

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	443	422	418	407	413
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.30	3.42	3.39	3.61	3.74
+ Non-interest Income	0.86	0.88	0.85	0.91	0.92
- Overhead Expense	3.11	3.05	3.08	3.05	3.04
- Provision for Losses	0.93	0.42	0.61	0.20	0.16
+ Securities Gains (Losses)	0.04	-0.05	-0.07	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	0.24	0.80	0.48	1.30	1.48
Net Operating Income	0.10	0.53	0.29	0.90	1.01
Net Income	0.10	0.53	0.29	0.91	1.01
Net Income (Sub S Adjusted)	0.35	0.64	0.42	0.92	0.97
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	5.58	6.43	6.30	7.24	7.01
Interest Expense	2.02	2.75	2.65	3.36	2.99
Net Interest Income (TE)	3.58	3.69	3.66	3.88	4.02
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.89	0.35	0.52	0.18	0.11
Earnings Coverage of Net Losses (X)	4.42	11.71	6.52	22.55	33.23
Ln&Ls Allowance/Total Loans & Leases	1.70	1.28	1.40	1.18	1.17
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.89	1.97	2.42	1.01	0.54
30-89 Days Past Due Loans and Leases	1.32	1.09	1.36	1.00	0.74
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	26.89	30.52	30.88	25.42	24.16
Net ST Noncore Funding Dependence	16.10	19.19	19.75	16.74	15.01
Net Loans and Leases/Total Assets	69.65	72.60	71.76	72.14	70.75
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.72	8.82	8.69	9.19	9.27
Equity Capital/Total Assets	8.37	8.27	8.20	8.78	8.72
Equity Capital+Minority Int/Total Assets	8.44	8.34	8.27	8.83	8.78
Net Loans&Ls/Equity Capital (X)	8.89	9.24	9.35	8.58	8.51
Cash Dividends/Net Income	38.66	36.66	42.70	34.92	29.09
Cash Dividends/Net Income (Sub S Adjusted)	9.20	20.72	17.18	27.20	27.93
Retained Earnings/Avg Equity Cap	-2.30	2.63	-0.19	6.13	7.97
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.75	0.69	0.84	0.41	0.28
Long-Term Debt/Equity Capital	2.09	0.83	0.95	0.44	0.53
Equity Investment in Subs/Equity Cap	115.12	114.97	115.01	112.49	111.38
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.48	97.38	102.66	119.02	108.19

PERCENT OF AVERAGE ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	5.15	5.96	5.84	6.74	6.52
Less: Interest Expense	1.87	2.55	2.46	3.13	2.79
Equals: Net Interest Income (TE)	3.30	3.42	3.39	3.61	3.74
Plus: Non-Interest Income	0.86	0.88	0.85	0.91	0.92
Equals: Adj Operating Income (TE)	4.20	4.35	4.27	4.56	4.71
Less: Overhead Expense	3.11	3.05	3.08	3.05	3.04
Less: Provision for Loan and Lease Losses	0.93	0.42	0.61	0.20	0.16
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	-0.07	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.24	0.80	0.48	1.30	1.48
Less: Applicable Income Taxes (TE)	0.14	0.26	0.18	0.37	0.44
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.10	0.53	0.29	0.90	1.01
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.10	0.53	0.29	0.91	1.01
Memo: Net Income (Last Four Qtrs)	-0.02	0.60	0.30	0.91	1.02
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.51	92.91	92.84	93.15	93.16
Avg Int-Bearing Funds / Avg Assets	81.05	80.92	81.05	80.01	79.43
Int Income (TE) / Avg Earning Assets	5.58	6.43	6.30	7.24	7.01
Int Expense / Avg Earning Assets	2.02	2.75	2.65	3.36	2.99
Net Int Inc (TE) / Avg Earn Assets	3.58	3.69	3.66	3.88	4.02
YIELD OR COST:					
Total Loans and Leases (TE)	6.03	6.83	6.69	7.82	7.65
Interest-Bearing Bank Balances	0.59	3.08	2.53	5.59	4.99
Fed Funds Sold & Reverse Repos	0.21	2.48	2.10	5.05	4.92
Trading Assets	2.35	3.09	2.44	4.36	2.38
Total Earning Assets	5.49	6.33	6.20	7.13	6.90
Investment Securities (TE)	4.58	5.08	5.08	5.05	4.65
U. S. Treasury & Agency Sec (excl MBS)	3.62	5.02	4.83	4.79	4.12
Mortgage-Backed Securities	4.71	4.78	4.77	4.71	4.51
All Other Securities	5.89	6.28	6.31	6.38	6.22
Interest-Bearing Deposits	2.11	3.00	2.88	3.69	3.24
Time Deposits of \$100K or More	2.88	4.05	3.86	4.74	4.29
Time Deposits < \$100K	3.05	4.09	3.96	4.74	4.16
Other Domestic Deposits	0.97	1.59	1.50	2.42	2.13
Foreign Deposits	0.99	2.66	2.51	2.05	3.66
Fed Funds Purchased and Repos	1.17	2.54	2.35	4.42	4.24
Other Borrowed Funds & Trading Liab	3.45	3.92	3.81	4.84	4.68
All Interest-Bearing Funds	2.30	3.14	3.03	3.90	3.50

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	47	46	61	59	57
Avg Assets per Employee (\$000)	4,175	3,853	3,943	3,613	3,461
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.01	2.19	2.13	2.42	2.04
Overhead Exp / NII + Non-Int Income	76.36	71.18	72.75	68.61	66.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.11	3.05	3.08	3.05	3.04
Personnel Expense	1.57	1.66	1.63	1.70	1.71
Net Occupancy Expense	0.41	0.42	0.42	0.43	0.42
Other Operating Expenses	1.09	0.93	0.98	0.91	0.89
Overhead Less Non-Interest Income	2.20	2.10	2.16	2.08	2.07
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	74.87	69.80	71.35	67.13	65.19
Personnel Expense	37.90	38.46	38.37	37.46	36.70
Net Occupancy Expense	9.91	9.76	9.91	9.35	9.01
Other Operating Expenses	26.58	21.43	22.69	19.98	19.16
Total Non-Interest Income	19.71	19.85	19.30	19.83	19.44
Fiduciary Activities Income	0.86	1.04	1.04	1.21	1.15
Serv Charges on Deposit Accts - Domestic	6.93	7.37	7.37	7.38	7.17
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.47	0.64	0.61	0.67	0.50
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.31	0.26	0.24	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.43	0.42	0.47	0.49	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	1.41	1.14	0.89	1.23	1.37
Other Non-Interest Income	6.44	6.15	6.19	5.94	5.59
Overhead Less Non-Interest Income	54.62	49.36	51.61	46.56	44.93
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	13.81	18.85	16.02	21.13	23.14
Appl Inc Tax+TE/Pretax NOI+TE	28.37	28.35	26.74	29.18	30.18

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	55.68	57.51	57.00	56.68	55.42
Commercial and Industrial Loans	8.98	9.59	9.53	9.74	9.53
Loans to Individuals	2.21	2.44	2.33	2.66	2.85
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.93	0.94	0.94	0.97	0.90
Other Loans and Leases	0.82	0.82	0.83	0.77	0.74
Net Loans and Leases	69.65	72.60	71.76	72.14	70.75
Debt Securities Over 1 Year	14.67	14.13	14.75	13.70	14.41
Mutual Funds and Equity Securities	0.10	0.12	0.12	0.20	0.19
Subtotal	85.14	87.50	87.14	86.80	86.15
Interest-Bearing Bank Balances	2.56	0.44	0.76	0.30	0.28
Federal Funds Sold & Reverse Repos	0.76	0.89	0.78	1.02	1.43
Debt Securities 1 Year or Less	1.61	1.58	1.70	2.40	2.81
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.38	91.27	91.26	91.36	91.50
Non-Int Cash and Due From Dep Inst	1.79	2.14	2.10	2.45	2.57
Other Real Estate Owned	0.69	0.28	0.35	0.13	0.06
All Other Assets	6.62	6.43	6.47	6.08	5.83

## MEMORANDA:

Short-Term Investments	5.77	3.39	3.76	4.23	5.15
U. S. Treasury Securities	0.11	0.04	0.05	0.07	0.16
U. S. Agency Securities (excl MBS)	3.59	3.36	3.56	5.01	6.34
Municipal Securities	3.32	3.17	3.23	3.27	3.06
Mortgage-Backed Securities	7.39	7.26	7.56	5.98	5.68
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00
Other Debt Securities	0.24	0.25	0.29	0.32	0.35
RE Loans Secured by 1-4 Family	17.31	17.31	17.61	17.04	17.52
Revolving	2.98	2.82	2.90	2.61	2.67
Closed-End, Sec by First Liens	12.77	12.66	12.93	12.54	12.98
Closed-End, Sec by Junior Liens	1.21	1.42	1.38	1.51	1.49
Commercial Real Estate Loans	34.71	36.47	35.79	35.97	34.72
Construction and Land Dev	8.69	11.25	10.58	11.82	11.16
Multifamily	1.97	1.90	1.90	1.72	1.63
Nonfarm Nonresidential	22.71	21.76	21.89	20.85	20.64
RE Loans Secured by Farmland	1.67	1.65	1.69	1.59	1.35
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.30	78.70	78.87	78.27	78.17
RE Loans Secured by 1-4 Family	24.83	24.01	24.65	23.93	25.14
Revolving	4.23	3.84	3.97	3.58	3.75
Closed-End	20.29	19.89	20.38	20.07	21.05
Commercial Real Estate Loans	49.17	49.72	49.27	49.38	48.65
Construction and Land Dev	12.25	15.20	14.46	16.02	15.37
Multifamily	2.82	2.63	2.66	2.40	2.29
Nonfarm Nonresidential	32.35	29.91	30.34	28.85	29.14
RE Loans Secured by Farmland	2.38	2.30	2.40	2.22	1.91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.77	13.25	13.25	13.54	13.46
Loans to Individuals	3.23	3.46	3.34	3.81	4.10
Credit Card Loans	0.07	0.07	0.07	0.09	0.09
Agricultural Loans	1.34	1.33	1.35	1.37	1.28
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.19	1.15	1.16	1.09	1.05

