

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	299	300	297	293	275
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.27	3.10	3.22	3.32	3.48
+ Non-interest Income	0.85	0.89	0.93	0.90	0.96
- Overhead Expense	2.90	2.86	3.18	3.05	2.88
- Provision for Losses	0.82	0.89	1.31	0.83	0.27
+ Securities Gains (Losses)	0.04	0.04	0.03	-0.05	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	0.43	0.33	-0.19	0.33	1.32
Net Operating Income	0.26	0.17	-0.31	0.13	0.89
Net Income	0.26	0.17	-0.31	0.13	0.89
Net Income (Sub S Adjusted)	0.64	0.46	0.33	0.31	1.02
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.08	5.48	5.35	6.25	7.26
Interest Expense	1.50	2.11	1.84	2.64	3.49
Net Interest Income (TE)	3.58	3.37	3.50	3.60	3.78
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.99	0.75	1.36	0.70	0.24
Earnings Coverage of Net Losses (X)	5.04	6.42	2.92	5.20	16.09
Ln&Ls Allowance/Total Loans & Leases	1.99	1.60	1.93	1.52	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.60	3.22	4.39	2.74	1.15
30-89 Days Past Due Loans and Leases	1.41	1.42	1.27	1.28	0.93
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	23.92	30.56	25.59	32.96	28.15
Net ST Noncore Funding Dependence	12.56	19.60	14.77	21.68	19.27
Net Loans and Leases/Total Assets	66.55	71.38	68.28	72.62	72.02
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.68	8.83	8.57	8.55	8.86
Equity Capital/Total Assets	8.47	8.46	8.36	8.15	8.65
Equity Capital+Minority Int/Total Assets	8.51	8.50	8.39	8.19	8.70
Net Loans&Ls/Equity Capital (X)	8.33	8.77	8.79	9.38	8.69
Cash Dividends/Net Income	34.15	39.86	41.63	54.28	32.24
Cash Dividends/Net Income (Sub S Adjusted)	7.38	9.50	11.66	11.06	27.39
Retained Earnings/Avg Equity Cap	0.45	-0.84	-7.69	-1.72	6.42
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.72	0.81	0.73	1.14	0.65
Long-Term Debt/Equity Capital	1.68	1.07	1.52	1.36	1.45
Equity Investment in Subs/Equity Cap	116.17	113.62	115.87	117.23	117.36
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	73.04	88.66	91.33	99.49	121.11

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.64	5.06	4.93	5.77	6.70
Less: Interest Expense	1.36	1.95	1.70	2.44	3.22
Equals: Net Interest Income (TE)	3.27	3.10	3.22	3.32	3.48
Plus: Non-Interest Income	0.85	0.89	0.93	0.90	0.96
Equals: Adj Operating Income (TE)	4.16	4.05	4.20	4.27	4.50
Less: Overhead Expense	2.90	2.86	3.18	3.05	2.88
Less: Provision for Loan and Lease Losses	0.82	0.89	1.31	0.83	0.27
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	0.04	0.03	-0.05	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	0.43	0.33	-0.19	0.33	1.32
Less: Applicable Income Taxes (TE)	0.17	0.15	0.08	0.18	0.40
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.26	0.17	-0.31	0.13	0.89
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.26	0.17	-0.31	0.13	0.89
Memo: Net Income (Last Four Qtrs)	-0.22	-0.01	-0.32	0.12	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.84	92.60	92.49	92.63	92.62
Avg Int-Bearing Funds / Avg Assets	80.55	81.20	80.34	81.07	80.16
Int Income (TE) / Avg Earning Assets	5.08	5.48	5.35	6.25	7.26
Int Expense / Avg Earning Assets	1.50	2.11	1.84	2.64	3.49
Net Int Inc (TE) / Avg Earn Assets	3.58	3.37	3.50	3.60	3.78
YIELD OR COST:					
Total Loans and Leases (TE)	5.68	5.78	5.79	6.58	7.81
Interest-Bearing Bank Balances	0.33	0.60	0.49	2.67	5.32
Fed Funds Sold & Reverse Repos	0.17	0.23	0.21	2.06	5.04
Trading Assets	1.18	2.05	2.04	3.49	4.17
Total Earning Assets	4.98	5.39	5.27	6.16	7.17
Investment Securities (TE)	4.02	4.90	4.53	5.10	5.14
U. S. Treasury & Agency Sec (excl MBS)	2.70	4.10	3.30	5.07	4.83
Mortgage-Backed Securities	4.18	4.98	4.62	4.85	4.80
All Other Securities	5.53	5.68	5.85	6.54	7.00
Interest-Bearing Deposits	1.43	2.21	1.87	2.81	3.78
Time Deposits of \$100K or More	2.05	3.16	2.71	3.90	4.82
Time Deposits < \$100K	2.27	3.21	2.88	3.88	4.79
Other Domestic Deposits	0.73	1.02	0.90	1.58	2.69
Foreign Deposits	1.21	1.68	1.04	2.47	2.43
Fed Funds Purchased and Repos	1.05	1.21	1.08	2.31	4.26
Other Borrowed Funds & Trading Liab	3.34	3.25	3.29	3.67	4.75
All Interest-Bearing Funds	1.68	2.40	2.11	3.01	4.04

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	17	17	66	65	64
Avg Assets per Employee (\$000)	4,764	4,722	4,717	4,467	4,163
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.69	1.48	1.56	1.97	1.93
Overhead Exp / NII + Non-Int Income	72.10	73.59	78.30	72.06	65.94
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.90	2.86	3.18	3.05	2.88
Personnel Expense	1.47	1.49	1.47	1.53	1.60
Net Occupancy Expense	0.40	0.40	0.40	0.42	0.41
Other Operating Expenses	1.02	0.94	1.26	1.03	0.85
Overhead Less Non-Interest Income	2.03	1.93	2.17	2.03	1.89
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.75	72.21	76.95	70.90	64.75
Personnel Expense	35.96	37.50	35.44	36.28	35.75
Net Occupancy Expense	9.69	10.26	9.68	9.83	9.21
Other Operating Expenses	24.97	23.77	31.27	23.86	19.06
Total Non-Interest Income	19.66	21.42	21.44	20.44	20.86
Fiduciary Activities Income	1.60	1.30	1.41	1.46	1.47
Serv Charges on Deposit Accts - Domestic	6.91	7.23	7.47	7.85	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.56	0.52	0.54	0.65	0.66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.24	0.27	0.19	0.22
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.49	0.60	0.58	0.61	0.66
Net Gain (Loss) - Sales Loans, OREO, Oth	0.27	1.77	0.98	0.76	1.44
Other Non-Interest Income	6.81	6.77	7.31	6.47	6.07
Overhead Less Non-Interest Income	50.62	50.25	55.37	49.97	42.88
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	17.69	19.07	14.07	16.16	24.31
Appl Inc Tax+TE/Pretax NOI+TE	28.90	31.51	31.01	31.33	31.51

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	52.33	56.02	53.65	56.69	55.84
Commercial and Industrial Loans	9.19	9.97	9.42	10.28	10.12
Loans to Individuals	2.27	2.51	2.41	2.68	2.82
Loans to Depository Institutions	0.01	0.00	0.01	0.00	0.00
Agricultural Loans	0.62	0.62	0.69	0.69	0.64
Other Loans and Leases	1.04	1.10	1.11	1.09	1.14
Net Loans and Leases	66.55	71.38	68.28	72.62	72.02
Debt Securities Over 1 Year	15.90	13.59	15.19	13.66	13.51
Mutual Funds and Equity Securities	0.06	0.12	0.07	0.11	0.18
Subtotal	83.37	85.81	84.28	86.96	86.49
Interest-Bearing Bank Balances	4.55	1.88	3.78	0.86	0.23
Federal Funds Sold & Reverse Repos	0.43	0.83	0.34	0.49	0.81
Debt Securities 1 Year or Less	1.41	1.75	1.47	1.74	2.54
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.90	91.22	90.71	91.05	90.92
Non-Int Cash and Due From Dep Inst	1.55	1.84	1.69	2.01	2.28
Other Real Estate Owned	0.79	0.49	0.75	0.43	0.15
All Other Assets	7.39	6.75	7.48	6.77	6.68

MEMORANDA:

