.61	1.17	1.80	2.83	5.06	10.51	14.32	96
90+ Days PD and Nonaccrual Loans and Leases	4.37	0.77	1.26	1.90	3.05	5.77	10.55	14.52	96
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.24	96
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Nonaccrual Restructured	0.35	0.00	0.00	0.00	0.16	0.45	1.39	1.83	96
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.34	0.34	0.47	0.71	1.20	1.79	2.62	3.04	96
90+ Days Past Due Assets	0.16	0.00	0.00	0.00	0.05	0.25	0.79	1.13	96
Nonaccrual Assets	4.12	0.61	1.17	1.81	2.83	5.06	10.51	15.14	96
30+ Days PD & Nonaccrual Assets	5.82	1.43	1.90	2.85	4.55	6.94	14.10	17.05	96
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.93	0.45	0.72	1.23	2.07	3.64	7.71	10.14	96
90+ PD & Nonaccrual Assets + OREO	3.61	0.50	0.85	1.48	2.94	4.92	9.04	11.29	96
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.82	0.57	0.93	1.47	2.87	5.35	9.75	11.29	96
Allowance for Loan & Lease Losses	223.70	55.22	97.19	152.07	196.73	262.63	430.91	616.05	96
Equity Cap + ALLL	35.65	4.31	8.53	13.49	22.68	45.06	99.54	163.72	94
Tier 1 Cap + ALLL	40.48	5.71	8.93	14.72	26.18	44.90	102.17	213.28	96
Loans & Leases + RE Acquired	5.66	1.01	1.74	2.64	4.56	7.97	13.17	17.59	96

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	1.43	0.36	0.47	0.72	1.30	1.99	2.80	3.41	96
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.04	0.25	1.01	1.22	96
- Nonaccrual	4.79	0.77	1.23	1.86	3.47	6.13	13.16	17.60	96
Coml & Indl - 30-89 Days PD	1.13	0.05	0.16	0.43	0.77	1.59	2.99	3.98	96
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.10	0.35	0.77	96
- Nonaccrual	2.43	0.24	0.44	1.11	1.93	3.20	5.80	8.82	96
Individuals - 30-89 Days PD	1.51	0.25	0.48	0.82	1.19	1.86	3.43	5.18	96
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.05	0.21	0.42	1.30	96
- Nonaccrual	0.72	0.00	0.00	0.11	0.32	0.93	2.42	3.59	96
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	0.42	0.00	0.00	0.00	0.00	0.64	1.80	3.76	72
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.19	72
- Nonaccrual	0.49	0.00	0.00	0.00	0.00	0.67	1.94	5.00	72
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	0.60	0.00	0.00	0.00	0.13	0.77	2.67	4.79	95
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.45	95
- Nonaccrual	0.89	0.00	0.00	0.00	0.00	0.90	5.42	8.30	95
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.47	0.30	0.41	0.76	1.29	2.12	3.05	3.71	96
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.03	0.22	0.83	1.74	96
- Nonaccrual	2.89	0.13	0.43	0.94	1.93	4.02	7.63	9.88	96
Revolving - 30-89 Days PD	0.72	0.00	0.00	0.25	0.60	1.00	1.97	2.98	90
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.36	0.50	90
- Nonaccrual	1.04	0.00	0.00	0.22	0.64	1.38	4.14	5.09	90
Closed-End - 30-89 Days PD	1.66	0.28	0.39	0.84	1.41	2.53	3.44	4.19	96
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.03	0.17	1.06	2.27	96
- Nonaccrual	3.44	0.14	0.40	1.12	2.39	4.70	10.11	12.32	96
- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.03	0.09	0.18	0.34	0.55	96
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.07	96
- Jr Lien Nonaccrual	0.25	0.00	0.00	0.04	0.11	0.39	0.91	1.32	96
Commercial RE - 30-89 Days PD	1.36	0.19	0.26	0.52	1.11	2.04	2.84	3.22	96
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.14	0.47	1.27	96
- Nonaccrual	5.83	0.93	1.26	2.40	4.79	7.60	14.95	22.72	96
Const & Dev - 30-89 Days PD	1.70	0.00	0.00	0.26	1.27	2.55	4.95	7.09	96
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.00	0.12	0.71	2.51	96
- Nonaccrual	14.30	0.17	1.65	4.88	9.73	19.51	40.61	52.78	96
Multifamily - 30-89 Days PD	0.71	0.00	0.00	0.00	0.39	1.29	2.42	3.94	92
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.00	0.88	3.17	92
- Nonaccrual	4.07	0.00	0.00	0.18	2.18	6.28	12.70	25.16	92
Nonfarm Nres- 30-89 Days PD	1.14	0.08	0.19	0.39	1.03	1.72	2.70	3.00	96
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.34	0.73	96
- Nonaccrual	2.91	0.06	0.35	1.13	2.27	4.17	7.28	9.72	96
Farmland - 30-89 Days PD	0.91	0.00	0.00	0.00	0.34	1.50	4.40	5.31	81
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.00	0.58	1.37	81
- Nonaccrual	2.89	0.00	0.00	0.00	1.19	4.20	9.51	22.91	81
Credit Card - 30-89 Days PD	1.76	0.00	0.00	0.26	1.62	2.83	4.64	5.25	44
- 90+ Days Past Due	0.62	0.00	0.00	0.00	0.20	1.01	2.83	3.57	44
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.00	0.51	2.51	44

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.89	2.72	5.08	7.56	9.21	10.47	11.64	12.35	96
Tier 1 RBC Ratio	12.77	3.61	7.26	11.20	12.88	14.50	17.63	19.50	96
Total Risk-Based Capital Ratio	14.58	5.71	10.37	12.56	14.85	16.27	18.90	20.75	96
Tangible Tier 1 Leverage Ratio	8.78	2.72	4.52	7.50	9.11	10.31	11.47	12.30	96
