

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	464	462	438	414	407
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.41	3.23	3.33	3.38	3.61
+ Non-interest Income	0.77	0.82	0.85	0.84	0.91
- Overhead Expense	3.00	2.98	3.16	3.07	3.05
- Provision for Losses	0.58	0.63	1.15	0.61	0.20
+ Securities Gains (Losses)	0.04	0.05	0.04	-0.08	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	0.69	0.56	-0.02	0.46	1.30
Net Operating Income	0.48	0.36	-0.11	0.28	0.90
Net Income	0.48	0.36	-0.11	0.28	0.91
Net Income (Sub S Adjusted)	0.52	0.46	0.10	0.42	0.92
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.28	5.66	5.54	6.30	7.24
Interest Expense	1.56	2.18	1.95	2.65	3.36
Net Interest Income (TE)	3.74	3.50	3.61	3.65	3.88
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.68	0.56	1.16	0.52	0.18
Earnings Coverage of Net Losses (X)	7.89	8.10	3.42	6.38	22.55
Ln&Ls Allowance/Total Loans & Leases	1.83	1.48	1.83	1.40	1.18
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.27	2.93	4.21	2.42	1.01
30-89 Days Past Due Loans and Leases	1.40	1.58	1.39	1.35	1.00
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	23.82	29.10	26.30	30.85	25.42
Net ST Noncore Funding Dependence	12.47	18.21	14.83	19.80	16.74
Net Loans and Leases/Total Assets	67.47	70.85	68.67	71.80	72.14
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.73	8.80	8.53	8.65	9.19
Equity Capital/Total Assets	8.38	8.24	8.06	8.15	8.78
Equity Capital+Minority Int/Total Assets	8.45	8.31	8.13	8.22	8.83
Net Loans&Ls/Equity Capital (X)	8.60	9.12	9.12	9.40	8.58
Cash Dividends/Net Income	24.22	29.64	44.86	42.09	34.92
Cash Dividends/Net Income (Sub S Adjusted)	10.18	7.52	11.02	18.00	27.20
Retained Earnings/Avg Equity Cap	3.40	1.77	-5.15	-0.35	6.13
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.59	0.68	0.67	0.76	0.41
Long-Term Debt/Equity Capital	2.15	1.15	2.18	0.91	0.44
Equity Investment in Subs/Equity Cap	114.52	114.52	115.11	115.28	112.49
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	87.78	87.94	93.81	102.82	119.02

PERCENT OF AVERAGE ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.82	5.23	5.11	5.84	6.74
Less: Interest Expense	1.42	2.02	1.80	2.46	3.13
Equals: Net Interest Income (TE)	3.41	3.23	3.33	3.38	3.61
Plus: Non-Interest Income	0.77	0.82	0.85	0.84	0.91
Equals: Adj Operating Income (TE)	4.22	4.09	4.23	4.25	4.56
Less: Overhead Expense	3.00	2.98	3.16	3.07	3.05
Less: Provision for Loan and Lease Losses	0.58	0.63	1.15	0.61	0.20
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	0.05	0.05	-0.07	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	0.69	0.56	-0.02	0.46	1.30
Less: Applicable Income Taxes (TE)	0.21	0.19	0.10	0.18	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.48	0.36	-0.11	0.28	0.90
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.48	0.36	-0.11	0.28	0.91
Memo: Net Income (Last Four Qtrs)	-0.03	0.18	-0.13	0.29	0.91
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.69	92.64	92.45	92.87	93.15
Avg Int-Bearing Funds / Avg Assets	80.91	81.40	81.06	81.10	80.01
Int Income (TE) / Avg Earning Assets	5.28	5.66	5.54	6.30	7.24
Int Expense / Avg Earning Assets	1.56	2.18	1.95	2.65	3.36
Net Int Inc (TE) / Avg Earn Assets	3.74	3.50	3.61	3.65	3.88
YIELD OR COST:					
Total Loans and Leases (TE)	5.88	6.02	6.03	6.69	7.82
Interest-Bearing Bank Balances	0.36	0.84	0.58	2.54	5.59
Fed Funds Sold & Reverse Repos	0.19	0.20	0.20	2.10	5.05
Trading Assets	2.39	1.79	2.23	2.44	4.36
Total Earning Assets	5.18	5.56	5.45	6.20	7.13
Investment Securities (TE)	4.01	4.85	4.48	5.07	5.05
U. S. Treasury & Agency Sec (excl MBS)	2.61	4.22	3.35	4.84	4.79
Mortgage-Backed Securities	4.23	4.85	4.64	4.77	4.71
All Other Securities	5.42	5.52	5.91	6.32	6.38
Interest-Bearing Deposits	1.54	2.33	2.02	2.88	3.69
Time Deposits of \$100K or More	2.13	3.17	2.76	3.86	4.74
Time Deposits < \$100K	2.28	3.27	2.95	3.96	4.74
Other Domestic Deposits	0.77	1.04	0.93	1.50	2.42
Foreign Deposits	0.54	1.34	0.78	2.51	2.05
Fed Funds Purchased and Repos	1.04	1.31	1.16	2.35	4.42
Other Borrowed Funds & Trading Liab	3.34	3.42	3.45	3.82	4.84
All Interest-Bearing Funds	1.76	2.46	2.22	3.03	3.90

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	16	16	63	62	59
Avg Assets per Employee (\$000)	4,273	4,168	4,188	3,949	3,613
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.01	0.02	2.16	2.42
Overhead Exp / NII + Non-Int Income	73.18	75.28	77.44	72.85	68.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.00	2.98	3.16	3.07	3.05
Personnel Expense	1.56	1.58	1.56	1.63	1.70
Net Occupancy Expense	0.40	0.42	0.41	0.42	0.43
Other Operating Expenses	1.02	0.96	1.15	0.97	0.91
Overhead Less Non-Interest Income	2.18	2.11	2.25	2.16	2.08
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.68	73.78	75.97	71.44	67.13
Personnel Expense	37.20	39.33	37.47	38.40	37.46
Net Occupancy Expense	9.60	10.43	9.83	9.96	9.35
Other Operating Expenses	24.47	23.90	28.20	22.69	19.98
Total Non-Interest Income	17.61	19.53	19.37	19.28	19.83
Fiduciary Activities Income	0.92	0.88	0.89	1.04	1.21
Serv Charges on Deposit Accts - Domestic	6.22	6.71	7.07	7.43	7.38
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.49	0.48	0.48	0.62	0.67
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.31	0.33	0.34	0.24	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.32	0.40	0.41	0.47	0.49
Net Gain (Loss) - Sales Loans, OREO, Oth	0.75	1.87	1.02	0.91	1.23
Other Non-Interest Income	5.92	5.96	6.64	6.16	5.94
Overhead Less Non-Interest Income	53.29	53.52	56.10	51.68	46.56
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	15.81	17.01	12.89	15.96	21.13
Appl Inc Tax+TE/Pretax NOI+TE	27.29	27.64	26.69	26.77	29.18

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	54.26	56.43	55.14	57.04	56.68
Commercial and Industrial Loans	8.62	9.39	8.76	9.55	9.74
Loans to Individuals	2.10	2.24	2.16	2.34	2.66
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.90	0.81	0.93	0.94	0.97
Other Loans and Leases	0.83	0.75	0.81	0.81	0.77
Net Loans and Leases	67.47	70.85	68.67	71.80	72.14
Debt Securities Over 1 Year	15.38	14.21	14.87	14.74	13.70
Mutual Funds and Equity Securities	0.09	0.11	0.10	0.11	0.20
Subtotal	83.65	85.76	84.31	87.18	86.80
Interest-Bearing Bank Balances	3.71	1.68	3.07	0.76	0.30
Federal Funds Sold & Reverse Repos	0.81	1.19	0.67	0.78	1.02
Debt Securities 1 Year or Less	1.67	1.63	1.65	1.71	2.40
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.19	91.43	90.92	91.29	91.36
Non-Int Cash and Due From Dep Inst	1.63	1.98	1.87	2.10	2.45
Other Real Estate Owned	0.77	0.43	0.75	0.35	0.13
All Other Assets	7.03	6.44	7.06	6.44	6.08

MEMORANDA:

Short-Term Investments	6.98	5.25	6.06	3.78	4.23
U. S. Treasury Securities	0.17	0.06	0.15	0.05	0.07
U. S. Agency Securities (excl MBS)	4.25	3.16	3.85	3.58	5.01
Municipal Securities	3.58	3.12	3.43	3.20	3.27
Mortgage-Backed Securities	6.97	7.69	7.17	7.54	5.98
Asset-Backed Securities	0.02	0.00	0.02	0.00	0.00
Other Debt Securities	0.20	0.25	0.22	0.29	0.32
RE Loans Secured by 1-4 Family	17.41	17.35	17.42	17.59	17.04
Revolving	2.91	2.90	2.99	2.93	2.61
Closed-End, Sec by First Liens	12.96	12.82	12.92	12.90	12.54
Closed-End, Sec by Junior Liens	1.17	1.27	1.18	1.38	1.51
Commercial Real Estate Loans	33.16	35.36	33.95	35.88	35.97
Construction and Land Dev	7.25	10.18	8.00	10.63	11.82
Multifamily	2.00	1.90	1.98	1.91	1.72
Nonfarm Nonresidential	22.87	21.94	22.78	21.93	20.85
RE Loans Secured by Farmland	1.73	1.63	1.71	1.69	1.59
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.73	79.16	79.57	78.89	78.27
RE Loans Secured by 1-4 Family	25.75	24.56	25.37	24.60	23.93
Revolving	4.27	4.05	4.31	4.01	3.58
Closed-End	21.11	20.20	20.76	20.31	20.07
Commercial Real Estate Loans	48.44	49.39	48.79	49.36	49.38
Construction and Land Dev	10.54	14.09	11.44	14.52	16.02
Multifamily	2.95	2.68	2.88	2.67	2.40
Nonfarm Nonresidential	33.51	30.86	32.84	30.37	28.85
RE Loans Secured by Farmland	2.56	2.33	2.49	2.39	2.22
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.60	13.24	12.59	13.26	13.54
Loans to Individuals	3.17	3.26	3.20	3.35	3.81
Credit Card Loans	0.07	0.06	0.08	0.07	0.09
Agricultural Loans	1.34	1.17	1.38	1.33	1.37
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.24	1.07	1.19	1.14	1.09

