

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
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Number of BHCs in Peer Group	91	93	87	101	128
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.11	3.46	3.44	3.75	3.98
+ Non-interest Income	0.85	0.98	0.94	0.87	0.92
- Overhead Expense	3.41	3.35	3.45	3.25	3.23
- Provision for Losses	1.23	0.59	0.94	0.27	0.15
+ Securities Gains (Losses)	0.01	-0.03	-0.06	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.03	0.01	0.00
= Pretax Net Oper Income (TE)	-0.65	0.48	0.18	1.18	1.53
Net Operating Income	-0.66	0.34	-0.07	0.84	1.10
Net Income	-0.65	0.34	-0.08	0.84	1.10
Net Income (Sub S Adjusted)	-0.80	0.29	0.13	0.87	1.09

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.41	6.39	6.29	7.34	7.17
Interest Expense	2.02	2.66	2.58	3.30	2.87
Net Interest Income (TE)	3.40	3.75	3.71	4.03	4.29

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.47	0.57	0.87	0.25	0.12
Earnings Coverage of Net Losses (X)	2.21	15.59	4.93	8.69	27.26
Ln&Ls Allowance/Total Loans & Leases	1.97	1.55	1.71	1.31	1.26
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.44	3.04	3.86	1.39	0.67
30-89 Days Past Due Loans and Leases	1.66	1.37	1.65	1.40	0.92

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.76	25.09	25.47	21.16	20.22
Net ST Noncore Funding Dependence	15.69	16.93	17.29	14.61	12.35
Net Loans and Leases/Total Assets	68.40	70.58	69.79	70.63	69.38

CAPITALIZATION:

Tier 1 Leverage Ratio	8.16	9.40	8.96	9.68	9.75
Equity Capital/Total Assets	7.87	8.52	8.11	8.98	8.83
Equity Capital+Minority Int/Total Assets	7.99	8.64	8.20	9.08	8.91
Net Loans&Ls/Equity Capital (X)	9.48	8.93	9.30	8.47	8.26
Cash Dividends/Net Income	49.47	41.63	60.48	40.41	35.12
Cash Dividends/Net Income (Sub S Adjusted)	10.65	14.35	27.48	47.02	46.57
Retained Earnings/Avg Equity Cap	-11.78	-0.42	-5.39	4.49	7.55

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.14	0.44	0.48	0.29	0.33
Long-Term Debt/Equity Capital	1.48	0.73	0.86	0.52	0.65
Equity Investment in Subs/Equity Cap	122.23	116.17	115.45	113.31	113.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	75.37	91.18	92.03	115.03	92.82