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	5.77	3.39	3.76	4.23	5.15
Liquid Assets	18.10	15.38	16.13	16.10	17.82
Investment Securities	17.07	16.35	16.99	16.96	18.12
Net Loans and Leases	69.65	72.60	71.76	72.14	70.75
Net Lns, Ls & Stdby Ltrs of Credit	70.22	73.35	72.46	72.94	71.57
Core Deposits	60.08	58.70	58.21	61.99	62.36
Noncore Funding	29.16	30.51	31.09	26.73	26.50
Time Deposits of \$100K or More	16.17	14.94	15.26	14.93	16.04
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.60	2.04	1.95	2.09	1.87
Net Fed Funds Purchased (Sold)	0.89	1.24	1.22	1.14	0.43
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.01	2.57	2.86	2.15	1.98
Earning Assets Repr in 1 Year	34.68	37.03	36.02	39.76	40.51
Int-Bearing Liab Repr in 1 Year	34.92	34.05	35.22	35.09	35.52
Long-Term Debt Repr in 1 Year	0.50	0.54	0.65	0.45	0.54
Net Assets Repriceable in 1 Year	-1.37	1.54	-0.66	3.21	3.73
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	26.89	30.52	30.88	25.42	24.16
Net ST Noncore Funding Dependence	16.10	19.19	19.75	16.74	15.01
Short-Term Inv/ST Noncore Funding	33.17	19.14	20.66	26.33	32.80
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.60	-5.31	-5.31	-2.74	0.23
Net Loans and Leases/Total Deposits	87.10	93.49	92.24	91.85	88.88
Net Loans and Leases/Core Deposits	118.79	127.48	126.85	118.23	116.08
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.68	-0.27	0.20	0.09	-0.16
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.65	-1.80	0.36	0.46	-1.22
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.08	-0.01	0.02	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.22	5.96	5.84	5.78	6.90
Available-For-Sale Securities	94.78	94.04	94.16	94.22	93.10
U. S. Treasury Securities	0.64	0.25	0.28	0.41	0.91
U. S. Agency Securities (excl MBS)	23.92	23.41	23.72	33.19	39.89
Municipal Securities	19.13	19.47	19.20	19.31	17.39
Mortgage-Backed Securities	43.41	43.98	43.92	34.87	30.07
Asset-Backed Securities	0.11	0.00	0.01	0.00	0.00
Other Debt Securities	1.44	1.63	1.87	1.80	2.00
Mutual Funds and Equity Securities	0.70	0.84	0.79	1.29	1.15
Debt Securities 1 Year or Less	10.37	11.30	11.44	16.25	17.51
Debt Securities 1 To 5 Years	27.71	25.95	26.41	28.66	36.73
Debt Securities Over 5 Years	55.60	57.72	57.50	49.57	40.11
Pledged Securities	54.96	61.19	59.53	55.71	53.09
Structured Notes, Fair Value	1.53	0.64	0.61	1.48	2.50

## ANALYSIS RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	0.93	0.42	0.61	0.20	0.16
Provision for Ln&Ls Losses/Avg Lns&Ls	1.29	0.57	0.83	0.28	0.22
Provision for Ln&Ls Losses/Net Losses	185.09	224.06	193.71	202.28	251.69
Ln&Ls Allowance/Total Loans & Leases	1.70	1.28	1.40	1.18	1.17
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.95	9.04	5.81	15.23	24.64
ALL/Nonaccrual Assets	93.36	152.73	130.00	298.15	637.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	80.87	127.09	109.80	215.92	426.13
Gross Ln&Ls Losses/Avg Loans & Leases	0.96	0.40	0.58	0.23	0.17
Recoveries/Avg Loans and Leases	0.05	0.04	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	0.89	0.35	0.52	0.18	0.11
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.70	19.72	27.74	38.60	36.25
Earnings Coverage of Net Losses (X)	4.42	11.71	6.52	22.55	33.23

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.76	0.24	0.38	0.08	0.04
RE Loans Secured By 1-4 Family	0.53	0.18	0.25	0.09	0.05
Revolving	0.35	0.09	0.15	0.04	0.02
Closed-End	0.53	0.17	0.26	0.09	0.05
Commercial Real Estate Loans	0.82	0.26	0.43	0.08	0.03
Construction and Land Dev	2.10	0.51	0.92	0.09	0.02
Multifamily	0.18	0.04	0.08	0.01	0.00
Nonfarm Nonresidential	0.26	0.06	0.12	0.04	0.02
RE Loans Secured by Farmland	0.01	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	1.22	0.46	0.70	0.31	0.30
Loans to Depository Institutions	0.00	0.36	0.51	0.00	0.00
Loans to Individuals	1.27	0.89	1.10	0.75	0.67
Credit Card Loans	2.46	1.71	2.12	1.57	1.45
Agricultural Loans	0.03	0.01	0.02	0.00	0.00
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.39	0.96	1.22	0.55	0.29

## PERCENT OF LOANS AND LEASES

09/30/2009

09/30/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.32

1.09

1.36

1.00

0.74

90+ Days PD Loans and Leases

0.16

0.14

0.11

0.10

0.07

Nonaccrual Loans and Leases

2.92

1.59

1.93

0.84

0.45

90+ Days PD and Nonaccrual Loans and Leases

3.14

1.78

2.10

1.00

0.56

30-89 Days PD Restructured

0.00

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.12

0.01

0.03

0.00

0.00

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.32

1.09

1.36

1.00

0.74

90+ Days Past Due Assets

0.16

0.14

0.11

0.10

0.07

Nonaccrual Assets

2.94

1.59

1.94

0.84

0.45

30+ Days PD &amp; Nonaccrual Assets

4.56

2.93

3.53

2.05

1.35

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.24

1.33

1.55

0.73

0.40

90+ PD &amp; Nonaccrual Assets + OREO

2.97

1.67

1.96

0.90

0.49

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.23

1.57

1.95

0.79

0.43

Allowance for Loan &amp; Lease Losses

255.12

159.32

176.46

90.43

51.39

Equity Cap + ALLL

35.49

17.66

22.50

8.56

4.62

Tier 1 Cap + ALLL

34.04

16.57

20.87

8.10

4.32

Loans &amp; Leases + RE Acquired

4.48

2.11

2.61

1.07

0.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.32	1.11	1.37	0.99	0.68
- 90+ Days Past Due	0.16	0.13	0.11	0.10	0.06
- Nonaccrual	3.28	1.77	2.20	0.90	0.45
Coml & Indl - 30-89 Days PD	1.14	0.80	1.10	0.84	0.65
- 90+ Days Past Due	0.09	0.08	0.08	0.06	0.05
- Nonaccrual	1.83	0.88	0.93	0.54	0.47
Individuals - 30-89 Days PD	1.42	1.22	1.62	1.50	1.26
- 90+ Days Past Due	0.10	0.11	0.10	0.08	0.08
- Nonaccrual	0.39	0.28	0.32	0.24	0.20
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	0.61	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.12	0.07	0.09	0.09	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.12	0.03	0.02	0.02	0.03
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	0.44	0.39	0.51	0.30	0.33
- 90+ Days Past Due	0.02	0.03	0.04	0.02	0.01
- Nonaccrual	0.31	0.08	0.10	0.05	0.05
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.29	1.10	1.42	1.19	0.90
- 90+ Days Past Due	0.14	0.11	0.10	0.10	0.08
- Nonaccrual	1.92	1.06	1.27	0.50	0.33
Revolving - 30-89 Days PD	0.46	0.41	0.59	0.59	0.44
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.02
- Nonaccrual	0.57	0.28	0.34	0.15	0.08
Closed-End - 30-89 Days PD	1.48	1.22	1.61	1.14	0.86
- 90+ Days Past Due	0.15	0.12	0.11	0.10	0.08
- Nonaccrual	2.23	1.09	1.34	0.54	0.36
- Jr Lien 30-89 Days PD	0.11	0.08	0.12	0.08	0.06
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.17	0.07	0.09	0.05	0.03
Commercial RE - 30-89 Days PD	1.29	1.14	1.34	0.83	0.52
- 90+ Days Past Due	0.14	0.12	0.10	0.09	0.03
- Nonaccrual	3.92	2.15	2.66	1.02	0.44
Const & Dev - 30-89 Days PD	1.74	1.48	1.69	0.99	0.53
- 90+ Days Past Due	0.14	0.12	0.10	0.06	0.01
- Nonaccrual	8.41	3.88	5.11	1.53	0.30
Multi family - 30-89 Days PD	0.32	0.25	0.36	0.27	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.25	0.39	0.63	0.20	0.05
Nonfarm Nres- 30-89 Days PD	0.88	0.67	0.89	0.63	0.44
- 90+ Days Past Due	0.08	0.07	0.06	0.07	0.03
- Nonaccrual	2.01	0.90	1.12	0.55	0.43
Farmland - 30-89 Days PD	0.46	0.25	0.38	0.36	0.28
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.81	0.15	0.39	0.16	0.12
Credit Card - 30-89 Days PD	1.58	1.20	1.52	1.20	1.08
- 90+ Days Past Due	0.51	0.57	0.49	0.32	0.31
- Nonaccrual	0.04	0.01	0.02	0.00	0.01