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	6.98	5.25	6.06	3.78	4.23
Liquid Assets	19.73	17.20	18.61	16.16	16.10
Investment Securities	17.91	16.48	17.36	16.97	16.96
Net Loans and Leases	67.47	70.85	68.67	71.80	72.14
Net Lns, Ls & Stdby Ltrs of Credit	68.03	71.47	69.25	72.50	72.94
Core Deposits	61.80	58.76	60.99	58.36	61.99
Noncore Funding	27.37	30.69	28.71	31.07	26.73
Time Deposits of \$100K or More	16.41	16.31	16.20	15.29	14.93
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.48	1.68	1.70	1.97	2.09
Net Fed Funds Purchased (Sold)	0.72	0.53	1.08	1.24	1.14
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.54	2.23	1.86	2.83	2.15
Earning Assets Repr in 1 Year	33.49	35.85	33.82	36.20	39.76
Int-Bearing Liab Repr in 1 Year	32.85	35.76	33.88	35.34	35.09
Long-Term Debt Repr in 1 Year	0.47	0.58	0.50	0.65	0.45
Net Assets Repriceable in 1 Year	-0.10	-1.21	-1.09	-0.59	3.21
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.82	29.10	26.30	30.85	25.42
Net ST Noncore Funding Dependence	12.47	18.21	14.83	19.80	16.74
Short-Term Inv/ST Noncore Funding	44.86	28.26	36.12	20.64	26.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.03	-4.09	0.00	-5.35	-2.74
Net Loans and Leases/Total Deposits	83.23	89.30	85.11	92.11	91.85
Net Loans and Leases/Core Deposits	112.02	123.76	115.51	126.48	118.23
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.58	0.25	0.46	0.18	0.09
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.94	0.32	1.42	0.32	0.46
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.05	-0.17	-0.02	0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.68	5.83	4.97	5.88	5.78
Available-For-Sale Securities	95.32	94.17	95.03	94.12	94.22
U. S. Treasury Securities	1.15	0.35	1.02	0.28	0.41
U. S. Agency Securities (excl MBS)	26.66	22.13	24.98	23.89	33.19
Municipal Securities	19.68	18.71	19.33	19.16	19.31
Mortgage-Backed Securities	39.78	46.59	42.25	44.05	34.87
Asset-Backed Securities	0.09	0.00	0.09	0.01	0.00
Other Debt Securities	1.23	1.65	1.28	1.85	1.80
Mutual Funds and Equity Securities	0.59	0.82	0.67	0.74	1.29
Debt Securities 1 Year or Less	10.76	11.07	10.65	11.49	16.25
Debt Securities 1 To 5 Years	29.28	27.38	28.83	26.56	28.66
Debt Securities Over 5 Years	54.06	55.99	54.34	57.49	49.57
Pledged Securities	54.73	57.68	55.52	59.80	55.71
Structured Notes, Fair Value	3.33	0.51	2.44	0.61	1.48

ANALYSIS RATIOS

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.58	0.63	1.15	0.61	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	0.85	1.61	0.83	0.28
Provision for Ln&Ls Losses/Net Losses	222.23	260.32	164.64	193.62	202.28
Ln&Ls Allowance/Total Loans & Leases	1.83	1.48	1.83	1.40	1.18
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.11	7.59	3.07	5.80	15.23
ALL/Nonaccrual Assets	85.49	106.21	90.57	128.23	298.15
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.95	90.78	79.62	108.51	215.92
Gross Ln&Ls Losses/Avg Loans & Leases	0.77	0.63	1.23	0.57	0.23
Recoveries/Avg Loans and Leases	0.07	0.05	0.06	0.05	0.05
Net Losses/Avg Loans and Leases	0.68	0.56	1.16	0.52	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	2.06	3.20	15.42	27.84	38.60
Earnings Coverage of Net Losses (X)	7.89	8.10	3.42	6.38	22.55

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.54	0.44	0.99	0.38	0.08
RE Loans Secured By 1-4 Family	0.44	0.30	0.69	0.25	0.09
Revolving	0.28	0.15	0.45	0.15	0.04
Closed-End	0.43	0.29	0.67	0.26	0.09
Commercial Real Estate Loans	0.57	0.48	1.13	0.43	0.08
Construction and Land Dev	1.29	0.96	3.13	0.93	0.09
Multifamily	0.07	0.01	0.32	0.08	0.01
Nonfarm Nonresidential	0.23	0.12	0.35	0.12	0.04
RE Loans Secured by Farmland	0.01	0.00	0.02	0.01	0.00
Commercial and Industrial Loans	0.80	0.77	1.68	0.70	0.31
Loans to Depository Institutions	0.82	0.00	3.03	0.51	0.00
Loans to Individuals	1.58	1.17	1.50	1.11	0.75
Credit Card Loans	3.49	2.46	2.75	2.12	1.57
Agricultural Loans	0.02	0.00	0.05	0.03	0.00
Loans to Foreign Governments & Inst	0.00	0.00	N/A	0.00	0.00
Other Loans and Leases	0.53	0.83	1.93	1.24	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

1.40

1.58

1.39

1.35

1.00

90+ Days PD Loans and Leases

0.14

0.13

0.14

0.11

0.10

Nonaccrual Loans and Leases

3.16

2.31

3.16

1.93

0.84

90+ Days PD and Nonaccrual Loans and Leases

3.36

2.51

3.37

2.09

1.00

30-89 Days PD Restructured

0.01

0.00

0.01

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.24

0.03

0.22

0.03

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.40

1.58

1.39

1.35

1.00

90+ Days Past Due Assets

0.14

0.13

0.14

0.11

0.10

Nonaccrual Assets

3.19

2.32

3.19

1.93

0.84

30+ Days PD & Nonaccrual Assets

4.91

4.21

4.94

3.52

2.05

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.33

1.83

2.38

1.54

0.73

90+ PD & Nonaccrual Assets + OREO

3.15

2.35

3.16

1.96

0.90

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.47

2.36

3.57

1.94

0.79

Allowance for Loan & Lease Losses

263.47

208.62

264.81

175.58

90.43

Equity Cap + ALLL

36.90

27.30

39.32

22.58

8.56

Tier 1 Cap + ALLL

36.04

24.93

38.90

20.98

8.10

Loans & Leases + RE Acquired

4.94

3.21

5.01

2.61

1.07

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	1.43	1.64	1.38	1.35	0.99
- 90+ Days Past Due	0.14	0.13	0.14	0.11	0.10
- Nonaccrual	3.50	2.59	3.54	2.21	0.90
Coml & Indl - 30-89 Days PD	1.12	1.25	1.14	1.09	0.84
- 90+ Days Past Due	0.09	0.07	0.07	0.08	0.06
- Nonaccrual	2.01	1.38	1.73	0.93	0.54
Individuals - 30-89 Days PD	1.12	1.41	1.36	1.61	1.50
- 90+ Days Past Due	0.07	0.09	0.09	0.10	0.08
- Nonaccrual	0.43	0.31	0.47	0.31	0.24
Dep Inst Lns - 30-89 Days PD	0.07	0.00	0.22	0.00	0.00
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00
- Nonaccrual	0.67	0.00	0.64	0.00	0.00
Agricultural - 30-89 Days PD	0.25	0.21	0.11	0.10	0.09
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.23	0.06	0.16	0.03	0.02
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	0.00	0.00
- 90+ Days Past Due	0.00	0.00	N/A	0.00	0.00
- Nonaccrual	0.00	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.54	0.46	0.42	0.50	0.30
- 90+ Days Past Due	0.02	0.01	0.01	0.03	0.02
- Nonaccrual	0.17	0.10	0.22	0.08	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.45	1.44	1.55	1.41	1.19
- 90+ Days Past Due	0.12	0.12	0.13	0.10	0.10
- Nonaccrual	2.07	1.48	2.03	1.26	0.50
Revolving - 30-89 Days PD	0.46	0.57	0.56	0.58	0.59
- 90+ Days Past Due	0.03	0.03	0.02	0.02	0.02
- Nonaccrual	0.59	0.45	0.53	0.34	0.15
Closed-End - 30-89 Days PD	1.66	1.64	1.72	1.59	1.14
- 90+ Days Past Due	0.13	0.13	0.14	0.11	0.10
- Nonaccrual	2.45	1.58	2.46	1.33	0.54
- Jr Lien 30-89 Days PD	0.10	0.11	0.11	0.12	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.00
- Jr Lien Nonaccrual	0.18	0.13	0.17	0.09	0.05
Commercial RE - 30-89 Days PD	1.37	1.67	1.30	1.32	0.83
- 90+ Days Past Due	0.11	0.12	0.12	0.09	0.09
- Nonaccrual	4.25	3.11	4.31	2.67	1.02
Const & Dev - 30-89 Days PD	1.60	2.25	1.38	1.68	0.99
- 90+ Days Past Due	0.09	0.12	0.12	0.10	0.06
- Nonaccrual	9.01	6.18	9.20	5.16	1.53
Multi family - 30-89 Days PD	0.28	0.46	0.44	0.33	0.27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.49	0.88	1.76	0.60	0.20
Nonfarm Nres- 30-89 Days PD	1.04	1.11	0.99	0.87	0.63
- 90+ Days Past Due	0.08	0.07	0.08	0.05	0.07
- Nonaccrual	2.53	1.38	2.47	1.11	0.55
Farmland - 30-89 Days PD	0.50	0.72	0.45	0.37	0.36
- 90+ Days Past Due	0.03	0.01	0.03	0.00	0.00
- Nonaccrual	1.17	0.39	1.08	0.38	0.16
Credit Card - 30-89 Days PD	1.35	1.58	1.60	1.52	1.20
- 90+ Days Past Due	0.56	0.60	0.49	0.49	0.32
- Nonaccrual	0.01	0.01	0.02	0.02	0.00