Short-Term Investments	7.07	5.08	6.12	3.71	4.01
U.S. Treasury Securities	0.10	0.07	0.08	0.04	0.08
U.S. Agency Securities (excl MBS)	3.74	2.57	3.28	2.83	4.66
Municipal Securities	2.86	2.36	2.89	2.34	2.43
Mortgage-Backed Securities	9.14	8.39	8.96	8.51	7.18
Asset-Backed Securities	0.04	0.01	0.04	0.01	0.02
Other Debt Securities	0.21	0.27	0.21	0.29	0.41
RE Loans Secured by 1-4 Family	15.88	15.99	16.17	15.89	15.25
Revolving	3.18	3.01	3.15	2.94	2.64
Closed-End, Sec by First Liens	11.15	11.27	11.40	11.18	10.76
Closed-End, Sec by Junior Liens	1.12	1.24	1.15	1.29	1.32
Commercial Real Estate Loans	33.40	37.01	34.50	37.59	37.65
Construction and Land Dev	7.98	11.70	8.83	12.37	13.94
Multifamily	2.11	1.99	2.16	2.04	1.77
Nonfarm Nonresidential	22.34	21.97	22.59	21.77	20.24
RE Loans Secured by Farmland	1.22	1.16	1.22	1.18	1.09
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.55	77.46	77.43	77.19	77.04
RE Loans Secured by 1-4 Family	23.80	22.57	23.60	22.03	21.61
Revolving	4.71	4.18	4.57	4.03	3.69
Closed-End	18.70	17.96	18.63	17.61	17.57
Commercial Real Estate Loans	49.33	50.77	49.57	50.84	51.49
Construction and Land Dev	11.74	15.86	12.54	16.60	18.93
Multifamily	3.11	2.70	3.07	2.73	2.42
Nonfarm Nonresidential	33.04	30.30	32.56	29.63	28.14
RE Loans Secured by Farmland	1.86	1.63	1.80	1.63	1.52
Loans to Depository Institutions	0.01	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	13.68	13.81	13.68	14.02	14.10
Loans to Individuals	3.45	3.60	3.56	3.77	3.98
Credit Card Loans	0.04	0.05	0.05	0.05	0.06
Agricultural Loans	0.95	0.87	1.04	0.95	0.88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.58	1.58	1.64	1.55	1.62

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.07	5.08	6.12	3.71	4.01
Liquid Assets	21.21	17.07	19.33	15.88	16.05
Investment Securities	18.02	16.13	17.28	16.04	16.92
Net Loans and Leases	66.55	71.38	68.28	72.62	72.02
Net Lns, Ls & Stdby Ltrs of Credit	67.27	72.17	69.03	73.46	72.93
Core Deposits	61.28	57.16	60.92	56.26	59.35
Noncore Funding	27.53	31.80	28.14	32.83	28.84
Time Deposits of \$100K or More	15.45	15.20	15.10	14.43	14.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.00	2.25	2.14	2.69	3.26
Net Fed Funds Purchased (Sold)	1.61	1.50	1.89	2.27	2.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.49	2.13	1.81	3.19	2.81
Earning Assets Repr in 1 Year	33.88	37.89	34.03	38.23	41.90
Int-Bearing Liab Repr in 1 Year	31.22	35.55	31.54	34.64	34.25
Long-Term Debt Repr in 1 Year	0.40	0.48	0.44	0.51	0.53
Net Assets Repriceable in 1 Year	1.96	1.55	1.67	2.59	6.28
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.92	30.56	25.59	32.96	28.15
Net ST Noncore Funding Dependence	12.56	19.60	14.77	21.68	19.27
Short-Term Inv/ST Noncore Funding	42.20	25.68	35.66	18.67	23.41
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.49	-5.74	1.07	-7.90	-5.15
Net Loans and Leases/Total Deposits	82.84	91.58	85.71	94.78	94.81
Net Loans and Leases/Core Deposits	110.65	128.51	114.41	133.55	123.98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.45	0.09	0.30	0.03	0.10
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.34	0.08	1.56	-0.04	0.37
Struct Notes Appr(Depr)/T1 Cap	0.02	0.04	-0.05	0.04	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.94	5.99	5.19	6.42	7.39
Available-For-Sale Securities	94.88	94.01	94.81	93.58	92.61
U. S. Treasury Securities	0.70	0.58	0.65	0.29	0.58
U. S. Agency Securities (excl MBS)	22.19	18.56	20.72	20.34	29.52
Municipal Securities	17.31	15.38	17.90	14.94	15.10
Mortgage-Backed Securities	49.86	51.79	50.80	52.75	42.35
Asset-Backed Securities	0.19	0.06	0.24	0.08	0.11
Other Debt Securities	1.19	1.79	1.30	1.87	2.39
Mutual Funds and Equity Securities	0.39	0.84	0.47	0.75	1.16
Debt Securities 1 Year or Less	8.94	12.20	9.49	11.52	16.38
Debt Securities 1 To 5 Years	29.22	25.97	28.70	27.04	28.47
Debt Securities Over 5 Years	57.10	56.63	57.76	57.04	50.19
Pledged Securities	57.21	62.85	58.68	66.92	63.88
Structured Notes, Fair Value	3.42	0.65	2.74	0.72	1.32

ANALYSIS RATIOS

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.82	0.89	1.31	0.83	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	1.23	1.21	1.84	1.12	0.37
Provision for Ln&Ls Losses/Net Losses	173.63	236.34	151.43	195.74	182.12
Ln&Ls Allowance/Total Loans & Leases	1.99	1.60	1.93	1.52	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.38	5.50	2.49	4.39	10.13
ALL/Nonaccrual Assets	84.50	97.93	88.10	113.25	251.70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.02	85.53	79.88	99.09	202.87
Gross Ln&Ls Losses/Avg Loans & Leases	1.09	0.81	1.43	0.76	0.29
Recoveries/Avg Loans and Leases	0.08	0.05	0.07	0.05	0.05
Net Losses/Avg Loans and Leases	0.99	0.75	1.36	0.70	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.08	2.39	14.93	25.51	35.09
Earnings Coverage of Net Losses (X)	5.04	6.42	2.92	5.20	16.09

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.93	0.60	1.27	0.55	0.13
RE Loans Secured By 1-4 Family	0.67	0.42	0.81	0.32	0.12
Revolving	0.42	0.33	0.55	0.28	0.09
Closed-End	0.69	0.38	0.86	0.31	0.11
Commercial Real Estate Loans	1.05	0.65	1.52	0.61	0.13
Construction and Land Dev	2.63	1.43	3.79	1.40	0.17
Multifamily	0.29	0.05	0.51	0.15	0.01
Nonfarm Nonresidential	0.43	0.14	0.46	0.15	0.06
RE Loans Secured by Farmland	0.02	0.01	0.15	0.03	0.00
Commercial and Industrial Loans	1.02	0.99	1.78	0.92	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.47	1.73	1.77	1.50	0.95
Credit Card Loans	2.58	2.79	3.12	2.49	1.28
Agricultural Loans	0.06	0.02	0.10	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.72	0.68	2.10	1.04	0.55