## CAPITAL RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.72	8.82	8.69	9.19	9.27
Tier 1 RBC Ratio	11.68	11.31	11.23	11.74	12.13
Total Risk-Based Capital Ratio	13.20	12.69	12.63	13.01	13.49
Tangible Tier 1 Leverage Ratio	8.67	8.78	8.64	9.15	9.22
Tangible Common Eq Cap/Tan Assets	7.24	7.42	7.25	7.92	7.92

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	11.20	13.67	12.51	15.21	15.95
Standby Letters of Credit	0.50	0.66	0.62	0.70	0.73
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.03	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	0.60	0.51	0.72	0.55	0.74
Interest Rate Contracts	0.59	0.49	0.71	0.54	0.72
Interest Rate Futures & Forward Contr	0.07	0.04	0.08	0.04	0.05
Written Options Contr (Int Rate)	0.14	0.08	0.16	0.07	0.06
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.01	0.05
Interest Rate Swaps	0.12	0.12	0.12	0.08	0.14

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	16.05	19.52	18.10	22.11	23.72
------------------	-------	-------	-------	-------	-------

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	99.17	98.58	99.08	99.37	99.15
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.74	0.81	0.25	0.35	0.85
Futures and Forwards	25.04	16.42	16.79	17.88	17.27
Written Options	37.88	35.88	37.78	38.32	31.35
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	37.14	34.93	36.16	37.44	30.59
Purchased Options	1.21	3.42	3.10	4.64	6.67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.91	3.39	3.10	4.58	6.34
Swaps	31.45	31.80	30.90	27.68	31.67
Held for Trading	2.95	1.65	2.44	1.24	0.67
Interest Rate Contracts	2.92	1.65	2.44	1.24	0.67
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	97.05	98.35	97.56	98.76	99.33
Interest Rate Contracts	84.82	85.42	85.09	87.84	88.10
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.17	0.81	0.25	0.35	0.85
Deriv Contr (Excl Fut & FX LE 14 Days)	57.57	62.08	60.50	59.77	65.37
One Year or Less	25.53	27.96	29.52	20.11	26.03
Over 1 Year to 5 Years	17.41	20.32	10.19	25.43	33.24
Over 5 Years	7.08	6.66	5.40	3.10	2.03
Gross Negative Fair Value (Abs Val)	0.84	0.63	1.38	0.45	0.44
Gross Positive Fair Value	0.55	0.44	0.45	0.40	0.41
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	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
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	29.72	22.55	24.85	21.75	27.62
Ins Under Assets(L/H)/Tot Ins Und Ast	70.28	77.45	75.15	78.25	72.38
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.43	0.42	0.47	0.49	0.56
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	69.23	58.74	64.06	62.11	62.27
Other Prem Inc/Total Prem Inc	30.77	41.26	35.94	37.89	37.73
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)	48.06	66.35	43.25	7.32	49.29
Ins Net Inc (L/H)/Equity (L/H)	6.29	14.20	12.90	10.53	7.02
Insur Ben, Losses, Exp/Insur Premiums	53.50	81.43	81.84	88.59	93.22
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)	0.64	0.00	0.00	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	9.45	9.85	10.01	9.59	9.26
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	0.06	0.04	0.03	0.00	0.10
Cost: Interest-Bearing Deposits	0.99	2.66	2.51	2.05	3.66
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	9.21	0.20	0.14	N/A	0.47
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-39.13	-22.51	-9.92	-39.29	-14.81
Total Selected Assets	-27.44	-12.41	-12.00	-33.06	-4.96
Deposits	-31.17	-1.85	-19.78	-9.71	-2.22

PROFITABILITY:	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-0.24	5.55	2.87	9.72	11.29
Bank Net Inc/Avg Eq Inv in Banks	1.72	6.79	4.50	10.60	12.56
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.92	4.68	4.15	4.26	3.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-0.64	3.14	0.77	10.89	9.85
Bank Net Income/Parent Net Income	114.69	110.46	112.16	109.90	109.14
Nonbank Net Income/Parent Net Income	0.34	0.37	0.36	0.42	0.32
Sub BHCs Net Inc/Parent Net Income	81.05	87.31	89.04	91.86	87.92
LEVERAGE:					
Total Liabilities/Equity	20.63	20.20	21.00	18.21	18.46
Total Debt/Equity Capital	3.73	2.35	2.61	1.37	1.40
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.76	18.75	19.04	16.55	16.89
Tot Debt+Lns Guaranteed for Affl/Equity	3.86	2.61	2.87	1.58	1.61
Total Debt/Eq Cap - Exc Over Fair Value	3.76	2.38	2.65	1.40	1.42
Long-Term Debt/Equity Capital	2.09	0.83	0.95	0.44	0.53
Short-Term Debt/Equity Capital	0.75	0.69	0.84	0.41	0.28
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.07	0.09	0.07	0.12	0.15
Long-Term Debt/Consolidated LT Debt	3.01	1.28	1.34	1.08	1.38
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.12	114.97	115.01	112.49	111.38
Total Investment in Subs/Equity	115.82	115.62	115.78	113.17	112.23
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.36	100.40	100.52	98.83	97.97
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.90	100.87	101.12	99.32	98.58
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.72	1.61	1.75	1.18	0.94
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.42	5.39	5.35	3.68	3.02
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	80.17	98.84	101.89	112.97	106.82
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	90.48	97.38	102.66	119.02	108.19
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.20	84.62	94.00	99.01	102.79
Pretax Oper Inc + Int Exp/Int Expense	1622.23	7786.09	4894.79	4446.25	5805.15
Div + Int From Subs/Int Exp + Div	111.97	147.33	153.73	165.31	159.25
Fees+Other Inc From Subs/Sal + Oth Exp	3.73	4.12	3.98	5.15	5.60
Net Inc/Curr Port of LT Debt+Pfd Div(X)	6.42	27.62	61.68	75.63	32.40
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.72	-0.95	-1.09	-0.17	0.07
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	23.87	0.41	3.65	2.07	0.66
Total	23.87	0.94	3.65	2.07	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	0.25	0.23	0.23	0.29	0.36
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

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	84.82	82.01	77.89	85.76	92.08
Dividends Paid/Net Income	38.83	36.86	42.35	34.98	29.18
Net Income - Dividends/Avg Equity	-2.21	2.65	0.00	6.13	7.97

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	105.19	121.93	129.51	146.88	130.29
Dividends From Nonbank Subs	0.58	0.50	0.56	0.49	0.46
Dividends From Subsidiary BHCs	0.00	0.11	0.14	1.01	0.89
Dividends From All Subsidiaries	110.93	131.05	139.69	171.06	157.08

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	44.19	47.98	59.58	51.13	39.13
Interest Income From Bank Subs	0.15	0.14	0.19	0.35	0.37
Mgt & Service Fees From Bank Subs	0.67	0.82	0.79	0.77	0.87
Other Income From Bank Subs	0.05	0.05	0.04	0.04	0.06
Operating Income From Bank Subs	49.89	52.49	65.35	61.41	44.48

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	66.68	73.05	74.60	69.88	59.89
Interest Income From Nonbank Subs	0.21	0.00	0.00	0.37	0.75
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.01	0.09	0.34
Other Income From Nonbank Subs	0.03	0.00	0.07	0.00	0.54
Operating Inc From Nonbank Subs	74.54	78.35	82.85	81.75	89.02

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	18.64	36.71	35.38	27.98	31.36
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.44	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	29.49	36.71	35.39	29.19	31.57

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	56.51	66.43	67.46	70.23	65.27
Interest Income From Bank Subs	1.80	1.20	0.84	1.52	1.82
Mgt & Serv Fees From Bank Subs	0.94	1.24	0.91	1.11	1.40
Other Income From Bank Subs	0.07	0.07	0.13	0.08	0.10
Operating Income From Bank Subs	69.35	77.76	77.82	80.70	80.36

Dividends From Nonbank Subs	2.76	0.84	0.70	0.60	0.42
Interest Income From Nonbank Subs	0.02	0.01	0.01	0.01	0.04
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	5.07	1.96	1.54	1.34	1.18

Dividends From Subsidiary BHCs	0.00	0.63	0.41	0.68	0.83
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	1.12	0.96	0.82	1.21

Loans and Adv From Subs/ST Debt	482.81	644.85	538.28	628.82	733.08
Loans and Adv From Subs/Total Debt	180.26	370.41	357.95	462.16	379.56