CAPITAL RATIOS

03/31/2010

03/31/2009

12/31/2009

12/31/2008

12/31/2007

Tier 1 Leverage Ratio

8.73

8.80

8.53

8.65

9.19

Tier 1 RBC Ratio

12.02

11.46

11.58

11.17

11.74

Total Risk-Based Capital Ratio

13.52

12.88

13.14

12.57

13.01

Tangible Tier 1 Leverage Ratio

8.68

8.75

8.47

8.61

9.15

Tangible Common Eq Cap/Tan Assets

7.30

7.12

6.96

7.20

7.92

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

10.39

12.06

10.48

12.58

15.21

Standby Letters of Credit

0.48

0.56

0.49

0.62

0.70

Commercial & Similar Letters of Credit

0.01

0.02

0.02

0.02

0.03

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

0.50

0.86

0.56

0.73

0.55

Interest Rate Contracts

0.49

0.84

0.56

0.71

0.54

Interest Rate Futures & Forward Contr

0.05

0.14

0.06

0.08

0.04

Written Options Contr (Int Rate)

0.11

0.21

0.13

0.16

0.07

Purchased Options Contr (Int Rate)

0.00

0.00

0.00

0.00

0.01

Interest Rate Swaps

0.12

0.10

0.12

0.12

0.08

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

15.50

17.08

15.16

18.19

22.11

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.57	99.12	99.94	99.08	99.37
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.03	0.79	0.04	0.25	0.35
Futures and Forwards	16.55	25.59	17.26	16.79	17.88
Written Options	39.16	38.04	38.46	37.78	38.32
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	37.95	37.06	37.78	36.16	37.44
Purchased Options	0.35	2.03	1.04	3.10	4.64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.09	1.51	0.48	3.10	4.58
Swaps	31.91	29.82	31.40	30.90	27.68
Held for Trading	2.08	2.55	2.56	2.44	1.24
Interest Rate Contracts	2.07	2.52	2.55	2.44	1.24
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.92	97.45	97.44	97.56	98.76
Interest Rate Contracts	87.27	84.53	86.85	85.09	87.84
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.02	0.23	0.02	0.25	0.35
Deriv Contr (Excl Fut & FX LE 14 Days)	57.98	58.59	58.35	60.50	59.77
One Year or Less	27.69	27.90	27.88	29.52	20.11
Over 1 Year to 5 Years	9.28	17.61	17.33	10.19	25.43
Over 5 Years	6.20	5.32	6.46	5.40	3.10
Gross Negative Fair Value (Abs Val)	0.78	1.14	0.73	1.38	0.45
Gross Positive Fair Value	0.44	0.59	0.67	0.45	0.40
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	13.43	32.49	29.47	24.85	21.75
Ins Under Assets(L/H)/Tot Ins Und Ast	86.57	67.51	70.53	75.15	78.25
Sep Acct Assets(L/H)/Total Life Ast	8.14	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.32	0.40	0.41	0.47	0.49
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	71.16	63.79	69.23	64.06	62.11
Other Prem Inc/Total Prem Inc	28.84	36.21	30.77	35.94	37.89
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)	10.27	51.72	54.76	43.25	7.32
Ins Net Inc (L/H)/Equity (L/H)	3.85	7.63	4.94	12.90	10.53
Insur Ben, Losses, Exp/Insur Premiums	32.78	46.36	51.02	81.84	88.59
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.93	0.00	0.69	0.00	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.99	9.65	9.78	10.07	9.59
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	0.09	0.02	0.08	0.00
Cost: Interest-Bearing Deposits	0.54	1.34	0.78	2.51	2.05
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	44.76	N/A	5.26	0.14	N/A
Foreign Governments and Inst	0.00	0.00	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-33.62	-13.29	-34.98	-9.92	-39.29
Total Selected Assets	-26.00	-17.11	-28.64	-12.15	-33.06
Deposits	-7.96	-34.50	-22.65	-19.78	-9.71

PROFITABILITY:	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	5.10	3.66	-2.85	2.77	9.72
Bank Net Inc/Avg Eq Inv in Banks	5.82	5.02	-1.15	4.43	10.60
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.71	2.36	1.96	4.39	4.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.08	1.04	-0.18	0.47	10.89
Bank Net Income/Parent Net Income	116.35	115.17	118.18	112.55	109.90
Nonbank Net Income/Parent Net Income	0.28	0.31	0.31	0.36	0.42
Sub BHCs Net Inc/Parent Net Income	84.05	86.64	80.91	88.31	91.86
LEVERAGE:					
Total Liabilities/Equity	19.52	19.85	20.74	20.63	18.21
Total Debt/Equity Capital	3.62	2.67	3.83	2.48	1.37
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.27	18.39	18.69	18.89	16.55
Tot Debt+Lns Guaranteed for Affl/Equity	3.85	2.90	4.10	2.72	1.58
Total Debt/Eq Cap - Exc Over Fair Value	3.65	2.70	3.86	2.52	1.40
Long-Term Debt/Equity Capital	2.15	1.15	2.18	0.91	0.44
Short-Term Debt/Equity Capital	0.59	0.68	0.67	0.76	0.41
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	0.06	0.09	0.08	0.12
Long-Term Debt/Consolidated LT Debt	3.14	1.84	2.94	1.25	1.08
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.52	114.52	115.11	115.28	112.49
Total Investment in Subs/Equity	115.23	115.20	115.77	115.89	113.17
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.34	99.97	101.26	100.71	98.83
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.88	100.46	101.77	101.17	99.32
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.17	1.89	2.09	1.78	1.18
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.72	5.32	6.26	5.40	3.68
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	74.74	79.27	83.68	101.65	112.97
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	87.78	87.94	93.81	102.82	119.02
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	80.78	124.31	102.83	93.72	99.01
Pretax Oper Inc + Int Exp/Int Expense	333.75	663.25	1885.79	4896.69	4446.25
Div + Int From Subs/Int Exp + Div	86.71	116.02	108.81	154.85	165.31
Fees+Other Inc From Subs/Sal + Oth Exp	3.61	3.17	4.43	4.02	5.15
Net Inc/Curr Port of LT Debt+Pfd Div(X)	5.17	7.49	6.70	60.01	75.63
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.78	-0.89	-0.73	-0.94	-0.17
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	30.36	16.13	24.63	3.75	2.07
Total	30.45	16.13	24.68	3.75	2.07
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	0.25	0.24	0.25	0.21	0.29
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	66.64	68.90	85.88	86.80	85.76
Dividends Paid/Net Income	24.22	29.95	45.01	42.23	34.98
Net Income - Dividends/Avg Equity	3.41	1.74	-4.96	-0.10	6.13

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	75.48	91.07	111.93	130.44	146.88
Dividends From Nonbank Subs	0.26	0.54	0.61	0.53	0.49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.14	1.01
Dividends From All Subsidiaries	84.34	99.39	117.33	140.69	171.06

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	20.30	30.15	50.65	59.84	51.13
Interest Income From Bank Subs	0.12	0.12	0.10	0.17	0.35
Mgt & Service Fees From Bank Subs	0.48	0.48	0.77	0.71	0.77
Other Income From Bank Subs	0.02	0.02	0.04	0.04	0.04
Operating Income From Bank Subs	25.68	34.90	56.01	65.43	61.41

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	64.47	64.73	73.56	74.42	69.88
Interest Income From Nonbank Subs	0.00	0.03	0.03	0.00	0.37
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.01	0.09
Other Income From Nonbank Subs	0.00	0.00	0.03	0.07	0.00
Operating Inc From Nonbank Subs	71.31	70.68	82.21	82.73	81.75

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	19.22	15.57	16.72	35.82	27.98
Interest Inc From Subsidiary BHCs	0.00	0.12	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	19.38	16.42	17.19	35.83	29.19

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	44.96	49.26	58.02	68.00	70.23
Interest Income From Bank Subs	3.23	3.88	1.06	0.85	1.52
Mgt & Serv Fees From Bank Subs	2.40	1.72	1.39	0.91	1.11
Other Income From Bank Subs	0.11	0.06	0.12	0.13	0.08
Operating Income From Bank Subs	63.32	65.80	70.17	78.48	80.70

Dividends From Nonbank Subs	4.23	3.19	2.38	0.69	0.60
Interest Income From Nonbank Subs	0.02	0.00	0.01	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.53	4.43	5.61	1.47	1.34

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.30	0.68
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	0.00	0.00	0.00	0.82	0.82