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

1.41

1.42

1.27

1.28

0.93

90+ Days PD Loans and Leases

0.12

0.15

0.13

0.13

0.09

Nonaccrual Loans and Leases

3.45

2.63

3.32

2.22

0.95

90+ Days PD and Nonaccrual Loans and Leases

3.67

2.85

3.51

2.41

1.08

30-89 Days PD Restructured

0.02

0.00

0.02

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.29

0.06

0.25

0.04

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.41

1.42

1.27

1.28

0.93

90+ Days Past Due Assets

0.12

0.15

0.13

0.13

0.09

Nonaccrual Assets

3.46

2.65

3.34

2.22

0.96

30+ Days PD & Nonaccrual Assets

5.16

4.35

4.85

3.77

2.06

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.50

2.10

2.45

1.80

0.80

90+ PD & Nonaccrual Assets + OREO

3.35

2.63

3.25

2.26

0.98

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.75

2.59

3.62

2.20

0.88

Allowance for Loan & Lease Losses

256.58

202.82

248.99

179.82

97.73

Equity Cap + ALLL

39.65

27.03

39.47

24.48

9.54

Tier 1 Cap + ALLL

38.96

26.44

38.50

23.89

9.48

Loans & Leases + RE Acquired

5.40

3.49

5.11

2.94

1.19

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	1.47	1.47	1.28	1.30	0.92
- 90+ Days Past Due	0.13	0.16	0.12	0.13	0.09
- Nonaccrual	3.96	2.93	3.79	2.48	1.04
Coml & Indl - 30-89 Days PD	1.00	1.02	0.92	0.94	0.75
- 90+ Days Past Due	0.07	0.08	0.07	0.07	0.06
- Nonaccrual	1.93	1.53	1.84	1.25	0.63
Individuals - 30-89 Days PD	1.23	1.26	1.38	1.46	1.17
- 90+ Days Past Due	0.06	0.07	0.07	0.08	0.08
- Nonaccrual	0.42	0.33	0.37	0.33	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.23	0.29	0.23	0.18	0.16
- 90+ Days Past Due	0.01	0.01	0.01	0.00	0.00
- Nonaccrual	0.28	0.16	0.32	0.07	0.07
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	0.50	0.51	0.67	0.33
- 90+ Days Past Due	0.02	0.04	0.02	0.02	0.02
- Nonaccrual	0.54	0.22	0.29	0.14	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.36	1.52	1.39	1.37	1.12
- 90+ Days Past Due	0.10	0.11	0.11	0.10	0.10
- Nonaccrual	2.23	1.64	2.17	1.28	0.58
Revolving - 30-89 Days PD	0.52	0.52	0.60	0.49	0.51
- 90+ Days Past Due	0.04	0.04	0.02	0.03	0.04
- Nonaccrual	0.64	0.46	0.58	0.38	0.23
Closed-End - 30-89 Days PD	1.55	1.73	1.55	1.59	1.24
- 90+ Days Past Due	0.11	0.12	0.13	0.11	0.11
- Nonaccrual	2.70	1.93	2.68	1.51	0.64
- Jr Lien 30-89 Days PD	0.11	0.13	0.12	0.12	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.00
- Jr Lien Nonaccrual	0.22	0.13	0.22	0.11	0.05
Commercial RE - 30-89 Days PD	1.48	1.42	1.19	1.26	0.85
- 90+ Days Past Due	0.12	0.15	0.11	0.12	0.07
- Nonaccrual	4.78	3.48	4.53	2.97	1.24
Const & Dev - 30-89 Days PD	1.93	1.97	1.53	1.75	1.12
- 90+ Days Past Due	0.11	0.21	0.11	0.13	0.06
- Nonaccrual	11.96	6.82	10.89	5.71	1.79
Multi family - 30-89 Days PD	0.52	0.76	0.70	0.48	0.25
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	2.03	1.39	1.76	1.20	0.36
Nonfarm Nres- 30-89 Days PD	1.22	1.01	0.97	0.86	0.53
- 90+ Days Past Due	0.09	0.09	0.07	0.08	0.04
- Nonaccrual	2.53	1.52	2.37	1.23	0.57
Farmland - 30-89 Days PD	0.41	0.48	0.39	0.35	0.22
- 90+ Days Past Due	0.04	0.02	0.03	0.01	0.01
- Nonaccrual	2.26	0.76	1.54	0.44	0.16
Credit Card - 30-89 Days PD	1.02	1.17	1.13	1.33	0.98
- 90+ Days Past Due	0.33	0.41	0.37	0.34	0.31
- Nonaccrual	0.04	0.04	0.06	0.04	0.02

CAPITAL RATIOS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	8.68	8.83	8.57	8.55	8.86
Tier 1 RBC Ratio	11.86	11.17	11.50	10.66	10.90
Total Risk-Based Capital Ratio	13.53	12.66	13.12	12.20	12.35
Tangible Tier 1 Leverage Ratio	8.63	8.77	8.52	8.49	8.79
Tangible Common Eq Cap/Tan Assets	6.81	6.57	6.65	6.61	7.18
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.84	13.95	12.10	14.30	17.54
Standby Letters of Credit	0.62	0.71	0.65	0.76	0.80
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.25	1.59	1.11	1.02	0.80
Interest Rate Contracts	1.23	1.55	1.08	0.97	0.77
Interest Rate Futures & Forward Contr	0.12	0.27	0.11	0.15	0.07
Written Options Contr (Int Rate)	0.17	0.33	0.13	0.19	0.09
Purchased Options Contr (Int Rate)	0.00	0.01	0.01	0.00	0.05
Interest Rate Swaps	0.42	0.34	0.38	0.30	0.23
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	17.86	19.38	17.55	20.29	25.60

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.97	98.61	99.73	98.30	97.60
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	1.11	0.01	1.67	0.85
Futures and Forwards	27.10	21.14	19.17	26.12	18.87
Written Options	29.47	30.75	30.71	29.80	27.63
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.34	30.75	30.39	21.85	27.63
Purchased Options	2.29	3.65	3.34	3.76	5.60
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.29	3.65	3.34	3.32	5.60
Swaps	37.20	34.91	35.76	35.85	32.85
Held for Trading	4.40	1.69	3.64	2.37	1.41
Interest Rate Contracts	4.40	2.29	4.23	2.37	1.41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	95.60	98.31	96.36	97.63	98.59
Interest Rate Contracts	94.72	84.20	86.08	83.07	86.38
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	1.11	0.01	1.67	0.85
Deriv Contr (Excl Fut & FX LE 14 Days)	65.30	62.16	64.38	64.39	67.67
One Year or Less	20.96	23.50	20.44	30.04	30.50
Over 1 Year to 5 Years	13.67	12.84	15.26	21.73	26.77
Over 5 Years	11.96	8.93	11.12	8.02	5.80
Gross Negative Fair Value (Abs Val)	0.92	1.11	0.86	1.29	0.43
Gross Positive Fair Value	0.85	0.95	0.82	1.18	0.84
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.00

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	29.51	26.88	26.81	35.94	42.47
Ins Under Assets(L/H)/Tot Ins Und Ast	70.49	73.12	73.19	64.06	57.53
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.49	0.60	0.58	0.61	0.66
Premium Inc/Ins Activities Revenue	0.00	0.05	0.16	0.02	0.07
Credit Rel Prem Inc/Tot Prem Inc	84.52	53.05	61.08	66.19	57.14
Other Prem Inc/Total Prem Inc	15.48	46.95	38.92	33.81	42.86
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	25.28	28.48	19.14	15.50	23.71
Ins Net Inc (L/H)/Equity (L/H)	-0.05	54.15	18.05	20.67	30.04
Insur Ben, Losses, Exp/Insur Premiums	55.57	35.52	182.53	168.57	2434.79
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.53	33.55	33.48	25.23	17.33
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.50	11.72	11.15	13.26	11.88
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.87	9.77	9.98	10.17	10.20
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.21	1.68	1.04	2.47	2.43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.10	0.07	0.31	0.36
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	95.06	-53.37	-47.32	-51.32	-22.53
Total Selected Assets	-30.01	-34.87	-28.05	-35.75	-15.11
Deposits	-16.94	-11.09	5.44	-19.36	36.83

PROFITABILITY:	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	2.18	1.20	-5.43	1.14	9.72
Bank Net Inc/Avg Eq Inv in Banks	3.05	2.45	-3.83	2.49	10.42
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.37	2.77	-0.09	3.08	6.02
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.78	1.76	2.94	4.68	7.59
Bank Net Income/Parent Net Income	120.41	122.20	106.07	124.17	112.59
Nonbank Net Income/Parent Net Income	1.01	1.48	1.54	1.60	1.14
Sub BHCs Net Inc/Parent Net Income	89.54	91.60	105.84	95.47	82.89
LEVERAGE:					
Total Liabilities/Equity	23.55	22.30	23.82	25.63	25.53
Total Debt/Equity Capital	3.33	2.63	3.35	3.33	2.83
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.58	18.60	20.27	21.80	21.82
Tot Debt+Lns Guaranteed for Affl/Equity	3.62	3.19	3.83	4.09	3.18
Total Debt/Eq Cap - Exc Over Fair Value	3.36	2.67	3.37	3.37	2.90
Long-Term Debt/Equity Capital	1.68	1.07	1.52	1.36	1.45
Short-Term Debt/Equity Capital	0.72	0.81	0.73	1.14	0.65
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.11	0.12	0.09	0.16	0.25
Long-Term Debt/Consolidated LT Debt	2.57	1.52	2.22	1.70	2.05
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.17	113.62	115.87	117.23	117.36
Total Investment in Subs/Equity	117.13	114.49	116.83	118.06	118.66
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.29	98.28	100.86	100.41	100.04
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	102.09	99.02	101.74	101.30	101.10
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.49	2.39	2.12	3.05	1.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.72	8.25	10.96	5.62	3.58
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	60.80	81.20	81.99	98.14	114.96
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	73.04	88.66	91.33	99.49	121.11
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	72.80	116.03	98.51	111.63	99.46
Pretax Oper Inc + Int Exp/Int Expense	530.73	1975.14	1521.42	3302.02	2576.21
Div + Int From Subs/Int Exp + Div	85.08	198.21	144.77	171.53	201.83
Fees+Other Inc From Subs/Sal + Oth Exp	8.02	7.94	8.06	8.30	8.28
Net Inc/Curr Port of LT Debt+Pfd Div(X)	6.80	10.47	16.31	65.58	57.16
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.41	-0.13	-0.21	-0.75	-0.20
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	19.85	5.91	13.10	5.18	0.66
Total	19.85	5.91	13.13	5.18	0.66
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	0.37	0.46	0.41	0.54	0.52
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	88.22	72.04	120.40	96.93	73.63
Dividends Paid/Net Income	34.15	39.78	41.84	54.22	32.35
Net Income - Dividends/Avg Equity	0.44	-0.83	-7.54	-1.81	6.42