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									443
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.30	1.95	2.46	2.87	3.30	3.72	4.09	4.36	443
+ Non-interest Income	0.85	0.09	0.20	0.48	0.79	1.20	1.65	2.36	443
- Overhead Expense	3.11	1.92	2.14	2.62	3.03	3.55	4.32	5.10	443
- Provision for Losses	0.93	0.11	0.18	0.34	0.69	1.30	2.59	3.62	443
+ Securities Gains (Losses)	0.03	-0.36	-0.10	0.00	0.00	0.09	0.21	0.34	443
+ Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.03	0.10	443
= Pretax Net Oper Income (TE)	0.24	-4.21	-2.13	-0.39	0.49	1.13	1.57	1.87	443
Net Operating Income	0.09	-4.25	-1.67	-0.36	0.31	0.74	1.18	1.46	443
Net Income	0.09	-4.25	-1.67	-0.36	0.31	0.74	1.18	1.46	443
Net Income (Sub S Adjusted)	0.34	-1.76	-1.32	0.03	0.47	0.90	1.13	1.22	104
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.58	4.65	4.88	5.20	5.57	5.95	6.33	6.55	443
Interest Expense	2.02	0.99	1.25	1.64	2.04	2.40	2.77	2.99	443
Net Interest Income (TE)	3.58	2.14	2.63	3.10	3.62	4.04	4.50	4.80	443
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.89	0.02	0.09	0.25	0.60	1.31	2.51	4.11	443
Earnings Coverage of Net Losses (X)	4.42	-1.74	-0.15	0.59	2.35	6.61	16.11	29.86	442
Ln&Ls Allowance/Total Loans & Leases	1.69	0.91	1.04	1.22	1.54	2.12	2.89	3.43	443
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.89	0.42	0.78	1.55	3.19	5.44	9.75	13.81	443
30-89 Days Past Due Loans and Leases	1.32	0.15	0.30	0.58	1.08	1.88	3.05	4.32	443
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	26.88	2.49	8.99	17.88	27.10	35.27	45.24	50.31	443
Net ST Noncore Funding Dependence	16.10	-3.58	1.37	9.12	15.83	22.37	31.77	37.94	443
Net Loans and Leases/Total Assets	69.65	49.51	55.70	62.97	70.05	76.33	81.98	85.37	443
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.72	4.45	5.99	7.43	8.64	10.01	11.57	13.04	443
Equity Capital/Total Assets	8.36	3.61	4.79	6.53	8.41	10.04	11.70	13.45	443
Equity Capital+Minority Int/Total Assets	8.43	3.86	4.84	6.66	8.49	10.08	11.70	13.56	443
Net Loans&Ls/Equity Capital (X)	8.89	4.33	5.12	6.52	8.36	10.75	14.49	18.48	438
Cash Dividends/Net Income	38.65	0.00	0.00	8.56	39.13	64.30	96.80	140.38	289
Cash Dividends/Net Income (Sub S Adjusted)	9.19	-55.91	-38.61	-6.74	0.00	34.29	54.01	68.72	104
Retained Earnings/Avg Equity Cap	-2.29	-63.54	-28.52	-5.77	1.76	5.49	9.10	11.02	443
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.75	0.00	0.00	0.00	0.00	0.00	5.66	15.05	438
Long-Term Debt/Equity Capital	2.09	0.00	0.00	0.00	0.00	0.00	15.39	25.95	438
Equity Investment in Subs/Equity Cap	115.12	89.58	94.71	99.68	108.98	128.79	152.41	187.29	438
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.48	-37.44	0.00	46.20	95.68	120.30	185.15	268.20	425

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.14	4.30	4.51	4.83	5.11	5.48	5.79	6.01	443
Less: Interest Expense	1.86	0.90	1.14	1.48	1.86	2.23	2.55	2.77	443
Equals: Net Interest Income (TE)	3.30	1.95	2.46	2.87	3.30	3.72	4.09	4.36	443
Plus: Non-Interest Income	0.85	0.09	0.20	0.48	0.79	1.20	1.65	2.36	443
Equals: Adj Operating Income (TE)	4.20	2.29	2.88	3.49	4.17	4.80	5.61	6.40	443
Less: Overhead Expense	3.11	1.92	2.14	2.62	3.03	3.55	4.32	5.10	443
Less: Provision for Loan and Lease Losses	0.93	0.11	0.18	0.34	0.69	1.30	2.59	3.62	443
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Plus: Realized G/L on AFS Sec	0.04	-0.23	-0.08	0.00	0.00	0.09	0.21	0.34	443
Plus: Other Tax Equiv Adjustments	0.00	-0.05	-0.00	0.00	0.00	0.00	0.03	0.10	443
Equals: Pretax Net Oper Inc (TE)	0.24	-4.21	-2.13	-0.39	0.49	1.13	1.57	1.87	443
Less: Applicable Income Taxes (TE)	0.13	-0.75	-0.36	0.00	0.11	0.34	0.55	0.74	443
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Equals: Net Operating Income	0.09	-4.25	-1.67	-0.36	0.31	0.74	1.18	1.46	443
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Equals: Net Income	0.09	-4.25	-1.67	-0.36	0.31	0.74	1.18	1.46	443
Memo: Net Income (Last Four Qtrs)	-0.02	-4.26	-2.15	-0.52	0.28	0.70	1.05	1.30	386
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.51	85.92	87.74	90.68	92.87	94.67	96.04	96.90	443
Avg Int-Bearing Funds / Avg Assets	81.04	67.30	70.50	77.12	81.56	85.64	88.41	90.03	443
Int Income (TE) / Avg Earning Assets	5.58	4.65	4.88	5.20	5.57	5.95	6.33	6.55	443
Int Expense / Avg Earning Assets	2.02	0.99	1.25	1.64	2.04	2.40	2.77	2.99	443
Net Int Inc (TE) / Avg Earn Assets	3.58	2.14	2.63	3.10	3.62	4.04	4.50	4.80	443
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.03	5.11	5.37	5.62	6.00	6.41	6.77	7.03	443
Interest-Bearing Bank Balances	0.59	0.00	0.00	0.14	0.30	0.95	2.17	3.54	429
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.13	0.19	0.27	0.46	0.85	380
Trading Assets	2.34	0.00	0.00	0.00	2.15	3.55	5.03	5.70	13
Total Earning Assets	5.48	4.62	4.86	5.14	5.46	5.82	6.18	6.38	443
Investment Securities (TE)	4.58	2.86	3.37	4.06	4.61	5.12	5.68	6.15	442
U. S. Treasury & Agency Sec (excl MBS)	3.62	0.87	1.60	2.56	3.54	4.67	5.79	7.22	402
Mortgage-Backed Securities	4.70	2.95	3.58	4.16	4.71	5.18	5.81	6.33	414
All Other Securities	5.89	3.14	3.75	4.77	5.70	6.60	9.11	12.05	427
Interest-Bearing Deposits	2.11	1.12	1.38	1.73	2.08	2.50	2.84	3.16	443
Time Deposits of \$100K or More	2.87	1.77	2.03	2.49	2.90	3.27	3.58	3.92	443
Time Deposits < \$100K	3.05	2.04	2.38	2.69	3.04	3.36	3.77	3.93	443
Other Domestic Deposits	0.96	0.35	0.48	0.64	0.90	1.26	1.60	1.89	442
Foreign Deposits	0.98	0.42	0.42	0.42	0.56	1.30	1.51	1.59	4
Fed Funds Purchased and Repos	1.16	0.00	0.12	0.46	0.95	1.67	2.63	3.81	382
Other Borrowed Funds & Trading Liab	3.45	0.70	1.61	2.84	3.64	4.15	4.60	5.31	427
All Interest-Bearing Funds	2.29	1.31	1.57	1.91	2.31	2.66	2.97	3.23	443

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	47.22	34.27	36.29	40.62	45.80	53.03	62.74	73.00	443
Avg Assets per Employee (\$000)	4174.94	2448.02	2750.97	3231.98	3938.92	4922.71	6401.30	8358.84	443
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.90	431
Overhead Exp / NII + Non-Int Income	76.35	54.32	57.63	64.37	73.98	85.96	101.93	133.99	443
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.11	1.92	2.14	2.62	3.03	3.55	4.32	5.10	443
Personnel Expense	1.57	0.91	1.06	1.30	1.52	1.84	2.17	2.41	443
Net Occupancy Expense	0.40	0.20	0.24	0.31	0.39	0.49	0.61	0.66	443
Other Operating Expenses	1.09	0.66	0.73	0.86	1.04	1.28	1.57	2.21	443
Overhead Less Non-Interest Income	2.19	1.22	1.49	1.85	2.14	2.54	3.05	3.44	443
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	74.86	52.37	55.49	62.87	72.62	84.39	101.77	131.73	443
Personnel Expense	37.90	25.76	28.29	32.64	37.74	42.58	48.30	55.67	443
Net Occupancy Expense	9.90	5.47	6.04	7.61	9.43	11.83	15.54	19.56	443
Other Operating Expenses	26.57	16.55	18.13	20.71	24.75	30.02	42.26	62.05	443
Total Non-Interest Income	19.71	3.45	6.47	13.46	19.01	26.22	33.79	40.34	443
Fiduciary Activities Income	0.85	0.00	0.00	0.00	0.00	1.57	4.56	7.05	443
Serv Charges on Deposit Accts - Domestic	6.92	1.19	2.58	4.29	6.49	9.82	12.16	14.13	443
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Investment Banking Fees & Commissions	0.46	0.00	0.00	0.00	0.20	0.84	1.91	2.53	443
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Net Servicing Fees	0.31	-0.00	0.00	0.00	0.00	0.30	1.95	3.20	443
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Insurance Activities Revenue	0.42	0.00	0.00	0.00	0.01	0.31	2.37	7.46	443
Net Gain (Loss) - Sales Loans, OREO, Oth	1.41	-8.38	-3.86	-0.30	0.47	2.95	8.09	14.74	443
Other Non-Interest Income	6.43	1.89	2.50	3.88	5.88	8.41	12.40	16.25	443
Overhead Less Non-Interest Income	54.61	25.60	32.69	41.50	51.84	63.68	88.76	119.82	443
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	13.80	-38.49	-9.33	0.00	17.08	26.71	34.10	36.59	299
Appl Inc Tax+TE/Pretax NOI+TE	28.37	0.00	0.58	18.10	32.55	37.54	45.04	90.34	299