Loans and Adv From Subs/ST Debt	472.32	445.67	581.57	552.03	628.82
Loans and Adv From Subs/Total Debt	198.27	307.48	193.00	365.63	462.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									464
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.41	2.23	2.67	3.02	3.40	3.79	4.13	4.42	464
+ Non-interest Income	0.76	0.07	0.20	0.44	0.70	1.03	1.50	2.23	464
- Overhead Expense	2.99	1.92	2.11	2.55	2.90	3.40	4.12	4.50	464
- Provision for Losses	0.58	0.04	0.11	0.21	0.42	0.86	1.49	2.15	464
+ Securities Gains (Losses)	0.04	-0.13	-0.01	0.00	0.00	0.05	0.24	0.40	464
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.06	464
= Pretax Net Oper Income (TE)	0.69	-1.43	-0.60	0.18	0.72	1.28	1.74	2.01	464
Net Operating Income	0.47	-1.33	-0.50	0.11	0.50	0.89	1.29	1.52	464
Net Income	0.47	-1.33	-0.50	0.11	0.50	0.89	1.29	1.52	464
Net Income (Sub S Adjusted)	0.51	-1.50	-0.29	0.20	0.48	0.89	1.11	1.32	111
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.28	4.32	4.55	4.90	5.26	5.60	6.04	6.30	464
Interest Expense	1.56	0.76	0.91	1.24	1.54	1.87	2.24	2.47	464
Net Interest Income (TE)	3.74	2.38	2.87	3.31	3.72	4.17	4.66	4.95	464
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.68	0.00	0.02	0.13	0.47	1.11	2.08	3.01	464
Earnings Coverage of Net Losses (X)	7.88	-1.54	-0.04	1.06	2.86	10.58	31.90	80.38	458
Ln&Ls Allowance/Total Loans & Leases	1.83	0.94	1.09	1.30	1.66	2.28	3.11	3.68	464
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.27	0.55	0.90	1.78	3.57	6.26	10.30	13.05	464
30-89 Days Past Due Loans and Leases	1.40	0.17	0.33	0.66	1.20	2.04	3.12	3.96	464
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.81	-0.32	5.16	14.70	23.74	32.72	42.30	47.63	464
Net ST Noncore Funding Dependence	12.46	-6.54	-1.96	5.54	12.08	19.57	26.68	32.13	464
Net Loans and Leases/Total Assets	67.47	48.79	53.88	60.49	67.71	74.67	79.94	82.97	464
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.73	4.26	6.05	7.48	8.70	9.90	11.59	12.60	464
Equity Capital/Total Assets	8.38	3.42	5.01	6.73	8.32	9.95	11.94	13.47	464
Equity Capital+Minority Int/Total Assets	8.44	3.93	5.05	6.82	8.37	10.02	12.02	13.57	464
Net Loans&Ls/Equity Capital (X)	8.59	4.18	5.02	6.42	8.08	10.60	13.82	17.67	458
Cash Dividends/Net Income	24.21	0.00	0.00	0.00	15.26	46.47	78.19	128.90	378
Cash Dividends/Net Income (Sub S Adjusted)	10.18	-37.07	-19.99	0.00	0.00	13.18	71.10	99.32	111
Retained Earnings/Avg Equity Cap	3.40	-18.23	-7.44	0.23	4.18	7.45	11.99	15.82	459
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.59	0.00	0.00	0.00	0.00	0.00	4.86	10.47	458
Long-Term Debt/Equity Capital	2.15	0.00	0.00	0.00	0.00	0.00	14.51	25.97	458
Equity Investment in Subs/Equity Cap	114.51	89.06	96.13	99.80	109.16	127.15	149.41	165.88	458
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	87.77	-83.72	-7.26	20.02	89.50	119.38	236.57	411.02	437

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.82	3.92	4.19	4.48	4.81	5.13	5.48	5.71	464
Less: Interest Expense	1.42	0.65	0.83	1.12	1.41	1.70	1.99	2.21	464
Equals: Net Interest Income (TE)	3.41	2.23	2.67	3.02	3.40	3.79	4.13	4.42	464
Plus: Non-Interest Income	0.76	0.07	0.20	0.44	0.70	1.03	1.50	2.23	464
Equals: Adj Operating Income (TE)	4.22	2.65	3.05	3.61	4.22	4.75	5.40	6.29	464
Less: Overhead Expense	2.99	1.92	2.11	2.55	2.90	3.40	4.12	4.50	464
Less: Provision for Loan and Lease Losses	0.58	0.04	0.11	0.21	0.42	0.86	1.49	2.15	464
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Plus: Realized G/L on AFS Sec	0.04	-0.10	-0.01	0.00	0.00	0.05	0.23	0.40	464
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.06	464
Equals: Pretax Net Oper Inc (TE)	0.69	-1.43	-0.60	0.18	0.72	1.28	1.74	2.01	464
Less: Applicable Income Taxes (TE)	0.20	-0.25	-0.04	0.01	0.16	0.38	0.58	0.68	464
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Equals: Net Operating Income	0.47	-1.33	-0.50	0.11	0.50	0.89	1.29	1.52	464
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Equals: Net Income	0.47	-1.33	-0.50	0.11	0.50	0.89	1.29	1.52	464
Memo: Net Income (Last Four Qtrs)	-0.02	-4.09	-2.39	-0.54	0.23	0.77	1.12	1.43	414
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.69	82.25	85.54	89.40	92.17	94.23	96.13	97.17	464
Avg Int-Bearing Funds / Avg Assets	80.90	67.62	70.70	76.92	81.35	85.09	88.60	90.30	464
Int Income (TE) / Avg Earning Assets	5.28	4.32	4.55	4.90	5.26	5.60	6.04	6.30	464
Int Expense / Avg Earning Assets	1.56	0.76	0.91	1.24	1.54	1.87	2.24	2.47	464
Net Int Inc (TE) / Avg Earn Assets	3.74	2.38	2.87	3.31	3.72	4.17	4.66	4.95	464
YIELD OR COST:									
Total Loans and Leases (TE)	5.87	5.07	5.26	5.54	5.82	6.18	6.58	7.14	464
Interest-Bearing Bank Balances	0.35	0.00	0.00	0.09	0.24	0.54	1.22	2.00	450
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.01	0.17	0.26	0.54	1.20	318
Trading Assets	2.39	0.00	0.00	0.00	1.40	3.32	5.99	7.62	12
Total Earning Assets	5.17	4.26	4.44	4.79	5.18	5.48	5.93	6.20	464
Investment Securities (TE)	4.01	2.18	2.72	3.35	3.98	4.66	5.33	5.69	464
U. S. Treasury & Agency Sec (excl MBS)	2.61	0.39	0.82	1.76	2.49	3.42	4.59	5.20	416
Mortgage-Backed Securities	4.22	1.57	2.55	3.55	4.24	5.00	5.67	6.44	436
All Other Securities	5.41	2.16	3.19	4.33	5.51	6.31	7.66	9.35	446
Interest-Bearing Deposits	1.53	0.78	0.94	1.23	1.52	1.84	2.11	2.28	464
Time Deposits of \$100K or More	2.13	1.24	1.47	1.80	2.12	2.45	2.78	3.12	464
Time Deposits < \$100K	2.28	1.43	1.69	1.96	2.26	2.57	2.98	3.22	464
Other Domestic Deposits	0.76	0.30	0.36	0.52	0.74	0.98	1.26	1.46	463
Foreign Deposits	0.54	0.08	0.08	0.08	0.08	0.54	0.82	0.91	2
Fed Funds Purchased and Repos	1.03	0.00	0.00	0.41	0.85	1.53	3.15	3.95	342
Other Borrowed Funds & Trading Liab	3.33	0.69	1.54	2.69	3.52	4.06	4.50	4.88	422
All Interest-Bearing Funds	1.75	0.95	1.14	1.45	1.76	2.06	2.34	2.53	464

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.86	11.98	12.55	13.75	15.43	17.72	21.05	23.29	464
Avg Assets per Employee (\$000)	4273.08	2510.40	2798.33	3394.95	4072.28	5047.32	6789.78	8130.47	464

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
Overhead Exp / NII + Non-Int Income	73.17	51.84	56.99	63.76	71.35	81.33	95.65	106.30	464

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.99	1.92	2.11	2.55	2.90	3.40	4.12	4.50	464
Personnel Expense	1.55	0.90	1.07	1.29	1.50	1.80	2.12	2.39	464
Net Occupancy Expense	0.40	0.19	0.24	0.31	0.38	0.48	0.60	0.67	464
Other Operating Expenses	1.01	0.61	0.67	0.82	0.98	1.19	1.42	1.71	464
Overhead Less Non-Interest Income	2.18	1.34	1.54	1.84	2.14	2.49	2.93	3.23	464

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	71.67	49.91	55.25	62.04	70.01	79.96	93.81	105.51	464
Personnel Expense	37.19	24.61	27.97	32.27	36.88	41.77	46.53	53.41	464
Net Occupancy Expense	9.60	5.17	5.91	7.35	9.23	11.23	14.65	17.59	464
Other Operating Expenses	24.47	15.42	16.98	19.89	23.53	28.25	35.91	45.84	464
Total Non-Interest Income	17.60	2.53	5.87	11.87	16.91	23.36	30.78	37.85	464
Fiduciary Activities Income	0.91	0.00	0.00	0.00	0.00	1.61	5.12	7.58	464
Serv Charges on Deposit Accts - Domestic	6.21	1.14	2.35	3.90	5.69	8.66	11.49	13.18	464
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Investment Banking Fees & Commissions	0.49	0.00	0.00	0.00	0.14	0.89	2.03	2.75	464
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Net Servicing Fees	0.30	0.00	0.00	0.00	0.00	0.43	1.66	2.70	464
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Insurance Activities Revenue	0.31	0.00	0.00	0.00	0.01	0.25	1.75	6.12	464
Net Gain (Loss) - Sales Loans, OREO, Oth	0.75	-6.95	-2.96	-0.38	0.27	1.89	5.42	8.41	464
Other Non-Interest Income	5.92	1.53	2.28	3.67	5.59	7.77	10.61	14.85	464
Overhead Less Non-Interest Income	53.28	28.23	34.90	42.53	51.32	62.12	80.34	93.86	464