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	53.84	89.44	101.63	133.86	155.63
Dividends From Nonbank Subs	0.46	0.70	1.90	2.42	1.29
Dividends From Subsidiary BHCs	0.00	0.00	0.50	3.39	3.38
Dividends From All Subsidiaries	63.65	102.14	117.34	169.42	185.34

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	20.73	39.01	52.05	61.39	48.21
Interest Income From Bank Subs	0.22	0.31	0.28	0.41	0.33
Mgt & Service Fees From Bank Subs	3.87	4.60	6.22	7.14	2.89
Other Income From Bank Subs	0.03	0.03	0.02	0.06	0.02
Operating Income From Bank Subs	30.35	52.30	69.14	84.05	56.88

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	49.17	72.71	68.38	77.41	67.41
Interest Income From Nonbank Subs	0.06	0.09	0.26	0.01	0.65
Mgt & Serv Fees From Nonbank Subs	0.80	0.70	2.15	1.26	2.41
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.09
Operating Inc From Nonbank Subs	62.83	86.24	99.42	98.84	94.14

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	7.07	12.14	21.46	31.54	37.32
Interest Inc From Subsidiary BHCs	0.02	0.25	0.27	0.14	0.98
Mgt & Serv Fees From Sub BHCs	0.14	0.04	0.24	0.05	10.82
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	7.76	14.52	22.90	32.70	70.41

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	29.95	44.08	51.87	61.27	66.72
Interest Income From Bank Subs	6.05	6.26	3.33	1.69	0.85
Mgt & Serv Fees From Bank Subs	7.09	5.05	4.41	3.80	3.31
Other Income From Bank Subs	0.12	0.08	0.07	0.09	0.03
Operating Income From Bank Subs	59.30	65.82	71.80	77.12	78.73

Dividends From Nonbank Subs	4.04	5.00	2.84	1.64	1.11
Interest Income From Nonbank Subs	0.46	0.06	0.03	0.05	0.04
Mgt & Serv Fees From Nonbank Subs	0.01	0.02	0.01	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	7.69	6.97	5.36	3.53	2.38

Dividends From Subsidiary BHCs	0.00	0.00	0.36	1.61	1.45
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	0.01	0.02	0.73	2.07	2.84

Loans and Adv From Subs/ST Debt	709.14	777.00	868.66	552.32	944.15
Loans and Adv From Subs/Total Debt	361.02	373.70	295.09	319.26	410.39

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									299
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.26	2.07	2.38	2.89	3.31	3.64	3.99	4.18	299
+ Non-interest Income	0.84	0.07	0.24	0.47	0.78	1.17	1.69	1.93	299
- Overhead Expense	2.90	1.83	2.02	2.45	2.87	3.30	3.87	4.26	299
- Provision for Losses	0.81	0.11	0.17	0.32	0.65	1.19	2.01	2.70	299
+ Securities Gains (Losses)	0.03	-0.16	-0.05	0.00	0.00	0.06	0.24	0.40	299
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	299
= Pretax Net Oper Income (TE)	0.42	-2.84	-1.53	-0.10	0.58	1.16	1.69	1.90	299
Net Operating Income	0.25	-2.55	-1.21	-0.04	0.38	0.77	1.17	1.51	299
Net Income	0.25	-2.55	-1.21	-0.04	0.38	0.77	1.17	1.51	299
Net Income (Sub S Adjusted)	0.64	-0.84	-0.10	0.26	0.66	1.01	1.22	1.26	43
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.07	4.07	4.35	4.76	5.09	5.39	5.72	6.05	299
Interest Expense	1.50	0.69	0.86	1.14	1.49	1.82	2.16	2.51	299
Net Interest Income (TE)	3.57	2.28	2.59	3.11	3.60	4.04	4.40	4.62	299
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.98	-0.00	0.03	0.24	0.66	1.54	2.79	4.82	299
Earnings Coverage of Net Losses (X)	5.04	-9.16	-0.17	0.79	2.17	6.38	18.73	49.89	296
Ln&Ls Allowance/Total Loans & Leases	1.98	0.97	1.13	1.38	1.82	2.48	3.40	4.15	299
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.60	0.58	0.95	1.72	3.67	6.76	10.86	14.62	299
30-89 Days Past Due Loans and Leases	1.41	0.19	0.35	0.67	1.13	1.97	3.35	4.44	299
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.92	2.42	7.55	14.92	23.42	32.14	40.83	51.62	299
Net ST Noncore Funding Dependence	12.55	-4.83	0.51	6.02	12.68	19.11	23.97	28.17	299
Net Loans and Leases/Total Assets	66.55	48.56	53.19	61.35	66.70	72.64	77.42	80.37	299
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.68	4.31	5.92	7.56	8.73	9.87	11.60	12.43	299
Equity Capital/Total Assets	8.47	3.33	5.01	6.81	8.43	9.87	12.19	13.81	299
Equity Capital+Minority Int/Total Assets	8.51	3.34	5.05	6.85	8.58	9.98	12.19	13.81	299
Net Loans&Ls/Equity Capital (X)	8.33	4.15	5.04	6.24	7.72	9.82	13.63	17.33	295
Cash Dividends/Net Income	34.14	0.00	0.00	0.00	28.12	55.47	110.44	193.36	222
Cash Dividends/Net Income (Sub S Adjusted)	7.38	-40.36	-26.81	0.00	0.00	11.31	39.08	89.37	43
Retained Earnings/Avg Equity Cap	0.45	-43.11	-17.49	-1.73	3.20	6.48	9.58	12.77	296
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.71	0.00	0.00	0.00	0.00	0.00	5.62	12.57	295
Long-Term Debt/Equity Capital	1.68	0.00	0.00	0.00	0.00	0.00	11.78	24.41	295
Equity Investment in Subs/Equity Cap	116.17	87.10	94.38	99.52	112.27	128.83	153.90	187.38	295
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	73.04	-85.98	-10.31	10.87	64.50	113.73	198.26	388.34	289

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.64	3.73	4.01	4.38	4.67	4.95	5.16	5.32	299
Less: Interest Expense	1.36	0.61	0.80	1.04	1.36	1.65	1.92	2.12	299
Equals: Net Interest Income (TE)	3.26	2.07	2.38	2.89	3.31	3.64	3.99	4.18	299
Plus: Non-Interest Income	0.84	0.07	0.24	0.47	0.78	1.17	1.69	1.93	299
Equals: Adj Operating Income (TE)	4.15	2.48	2.93	3.53	4.11	4.78	5.35	5.69	299
Less: Overhead Expense	2.90	1.83	2.02	2.45	2.87	3.30	3.87	4.26	299
Less: Provision for Loan and Lease Losses	0.81	0.11	0.17	0.32	0.65	1.19	2.01	2.70	299
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Plus: Realized G/L on AFS Sec	0.04	-0.14	-0.03	0.00	0.00	0.06	0.23	0.39	299
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	299
Equals: Pretax Net Oper Inc (TE)	0.42	-2.84	-1.53	-0.10	0.58	1.16	1.69	1.90	299
Less: Applicable Income Taxes (TE)	0.17	-0.38	-0.17	0.01	0.14	0.36	0.55	0.65	299
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Equals: Net Operating Income	0.25	-2.55	-1.21	-0.04	0.38	0.77	1.17	1.51	299
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Equals: Net Income	0.25	-2.55	-1.21	-0.04	0.38	0.77	1.17	1.51	299
Memo: Net Income (Last Four Qtrs)	-0.21	-4.69	-2.92	-1.00	0.21	0.71	1.14	1.44	296
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.83	83.23	86.88	90.13	92.36	93.90	95.22	96.09	299
Avg Int-Bearing Funds / Avg Assets	80.55	66.19	70.71	75.81	81.10	85.30	89.02	90.83	299
Int Income (TE) / Avg Earning Assets	5.07	4.07	4.35	4.76	5.09	5.39	5.72	6.05	299
Int Expense / Avg Earning Assets	1.50	0.69	0.86	1.14	1.49	1.82	2.16	2.51	299
Net Int Inc (TE) / Avg Earn Assets	3.57	2.28	2.59	3.11	3.60	4.04	4.40	4.62	299
YIELD OR COST:									
Total Loans and Leases (TE)	5.67	4.87	5.04	5.33	5.67	6.01	6.37	6.77	299
Interest-Bearing Bank Balances	0.32	0.00	0.00	0.17	0.25	0.41	0.91	1.52	295
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.04	0.17	0.25	0.43	1.07	203
Trading Assets	1.18	0.00	0.00	0.00	0.00	3.21	4.44	4.65	24
Total Earning Assets	4.98	4.04	4.33	4.69	5.00	5.30	5.59	5.90	299
Investment Securities (TE)	4.02	2.26	2.71	3.36	4.07	4.58	5.21	5.63	299
U. S. Treasury & Agency Sec (excl MBS)	2.69	0.40	0.89	1.64	2.57	3.62	4.52	5.88	282
Mortgage-Backed Securities	4.18	2.11	2.66	3.50	4.17	4.85	5.55	6.37	288
All Other Securities	5.53	2.85	3.28	4.43	5.38	6.48	8.07	9.81	293
Interest-Bearing Deposits	1.42	0.68	0.86	1.15	1.40	1.71	2.01	2.27	299
Time Deposits of \$100K or More	2.05	1.13	1.32	1.70	2.05	2.37	2.74	2.96	298
Time Deposits < \$100K	2.27	1.26	1.56	1.91	2.27	2.66	2.91	3.25	298
Other Domestic Deposits	0.72	0.26	0.35	0.50	0.68	0.93	1.22	1.37	299
Foreign Deposits	1.21	0.00	0.00	0.07	0.55	1.15	2.52	3.38	6
Fed Funds Purchased and Repos	1.05	0.00	0.18	0.31	0.66	1.44	3.31	4.10	250
Other Borrowed Funds & Trading Liab	3.34	0.60	1.71	2.58	3.47	4.14	4.65	5.11	287
All Interest-Bearing Funds	1.68	0.88	1.05	1.37	1.72	2.00	2.26	2.51	299