Tangible Common Eq Cap/Tan Assets	6.88	-0.41	1.17	5.54	6.99	8.92	10.35	11.00	96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.51	3.34	5.06	9.01	11.71	15.91	19.78	22.03	96
Standby Letters of Credit	0.85	0.06	0.16	0.30	0.66	1.27	1.87	2.60	96
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.51	96
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.36	0.00	0.00	0.21	1.36	6.02	13.02	16.59	96
Interest Rate Contracts	2.93	0.00	0.00	0.16	1.31	4.86	11.29	15.15	96
Interest Rate Futures & Forward Contr	0.23	0.00	0.00	0.00	0.00	0.39	0.95	1.52	96
Written Options Contr (Int Rate)	0.27	0.00	0.00	0.00	0.12	0.42	0.97	1.91	96
Purchased Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.43	0.76	96
Interest Rate Swaps	1.88	0.00	0.00	0.00	0.02	3.12	9.38	11.66	96
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.75	96
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	96
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.29	96
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	96
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	96
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.19	4.72	8.46	13.57	19.06	23.69	29.26	35.26	96

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.43	40.05	87.44	100.00	100.00	100.00	100.00	100.00	79
Foreign Exchange Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.33	14.51	79
Equity, Comm, & Other Contracts	0.27	0.00	0.00	0.00	0.00	0.00	0.17	7.34	79
Futures and Forwards	18.73	0.00	0.00	0.00	4.50	43.70	63.60	80.68	79
Written Options	27.15	0.00	0.00	0.00	10.68	43.24	81.66	100.00	79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	79
Over-The-Counter	26.84	0.00	0.00	0.00	10.68	43.24	81.66	100.00	79
Purchased Options	1.49	0.00	0.00	0.00	0.00	0.44	10.35	15.71	79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Over-The-Counter	1.29	0.00	0.00	0.00	0.00	0.02	9.46	15.71	79
Swaps	46.18	0.00	0.00	0.00	42.93	94.00	100.00	100.00	79
Held for Trading	25.38	0.00	0.00	0.00	0.00	56.29	100.00	100.00	79
Interest Rate Contracts	22.46	0.00	0.00	0.00	0.00	26.53	100.00	100.00	79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.61	79
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	79
Non-Traded	74.61	0.00	0.00	41.20	100.00	100.00	100.00	100.00	79
Interest Rate Contracts	71.88	0.00	0.00	31.72	100.00	100.00	100.00	100.00	79
Foreign Exchange Contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.67	79
Equity, Comm, & Other Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.37	79
Deriv Contr (Excl Fut & FX LE 14 Days)	67.77	0.00	0.00	49.80	73.35	99.27	100.00	100.00	79
One Year or Less	24.23	0.00	0.00	2.47	19.01	49.76	64.45	81.90	79
Over 1 Year to 5 Years	21.12	0.00	0.00	0.00	5.96	46.23	79.62	99.86	79
Over 5 Years	10.70	0.00	0.00	0.00	0.00	21.75	50.02	64.56	79
Gross Negative Fair Value (Abs Val)	1.49	0.00	0.00	0.20	1.09	2.76	4.47	6.34	79
Gross Positive Fair Value	1.06	0.00	0.00	0.12	0.83	2.07	3.57	4.43	79
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	96
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	96
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	96
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	96
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	96
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
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	96
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.05	0.00	0.00	0.00	0.00	0.07	0.33	0.42	96

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	96
Ins Under Assets(P/C)/Tot Ins Und Ast	25.62	0.00	0.00	0.00	0.00	7.51	100.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	74.37	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.81	0.00	0.00	0.00	0.13	0.85	4.07	5.43	96
Premium Inc/Ins Activities Revenue	0.48	0.00	0.00	0.00	0.00	0.00	1.51	10.46	74
Credit Rel Prem Inc/Tot Prem Inc	72.47	0.00	0.00	13.06	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	27.52	0.00	0.00	0.00	0.00	35.79	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.57	95
Ins Net Inc (P/C)/Equity (P/C)	13.60	2.14	2.14	2.14	7.04	15.63	22.28	24.49	3
Ins Net Inc (L/H)/Equity (L/H)	-3.47	-58.58	-58.58	-14.42	2.14	4.20	9.51	15.24	7
Insur Ben, Losses, Exp/Insur Premiums	94.65	0.00	0.00	30.13	58.61	119.81	176.40	229.06	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	8.10	0.00	0.00	0.00	0.00	0.00	19.46	25.95	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.74	0.00	0.00	0.00	0.00	0.00	11.85	27.59	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
CSV Life Insurance/Tier 1 Cap + ALLL	9.18	0.00	0.00	1.09	9.80	15.56	20.62	24.03	96
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.18	0.00	0.00	0.00	0.00	0.00	0.97	2.12	30
Cost: Interest-Bearing Deposits	0.51	0.14	0.14	0.34	0.44	0.50	0.70	1.02	8