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	15.80	-16.57	0.00	0.25	17.09	28.34	34.97	38.15	384
Appl Inc Tax+TE/Pretax NOI+TE	27.28	0.00	0.00	16.44	32.71	37.95	43.74	60.15	384

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.26	32.53	37.47	46.40	54.48	62.62	68.71	73.16	464
Commercial and Industrial Loans	8.61	2.30	3.24	5.19	7.91	11.92	16.12	18.59	464
Loans to Individuals	2.09	0.14	0.25	0.69	1.53	3.17	5.67	8.97	464
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Agricultural Loans	0.89	0.00	0.00	0.00	0.07	1.29	4.89	8.41	464
Other Loans and Leases	0.83	0.00	0.00	0.08	0.46	1.31	2.63	3.93	464
Net Loans and Leases	67.47	48.79	53.88	60.49	67.71	74.67	79.94	82.97	464
Debt Securities Over 1 Year	15.38	1.47	3.47	8.25	14.32	22.13	28.84	33.60	464
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.11	0.49	0.86	464
Subtotal	83.64	71.37	74.86	79.83	84.39	87.76	90.11	91.04	464
Interest-Bearing Bank Balances	3.70	0.00	0.03	0.49	2.69	6.07	11.02	14.58	464
Federal Funds Sold & Reverse Repos	0.81	0.00	0.00	0.00	0.03	1.44	4.19	5.93	464
Debt Securities 1 Year or Less	1.67	0.00	0.04	0.29	1.09	2.62	5.28	7.24	464
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Total Earning Assets	91.19	86.08	87.36	89.60	91.42	92.84	94.36	94.97	464
Non-Int Cash and Due From Dep Inst	1.63	0.45	0.69	1.08	1.47	2.08	2.95	4.25	464
Other Real Estate Owned	0.76	0.00	0.03	0.15	0.53	1.22	2.25	2.91	464
All Other Assets	7.03	3.59	4.26	5.55	6.79	8.43	10.26	11.46	464
MEMORANDA:									
Short-Term Investments	6.97	0.83	1.45	3.42	6.28	10.08	15.21	18.39	464
U.S. Treasury Securities	0.17	0.00	0.00	0.00	0.00	0.01	1.05	3.66	464
U.S. Agency Securities (excl MBS)	4.25	0.00	0.00	0.78	3.52	7.42	12.56	16.50	464
Municipal Securities	3.57	0.00	0.00	0.53	2.89	6.46	10.62	13.17	464
Mortgage-Backed Securities	6.97	0.00	0.08	2.02	5.64	11.27	18.00	21.92	464
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.32	464
Other Debt Securities	0.19	0.00	0.00	0.00	0.00	0.25	1.08	2.41	464
RE Loans Secured by 1-4 Family	17.41	4.68	7.00	10.85	16.90	22.82	30.58	36.86	464
Revolving	2.90	0.02	0.23	1.02	2.82	4.43	6.25	7.95	464
Closed-End, Sec by First Liens	12.95	2.86	4.06	7.14	12.24	18.06	24.94	29.63	464
Closed-End, Sec by Junior Liens	1.17	0.08	0.22	0.50	0.95	1.74	2.66	3.45	464
Commercial Real Estate Loans	33.15	14.78	17.57	23.83	33.20	41.57	49.19	54.62	464
Construction and Land Dev	7.24	1.42	1.92	3.55	6.40	10.25	16.17	19.65	464
Multifamily	2.00	0.15	0.42	0.88	1.57	2.86	4.69	6.58	464
Nonfarm Nonresidential	22.87	9.54	12.53	17.04	22.33	28.41	34.92	39.76	464
RE Loans Secured by Farmland	1.73	0.00	0.00	0.03	0.66	3.39	7.07	9.90	464
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.72	56.36	62.61	72.98	81.04	86.82	92.72	94.97	464
RE Loans Secured by 1-4 Family	25.74	6.89	10.22	16.11	24.96	34.09	45.03	54.14	464
Revolving	4.27	0.03	0.38	1.59	4.11	6.41	9.33	11.88	464
Closed-End	21.11	4.82	6.89	11.95	19.56	28.65	39.93	46.79	464
Commercial Real Estate Loans	48.43	22.96	28.88	37.51	48.47	59.76	67.61	75.67	464
Construction and Land Dev	10.54	2.22	3.06	5.42	9.45	14.32	22.96	27.04	464
Multifamily	2.95	0.19	0.65	1.26	2.47	4.17	6.94	9.23	464
Nonfarm Nonresidential	33.50	16.22	19.75	26.55	33.33	40.49	48.89	55.71	464
RE Loans Secured by Farmland	2.56	0.00	0.00	0.04	0.96	4.77	10.19	14.72	464
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Commercial and Industrial Loans	12.60	3.38	4.66	7.64	11.99	16.86	22.22	26.17	464
Loans to Individuals	3.17	0.20	0.35	1.03	2.17	4.67	9.55	14.17	464
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.12	0.41	0.58	464
Agricultural Loans	1.33	0.00	0.00	0.00	0.10	1.94	7.06	11.94	464
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Other Loans and Leases	1.23	0.00	0.00	0.12	0.68	1.91	3.88	6.46	464

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.97	0.83	1.45	3.42	6.28	10.08	15.21	18.39	464
Liquid Assets	19.73	7.36	9.36	13.38	19.40	25.14	32.99	37.21	464
Investment Securities	17.90	3.03	5.72	10.60	17.05	24.85	32.52	37.92	464
Net Loans and Leases	67.47	48.79	53.88	60.49	67.71	74.67	79.94	82.97	464
Net Lns, Ls & Stdby Ltrs of Credit	68.02	49.00	54.36	60.88	68.45	75.20	80.91	84.36	464
Core Deposits	61.80	42.70	47.32	54.96	62.55	68.67	73.65	76.22	464
Noncore Funding	27.37	12.56	14.99	20.34	26.91	34.49	41.54	46.29	464
Time Deposits of \$100K or More	16.41	7.09	8.78	11.72	15.84	20.49	26.59	30.60	464
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Fed Funds Purchased and Repos	1.48	0.00	0.00	0.00	0.71	2.76	5.63	7.44	464
Net Fed Funds Purchased (Sold)	0.72	-5.25	-2.71	-0.24	0.20	2.16	4.87	6.61	464
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Oth Borrowings W/Rem Mat 1 Yr or Less	1.53	0.00	0.00	0.11	1.25	2.75	4.60	7.18	464
Earning Assets Repr in 1 Year	33.49	16.56	19.54	25.14	32.18	41.78	49.55	56.82	464
Int-Bearing Liab Repr in 1 Year	32.85	11.69	15.26	21.73	29.05	43.09	60.75	65.69	464
Long-Term Debt Repr in 1 Year	0.46	0.00	0.00	0.00	0.00	0.51	2.91	4.66	464
Net Assets Repriceable in 1 Year	-0.09	-35.54	-25.68	-9.85	1.78	10.38	20.88	25.23	464
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.81	-0.32	5.16	14.70	23.74	32.72	42.30	47.63	464
Net ST Noncore Funding Dependence	12.46	-6.54	-1.96	5.54	12.08	19.57	26.68	32.13	464
Short-Term Inv/ST Noncore Funding	44.86	4.09	7.71	17.77	34.73	66.41	112.40	155.26	464
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.02	-23.92	-16.84	-6.44	2.14	12.89	25.57	37.28	464
Net Loans and Leases/Total Deposits	83.22	60.40	66.15	73.81	83.33	92.89	99.24	107.28	464
Net Loans and Leases/Core Deposits	112.01	71.15	80.19	92.90	108.85	129.72	157.11	169.02	464
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.57	-0.50	-0.05	0.00	0.10	0.96	2.93	3.98	200
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.93	-7.71	-2.48	0.17	1.84	3.82	6.46	8.51	457
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.73	-0.18	-0.02	0.00	0.04	0.10	0.20	229
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.68	0.00	0.00	0.00	0.00	4.38	29.94	57.03	464
Available-For-Sale Securities	95.31	42.77	69.88	95.57	100.00	100.00	100.00	100.00	464
U.S. Treasury Securities	1.14	0.00	0.00	0.00	0.00	0.08	7.24	25.39	464
U.S. Agency Securities (excl MBS)	26.66	0.00	0.00	5.22	24.45	45.59	71.20	87.24	464
Municipal Securities	19.67	0.00	0.00	4.15	18.13	34.61	50.04	58.12	464
Mortgage-Backed Securities	39.78	0.00	0.73	13.74	39.55	61.63	82.60	88.47	464
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.71	1.73	464
Other Debt Securities	1.22	0.00	0.00	0.00	0.00	1.72	6.60	12.65	464
Mutual Funds and Equity Securities	0.59	0.00	0.00	0.00	0.00	0.72	3.49	6.61	464
Debt Securities 1 Year or Less	10.76	0.00	0.33	2.22	7.31	17.27	33.16	45.20	464
Debt Securities 1 To 5 Years	29.27	0.44	2.45	11.70	27.29	44.38	64.09	74.93	464
Debt Securities Over 5 Years	54.05	2.22	10.00	30.74	57.41	76.48	90.67	95.81	464
Pledged Securities	54.73	8.55	16.33	35.71	55.09	74.18	87.95	94.08	464
Structured Notes, Fair Value	3.32	0.00	0.00	0.00	0.00	5.65	15.46	25.58	464