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.67	32.92	39.09	47.61	56.59	63.82	70.26	73.77	443
Commercial and Industrial Loans	8.97	2.21	3.26	5.44	8.27	12.19	16.81	19.12	443
Loans to Individuals	2.21	0.12	0.28	0.75	1.63	3.19	5.93	9.20	443
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Agricultural Loans	0.92	0.00	0.00	0.00	0.07	1.29	4.96	8.66	443
Other Loans and Leases	0.81	0.00	0.00	0.10	0.45	1.28	2.68	3.89	443
Net Loans and Leases	69.65	49.51	55.70	62.97	70.05	76.33	81.98	85.37	443
Debt Securities Over 1 Year	14.67	1.40	3.18	7.91	13.52	21.20	27.85	32.68	443
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.13	0.53	1.00	443
Subtotal	85.13	73.00	76.07	81.52	85.74	89.10	91.28	92.45	443
Interest-Bearing Bank Balances	2.56	0.00	0.01	0.15	1.17	4.66	8.57	12.34	443
Federal Funds Sold & Reverse Repos	0.76	0.00	0.00	0.00	0.04	1.33	3.70	5.61	443
Debt Securities 1 Year or Less	1.60	0.00	0.02	0.25	0.93	2.61	5.16	6.75	443
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Total Earning Assets	91.37	85.63	87.06	89.82	91.69	93.08	94.52	95.22	443
Non-Int Cash and Due From Dep Inst	1.78	0.51	0.74	1.17	1.59	2.23	3.22	5.41	443
Other Real Estate Owned	0.68	0.00	0.02	0.12	0.41	1.08	1.97	3.05	443
All Other Assets	6.62	3.39	3.90	5.18	6.53	7.87	9.93	11.44	443
MEMORANDA:									
Short-Term Investments	5.77	0.46	0.87	2.22	4.87	8.72	13.68	17.44	443
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.74	2.46	443
U.S. Agency Securities (excl MBS)	3.59	0.00	0.00	0.62	2.94	6.36	10.89	14.27	443
Municipal Securities	3.31	0.00	0.00	0.44	2.75	5.88	9.76	12.35	443
Mortgage-Backed Securities	7.38	0.00	0.07	2.07	6.39	11.17	18.07	23.21	443
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.47	443
Other Debt Securities	0.23	0.00	0.00	0.00	0.00	0.34	1.11	2.78	443
RE Loans Secured by 1-4 Family	17.31	4.13	6.59	10.53	17.05	22.73	30.68	35.15	443
Revolving	2.98	0.01	0.20	1.03	2.85	4.54	6.69	8.15	443
Closed-End, Sec by First Liens	12.77	2.70	3.56	6.91	11.98	17.74	24.49	28.86	443
Closed-End, Sec by Junior Liens	1.21	0.05	0.19	0.48	1.02	1.79	2.85	3.45	443
Commercial Real Estate Loans	34.71	14.19	17.77	25.94	34.29	44.13	52.38	57.18	443
Construction and Land Dev	8.68	1.57	2.24	4.38	7.63	12.05	18.62	23.75	443
Multifamily	1.97	0.15	0.40	0.89	1.55	2.83	4.66	7.47	443
Nonfarm Nonresidential	22.71	9.44	12.07	17.18	21.90	27.97	34.63	39.85	443
RE Loans Secured by Farmland	1.66	0.00	0.00	0.02	0.56	3.11	6.84	9.72	443
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.30	56.11	62.40	71.46	80.71	87.07	91.81	94.91	443
RE Loans Secured by 1-4 Family	24.82	6.05	9.65	15.26	24.15	32.93	44.19	53.40	443
Revolving	4.23	0.01	0.34	1.55	4.05	6.47	9.22	11.47	443
Closed-End	20.28	4.40	6.16	10.96	18.90	27.66	39.73	46.15	443
Commercial Real Estate Loans	49.17	22.19	29.01	38.32	49.21	59.72	68.69	76.19	443
Construction and Land Dev	12.24	2.44	3.71	6.53	11.09	16.78	24.77	29.99	443
Multifamily	2.82	0.22	0.57	1.28	2.29	4.04	6.60	10.03	443
Nonfarm Nonresidential	32.35	14.62	19.24	25.59	31.63	39.55	47.05	52.85	443
RE Loans Secured by Farmland	2.38	0.00	0.00	0.04	0.85	4.29	9.42	14.08	443
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Commercial and Industrial Loans	12.77	3.22	4.55	8.00	12.19	17.05	22.77	27.89	443
Loans to Individuals	3.22	0.16	0.38	1.10	2.34	4.71	9.24	14.00	443
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.13	0.42	0.56	443
Agricultural Loans	1.34	0.00	0.00	0.00	0.10	1.88	7.46	13.09	443
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Other Loans and Leases	1.18	0.00	0.01	0.15	0.68	1.80	3.83	6.22	443

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.77	0.46	0.87	2.22	4.87	8.72	13.68	17.44	443
Liquid Assets	18.09	5.48	7.97	12.30	17.70	23.60	30.74	35.32	443
Investment Securities	17.06	3.25	5.19	9.86	15.94	23.68	31.23	37.50	443
Net Loans and Leases	69.65	49.51	55.70	62.97	70.05	76.33	81.98	85.37	443
Net Lns, Ls & Stdby Ltrs of Credit	70.21	49.61	55.93	63.35	70.62	77.09	82.69	85.97	443
Core Deposits	60.07	39.94	45.34	53.00	60.33	67.13	72.79	75.50	443
Noncore Funding	29.16	12.94	15.86	21.48	29.07	36.13	44.78	49.71	443
Time Deposits of \$100K or More	16.17	7.15	8.85	11.35	15.43	20.29	26.46	32.02	443
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Fed Funds Purchased and Repos	1.60	0.00	0.00	0.00	0.77	3.02	5.68	7.43	443
Net Fed Funds Purchased (Sold)	0.89	-5.12	-2.63	-0.27	0.29	2.39	4.91	6.82	443
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Oth Borrowings W/Rem Mat 1 Yr or Less	2.00	0.00	0.00	0.20	1.41	3.25	7.07	8.88	443
Earning Assets Repr in 1 Year	34.67	15.88	19.25	26.35	33.73	43.19	53.48	57.38	443
Int-Bearing Liab Repr in 1 Year	34.91	12.89	17.42	23.83	32.39	44.99	60.71	66.23	443
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.58	3.14	5.62	443
Net Assets Repriceable in 1 Year	-1.37	-34.78	-25.93	-11.58	-0.69	8.13	19.64	25.66	443
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	26.88	2.49	8.99	17.88	27.10	35.27	45.24	50.31	443
Net ST Noncore Funding Dependence	16.10	-3.58	1.37	9.12	15.83	22.37	31.77	37.94	443
Short-Term Inv/ST Noncore Funding	33.17	2.60	3.98	10.41	26.98	47.57	88.99	129.38	443
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.59	-26.62	-21.97	-11.39	-3.39	8.05	20.04	31.65	443
Net Loans and Leases/Total Deposits	87.09	60.95	70.06	77.67	87.43	96.69	104.13	110.54	443
Net Loans and Leases/Core Deposits	118.79	72.78	85.22	99.29	115.64	137.46	161.23	183.98	443
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.67	-0.42	-0.04	0.00	0.13	1.25	2.89	4.32	201
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.65	-8.55	-2.28	0.62	2.34	5.10	7.87	10.03	435
Struct Notes Appr(Depr)/T1 Cap	-0.04	-1.59	-0.38	-0.06	0.00	0.03	0.12	0.17	178
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.21	0.00	0.00	0.00	0.00	5.21	30.16	54.25	442
Available-For-Sale Securities	94.78	45.67	68.28	94.63	100.00	100.00	100.00	100.00	442
U.S. Treasury Securities	0.64	0.00	0.00	0.00	0.00	0.00	4.31	15.81	442
U.S. Agency Securities (excl MBS)	23.91	0.00	0.00	5.56	20.32	42.62	69.68	81.74	442
Municipal Securities	19.13	0.00	0.00	3.75	17.96	35.06	46.99	56.82	442
Mortgage-Backed Securities	43.40	0.00	1.20	15.40	44.47	65.02	83.74	89.86	442
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.88	2.27	442
Other Debt Securities	1.44	0.00	0.00	0.00	0.00	2.22	7.93	15.85	442
Mutual Funds and Equity Securities	0.69	0.00	0.00	0.00	0.00	0.85	3.83	8.61	442
Debt Securities 1 Year or Less	10.37	0.00	0.21	1.93	6.59	16.45	32.99	44.00	442
Debt Securities 1 To 5 Years	27.71	0.30	2.93	9.90	24.60	42.06	63.76	71.16	442
Debt Securities Over 5 Years	55.59	1.19	9.88	33.26	59.04	79.09	91.35	94.65	442
Pledged Securities	54.96	6.84	15.66	34.27	57.40	74.78	88.93	94.11	442
Structured Notes, Fair Value	1.52	0.00	0.00	0.00	0.00	3.05	7.65	12.41	442