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.80	11.76	12.56	13.99	16.18	19.47	23.06	24.39	299
Avg Assets per Employee (\$000)	4763.81	2777.52	3157.84	3582.23	4444.70	5886.00	7285.57	8974.16	299
ANALYSIS RATIOS									

Mutual Fund Fee Inc / Non-Int Income	1.69	0.00	0.00	0.00	0.05	3.03	7.29	9.91	292
Overhead Exp / NII + Non-Int Income	72.09	50.91	54.59	62.08	70.36	80.88	94.50	113.74	299
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.90	1.83	2.02	2.45	2.87	3.30	3.87	4.26	299
Personnel Expense	1.47	0.76	0.91	1.22	1.47	1.73	2.01	2.31	299
Net Occupancy Expense	0.39	0.20	0.23	0.29	0.38	0.49	0.58	0.64	299
Other Operating Expenses	1.01	0.61	0.68	0.82	0.97	1.18	1.43	1.76	299
Overhead Less Non-Interest Income	2.03	1.24	1.37	1.65	2.02	2.37	2.77	3.08	299
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	70.75	50.00	53.39	60.52	69.00	79.68	93.06	111.09	299
Personnel Expense	35.95	23.59	26.86	30.67	35.58	40.93	45.84	51.00	299
Net Occupancy Expense	9.68	4.97	6.11	7.57	9.35	11.63	14.78	17.16	299
Other Operating Expenses	24.97	15.25	16.71	19.34	23.48	29.09	40.65	48.85	299
Total Non-Interest Income	19.65	2.80	7.73	13.38	18.97	26.15	32.91	36.86	299
Fiduciary Activities Income	1.60	0.00	0.00	0.00	0.32	2.91	6.16	11.74	299
Serv Charges on Deposit Accts - Domestic	6.90	1.44	2.38	4.05	6.52	9.35	12.83	14.79	299
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	299
Investment Banking Fees & Commissions	0.55	0.00	0.00	0.00	0.30	1.10	1.89	3.21	299
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Net Servicing Fees	0.26	0.00	0.00	0.00	0.01	0.41	1.31	2.12	299
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Insurance Activities Revenue	0.49	0.00	0.00	0.00	0.01	0.26	3.49	7.91	299
Net Gain (Loss) - Sales Loans, OREO, Oth	0.26	-9.33	-5.99	-0.60	0.41	1.82	4.38	8.13	299
Other Non-Interest Income	6.81	1.89	2.63	4.48	6.34	8.98	12.21	17.10	299
Overhead Less Non-Interest Income	50.61	27.48	30.98	39.48	48.94	59.29	76.73	99.54	299
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	17.69	-28.79	-1.32	1.37	21.59	30.49	35.09	37.07	222
Appl Inc Tax+TE/Pretax NOI+TE	28.89	0.00	1.90	23.72	33.86	37.59	43.14	49.58	222

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.32	28.67	35.44	44.53	53.36	60.21	67.33	69.71	299
Commercial and Industrial Loans	9.18	2.25	3.43	5.52	8.11	12.18	18.44	21.75	299
Loans to Individuals	2.26	0.08	0.21	0.51	1.59	3.21	7.32	12.25	299
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.45	299
Agricultural Loans	0.62	0.00	0.00	0.00	0.06	1.00	3.33	5.87	299
Other Loans and Leases	1.03	0.00	0.01	0.14	0.54	1.59	3.73	5.26	299
Net Loans and Leases	66.55	48.56	53.19	61.35	66.70	72.64	77.42	80.37	299
Debt Securities Over 1 Year	15.90	1.93	5.20	9.75	15.61	22.12	28.68	33.58	299
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.10	0.31	0.55	299
Subtotal	83.37	69.35	74.01	80.20	84.16	87.33	89.66	91.26	299
Interest-Bearing Bank Balances	4.54	0.01	0.04	0.73	3.37	7.66	12.51	15.41	299
Federal Funds Sold & Reverse Repos	0.42	0.00	0.00	0.00	0.01	0.58	2.43	3.97	299
Debt Securities 1 Year or Less	1.40	0.02	0.05	0.27	0.95	2.23	4.28	6.45	299
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	299
Total Earning Assets	90.89	86.00	87.26	89.22	91.09	92.67	93.77	94.66	299
Non-Int Cash and Due From Dep Inst	1.55	0.40	0.63	1.06	1.45	1.94	2.86	3.72	299
Other Real Estate Owned	0.78	0.00	0.03	0.14	0.57	1.33	2.20	2.78	299
All Other Assets	7.39	3.91	4.60	5.72	7.24	9.07	10.68	11.75	299
MEMORANDA:									
Short-Term Investments	7.07	0.74	1.69	3.42	6.16	10.05	15.66	19.17	299
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.01	0.72	1.90	299
U.S. Agency Securities (excl MBS)	3.73	0.00	0.00	0.46	2.95	6.62	11.20	15.37	299
Municipal Securities	2.86	0.00	0.01	0.67	2.24	4.55	6.82	9.72	299
Mortgage-Backed Securities	9.13	0.01	0.17	3.03	8.56	13.88	20.21	25.20	299
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.02	0.25	0.61	299
Other Debt Securities	0.21	0.00	0.00	0.00	0.01	0.30	1.02	2.63	299
RE Loans Secured by 1-4 Family	15.87	3.52	5.64	9.55	14.68	22.29	29.45	32.02	299
Revolving	3.17	0.00	0.23	1.24	2.85	5.01	6.81	8.00	299
Closed-End, Sec by First Liens	11.15	2.13	3.32	6.18	10.48	15.72	22.89	25.80	299
Closed-End, Sec by Junior Liens	1.11	0.05	0.17	0.54	1.01	1.59	2.56	3.08	299
Commercial Real Estate Loans	33.40	12.62	18.06	25.57	32.31	40.40	50.61	55.58	299
Construction and Land Dev	7.98	1.09	2.05	4.29	7.55	11.41	15.63	20.11	299
Multifamily	2.11	0.14	0.41	1.08	1.80	2.83	4.66	7.17	299
Nonfarm Nonresidential	22.33	9.99	12.79	17.12	21.65	27.08	33.39	39.15	299
RE Loans Secured by Farmland	1.21	0.00	0.00	0.05	0.59	2.31	4.69	6.21	299
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.55	51.47	58.54	69.42	78.74	86.47	91.42	94.30	299
RE Loans Secured by 1-4 Family	23.79	5.95	8.45	14.23	22.75	32.61	43.67	48.88	299
Revolving	4.70	0.00	0.28	1.84	4.38	7.32	10.20	12.20	299
Closed-End	18.70	3.30	5.86	10.64	18.31	25.79	35.80	42.04	299
Commercial Real Estate Loans	49.32	21.81	28.78	39.84	48.98	58.67	69.03	74.91	299
Construction and Land Dev	11.73	1.88	3.25	6.43	11.13	16.53	21.95	26.96	299
Multifamily	3.11	0.26	0.65	1.53	2.74	4.41	6.79	10.51	299
Nonfarm Nonresidential	33.04	17.58	21.23	25.77	32.55	39.48	48.38	51.83	299
RE Loans Secured by Farmland	1.85	0.00	0.00	0.08	0.90	3.33	7.03	10.06	299
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	299
Commercial and Industrial Loans	13.68	3.46	5.38	8.21	12.50	18.31	25.26	31.47	299
Loans to Individuals	3.44	0.12	0.29	0.78	2.37	4.65	10.88	19.08	299
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.03	0.27	0.54	299
Agricultural Loans	0.94	0.00	0.00	0.00	0.08	1.52	4.85	8.82	299
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Other Loans and Leases	1.58	0.00	0.01	0.21	0.80	2.37	6.22	7.97	299