PERCENT OF AVERAGE ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.93	5.89	5.81	6.81	6.64
Less: Interest Expense	1.85	2.45	2.39	3.07	2.67
Equals: Net Interest Income (TE)	3.11	3.46	3.44	3.75	3.98
Plus: Non-Interest Income	0.85	0.98	0.94	0.87	0.92
Equals: Adj Operating Income (TE)	3.99	4.48	4.41	4.69	4.98
Less: Overhead Expense	3.41	3.35	3.45	3.25	3.23
Less: Provision for Loan and Lease Losses	1.23	0.59	0.94	0.27	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	-0.02	-0.06	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.03	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	-0.65	0.48	0.18	1.18	1.53
Less: Applicable Income Taxes (TE)	0.00	0.14	0.14	0.31	0.39
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.66	0.34	-0.07	0.84	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.65	0.34	-0.08	0.84	1.10
Memo: Net Income (Last Four Qtrs)	-0.85	0.40	-0.03	0.84	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.73	92.66	92.71	93.28	93.08
Avg Int-Bearing Funds / Avg Assets	80.23	78.76	79.36	78.41	77.19
Int Income (TE) / Avg Earning Assets	5.41	6.39	6.29	7.34	7.17
Int Expense / Avg Earning Assets	2.02	2.66	2.58	3.30	2.87
Net Int Inc (TE) / Avg Earn Assets	3.40	3.75	3.71	4.03	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	5.96	6.91	6.77	8.01	7.94
Interest-Bearing Bank Balances	0.71	3.21	2.65	5.63	5.51
Fed Funds Sold & Reverse Repos	0.18	2.48	2.21	5.05	4.94
Trading Assets	5.77	3.89	3.84	2.59	0.00
Total Earning Assets	5.32	6.29	6.17	7.22	7.07
Investment Securities (TE)	4.44	4.96	4.98	4.96	4.60
U. S. Treasury & Agency Sec (excl MBS)	3.76	5.08	4.94	4.70	4.10
Mortgage-Backed Securities	4.62	4.59	4.64	4.67	4.53
All Other Securities	6.04	6.33	6.37	7.02	6.43
Interest-Bearing Deposits	2.16	2.93	2.83	3.73	3.23
Time Deposits of \$100K or More	2.94	3.99	3.86	4.71	4.22
Time Deposits < \$100K	3.07	4.11	3.94	4.84	4.16
Other Domestic Deposits	0.94	1.52	1.44	2.32	2.10
Foreign Deposits	N/A	N/A	N/A	0.00	N/A
Fed Funds Purchased and Repos	1.26	2.66	2.15	4.65	4.48
Other Borrowed Funds & Trading Liab	3.33	3.87	3.72	4.83	4.86
All Interest-Bearing Funds	2.29	3.10	2.99	3.91	3.46

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	48	46	61	59	57
Avg Assets per Employee (\$000)	4,128	3,500	3,467	3,375	3,270
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	1.70	1.51	2.03	1.80
Overhead Exp / NII + Non-Int Income	90.93	77.20	80.30	71.30	66.97
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.41	3.35	3.45	3.25	3.23
Personnel Expense	1.65	1.79	1.80	1.79	1.79
Net Occupancy Expense	0.45	0.47	0.48	0.46	0.46
Other Operating Expenses	1.28	1.06	1.14	0.98	0.96
Overhead Less Non-Interest Income	2.52	2.34	2.46	2.33	2.28
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	88.96	75.77	78.40	69.79	65.62
Personnel Expense	43.07	40.33	40.68	38.28	36.40
Net Occupancy Expense	11.77	10.69	10.98	9.80	9.30
Other Operating Expenses	33.81	24.46	26.51	20.82	19.55
Total Non-Interest Income	20.17	21.17	20.24	18.24	18.44
Fiduciary Activities Income	0.34	0.61	0.63	0.59	0.58
Serv Charges on Deposit Accts - Domestic	8.64	8.11	8.18	7.53	7.54
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.34	0.48	0.41	0.49	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.40	0.19	0.18	0.14	0.17
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.34	0.35	0.35	0.44	0.42
Net Gain (Loss) - Sales Loans, OREO, Oth	-1.04	0.52	-0.36	0.83	1.38
Other Non-Interest Income	7.37	7.46	7.60	5.34	5.47
Overhead Less Non-Interest Income	68.66	54.81	57.54	51.10	46.38
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	9.84	14.82	3.81	16.94	19.86
Appl Inc Tax+TE/Pretax NOI+TE	29.38	24.74	33.01	26.33	27.00

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	54.93	54.92	55.04	54.27	52.85
Commercial and Industrial Loans	8.06	9.84	9.58	10.18	10.30
Loans to Individuals	2.59	2.96	2.89	2.98	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.51	1.50	1.30	1.51	1.35
Other Loans and Leases	0.66	0.89	0.76	0.89	0.72
Net Loans and Leases	68.40	70.58	69.79	70.63	69.38
Debt Securities Over 1 Year	14.44	14.57	14.69	13.97	14.12
Mutual Funds and Equity Securities	0.04	0.05	0.07	0.10	0.12
Subtotal	83.31	85.60	85.20	85.50	84.60
Interest-Bearing Bank Balances	2.79	0.39	1.07	0.30	0.29
Federal Funds Sold & Reverse Repos	1.18	1.75	1.06	1.75	2.25
Debt Securities 1 Year or Less	1.65	1.85	1.89	2.62	2.85
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.24	90.82	90.70	91.54	91.34
Non-Int Cash and Due From Dep Inst	2.06	2.44	2.38	2.61	3.01
Other Real Estate Owned	1.52	0.58	0.72	0.21	0.11
All Other Assets	7.48	6.66	6.75	5.77	5.58