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.93	0.11	0.18	0.34	0.69	1.30	2.59	3.62	443
Provision for Ln&Ls Losses/Avg Lns&Ls	1.28	0.18	0.27	0.49	0.98	1.88	3.48	4.79	443
Provision for Ln&Ls Losses/Net Losses	185.09	60.30	82.66	106.21	149.91	226.28	399.71	780.80	442
Ln&Ls Allowance/Total Loans & Leases	1.69	0.91	1.04	1.22	1.54	2.12	2.89	3.43	443
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.95	0.61	0.79	1.30	2.40	5.23	12.80	20.38	433
ALLL/Nonaccrual Assets	93.35	23.18	28.91	41.56	66.32	120.02	234.19	496.33	443
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	80.86	21.15	27.12	40.16	62.80	101.37	195.36	357.52	443
Gross Ln&Ls Losses/Avg Loans & Leases	0.95	0.08	0.12	0.28	0.68	1.39	2.61	4.30	443
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.14	0.28	443
Net Losses/Avg Loans and Leases	0.89	0.02	0.09	0.25	0.60	1.31	2.51	4.11	443
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Recoveries/Prior Year-End Losses	10.70	0.54	1.07	3.24	8.42	15.08	28.80	43.05	384
Earnings Coverage of Net Losses (X)	4.42	-1.74	-0.15	0.59	2.35	6.61	16.11	29.86	442
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.75	0.00	0.01	0.11	0.44	1.09	2.49	4.34	442
RE Loans Secured By 1-4 Family	0.52	0.00	0.00	0.08	0.29	0.79	1.92	3.45	442
Revolving	0.35	0.00	0.00	0.00	0.00	0.45	1.75	3.22	423
Closed-End	0.52	0.00	0.00	0.06	0.27	0.84	1.87	3.20	442
Commercial Real Estate Loans	0.81	0.00	0.00	0.06	0.44	1.28	2.98	4.32	442
Construction and Land Dev	2.09	0.00	0.00	0.00	0.75	3.79	8.20	13.25	441
Multifamily	0.17	0.00	0.00	0.00	0.00	0.00	1.05	3.90	432
Nonfarm Nonresidential	0.25	-0.00	0.00	0.00	0.09	0.45	0.98	1.47	442
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.19	354
Commercial and Industrial Loans	1.21	-0.01	0.00	0.19	0.70	1.83	3.78	7.15	442
Loans to Depository Institutions	0.00	-0.36	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	1.26	0.09	0.17	0.39	0.89	1.83	3.52	5.55	401
Credit Card Loans	2.46	0.00	0.00	0.49	2.07	3.86	7.07	8.47	152
Agricultural Loans	0.03	-0.03	0.00	0.00	0.00	0.00	0.19	0.71	278
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.39	-0.00	0.00	0.00	0.00	1.16	7.88	24.22	411

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.32	0.15	0.30	0.58	1.08	1.88	3.05	4.32	443
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.00	0.06	0.27	0.64	1.08	443
Nonaccrual Loans and Leases	2.92	0.24	0.46	1.19	2.33	4.15	7.50	10.55	443
90+ Days PD and Nonaccrual Loans and Leases	3.14	0.37	0.58	1.36	2.53	4.36	7.79	11.43	443
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.14	443
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Nonaccrual Restructured	0.12	0.00	0.00	0.00	0.00	0.09	0.83	1.62	443
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.32	0.15	0.31	0.58	1.08	1.88	3.05	4.32	443
90+ Days Past Due Assets	0.15	0.00	0.00	0.00	0.07	0.27	0.64	1.07	443
Nonaccrual Assets	2.94	0.27	0.48	1.20	2.36	4.17	7.50	11.07	443
30+ Days PD & Nonaccrual Assets	4.56	0.90	1.32	2.34	3.68	6.37	10.51	14.47	443
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	2.23	0.23	0.38	0.93	1.81	3.16	5.65	7.83	443
90+ PD & Nonaccrual Assets + OREO	2.97	0.38	0.60	1.22	2.34	4.11	7.39	10.47	443
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.22	0.32	0.62	1.23	2.49	4.57	8.84	11.24	443
Allowance for Loan & Lease Losses	255.12	42.98	74.00	132.73	226.40	348.91	555.46	705.80	443
Equity Cap + ALLL	35.49	2.91	6.17	12.99	24.68	50.17	105.63	147.53	438
Tier 1 Cap + ALLL	34.03	3.23	6.16	13.27	24.59	46.64	95.64	141.80	443
Loans & Leases + RE Acquired	4.48	0.51	0.96	1.86	3.61	6.21	11.84	15.69	443

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	1.31	0.09	0.23	0.53	1.07	1.91	3.33	4.55	442
	- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.05	0.28	0.64	1.23	442
	- Nonaccrual	3.28	0.22	0.49	1.32	2.57	4.67	8.51	11.41	442
Coml & Indl	- 30-89 Days PD	1.13	0.00	0.02	0.21	0.69	1.63	3.61	5.28	442
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.10	0.52	0.98	442
	- Nonaccrual	1.83	0.00	0.00	0.33	1.18	2.85	5.29	6.89	442
Individuals	- 30-89 Days PD	1.42	0.00	0.02	0.39	1.15	2.04	3.43	4.55	440
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.51	0.79	440
	- Nonaccrual	0.39	0.00	0.00	0.00	0.20	0.64	1.51	3.00	440
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.60	0.00	0.00	0.00	0.00	0.00	0.00	11.50	20
Agricultural	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.08	0.70	1.67	278
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	278
	- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.74	2.07	278
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	0.44	0.00	0.00	0.00	0.00	0.38	2.87	5.56	411
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.78	411
	- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.00	2.06	7.22	411
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.28	0.00	0.09	0.45	1.03	1.91	3.12	4.08	442
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.25	0.62	0.98	442
	- Nonaccrual	1.91	0.04	0.16	0.56	1.41	2.79	5.40	9.47	442
Revolving	- 30-89 Days PD	0.45	0.00	0.00	0.00	0.27	0.77	1.67	2.50	423
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.66	423
	- Nonaccrual	0.57	0.00	0.00	0.00	0.18	1.04	2.39	4.47	423
Closed-End	- 30-89 Days PD	1.48	0.00	0.03	0.47	1.12	2.11	3.80	4.65	442
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.28	0.67	1.21	442
	- Nonaccrual	2.23	0.01	0.14	0.56	1.58	3.39	6.75	10.18	442
	- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.00	0.05	0.18	0.39	0.79	442
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.11	442
	- Jr Lien Nonaccrual	0.16	0.00	0.00	0.00	0.05	0.24	0.82	1.35	442
Commercial RE	- 30-89 Days PD	1.29	0.00	0.03	0.31	0.90	1.95	3.71	5.21	442
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.20	0.66	1.56	442
	- Nonaccrual	3.92	0.08	0.32	1.43	3.12	5.76	10.39	13.95	442
Const & Dev	- 30-89 Days PD	1.73	0.00	0.00	0.00	0.95	3.02	6.69	10.63	441
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.05	0.83	2.11	441
	- Nonaccrual	8.40	0.00	0.00	1.18	6.65	14.40	27.00	33.65	441
Multifamily	- 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.00	2.30	5.44	432
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	432
	- Nonaccrual	1.25	0.00	0.00	0.00	0.00	0.87	7.31	19.49	432
Nonfarm Nres-	- 30-89 Days PD	0.88	0.00	0.00	0.14	0.61	1.47	3.11	4.68	442
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.08	0.52	1.05	442
	- Nonaccrual	2.01	0.00	0.02	0.47	1.37	3.03	5.56	8.38	442
Farmland	- 30-89 Days PD	0.45	0.00	0.00	0.00	0.00	0.49	2.84	4.75	354
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	354
	- Nonaccrual	0.80	0.00	0.00	0.00	0.00	0.75	4.94	12.24	354
Credit Card	- 30-89 Days PD	1.57	0.00	0.00	0.30	1.23	2.52	4.77	7.80	152
	- 90+ Days Past Due	0.50	0.00	0.00	0.00	0.02	0.85	2.53	3.21	152
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.11	1.21	152