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.07	0.74	1.69	3.42	6.16	10.05	15.66	19.17	299
Liquid Assets	21.20	9.97	12.10	15.61	20.55	26.80	31.46	36.78	299
Investment Securities	18.02	3.54	6.77	10.88	17.60	23.95	31.45	37.45	299
Net Loans and Leases	66.55	48.56	53.19	61.35	66.70	72.64	77.42	80.37	299
Net Lns, Ls & Stdby Ltrs of Credit	67.26	48.93	53.73	61.75	67.41	73.30	78.26	81.30	299
Core Deposits	61.28	38.79	47.12	55.01	62.10	68.19	73.38	76.05	299
Noncore Funding	27.52	12.36	14.91	20.07	26.93	34.12	43.43	50.81	299
Time Deposits of \$100K or More	15.45	5.97	7.74	10.80	14.56	19.96	25.09	29.77	299
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Fed Funds Purchased and Repos	2.00	0.00	0.00	0.17	1.41	3.45	7.07	8.66	299
Net Fed Funds Purchased (Sold)	1.60	-2.80	-0.59	0.00	0.99	2.94	6.63	8.47	299
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Oth Borrowings W/Rem Mat 1 Yr or Less	1.48	0.00	0.00	0.13	0.98	2.67	4.74	6.17	299
Earning Assets Repr in 1 Year	33.87	14.03	18.42	24.60	33.48	42.23	51.37	57.60	299
Int-Bearing Liab Repr in 1 Year	31.21	6.57	13.74	19.41	26.72	41.87	59.63	65.97	299
Long-Term Debt Repr in 1 Year	0.39	0.00	0.00	0.00	0.00	0.51	2.45	4.95	299
Net Assets Repriceable in 1 Year	1.96	-34.11	-25.07	-6.91	3.16	12.70	21.68	25.65	299
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.92	2.42	7.55	14.92	23.42	32.14	40.83	51.62	299
Net ST Noncore Funding Dependence	12.55	-4.83	0.51	6.02	12.68	19.11	23.97	28.17	299
Short-Term Inv/ST Noncore Funding	42.19	3.20	9.20	20.69	36.10	61.29	91.83	124.62	298
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.49	-16.68	-11.84	-3.86	3.35	13.03	23.74	34.17	299
Net Loans and Leases/Total Deposits	82.83	58.48	66.13	76.01	82.20	90.27	98.05	101.97	299
Net Loans and Leases/Core Deposits	110.64	67.14	80.57	94.13	108.38	126.07	143.27	167.08	299
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.44	-0.86	-0.12	0.00	0.07	0.57	1.96	4.32	142
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.34	-6.05	-1.72	0.20	2.11	4.30	7.80	9.68	291
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.35	-0.14	-0.01	0.01	0.07	0.21	0.36	155
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.93	0.00	0.00	0.00	0.00	5.03	30.86	55.14	299
Available-For-Sale Securities	94.88	44.28	68.37	94.88	100.00	100.00	100.00	100.00	299
U.S. Treasury Securities	0.69	0.00	0.00	0.00	0.00	0.11	4.35	17.28	299
U.S. Agency Securities (excl MBS)	22.19	0.00	0.00	4.26	19.30	39.24	62.38	79.08	299
Municipal Securities	17.31	0.00	0.15	4.27	15.27	26.18	40.01	51.66	299
Mortgage-Backed Securities	49.86	0.15	3.34	30.44	51.84	71.99	86.08	92.87	299
Asset-Backed Securities	0.19	0.00	0.00	0.00	0.00	0.10	1.26	2.97	299
Other Debt Securities	1.19	0.00	0.00	0.00	0.05	1.67	6.27	12.69	299
Mutual Funds and Equity Securities	0.39	0.00	0.00	0.00	0.03	0.60	1.91	4.76	299
Debt Securities 1 Year or Less	8.94	0.16	0.38	2.12	5.71	13.83	26.13	40.47	299
Debt Securities 1 To 5 Years	29.22	1.66	4.88	12.57	28.05	44.36	60.94	69.09	299
Debt Securities Over 5 Years	57.09	5.54	16.16	35.17	59.48	80.62	91.95	94.35	299
Pledged Securities	57.21	10.49	20.67	39.44	59.16	75.37	89.55	94.66	299
Structured Notes, Fair Value	3.41	0.00	0.00	0.00	0.37	6.09	14.74	24.15	299

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.81	0.11	0.17	0.32	0.65	1.19	2.01	2.70	299
Provision for Ln&Ls Losses/Avg Lns&Ls	1.22	0.17	0.27	0.52	0.95	1.85	2.89	4.27	299
Provision for Ln&Ls Losses/Net Losses	173.63	-0.79	49.33	83.19	132.10	216.04	482.30	795.15	296
Ln&Ls Allowance/Total Loans & Leases	1.98	0.97	1.13	1.38	1.82	2.48	3.40	4.15	299
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.37	0.64	0.84	1.28	2.70	5.99	14.10	30.19	282
ALLL/Nonaccrual Assets	84.50	25.04	31.44	46.40	65.02	107.22	173.69	414.16	297
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.01	23.61	29.30	43.67	62.01	97.47	168.17	297.67	298
Gross Ln&Ls Losses/Avg Loans & Leases	1.08	0.01	0.10	0.30	0.79	1.61	2.96	4.96	299
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.02	0.05	0.12	0.23	0.33	299
Net Losses/Avg Loans and Leases	0.98	-0.00	0.03	0.24	0.66	1.54	2.79	4.82	299
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Recoveries/Prior Year-End Losses	2.08	0.10	0.24	0.57	1.35	2.86	5.99	10.46	296
Earnings Coverage of Net Losses (X)	5.04	-9.16	-0.17	0.79	2.17	6.38	18.73	49.89	296
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.93	-0.00	0.00	0.11	0.55	1.46	3.05	5.40	297
RE Loans Secured By 1-4 Family	0.66	-0.00	0.00	0.04	0.32	1.11	2.42	3.44	297
Revolving	0.41	-0.02	0.00	0.00	0.00	0.71	2.07	2.96	283
Closed-End	0.68	-0.00	0.00	0.03	0.29	1.15	2.80	3.87	297
Commercial Real Estate Loans	1.04	-0.02	0.00	0.03	0.48	1.59	3.81	6.08	297
Construction and Land Dev	2.62	-0.03	0.00	0.00	0.82	4.38	10.44	16.86	296
Multifamily	0.29	0.00	0.00	0.00	0.00	0.00	1.80	6.42	295
Nonfarm Nonresidential	0.43	-0.03	-0.00	0.00	0.10	0.63	1.76	3.24	297
RE Loans Secured by Farmland	0.01	-0.02	0.00	0.00	0.00	0.00	0.05	0.73	247
Commercial and Industrial Loans	1.02	-0.18	-0.05	0.03	0.52	1.72	3.77	5.89	299
Loans to Depository Institutions	0.00	-1.02	0.00	0.00	0.00	0.00	0.00	0.00	29
Loans to Individuals	1.47	0.07	0.17	0.44	1.02	1.95	4.61	6.86	248
Credit Card Loans	2.57	-0.86	0.00	0.00	1.60	4.67	6.75	11.86	91
Agricultural Loans	0.05	-0.22	-0.02	0.00	0.00	0.00	0.35	1.45	213
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.72	-0.03	0.00	0.00	0.00	0.67	3.59	11.01	283

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

30-89 Days PD Loans and Leases	1.41	0.19	0.35	0.67	1.13	1.97	3.35	4.44	299
90+ Days PD Loans and Leases	0.12	0.00	0.00	0.00	0.03	0.21	0.54	0.78	299
Nonaccrual Loans and Leases	3.44	0.43	0.66	1.26	2.79	4.99	8.42	12.41	299
90+ Days PD and Nonaccrual Loans and Leases	3.67	0.52	0.79	1.45	3.07	5.20	8.93	12.93	299
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.35	299
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Nonaccrual Restructured	0.29	0.00	0.00	0.00	0.04	0.53	1.37	2.24	299
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.41	0.19	0.35	0.67	1.13	1.97	3.35	4.44	299
90+ Days Past Due Assets	0.12	0.00	0.00	0.00	0.03	0.21	0.54	0.78	299
Nonaccrual Assets	3.45	0.43	0.66	1.29	2.80	5.09	8.42	12.41	299
30+ Days PD & Nonaccrual Assets	5.16	1.03	1.41	2.41	4.36	7.02	12.31	15.66	299
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.49	0.35	0.53	0.96	2.12	3.45	6.17	8.68	299
90+ PD & Nonaccrual Assets + OREO	3.34	0.45	0.63	1.27	2.78	4.88	8.43	10.44	299
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.74	0.38	0.67	1.37	3.09	5.77	9.03	11.98	299
Allowance for Loan & Lease Losses	256.58	47.02	90.40	138.70	232.08	353.01	520.83	641.85	297
Equity Cap + ALLL	39.64	3.44	6.56	12.79	29.65	58.91	106.54	152.95	295
Tier 1 Cap + ALLL	38.96	3.87	6.98	13.72	29.48	56.06	101.59	147.94	299
Loans & Leases + RE Acquired	5.40	0.62	1.06	2.11	4.28	8.07	12.94	16.76	299