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.58	0.04	0.11	0.21	0.42	0.86	1.49	2.15	464
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	0.07	0.18	0.33	0.61	1.25	2.07	3.11	464
Provision for Ln&Ls Losses/Net Losses	222.22	0.00	30.47	78.37	133.93	266.10	750.59	1555.38	458
Ln&Ls Allowance/Total Loans & Leases	1.83	0.94	1.09	1.30	1.66	2.28	3.11	3.68	464
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.11	0.74	0.98	1.81	3.49	8.51	28.74	60.60	439
ALLL/Nonaccrual Assets	85.49	23.07	29.15	42.73	66.63	113.46	221.31	313.84	463
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	77.95	22.44	27.70	40.02	63.22	101.82	177.13	250.87	464
Gross Ln&Ls Losses/Avg Loans & Leases	0.76	0.01	0.06	0.20	0.54	1.20	2.28	3.22	464
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.09	0.21	0.39	464
Net Losses/Avg Loans and Leases	0.68	0.00	0.02	0.13	0.47	1.11	2.08	3.01	464
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Recoveries/Prior Year-End Losses	2.06	0.04	0.16	0.55	1.37	3.38	6.28	8.51	420
Earnings Coverage of Net Losses (X)	7.88	-1.54	-0.04	1.06	2.86	10.58	31.90	80.38	458
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.54	-0.00	0.00	0.06	0.30	0.88	1.84	2.62	464
RE Loans Secured By 1-4 Family	0.44	-0.03	-0.00	0.00	0.19	0.62	1.83	2.52	464
Revolving	0.27	-0.02	0.00	0.00	0.00	0.28	1.71	3.22	445
Closed-End	0.43	-0.03	0.00	0.00	0.14	0.61	1.84	2.99	464
Commercial Real Estate Loans	0.57	-0.00	0.00	0.00	0.25	0.97	2.19	3.92	464
Construction and Land Dev	1.28	-0.06	0.00	0.00	0.04	1.83	6.83	10.76	463
Multifamily	0.06	0.00	0.00	0.00	0.00	0.00	0.00	3.21	454
Nonfarm Nonresidential	0.22	-0.00	-0.00	0.00	0.00	0.35	1.15	2.03	464
RE Loans Secured by Farmland	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	374
Commercial and Industrial Loans	0.79	-0.21	-0.05	0.00	0.25	1.19	3.43	7.00	464
Loans to Depository Institutions	0.81	0.00	0.00	0.00	0.00	0.00	0.00	1.47	18
Loans to Individuals	1.58	0.10	0.15	0.43	0.97	2.05	5.49	8.49	344
Credit Card Loans	3.48	-0.19	0.00	0.00	1.52	5.21	12.19	19.16	158
Agricultural Loans	0.02	-0.04	0.00	0.00	0.00	0.00	0.08	0.67	293
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	0.53	-0.43	-0.02	0.00	0.00	0.00	3.43	15.27	427

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

30-89 Days PD Loans and Leases	1.40	0.17	0.33	0.66	1.20	2.04	3.12	3.96	464
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.04	0.24	0.57	0.93	464
Nonaccrual Loans and Leases	3.15	0.41	0.61	1.26	2.56	4.54	7.58	10.59	464
90+ Days PD and Nonaccrual Loans and Leases	3.36	0.51	0.73	1.49	2.67	4.88	7.79	10.99	464
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.07	0.26	464
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Nonaccrual Restructured	0.23	0.00	0.00	0.00	0.00	0.29	1.41	2.23	464
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.40	0.17	0.33	0.66	1.20	2.04	3.12	3.96	464
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.04	0.24	0.57	0.93	464
Nonaccrual Assets	3.18	0.41	0.62	1.29	2.59	4.55	7.58	10.59	464
30+ Days PD & Nonaccrual Assets	4.91	1.08	1.60	2.58	4.08	6.86	10.96	13.70	464
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.33	0.30	0.48	0.99	1.86	3.46	5.56	7.67	464
90+ PD & Nonaccrual Assets + OREO	3.15	0.44	0.65	1.35	2.50	4.46	7.59	9.58	464
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.46	0.40	0.73	1.50	2.85	4.97	8.05	11.68	464
Allowance for Loan & Lease Losses	263.47	50.17	83.03	145.78	246.11	365.86	515.85	642.18	464
Equity Cap + ALLL	36.89	4.16	6.96	14.61	28.56	53.47	91.93	157.50	458
Tier 1 Cap + ALLL	36.03	4.27	7.12	14.54	28.08	50.67	92.69	161.82	464
Loans & Leases + RE Acquired	4.94	0.65	1.19	2.11	4.29	6.91	11.73	15.70	464

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	1.42	0.12	0.25	0.61	1.22	2.04	3.25	4.02	464
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.03	0.25	0.60	0.97	464
- Nonaccrual	3.50	0.44	0.62	1.41	2.85	5.12	8.38	11.17	464
Coml & Indl - 30-89 Days PD	1.11	0.00	0.02	0.23	0.77	1.77	3.10	4.29	464
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.09	0.56	1.11	464
- Nonaccrual	2.01	0.00	0.04	0.39	1.33	3.12	5.56	7.75	464
Individuals - 30-89 Days PD	1.11	0.00	0.00	0.31	0.93	1.81	2.97	4.30	462
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.37	0.61	462
- Nonaccrual	0.42	0.00	0.00	0.00	0.23	0.72	1.64	3.27	462
Dep Inst Lns - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.12	18
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.31	18
- Nonaccrual	0.67	0.00	0.00	0.00	0.00	0.00	0.00	1.20	18
Agricultural - 30-89 Days PD	0.25	0.00	0.00	0.00	0.00	0.23	1.58	2.87	293
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	293
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.00	1.16	4.44	293
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&LS - 30-89 Days PD	0.53	0.00	0.00	0.00	0.00	0.31	3.38	8.02	427
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.54	427
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	0.90	4.60	427
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.44	0.01	0.20	0.55	1.27	2.18	3.46	4.22	464
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.22	0.57	0.88	464
- Nonaccrual	2.07	0.02	0.21	0.67	1.53	3.22	5.56	7.67	464
Revolving - 30-89 Days PD	0.45	0.00	0.00	0.00	0.23	0.86	1.71	2.73	445
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.73	445
- Nonaccrual	0.58	0.00	0.00	0.00	0.19	1.08	2.52	3.83	445
Closed-End - 30-89 Days PD	1.65	0.00	0.15	0.57	1.36	2.43	4.06	5.18	464
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.22	0.66	1.05	464
- Nonaccrual	2.45	0.02	0.20	0.70	1.70	3.76	7.08	10.30	464
- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.00	0.06	0.17	0.38	0.55	464
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	464
- Jr Lien Nonaccrual	0.17	0.00	0.00	0.00	0.05	0.25	0.87	1.43	464
Commercial RE - 30-89 Days PD	1.37	0.00	0.08	0.36	0.98	2.09	3.80	4.72	464
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.15	0.61	1.16	464
- Nonaccrual	4.25	0.20	0.51	1.55	3.54	6.65	10.40	13.25	464
Const & Dev - 30-89 Days PD	1.60	0.00	0.00	0.00	0.78	2.89	6.23	8.88	463
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.00	0.64	1.86	463
- Nonaccrual	9.01	0.00	0.00	1.04	6.83	16.81	27.15	35.58	463
Multifamily - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.00	2.15	4.70	454
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	454
- Nonaccrual	1.49	0.00	0.00	0.00	0.00	1.25	9.86	21.01	454
Nonfarm Nres- 30-89 Days PD	1.04	0.00	0.00	0.21	0.75	1.69	3.36	4.86	464
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.06	0.49	0.96	464
- Nonaccrual	2.52	0.00	0.16	0.72	1.91	3.91	6.71	8.23	464
Farmland - 30-89 Days PD	0.50	0.00	0.00	0.00	0.00	0.71	2.80	4.88	374
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.88	374
- Nonaccrual	1.16	0.00	0.00	0.00	0.00	1.21	7.31	14.54	374
Credit Card - 30-89 Days PD	1.35	0.00	0.00	0.00	0.99	2.37	4.26	6.30	158
- 90+ Days Past Due	0.56	0.00	0.00	0.00	0.10	0.91	2.47	4.08	158
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	158

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.73	4.26	6.05	7.48	8.70	9.90	11.59	12.60	464
Tier 1 RBC Ratio	12.01	5.59	7.93	10.08	11.81	13.80	16.60	20.03	464
Total Risk-Based Capital Ratio	13.52	7.68	10.07	11.70	13.18	15.12	17.81	21.02	464
Tangible Tier 1 Leverage Ratio	8.67	4.25	6.01	7.44	8.67	9.84	11.52	12.58	464
Tangible Common Eq Cap/Tan Assets	7.30	2.79	3.97	5.51	7.31	8.95	10.78	12.18	464
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.39	3.46	4.60	7.15	10.14	13.42	17.02	19.29	464
Standby Letters of Credit	0.47	0.00	0.01	0.13	0.32	0.68	1.35	1.77	464
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.32	464
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.49	0.00	0.00	0.00	0.00	0.83	2.57	5.09	464
Interest Rate Contracts	0.48	0.00	0.00	0.00	0.00	0.82	2.51	5.09	464
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.38	0.90	464
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.83	1.90	464
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	1.03	2.10	464
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.50	5.12	6.78	10.20	15.15	20.48	25.75	29.69	464