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.72	4.45	5.99	7.43	8.64	10.01	11.57	13.04	443
Tier 1 RBC Ratio	11.67	5.54	7.46	9.84	11.36	13.45	16.57	18.50	443
Total Risk-Based Capital Ratio	13.20	8.10	9.52	11.43	12.84	14.87	18.06	19.88	443
Tangible Tier 1 Leverage Ratio	8.66	4.44	5.79	7.37	8.61	9.97	11.50	13.04	443
Tangible Common Eq Cap/Tan Assets	7.23	2.77	3.94	5.55	7.22	8.92	10.67	12.28	443
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.19	3.55	5.33	7.68	10.75	14.51	18.54	20.26	443
Standby Letters of Credit	0.50	0.00	0.02	0.14	0.34	0.73	1.44	1.78	443
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.39	443
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.60	0.00	0.00	0.00	0.00	1.04	2.95	6.59	443
Interest Rate Contracts	0.58	0.00	0.00	0.00	0.00	1.01	2.95	6.59	443
Interest Rate Futures & Forward Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.48	1.28	443
Written Options Contr (Int Rate)	0.13	0.00	0.00	0.00	0.00	0.00	0.95	2.24	443
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	1.07	2.01	443
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	16.04	5.46	7.64	11.09	15.06	20.99	26.44	29.95	443



INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Ins Under Assets(P/C)/Tot Ins Und Ast	29.71	0.00	0.00	0.00	0.00	51.70	100.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	70.28	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.42	0.00	0.00	0.00	0.01	0.31	2.37	7.46	443
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	251
Credit Rel Prem Inc/Tot Prem Inc	69.23	0.00	0.00	0.00	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	30.76	0.00	0.00	0.00	0.00	75.00	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Ins Net Inc (P/C)/Equity (P/C)	48.05	1.66	1.66	2.11	17.44	41.19	101.86	130.56	5
Ins Net Inc (L/H)/Equity (L/H)	6.29	0.13	0.13	2.73	4.86	5.84	12.15	14.75	8
Insur Ben, Losses, Exp/Insur Premiums	53.50	-35.71	-25.00	0.11	35.43	84.02	114.45	140.69	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.64	0.00	0.00	0.00	0.00	0.00	0.57	3.17	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
CSV Life Insurance/Tier 1 Cap + ALLL	9.44	0.00	0.00	0.09	10.32	17.62	23.40	25.54	443
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.06	0.00	0.00	0.00	0.00	0.00	0.00	1.41	55
Cost: Interest-Bearing Deposits	0.98	0.42	0.42	0.42	0.56	1.30	1.51	1.59	4
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	9.20	1.78	1.78	1.78	1.78	9.20	13.66	15.14	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>GROWTH RATES:</b>									
Net Loans and Leases	-39.13	-100.00	-100.00	-100.00	-40.97	6.08	41.79	135.85	43
Total Selected Assets	-27.43	-100.00	-100.00	-95.88	-19.44	4.76	53.97	131.02	53
Deposits	-31.17	-81.93	-81.93	-81.93	-25.29	-14.92	-7.49	-5.01	4





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	84.82	0.00	0.00	44.47	97.78	111.84	168.22	287.86	250
Dividends Paid/Net Income	38.82	0.00	0.00	9.05	39.13	64.44	97.14	140.63	287
Net Income - Dividends/Avg Equity	-2.21	-63.53	-28.06	-5.48	1.68	5.41	9.10	11.02	443
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	105.18	0.00	0.00	0.00	101.68	143.34	333.87	576.32	306
Dividends From Nonbank Subs	0.58	0.00	0.00	0.00	0.00	0.61	3.60	6.52	306
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
Dividends From All Subsidiaries	110.93	0.00	0.00	5.40	104.54	148.76	335.59	580.69	306
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	44.18	0.00	0.00	0.00	41.23	70.27	115.28	194.72	287
Interest Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.03	0.78	3.56	287
Mgt & Service Fees From Bank Subs	0.67	0.00	0.00	0.00	0.00	0.00	3.28	21.33	287
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.03	287
Operating Income From Bank Subs	49.88	0.00	0.00	5.56	45.68	79.19	138.41	234.57	287
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.67	0.00	0.00	2.35	100.00	100.00	101.52	129.56	143
Interest Income From Nonbank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.00	15.31	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	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.48	143
Operating Inc From Nonbank Subs	74.54	0.00	0.00	13.41	100.00	100.00	130.81	232.28	143
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	18.63	0.00	0.00	0.00	0.00	42.20	66.87	71.61	23
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Mgt & Serv Fees From Sub BHCs	0.44	0.00	0.00	0.00	0.00	0.00	0.00	8.25	23
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating Income From Sub BHCs	29.49	0.00	0.00	0.00	8.08	47.68	71.42	194.71	23
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.50	0.00	0.00	0.00	86.34	99.58	100.00	100.00	390
Interest Income From Bank Subs	1.80	0.00	0.00	0.00	0.00	0.16	9.42	61.79	390
Mgt & Serv Fees From Bank Subs	0.94	0.00	0.00	0.00	0.00	0.00	6.06	35.57	390
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.32	390
Operating Income From Bank Subs	69.35	0.00	0.00	12.65	98.11	100.00	100.00	100.00	390
Dividends From Nonbank Subs	2.76	0.00	0.00	0.00	0.00	0.43	9.31	80.00	390
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.32	390
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.35	390
Operating Inc From Nonbank Subs	5.06	0.00	0.00	0.00	0.00	1.36	57.14	100.00	390
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Loans and Adv From Subs/ST Debt	482.81	0.00	0.00	0.00	197.92	616.99	2077.41	3391.01	74
Loans and Adv From Subs/Total Debt	180.26	0.00	0.00	0.00	105.76	280.81	622.99	1181.78	151