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-9.93	-100.00	-99.56	-44.69	-4.84	18.46	64.29	122.67	31
Total Selected Assets	-27.87	-100.00	-100.00	-94.72	-19.47	11.38	59.48	105.52	41
Deposits	-8.97	-63.34	-63.34	-33.50	-17.58	2.87	22.50	38.45	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	173.28	0.00	14.81	44.59	94.07	123.49	507.37	1173.28	48
Dividends Paid/Net Income	41.91	0.00	0.00	5.67	43.63	66.21	95.52	151.55	71
Net Income - Dividends/Avg Equity	-3.61	-158.38	-39.45	-1.36	2.63	5.88	10.45	14.93	95
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	71.89	0.00	0.00	0.00	26.52	121.18	229.65	442.55	70
Dividends From Nonbank Subs	0.96	0.00	0.00	0.00	0.00	0.67	4.17	11.43	70
Dividends From Subsidiary BHCs	2.61	0.00	0.00	0.00	0.00	0.00	0.00	87.53	70
Dividends From All Subsidiaries	85.68	0.00	0.00	0.00	95.48	123.72	268.81	462.47	70
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.97	0.00	0.00	0.00	9.26	62.68	100.48	136.60	64
Interest Income From Bank Subs	0.51	0.00	0.00	0.00	0.00	0.26	2.78	5.78	64
Mgt & Service Fees From Bank Subs	5.88	0.00	0.00	0.00	0.00	0.00	23.39	127.73	64
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	64
Operating Income From Bank Subs	53.90	0.00	0.00	0.26	38.43	84.36	152.07	313.20	64
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	33.79	0.00	0.00	0.00	7.63	93.03	100.00	103.07	53
Interest Income From Nonbank Subs	1.18	0.00	0.00	0.00	0.00	0.00	1.64	25.55	53
Mgt & Serv Fees From Nonbank Subs	2.18	0.00	0.00	0.00	0.00	0.00	11.72	26.21	53
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Operating Inc From Nonbank Subs	40.94	0.00	0.00	0.00	27.42	100.00	100.00	131.04	53
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	31.77	0.00	0.00	0.00	0.00	68.64	80.50	84.47	10
Interest Inc From Subsidiary BHCs	3.37	0.00	0.00	0.00	0.00	0.00	0.00	16.88	10
Mgt & Serv Fees From Sub BHCs	2.39	0.00	0.00	0.00	0.00	0.00	7.17	11.96	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	37.54	0.00	0.00	0.00	11.53	72.23	80.50	92.85	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	31.89	0.00	0.00	0.00	0.00	93.79	99.79	99.93	88
Interest Income From Bank Subs	5.95	0.00	0.00	0.00	0.00	0.86	47.01	94.90	88
Mgt & Serv Fees From Bank Subs	10.12	0.00	0.00	0.00	0.00	4.25	70.56	91.67	88
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	88
Operating Income From Bank Subs	59.12	0.00	0.00	0.00	88.46	99.55	100.00	100.00	88
Dividends From Nonbank Subs	2.40	0.00	0.00	0.00	0.00	0.68	11.65	36.28	88
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.16	1.03	88
Mgt & Serv Fees From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.22	2.32	88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Inc From Nonbank Subs	3.74	0.00	0.00	0.00	0.03	2.23	23.08	39.28	88
Dividends From Subsidiary BHCs	0.21	0.00	0.00	0.00	0.00	0.00	0.00	10.73	88
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Income From Sub BHCs	0.34	0.00	0.00	0.00	0.00	0.00	0.00	15.29	88
Loans and Adv From Subs/ST Debt	434.50	0.00	0.00	47.82	244.05	465.06	845.63	1402.10	14
Loans and Adv From Subs/Total Debt	477.90	0.00	0.00	80.36	176.60	511.28	2073.52	2098.55	30

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
1208661	3,075,744	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
3446412	6,807,102	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	4,508,789	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,056,496	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,019,025	BANK OF THE OZARKS INC	LITTLE ROCK, AR	Moved from Peer 3
2126977	4,581,711	BANNER CORPORATION	WALLA WALLA, WA	
2947435	5,103,058	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,657,686	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	5,063,658	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	9,276,546	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,434,177	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	4,292,629	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
3762457	4,633,395	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,133,900	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,485,800	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,169,056	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,788,714	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,984,448	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,232,842	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3602067	9,638,553	DORAL GP LTD.	SAN JUAN, PR	Moved from Peer 1
1427239	6,617,878	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,799,534	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,400,592	FIRST BANCORP	TROY, NC	
1118797	9,057,311	FIRST BANKS, INC.	SAINT LOUIS, MO	Moved from Peer 1