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.68	4.31	5.92	7.56	8.73	9.87	11.60	12.43	299
Tier 1 RBC Ratio	11.85	5.63	7.66	9.97	11.65	13.83	15.93	19.34	299
Total Risk-Based Capital Ratio	13.53	8.07	10.24	11.71	13.34	15.24	17.46	20.52	299
Tangible Tier 1 Leverage Ratio	8.62	4.16	5.69	7.48	8.64	9.82	11.59	12.40	299
Tangible Common Eq Cap/Tan Assets	6.80	1.81	3.64	5.09	6.59	8.68	10.27	12.27	299
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.84	3.34	4.78	7.71	11.70	15.80	20.29	22.16	299
Standby Letters of Credit	0.62	0.05	0.10	0.25	0.46	0.92	1.64	2.29	299
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.38	299
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.25	0.00	0.00	0.00	0.25	1.73	6.42	12.76	299
Interest Rate Contracts	1.22	0.00	0.00	0.00	0.20	1.65	6.42	12.76	299
Interest Rate Futures & Forward Contr	0.11	0.00	0.00	0.00	0.00	0.09	0.73	1.71	299
Written Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00	0.22	0.89	2.86	299
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	299
Interest Rate Swaps	0.42	0.00	0.00	0.00	0.00	0.37	2.30	5.56	299
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.85	5.14	7.59	11.43	17.26	23.46	30.37	35.29	299

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.97	97.17	100.00	100.00	100.00	100.00	100.00	100.00	175
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	175
Futures and Forwards	27.09	0.00	0.00	0.00	3.91	54.01	97.21	100.00	175
Written Options	29.47	0.00	0.00	0.00	14.24	50.00	100.00	100.00	175
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Over-The-Counter	29.34	0.00	0.00	0.00	14.24	50.00	97.88	100.00	175
Purchased Options	2.29	0.00	0.00	0.00	0.00	0.00	15.13	51.14	175
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Over-The-Counter	2.29	0.00	0.00	0.00	0.00	0.00	15.13	51.14	175
Swaps	37.20	0.00	0.00	0.00	0.00	91.87	100.00	100.00	175
Held for Trading	4.40	0.00	0.00	0.00	0.00	0.00	10.66	96.41	175
Interest Rate Contracts	4.40	0.00	0.00	0.00	0.00	0.00	10.66	96.41	175
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Non-Traded	95.59	1.94	69.17	100.00	100.00	100.00	100.00	100.00	175
Interest Rate Contracts	94.72	0.00	10.92	100.00	100.00	100.00	100.00	100.00	175
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	175
Deriv Contr (Excl Fut & FX LE 14 Days)	65.29	0.00	0.00	42.25	71.14	100.00	100.00	100.00	175
One Year or Less	20.95	0.00	0.00	0.00	6.81	52.04	89.00	100.00	175
Over 1 Year to 5 Years	13.66	0.00	0.00	0.00	0.00	32.68	84.71	100.00	175
Over 5 Years	11.96	0.00	0.00	0.00	0.00	22.58	71.34	100.00	175
Gross Negative Fair Value (Abs Val)	0.92	0.00	0.00	0.00	0.17	1.52	3.77	6.73	175
Gross Positive Fair Value	0.84	0.00	0.00	0.00	0.41	1.23	3.53	5.36	175
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	299
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
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	299
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.13	299

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Ins Under Assets(P/C)/Tot Ins Und Ast	29.50	0.00	0.00	0.00	0.00	47.54	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	70.49	0.00	0.00	2.45	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.49	0.00	0.00	0.00	0.01	0.26	3.49	7.91	299
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171
Credit Rel Prem Inc/Tot Prem Inc	84.51	0.00	0.00	76.13	100.00	100.00	100.00	100.00	8
Other Prem Inc/Total Prem Inc	15.48	0.00	0.00	0.00	0.00	0.00	39.09	69.54	8
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Ins Net Inc (P/C)/Equity (P/C)	25.28	18.43	18.43	18.43	22.56	27.69	29.51	30.11	3
Ins Net Inc (L/H)/Equity (L/H)	-0.04	-22.00	-22.00	-3.83	0.43	1.06	6.32	14.13	8
Insur Ben, Losses, Exp/Insur Premiums	55.57	0.00	0.00	0.00	25.90	65.78	145.89	167.68	8
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.53	0.00	0.00	0.00	0.29	25.44	70.17	85.08	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.50	0.00	0.00	0.00	0.00	0.00	20.00	60.00	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
CSV Life Insurance/Tier 1 Cap + ALLL	9.87	0.00	0.00	2.23	10.62	17.19	21.18	24.93	299
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	299
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Cost: Interest-Bearing Deposits	1.21	0.00	0.00	0.07	0.55	1.15	2.52	3.38	6
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	95.06	-100.00	-100.00	-100.00	-27.57	14.27	49.28	2479.01	21
Total Selected Assets	-30.00	-100.00	-100.00	-100.00	-13.79	2.53	44.31	73.00	48
Deposits	-16.94	-78.73	-78.73	-60.48	-4.05	-0.33	1.06	1.41	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	88.22	0.00	0.00	15.13	86.81	119.77	190.69	557.61	116
Dividends Paid/Net Income	34.15	0.00	0.00	0.00	28.12	55.47	110.44	193.36	222
Net Income - Dividends/Avg Equity	0.44	-43.11	-17.49	-1.73	3.20	6.48	9.56	12.77	296
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	53.84	0.00	0.00	0.00	0.00	110.02	210.25	312.08	187
Dividends From Nonbank Subs	0.45	0.00	0.00	0.00	0.00	0.48	2.82	5.81	187
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	187
Dividends From All Subsidiaries	63.65	0.00	0.00	0.00	2.90	114.80	234.76	434.84	187
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	20.72	0.00	0.00	0.00	0.00	43.01	81.86	109.14	211
Interest Income From Bank Subs	0.22	0.00	0.00	0.00	0.00	0.07	1.32	3.63	211
Mgt & Service Fees From Bank Subs	3.87	0.00	0.00	0.00	0.00	0.00	19.65	107.72	211
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.43	211
Operating Income From Bank Subs	30.35	0.00	0.00	0.00	13.78	56.41	117.75	178.10	211
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.17	0.00	0.00	0.00	43.75	100.00	100.00	133.66	114
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.16	114
Mgt & Serv Fees From Nonbank Subs	0.80	0.00	0.00	0.00	0.00	0.00	0.00	24.16	114
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Operating Inc From Nonbank Subs	62.83	0.00	0.00	0.00	78.26	100.00	140.66	316.58	114
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	7.07	0.00	0.00	0.00	0.00	4.30	41.15	49.79	29
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.30	29
Mgt & Serv Fees From Sub BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	2.13	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	7.76	0.00	0.00	0.00	0.00	6.77	41.15	49.79	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	29.94	0.00	0.00	0.00	0.00	96.21	99.76	100.00	265
Interest Income From Bank Subs	6.05	0.00	0.00	0.00	0.00	0.71	51.11	100.00	265
Mgt & Serv Fees From Bank Subs	7.08	0.00	0.00	0.00	0.00	0.00	60.09	80.51	265
Other Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.57	265
Operating Income From Bank Subs	59.29	0.00	0.00	0.00	91.15	99.68	100.00	100.00	265
Dividends From Nonbank Subs	4.03	0.00	0.00	0.00	0.00	0.68	30.76	100.00	265
Interest Income From Nonbank Subs	0.46	0.00	0.00	0.00	0.00	0.00	0.08	27.21	265
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	265
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Operating Inc From Nonbank Subs	7.69	0.00	0.00	0.00	0.00	6.48	98.07	100.00	265
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Operating Income From Sub BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.97	265
Loans and Adv From Subs/ST Debt	709.14	0.00	0.00	0.00	265.12	773.36	2640.01	6028.26	66
Loans and Adv From Subs/Total Debt	361.01	0.00	0.00	0.00	163.89	509.48	1586.79	2624.38	117