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	464
Ins Under Assets(P/C)/Tot Ins Und Ast	13.43	0.00	0.00	0.00	0.00	0.00	46.44	74.20	12
Ins Under Assets(L/H)/Tot Ins Und Ast	86.56	0.00	8.59	95.78	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	8.14	0.00	0.00	0.00	0.00	0.00	0.00	40.29	11
Ins Activities Revenue/Adj Oper Inc	0.31	0.00	0.00	0.00	0.01	0.25	1.75	6.12	464
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	247
Credit Rel Prem Inc/Tot Prem Inc	71.15	0.00	0.00	2.65	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	28.84	0.00	0.00	0.00	0.00	51.89	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
Ins Net Inc (P/C)/Equity (P/C)	10.26	-35.29	-35.29	-35.29	-16.72	17.44	45.52	54.88	3
Ins Net Inc (L/H)/Equity (L/H)	3.85	-3.62	-3.62	-0.40	2.07	4.48	8.86	14.08	10
Insur Ben, Losses, Exp/Insur Premiums	32.77	-600.00	-360.00	0.94	62.50	92.76	190.86	221.66	14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.93	0.00	0.00	0.00	0.00	0.00	3.68	5.03	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	464
CSV Life Insurance/Tier 1 Cap + ALLL	9.98	0.00	0.00	0.39	10.66	18.36	23.70	26.48	464
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	464
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Cost: Interest-Bearing Deposits	0.54	0.08	0.08	0.08	0.08	0.54	0.82	0.91	2
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	44.76	44.76	44.76	44.76	44.76	44.76	44.76	44.76	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-33.62	-100.00	-100.00	-100.00	-35.59	-4.14	15.18	211.10	36
Total Selected Assets	-26.00	-100.00	-100.00	-100.00	-16.66	-1.87	51.48	290.33	49
Deposits	-7.95	-12.67	-12.67	-12.67	-12.67	-7.95	-5.12	-4.18	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.64	0.00	0.00	0.00	90.11	102.74	138.33	150.53	200
Dividends Paid/Net Income	24.22	0.00	0.00	0.00	15.36	46.44	78.36	129.54	377
Net Income - Dividends/Avg Equity	3.41	-18.23	-7.44	0.21	4.20	7.45	11.99	15.82	459
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	75.47	0.00	0.00	0.00	100.00	124.09	219.48	360.39	241
Dividends From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.10	1.54	3.70	241
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	241
Dividends From All Subsidiaries	84.34	0.00	0.00	0.00	100.00	132.01	239.09	363.08	241
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	20.30	0.00	0.00	0.00	0.00	42.96	79.64	113.73	377
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.75	2.71	377
Mgt & Service Fees From Bank Subs	0.47	0.00	0.00	0.00	0.00	0.00	0.47	19.68	377
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.36	377
Operating Income From Bank Subs	25.68	0.00	0.00	0.00	10.40	50.26	93.24	130.16	377
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.47	0.00	0.00	0.00	100.00	100.00	100.00	196.08	143
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	143
Operating Inc From Nonbank Subs	71.30	0.00	0.00	0.00	100.00	100.00	131.20	261.45	143
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	19.22	0.00	0.00	0.00	0.00	21.79	82.49	138.34	27
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating Income From Sub BHCs	19.37	0.00	0.00	0.00	0.00	21.79	82.49	138.34	27
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	44.96	0.00	0.00	0.00	0.00	99.23	100.00	100.00	376
Interest Income From Bank Subs	3.22	0.00	0.00	0.00	0.00	0.09	17.17	100.00	376
Mgt & Serv Fees From Bank Subs	2.39	0.00	0.00	0.00	0.00	0.00	7.26	73.12	376
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	6.58	376
Operating Income From Bank Subs	63.31	0.00	0.00	0.00	96.59	100.00	100.00	100.00	376
Dividends From Nonbank Subs	4.22	0.00	0.00	0.00	0.00	0.32	33.51	100.00	376
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.80	376
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	376
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	376
Operating Inc From Nonbank Subs	5.52	0.00	0.00	0.00	0.00	1.34	98.44	100.00	376
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	376
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	376
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	376
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	376
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	376
Loans and Adv From Subs/ST Debt	472.31	0.00	0.00	0.00	191.65	622.56	1383.69	5904.62	83
Loans and Adv From Subs/Total Debt	198.26	0.00	0.00	0.00	118.50	304.96	730.50	1519.04	166

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
3109904	637,381	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	978,986	ACNB CORPORATION	GETTYSBURG, PA	
2467474	517,124	ADIRONDACK BANCORP, INC.	UTICA, NY	New Y-9C/BHCPR reporter
3472176	726,135	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	521,859	ALBANK CORPORATION	CHICAGO, IL	
3123638	593,656	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	658,645	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	559,644	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	New Y-9C/BHCPR reporter
1020676	756,991	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	716,390	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	609,756	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	827,271	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	704,539	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1136269	522,698	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	Moved from Peer 5
2173720	581,027	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	681,987	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	883,659	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1095414	554,334	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	New Y-9C/BHCPR reporter
3035049	602,411	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1076691	810,654	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	583,640	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	677,416	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	960,817	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	926,355	AMES NATIONAL CORPORATION	AMES, IA	
2710796	704,244	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	546,161	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	536,543	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	676,182	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	978,599	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	939,609	ATBANCORP	DUBUQUE, IA	
3264812	942,068	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	791,429	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	585,890	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	940,227	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1135002	649,343	BANCTENN CORP.	KINGSPORT, TN	
1030040	830,694	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	534,325	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3447398	570,718	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1247455	751,143	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	700,231	BANKFIVE, MHC	FALL RIVER, MA	
1201363	779,688	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	613,385	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	892,960	BANKVEST, INC.	CASTLE ROCK, CO	
1209248	771,518	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
3170539	641,738	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	753,755	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	686,898	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
1491913	528,870	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	844,650	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	844,228	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	834,334	BNCCORP, INC.	BISMARCK, ND	

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2935142	751,821	BOU BANCORP, INC.	OGDEN, UT	
1416523	920,840	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	859,456	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
3134102	518,769	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	New Y-9C/BHCPR reporter
1471960	545,085	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	509,824	BSB BANCORP MHC	BELMONT, MA	
3189728	584,389	BUSINESS BANCSHARES, INC.	CLAYTON, MO	New Y-9C/BHCPR reporter
3488850	644,350	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	New Y-9C/BHCPR reporter
2183493	871,804	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	852,918	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1083336	730,511	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1127294	639,238	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	581,303	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	New Y-9C/BHCPR reporter
2943473	704,085	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2254508	618,854	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	845,585	CBX CORPORATION	CARROLLTON, IL	
1053496	995,895	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1118283	606,084	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3135190	514,275	CECIL BANCORP, INC.	ELKTON, MD	New Y-9C/BHCPR reporter
1106132	567,352	CENTRABANC CORPORATION	WACO, TX	
2746049	542,444	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	642,252	CENTRAL BANCORPORATION	PROVO, UT	
1203899	610,074	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1250295	837,821	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2910055	571,295	CENTRAL JERSEY BANCORP	OCEAN TOWNSHIP, NJ	
1064429	815,310	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	506,037	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	759,501	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	804,574	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	800,205	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	740,338	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	608,523	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
3434633	545,765	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	556,605	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	691,709	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	591,516	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	545,535	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	533,861	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	561,520	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	634,589	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	578,078	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	749,853	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	849,193	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	598,548	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	600,596	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	906,375	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	939,787	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	884,028	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	854,570	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	932,116	CNB CORPORATION	CONWAY, SC	
3444801	588,116	COASTAL AFFILIATES, MHC	HYANNIS, MA	

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2809560	641,246	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	893,218	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	859,919	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1118229	648,612	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	709,126	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	622,099	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1125843	656,826	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	508,071	COMMUNITY BANCORP	DERBY, VT	
1247398	651,370	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	710,852	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	592,487	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	787,512	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	745,855	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	555,719	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
3101010	514,374	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	New Y-9C/BHCPR reporter
2754585	588,889	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1099766	566,109	COMMUNITY FIRST FINANCIAL GROU	CHAPEL HILL, NC	
3108194	679,515	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	668,165	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	522,187	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	677,666	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	619,338	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	666,431	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	561,965	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
2524788	651,189	COUNTY BANCORP, INC.	MANITOWOC, WI	
1984040	529,709	COWLITZ BANCORPORATION	LONGVIEW, WA	
1102581	954,865	CU BANK SHARES, INC.	DALLAS, TX	
2242523	895,095	D. L. EVANS BANCORP	BURLEY, ID	
1493720	793,349	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	689,503	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	970,699	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	849,400	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	778,521	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	750,696	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	615,355	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	675,832	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	549,592	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	698,779	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1135909	501,779	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	New Y-9C/BHCPR reporter
2686659	897,754	ECB BANCORP, INC.	ENGELHARD, NC	
3728930	825,579	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	569,624	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	634,948	EVANS BANCORP, INC.	ANGOLA, NY	New Y-9C/BHCPR reporter
1076495	530,774	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	675,781	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	500,204	F. N. B. C. OF LA GRANGE, INC.	HINSDALE, IL	Moved from Peer 5
1138450	798,232	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	900,228	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	870,905	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1099672	554,173	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	677,212	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
1123885	518, 117	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	570, 597	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3031902	585, 107	FCB FINANCIAL CORP.	SAVANNAH, GA	New Y-9C/BHCPR reporter
3104860	662, 870	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	510, 509	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	830, 565	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	707, 747	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	671, 300	FIDELITY COMPANY	DUBUQUE, IA	
2858773	594, 187	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3266302	642, 177	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	609, 458	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	730, 198	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
2385493	513, 715	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	Moved from Peer 5
1404632	623, 816	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	New Y-9C/BHCPR reporter
1206715	873, 057	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	656, 304	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1098796	954, 969	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1250473	985, 625	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1983977	614, 273	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	654, 610	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	618, 192	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	891, 557	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	761, 863	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	755, 577	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	562, 866	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	New Y-9C/BHCPR reporter
1083783	962, 788	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	798, 158	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	646, 534	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3589560	960, 380	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095889	578, 239	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1134078	929, 382	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
3393178	508, 446	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	536, 947	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	789, 491	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	522, 969	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	833, 751	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	682, 771	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	545, 140	FIRST NATIONAL CORPORATION	STRASBURG, VA	
2880626	747, 470	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	630, 854	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	611, 738	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	616, 165	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	811, 052	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	675, 072	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2349486	770, 593	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	Moved from Peer 5
2161165	548, 756	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
3897519	889, 168	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	608, 887	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	808, 214	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	803, 836	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
2127657	902, 586	FIRST TRUST CORPORATION	NEW ORLEANS, LA	