1203602	3,702,480	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,649,940	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,343,940	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,572,426	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,352,955	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,212,417	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,376,547	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,592,974	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,836,087	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,280,355	FIRST SECURITY BANCORP	SEARCY, AR	
1031346	3,252,887	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	6,225,868	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,700,237	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3012554	3,016,470	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 3
1086533	8,573,804	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,018,290	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	5,156,165	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3,998,241	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,078,199	HOME BANCSHARES, INC.	CONWAY, AR	Moved from Peer 3
1136803	4,547,207	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,686,168	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	8,738,437	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1490701	5,773,820	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1135972	6,023,039	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1204627	3,015,939	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3932072	4,007,596	MIDDLESEX BANCORP MHC	NATICK, MA	
1209828	3,182,463	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2961879	3,079,020	NARA BANCORP, INC.	LOS ANGELES, CA	
3719965	5,599,276	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	9,171,761	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,531,060	NBT BANCORP INC.	NORWICH, NY	
3214095	8,503,087	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	3,888,693	OCEAN BANCSHARES, INC.	MIAMI, FL	
1098303	7,818,558	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6,508,520	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,369,119	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,204,160	PACWEST BANCORP	SAN DIEGO, CA	
1142336	7,176,087	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	5,568,591	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,021,689	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	4,834,855	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,224,188	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,796,539	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	3,641,709	RENASANT CORPORATION	TUPELO, MS	
1097025	3,180,995	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	3,399,974	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	4,135,767	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,675,245	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,854,367	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,665,467	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	Moved from Peer 3
1094828	3,097,499	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	3,384,413	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,049,741	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	3,074,923	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
2502049	3,002,617	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1105425	5,044,726	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,531,998	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,514,180	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	5,500,192	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,205,914	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,293,215	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,851,097	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	Moved from Peer 3; Name change from UNION BANKSHARES CORP
1076217	7,615,243	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,837,018	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,301,815	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	3,950,693	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,382,741	WESBANCO, INC.	WHEELING, WV	
1025541	4,743,159	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,096,238	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
3248513	3,459,307	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	3,452,333	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,445,112	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 96 bank holding companies.