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2067007	1, 127, 268	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	1, 026, 794	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	Moved from Peer 4
1140510	1, 445, 863	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 038, 167	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	Moved from Peer 4
1061679	2, 648, 733	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 749, 188	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 626, 645	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 724, 830	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 689, 743	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 488, 477	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 557, 102	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 351, 650	AMERIS BANCORP	MOULTRIE, GA	
2326629	1, 905, 317	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 260, 164	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 861, 295	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	1, 056, 821	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 390, 220	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 586, 274	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2, 092, 513	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 237, 596	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 030, 095	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 323, 280	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 066, 409	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 367, 474	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 476, 076	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 036, 460	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 281, 961	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 595, 554	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 168, 777	BANK OF MARIN BANCORP	NOVATO, CA	
3434624	2, 176, 731	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 085, 141	BANTERRA CORP	ELDORADO, IL	
1115385	1, 056, 306	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 022, 282	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 194, 136	BEACON BANCORP	TAUNTON, MA	
1246159	1, 776, 862	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1919770	1, 344, 955	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 628, 697	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 338, 487	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3944628	1, 398, 000	BOND STREET HOLDINGS LLC	NAPLES, FL	New Y-9C/BHCPR reporter
3244113	1, 209, 519	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1, 546, 026	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2, 250, 135	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 221, 211	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 738, 693	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 890, 006	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
1115013	1, 020, 840	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2, 166, 523	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 218, 556	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 613, 056	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 740, 510	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 695, 361	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2682996	1,949,268	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
2507790	1,036,257	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,087,795	CASCADE BANCORP	BEND, OR	
2568362	1,690,261	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1,058,463	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,302,357	CBFH, INC.	ORANGE, TX	
1493654	1,308,052	CBS BANC-CORP.	RUSSELLVILLE, AL	
1048764	1,187,655	CENTER BANCORP, INC.	UNION, NJ	
3003178	2,079,453	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,776,654	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1,337,797	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2,640,244	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2,076,297	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,041,660	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,285,788	CENTRUE FINANCIAL CORPORATION	CLAYTON, MD	
1111088	2,356,467	CENTURY BANCORP, INC.	MEDFORD, MA	
1133594	1,008,135	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	Moved from Peer 4
1486517	1,915,167	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,347,311	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,111,392	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1,197,824	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,662,641	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1,239,814	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,583,189	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,421,039	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,300,527	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,213,961	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,244,796	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1118948	1,007,818	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	Moved from Peer 4
1250606	1,245,456	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3967430	1,945,456	COMMUNITY & SOUTHERN HOLDINGS,	CARROLLTON, GA	New Y-9C/BHCPR reporter
1080595	2,307,896	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,224,208	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1,892,535	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,476,368	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1,622,063	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,175,225	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	1,013,534	CRESCENT BANKING COMPANY	JASPER, GA	Moved from Peer 4
3027709	1,011,170	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1081239	1,159,239	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,062,013	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1,665,635	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	2,454,828	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	2,183,806	DURANT BANCORP, INC.	DURANT, OK	
2652104	1,833,008	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1,101,870	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1,378,928	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1,405,294	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,637,916	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,366,036	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2,361,405	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	

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1104923	1,167,275	EXTRACO CORPORATION	WACO, TX	
1055315	1,518,927	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,751,900	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,519,207	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2,148,242	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,040,253	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,384,156	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1,884,819	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,156,055	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,861,190	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,141,880	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,336,544	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,012,874	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,548,313	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,101,783	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,441,426	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1,295,753	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1,132,338	FIRST CHICAGO BANCORP	CHICAGO, IL	
1246533	1,106,415	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1,080,795	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1108097	1,166,087	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,280,533	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,301,801	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1,082,941	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,467,479	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,252,827	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095982	1,623,101	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,405,217	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,087,524	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,375,593	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1426755	1,015,716	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
3485541	1,142,584	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1,653,235	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,587,664	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
2836801	1,368,970	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,348,932	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2,852,646	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1099917	1,103,016	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,784,266	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,489,702	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,551,142	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,082,669	FLORENCE BANCORP, MHC	FLORENCE, MA	
3223828	1,025,331	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	Moved from Peer 4
1133473	2,032,544	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,110,014	FORCHT BANCORP, INC.	CORBIN, KY	
1128358	1,358,037	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,409,684	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,060,078	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,622,827	FVNB CORP.	VICTORIA, TX	
1098620	1,254,794	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2,569,732	GREEN BANKSHARES, INC.	GREENEVILLE, TN	

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3254952	2,030,331	GUARANTY BANCORP	DENVER, CO	
1843062	1,337,888	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,260,411	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,634,940	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,336,576	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,011,810	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	1,019,492	HERITAGE OAKS BANCORP	PASO ROBLES, CA	Moved from Peer 4
1067804	1,709,489	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1,880,405	HILLS BANCORPORATION	HILLS, IA	
2592714	2,428,008	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,301,660	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,804,199	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,108,402	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2,900,804	INDEPENDENT BANK CORPORATION	IONIA, MI	
3059504	1,023,853	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1,185,950	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,198,880	INLAND BANCORP, INC.	OAK BROOK, IL	
1132654	2,912,530	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2634490	1,075,425	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2,284,257	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,286,260	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,155,538	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,520,063	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,768,696	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,618,925	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,067,719	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,516,708	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,587,442	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,652,393	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,551,444	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1086748	1,005,365	LIBERTY SHARES, INC.	HINESVILLE, GA	Moved from Peer 4
1071669	1,158,763	LNB BANCORP INC.	LORAIN, OH	
2325350	1,913,825	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,243,203	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,034,654	LSB FINANCIAL	LACONIA, NH	
2634696	1,718,429	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,074,257	MACON BANCORP	FRANKLIN, NC	
1209109	2,861,257	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,953,395	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,831,093	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,381,616	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,045,794	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1,902,923	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,418,104	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,110,905	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	1,852,596	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,171,191	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,598,077	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2,730,513	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2176413	1,018,627	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	Moved from Peer 4
1491351	1,684,329	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	

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2803719	1,092,868	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,541,548	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,102,772	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,666,803	MINNWEST CORPORATION	MINNETONKA, MN	
1107522	1,008,822	MOODY BANCSHARES, INC.	GALVESTON, TX	Moved from Peer 4
2947882	1,209,379	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,278,551	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,472,668	NEB CORPORATION	FOND DU LAC, WI	
1076002	1,954,292	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,869,864	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
2962737	1,026,019	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	Moved from Peer 4
3232688	1,263,669	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1,088,921	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2,497,685	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,602,480	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1,316,038	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1,249,684	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	1,190,229	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,203,864	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,347,818	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,314,055	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,471,908	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,320,760	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,483,311	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1030947	1,097,259	PEOPLES BANCORP	LYNDEN, WA	
1070578	2,003,707	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,075,653	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,554,531	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1,757,327	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,249,427	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2007647	1,087,745	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,505,342	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,201,639	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1,832,334	QCR HOLDINGS, INC.	MOLINE, IL	
1029482	1,007,168	RCB CORPORATION	SACRAMENTO, CA	
1130584	1,398,020	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,485,015	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,473,890	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1,570,218	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,413,174	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,221,942	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,802,302	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,678,604	SALEM FIVE BANCORP	SALEM, MA	
1493560	1,046,645	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1085013	2,119,964	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,052,925	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1,527,564	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,146,334	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2,511,454	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,315,250	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1,879,111	SINOPAC BANCORP	LOS ANGELES, CA	

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1048997	2, 429, 537	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	2, 154, 481	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 497, 359	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1, 065, 764	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	1, 313, 421	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 707, 180	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062135	1, 283, 485	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1, 154, 497	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2, 369, 718	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 672, 768	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 621, 126	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 621, 675	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 951, 100	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1, 466, 712	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2, 193, 301	STERLING BANCORP	NEW YORK, NY	
1126046	1, 833, 987	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2, 057, 144	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 712, 019	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1, 133, 875	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1, 536, 476	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 764, 588	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
2916169	1, 382, 851	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1, 690, 482	TIB FINANCIAL CORP.	NAPLES, FL	
1118292	1, 542, 172	TOWER BANCORP INC.	HARRISBURG, PA	
1203974	1, 102, 129	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2, 169, 587	TRICO BANCSHARES	CHICO, CA	
1056161	1, 603, 123	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1, 688, 137	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1097182	1, 131, 367	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	Moved from Peer 4
1116609	2, 064, 822	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1, 177, 569	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2, 803, 004	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1, 338, 778	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1, 046, 653	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1115349	2, 896, 879	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1, 691, 325	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 661, 709	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 972, 901	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1, 969, 136	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1, 520, 412	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1, 009, 855	WNB BANCSHARES, INC.	ODESSA, TX	Moved from Peer 4
3432965	2, 203, 112	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1, 045, 616	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	1, 990, 712	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 299 bank holding companies.