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
1081716	668,323	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	572,582	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	New Y-9C/BHCPR reporter
1050646	853,739	FIRST YORK BAN CORP.	YORK, NE	
1109834	543,759	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
3391455	889,746	FIRSTIER BANCORP	BROOMFIELD, CO	
1108707	725,758	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	842,930	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2902005	549,001	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	New Y-9C/BHCPR reporter
1086814	667,010	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	723,566	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	706,207	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	807,540	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	548,390	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	970,620	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	976,063	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1203714	584,771	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	876,274	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	677,994	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3309889	620,789	GSB, MHC	GREENFIELD, MA	
1862036	890,688	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
1096952	523,872	GUARANTY CAPITAL CORPORATION	BELZONI, MS	New Y-9C/BHCPR reporter
2618940	734,747	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	576,117	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	579,460	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	843,156	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	726,204	HAVEN BANCORP, MHC	HOBOKEN, NJ	New Y-9C/BHCPR reporter
1142439	572,784	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	New Y-9C/BHCPR reporter
2805375	776,559	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	541,583	HEARTLAND BANCCORP	GAHANNA, OH	New Y-9C/BHCPR reporter
1917600	868,649	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	600,268	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
1245741	535,827	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	New Y-9C/BHCPR reporter
1109496	524,662	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	776,880	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	535,610	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	648,318	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	648,075	HNB CORPORATION	ARKANSAS CITY, KS	
3234105	543,758	HOME STATE BANCORP	LOVELAND, CO	
1209181	724,530	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	715,310	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	615,126	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	927,399	HYDE PARK BANCORP MHC	HYDE PARK, MA	
3462485	551,165	IBT HOLDINGS CORP.	CITY OF INDUSTRY, CA	New Y-9C/BHCPR reporter
1208054	626,975	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	955,907	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	877,437	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3140288	908,220	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3121193	778,746	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1122075	574,762	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	New Y-9C/BHCPR reporter
3488485	859,243	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1833997	508,054	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
1109290	700,682	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	663,167	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	771,981	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	551,973	JJR HOLDING COMPANY, INC.	BRICK, NJ	
3633052	795,936	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	604,508	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	741,703	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	551,135	KISH BANCORP, INC.	BELLEVILLE, PA	New Y-9C/BHCPR reporter
2721112	922,621	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	586,164	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	733,079	LCNB CORP.	LEBANON, OH	
2856014	678,122	LEADERS GROUP, INC., THE	OAK BROOK, IL	
1416578	580,004	LEGEND BANCORP, INC.	BOWIE, TX	New Y-9C/BHCPR reporter
2352226	949,587	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	767,960	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1210169	566,402	LINCOLN BANCORP	REINBECK, IA	
1097173	708,358	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	806,567	LSB CORPORATION	NORTH ANDOVER, MA	
2052777	708,836	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	952,615	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	502,427	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
1135413	655,506	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	550,848	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
1139363	675,569	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	819,515	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	606,926	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	814,949	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	563,519	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2485487	557,385	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	593,076	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	769,809	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	607,241	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	609,888	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	620,255	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	518,487	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	502,191	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
3104730	565,084	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
2868950	608,962	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	974,411	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
3719992	616,384	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	705,049	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1210299	823,510	MONROE BANCORP	BLOOMINGTON, IN	
1138919	959,009	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	917,954	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	574,447	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	New Y-9C/BHCPR reporter
1058165	787,065	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	646,618	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	800,723	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	831,384	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	754,902	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	580,283	N W SERVICES CORPORATION	RINGGOLD, GA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2623430	699,001	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	551,619	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	560,216	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	992,944	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	717,290	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	581,261	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	642,883	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	675,059	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	736,109	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	867,683	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1830361	508,827	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	New Y-9C/BHCPR reporter
1070569	583,715	NEXTIER INCORPORATED	BUTLER, PA	
1827893	580,815	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	597,901	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	701,072	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	701,054	NORTH STATE BANCORP	RALEIGH, NC	
1029334	886,906	NORTH VALLEY BANCORP	REDDING, CA	
2324111	611,997	NORTHEAST BANCORP	LEWISTON, ME	
1246935	606,452	NORTHERN BANCORP, INC.	WOBURN, MA	
1210589	575,745	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	606,378	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	988,556	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	Moved from Peer 3
1109898	797,129	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	782,012	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	685,682	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	938,196	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	526,608	NORWOOD FINANCIAL CORP.	HONESDALE, PA	New Y-9C/BHCPR reporter
3110366	598,964	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	655,549	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	811,838	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
3726440	520,275	OAK VALLEY BANCORP	OAKDALE, CA	New Y-9C/BHCPR reporter
2320618	647,172	OCOMOWOC BANCSHARES, INC.	OCOMOWOC, WI	
2012436	836,161	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	819,127	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	951,893	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	892,318	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	769,534	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	725,493	ONE AMERICAN CORP.	VACHERIE, LA	
3596009	559,088	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	New Y-9C/BHCPR reporter
1028533	653,637	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	649,284	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3595084	564,173	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	637,428	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	646,228	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	767,644	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	640,122	PALM BANCORP	PALMERTON, PA	
1209716	835,297	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	673,031	PARKE BANCORP, INC	SEWELL, NJ	
2337081	543,235	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	814,749	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	695,755	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2623524	882,828	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	804,917	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	552,426	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	865,933	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1866155	529,771	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	New Y-9C/BHCPR reporter
3145966	602,698	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	912,593	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	595,298	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	616,177	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	509,644	PLUMAS BANCORP	QUINCY, CA	
3223855	706,917	PONKAPOAG BANCORP, MHC	CANTON, MA	
1084575	507,891	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	New Y-9C/BHCPR reporter
2293329	935,920	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	509,251	PROVIDENT BANCORP	AMESBURY, MA	New Y-9C/BHCPR reporter
3314575	508,583	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	New Y-9C/BHCPR reporter
2321419	601,065	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	529,922	PUTNAM BANCSHARES, INC.	HURRICANE, WV	New Y-9C/BHCPR reporter
1246252	536,223	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1118434	770,881	QNB CORP.	QUAKERTOWN, PA	
1130904	957,930	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
2743235	826,633	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	792,949	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	968,183	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 3
2114938	840,233	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	955,542	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	801,485	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
1071454	675,155	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	726,787	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	678,163	SABINE BANCSHARES, INC.	MANY, LA	
2603928	650,181	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	782,635	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	563,118	SALISBURY BANCORP, INC.	LAKEVILLE, CT	New Y-9C/BHCPR reporter
1204814	888,798	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	624,876	SBT BANCSHARES, INC.	DALLAS, TX	
1107308	601,710	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	651,293	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	607,481	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	521,186	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	New Y-9C/BHCPR reporter
3438097	669,598	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	580,146	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	567,126	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	New Y-9C/BHCPR reporter
2810285	883,634	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	752,270	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	929,086	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	603,060	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2794778	504,475	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	706,154	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1099074	516,900	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	New Y-9C/BHCPR reporter
2849799	743,252	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	665,105	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	567,265	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
3269602	712, 846	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1247361	637, 976	SPRING BANCORP, INC.	SPRINGFIELD, IL	New Y-9C/BHCPR reporter
3449075	584, 443	ST. LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1126729	735, 811	STARION BANCORPORATION	BISMARCK, ND	
1097771	930, 501	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	662, 329	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	782, 982	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	685, 747	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
1202883	536, 187	SWORD FINANCIAL CORPORATION	HORICON, WI	New Y-9C/BHCPR reporter
3836442	612, 429	TAMALPAIS BANCORP	SAN RAFAEL, CA	
1246467	950, 941	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1140341	665, 370	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	779, 576	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	714, 500	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3934562	808, 174	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	759, 549	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	724, 776	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	674, 125	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	999, 074	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	629, 145	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
2523389	819, 175	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	844, 933	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	572, 657	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	New Y-9C/BHCPR reporter
2465519	976, 270	UFS BANCORP	WHITINSVILLE, MA	
1135516	900, 790	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	707, 193	UNITED BANCORPORATION	OSSEO, WI	
1136009	652, 163	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	937, 671	UNITED BANK CORPORATION	BARNESVILLE, GA	
3015975	711, 629	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	673, 774	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	889, 944	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	571, 087	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3536386	866, 369	USAMERIBANCORP, INC.	LARGO, FL	
2314327	738, 247	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	789, 780	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2364573	557, 572	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
3251027	615, 423	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3211012	866, 143	VISION BANCSHARES, INC.	LAREDO, TX	
3292253	545, 554	VISION BANCSHARES, INC.	ADA, OK	New Y-9C/BHCPR reporter
3004689	586, 134	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
3021659	576, 943	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1054813	550, 837	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1135048	985, 492	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	713, 974	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	562, 111	WEBFIVE MHC	WEBSTER, MA	
1085255	586, 482	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	627, 278	WESTBRAND, INC.	MINOT, ND	
3122051	856, 050	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1051979	585, 313	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	787, 865	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	938, 027	WILBER CORPORATI ON, THE	ONEONTA, NY	

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1995103	579,491	WINTER TRUST OF 12/3/74	OTTAWA, KS	
2784920	639,926	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	810,131	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	639,958	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1035157	856,809	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 464 bank holding companies.