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
-----	-----	-----	-----	-----
3109904	695, 203	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	968, 034	ACNB CORPORATION	GETTYSBURG, PA	
3472176	734, 746	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	547, 579	ALBANK CORPORATION	CHICAGO, IL	
2067007	961, 648	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2533100	522, 682	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3123638	635, 730	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	687, 603	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1020676	714, 365	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	709, 819	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	638, 650	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	867, 741	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	607, 110	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	632, 935	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	673, 628	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	876, 695	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3035049	610, 634	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1076691	810, 346	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	566, 137	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	688, 935	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	959, 344	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	881, 204	AMES NATIONAL CORPORATION	AMES, IA	
2710796	654, 263	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	521, 252	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	539, 037	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	682, 055	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	954, 721	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	788, 808	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	576, 054	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	932, 378	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1135002	683, 395	BANCTENN CORP.	KINGSPORT, TN	
3192997	539, 154	BANK HOLDINGS, THE	RENO, NV	
1030040	813, 880	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	530, 346	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3447398	664, 101	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1139215	586, 036	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	728, 792	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	708, 288	BANKFIVE, MHC	FALL RIVER, MA	
1201363	813, 429	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	611, 783	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	828, 530	BANKVEST, INC.	CASTLE ROCK, CO	
1209248	774, 791	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	827, 595	BARNES BANCORPORATION	KAYSVILLE, UT	
3170539	622, 233	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	807, 841	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	693, 839	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	656, 694	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2728157	886, 246	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	524, 887	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	813, 157	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	825, 857	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1248162	903,006	BNCCORP, INC.	BISMARCK, ND	
2935142	727,566	BOU BANCORP, INC.	OGDEN, UT	
3353631	510,367	BPD HOLDING, INC.	NEW YORK, NY	
1416523	853,317	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	835,504	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	558,257	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	857,424	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	510,083	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	Moved from Peer 5
2183493	878,263	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	997,853	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1251256	893,192	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1083336	699,581	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1127294	624,767	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	676,826	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2254508	624,266	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	798,754	CBX CORPORATION	CARROLLTON, IL	
1053496	871,437	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1118283	592,898	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1106132	567,085	CENTRABANC CORPORATION	WACO, TX	
2746049	540,673	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	627,276	CENTRAL BANCORPORATION	PROVO, UT	
1203899	603,384	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1250295	769,918	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	New Y-9C/BHCPR reporter
2910055	577,673	CENTRAL JERSEY BANCORP	OCEAN TOWNSHIP, NJ	
1064429	812,213	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	516,573	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	758,744	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	643,133	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	766,597	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	737,720	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1133594	968,737	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	580,292	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
3434633	548,097	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	580,227	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	779,666	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	584,987	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1131077	508,629	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	Moved from Peer 5
3248821	578,926	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	626,225	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	546,298	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	707,214	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	819,337	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	598,637	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	582,856	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	890,521	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	942,249	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	838,659	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	840,179	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	913,648	CNB CORPORATION	CONWAY, SC	
3444801	585,005	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	718,498	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1142475	870,075	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	840,099	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1118229	614,272	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	709,139	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	602,760	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	921,085	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	625,107	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1247398	620,482	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	709,031	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	580,472	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	833,813	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	767,246	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	546,781	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
2754585	587,122	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1099766	833,417	COMMUNITY FIRST FINANCIAL GROU	CHAPEL HILL, NC	
3108194	708,432	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	620,311	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	552,789	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	674,352	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	670,783	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	502,274	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	509,342	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	Moved from Peer 5
2524788	661,746	COUNTY BANCORP, INC.	MANITOWOC, WI	
1984040	578,287	COWLITZ BANCORPORATION	LONGVIEW, WA	
2242523	842,103	D. L. EVANS BANCORP	BURLEY, ID	
1493720	910,213	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	719,444	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	886,240	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
3243358	525,620	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
2294812	774,320	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	680,506	DI BOLL STATE BANCSHARES, INC.	DI BOLL, TX	
1117455	642,675	DNB FINANCIAL CORPORATION	DOWNTOWN, PA	
1127913	714,136	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	521,085	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	701,022	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	858,737	ECB BANCORP, INC.	ENGELHARD, NC	
3728930	815,259	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	570,768	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1076495	503,125	F & M BANK CORP.	TIMBERVILLE, VA	Moved from Peer 5
1076619	675,145	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	781,804	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	901,184	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	825,729	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1099672	555,525	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	655,669	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	534,419	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	548,306	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	687,438	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	555,992	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	781,232	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	729,788	FIDELITY BANCORP, INC.	PITTSBURGH, PA	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1203778	650,344	FIDELITY COMPANY	DUBUQUE, IA	
2858773	565,999	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3266302	637,590	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	612,005	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	696,656	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1206715	945,380	FIRST BANKING CENTER, INC.	BURLINGTON, WI	Moved from Peer 3
1119404	631,813	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1098796	942,567	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1250473	938,792	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1983977	614,640	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	616,255	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	632,817	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	819,404	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	777,911	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	738,410	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	931,474	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	698,771	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	637,755	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3589560	936,252	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1134078	970,359	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
3393178	507,422	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	528,992	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	757,515	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	551,572	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	784,255	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	788,272	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	552,873	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	800,685	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
2880626	729,956	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	639,641	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	606,664	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	684,153	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	864,120	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	669,765	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	630,710	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	997,934	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3897519	792,354	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	New Y-9C/BHCPR reporter
1204177	642,064	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	797,150	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	732,733	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
2127657	952,551	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	632,734	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1050646	812,885	FIRST YORK BAN CORP.	YORK, NE	
1109834	531,702	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
3391455	899,235	FIRSTIER BANCORP	BROOMFIELD, CO	
1108707	676,078	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	880,669	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3223828	983,891	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3100358	877,126	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1086814	645,197	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	699,313	FNB BANCORP	SOUTH SAN FRANCISCO, CA	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1117491	674,390	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	790,893	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	566,668	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	933,498	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	976,810	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1203714	551,780	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	863,200	GORHAM BANCORP, MHC	GORHAM, ME	
3047163	508,028	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1206733	684,892	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3309889	619,810	GSB, MHC	GREENFIELD, MA	
1862036	818,010	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2618940	730,170	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	610,422	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	566,729	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	830,120	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
2805375	777,095	HCSB FINANCIAL CORPORATION	LORIS, SC	
1917600	831,794	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	652,388	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2253529	926,805	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1109496	511,247	HERRING BANCORP, INC.	AMARILLO, TX	Moved from Peer 5
1472220	803,751	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	557,493	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	658,797	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	717,401	HNB CORPORATION	ARKANSAS CITY, KS	
3234105	563,235	HOME STATE BANCORP	LOVELAND, CO	
1209181	797,054	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	696,227	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	597,411	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	901,132	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1208054	596,415	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	864,638	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	878,775	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3140288	867,289	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3121193	728,160	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1137958	610,018	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	861,641	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1109290	674,854	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	654,392	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	756,284	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	555,835	JJR HOLDING COMPANY, INC.	BRICK, NJ	New Y-9C/BHCPR reporter
3633052	856,425	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	664,553	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	656,073	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	950,191	LAKE MICHIGAN FINANCIAL CORP	HOLLAND, MI	
3030307	603,991	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	749,805	LCNB CORP.	LEBANON, OH	
2856014	669,806	LEADERS GROUP, INC., THE	OAK BROOK, IL	
2352226	938,189	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	855,674	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	989,185	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	547,147	LINCOLN BANCORP	REINBECK, IA	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1097173	682, 913	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	806, 953	LSB CORPORATION	NORTH ANDOVER, MA	
2052777	699, 525	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	942, 936	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	513, 180	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
1135413	633, 031	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	565, 394	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
1139363	654, 945	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	841, 931	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	600, 461	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	778, 196	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3832583	630, 544	MARLIN BUSINESS SERVICES CORP.	MOUNT LAUREL, NJ	
1095254	586, 928	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3405521	576, 245	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	753, 785	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	594, 319	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	570, 859	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	598, 192	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	544, 765	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
3104730	558, 490	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
2176413	997, 777	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	Moved from Peer 3
2868950	537, 555	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	947, 830	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
3719992	603, 340	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	652, 819	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1210299	823, 881	MONROE BANCORP	BLOOMINGTON, IN	
1138919	930, 638	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	926, 625	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	889, 284	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	758, 468	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	649, 758	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	869, 551	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	866, 233	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	708, 948	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	588, 539	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	692, 279	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	572, 931	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	594, 015	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	965, 888	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	554, 807	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	574, 252	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	636, 810	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	672, 076	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	686, 134	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	846, 717	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	590, 871	NEXTIER INCORPORATED	BUTLER, PA	
1827893	615, 431	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	603, 357	NI COLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	674, 078	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	710, 864	NORTH STATE BANCORP	RALEIGH, NC	
2962737	897, 931	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	



BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1029334	913, 438	NORTH VALLEY BANCORP	REDDING, CA	
2324111	604, 464	NORTHEAST BANCORP	LEWISTON, ME	
1246935	566, 585	NORTHERN BANCORP, INC.	WOBURN, MA	
1210589	628, 145	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	612, 199	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	985, 692	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1109898	754, 587	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	778, 861	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	678, 296	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	916, 874	NORWAY BANCORP, MHC	NORWAY, ME	
3110366	614, 918	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	650, 452	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	840, 095	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	668, 893	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	819, 977	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	754, 227	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	872, 076	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	922, 323	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	745, 252	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	714, 908	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	688, 260	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	658, 707	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3595084	533, 779	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	648, 117	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	681, 169	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	847, 865	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	615, 451	PALM BANCORP	PALMERTON, PA	
1205932	525, 692	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
1209716	805, 106	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	655, 412	PARKE BANCORP, INC	SEWELL, NJ	
2337081	560, 194	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	937, 438	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	678, 685	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	871, 641	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	833, 867	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	547, 744	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	888, 481	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
3145966	611, 805	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	850, 753	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	574, 985	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	610, 557	PLATIE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	502, 568	PLUMAS BANCORP	QUINCY, CA	Moved from Peer 5
3223855	748, 391	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	735, 768	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2293329	988, 344	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	Moved from Peer 3
2321419	586, 577	PSB HOLDINGS, INC.	WAUSAU, WI	
1246252	501, 076	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1118434	728, 225	QNB CORP.	QUAKERTOWN, PA	
1130904	892, 213	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	764, 229	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
2743235	758, 646	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1416439	744, 125	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	953, 127	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	883, 657	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	919, 845	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	760, 129	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
1071454	675, 137	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	711, 402	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	636, 150	SABINE BANCSHARES, INC.	MANY, LA	
2603928	830, 050	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	779, 294	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	970, 860	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	656, 245	SBT BANCSHARES, INC.	IRVING, TX	
1107308	593, 418	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	618, 285	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	579, 070	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
3438097	599, 852	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	563, 601	SOLVAY BANK CORP.	SOLVAY, NY	
2810285	875, 532	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	736, 618	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	954, 811	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	614, 594	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2794778	510, 705	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	626, 934	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	742, 860	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2849799	733, 089	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	656, 666	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	545, 166	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	778, 118	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3449075	555, 031	ST. LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1126729	682, 930	STARION BANCORPORATION	BISMARCK, ND	
1097771	943, 138	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	649, 681	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	712, 337	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	678, 770	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2526764	555, 143	SUN AMERICAN BANCORP	BOCA RATON, FL	
3836442	695, 281	TAMALPAIS BANCORP	SAN RAFAEL, CA	
1246467	944, 682	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1140341	687, 616	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	766, 551	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	707, 555	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3934562	830, 058	THREE SHORES BANCORPORATION	ORLANDO, FL	New Y-9C/BHCPR reporter
3185476	774, 879	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	701, 676	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	679, 394	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	935, 119	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	627, 866	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	791, 142	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	798, 185	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	808, 489	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	866, 324	UFS BANCORP	WHITINSVILLE, MA	
1141106	500, 701	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1135516	909,848	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	725,041	UNITED BANCORPORATION	OSSEO, WI	
1136009	602,032	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	932,972	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	840,740	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	721,827	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	695,226	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	922,692	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	541,014	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3536386	758,483	USAMERIBANCORP, INC.	LARGO, FL	
2314327	710,635	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	855,788	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2364573	634,365	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
3251027	620,006	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3211012	797,130	VISION BANCSHARES, INC.	LAREDO, TX	
2721596	505,502	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	505,098	WARREN BANCORP, INC.	WARREN, MI	
2406174	959,660	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	681,416	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	923,529	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	711,564	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	569,210	WEBFIVE MHC	WEBSTER, MA	
1085255	545,899	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	605,931	WESTBRAND, INC.	MINOT, ND	
3122051	801,870	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	Name change from WEST FINANCIAL, INC.
1134911	832,910	WGNB CORP.	CARROLLTON, GA	
1051979	583,681	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	774,954	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	916,137	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	577,725	WINTER TRUST OF 12/3/74	OTTAWA, KS	
2784920	667,641	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	686,711	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	609,567	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
2860431	669,425	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1035157	849,743	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 443 bank holding companies.