MEMORANDA:

Short-Term Investments	6.38	4.77	4.94	5.37	6.31
U. S. Treasury Securities	0.07	0.10	0.08	0.08	0.11
U. S. Agency Securities (excl MBS)	3.99	4.63	4.15	6.34	7.28
Municipal Securities	2.84	3.01	2.98	3.14	3.35
Mortgage-Backed Securities	6.36	6.22	6.83	4.83	4.40
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00
Other Debt Securities	0.18	0.19	0.21	0.16	0.22
RE Loans Secured by 1-4 Family	16.91	16.42	17.07	16.65	15.43
Revolving	2.65	2.59	2.72	2.18	2.23
Closed-End, Sec by First Liens	12.68	12.05	12.64	12.73	11.77
Closed-End, Sec by Junior Liens	1.07	1.19	1.20	1.14	0.96
Commercial Real Estate Loans	34.19	34.76	34.29	33.54	33.58
Construction and Land Dev	9.39	10.94	10.04	11.13	11.01
Multifamily	1.94	1.54	1.73	1.21	1.32
Nonfarm Nonresidential	22.13	20.64	21.02	19.21	19.39
RE Loans Secured by Farmland	2.20	2.14	2.12	2.04	1.80
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.18	76.74	77.54	75.86	75.75
RE Loans Secured by 1-4 Family	25.01	23.38	24.65	23.80	22.50
Revolving	3.85	3.55	3.79	3.00	3.17
Closed-End	20.80	19.57	20.57	20.51	19.21
Commercial Real Estate Loans	48.63	47.91	47.30	45.96	47.38
Construction and Land Dev	13.26	14.97	13.75	15.17	15.42
Multifamily	2.80	2.13	2.45	1.66	1.84
Nonfarm Nonresidential	31.48	28.76	29.20	26.93	27.99
RE Loans Secured by Farmland	3.25	3.18	3.18	3.02	2.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	11.51	13.67	13.37	14.22	14.84
Loans to Individuals	3.92	4.38	4.28	4.41	4.35
Credit Card Loans	0.04	0.06	0.06	0.06	0.08
Agricultural Loans	2.19	2.21	1.92	2.29	2.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.97	1.27	1.09	1.30	1.06

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	6.38	4.77	4.94	5.37	6.31
Liquid Assets	19.40	17.84	18.52	18.21	19.69
Investment Securities	16.59	16.88	17.18	17.21	17.81
Net Loans and Leases	68.40	70.58	69.79	70.63	69.38
Net Lns, Ls & Stdby Ltrs of Credit	68.98	71.20	70.36	71.39	70.22
Core Deposits	62.98	62.03	62.16	64.52	64.68
Noncore Funding	26.82	26.93	27.18	24.07	23.89
Time Deposits of \$100K or More	16.62	14.35	14.92	14.74	15.91
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.22	1.52	1.51	1.52	1.38
Net Fed Funds Purchased (Sold)	0.14	-0.25	0.48	-0.24	-0.83
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.96	2.24	2.12	1.81	1.70
Earning Assets Repr in 1 Year	37.01	40.45	38.23	42.83	45.01
Int-Bearing Liab Repr in 1 Year	33.97	34.21	34.77	34.39	34.65
Long-Term Debt Repr in 1 Year	0.53	0.53	0.58	0.52	0.41
Net Assets Repriceable in 1 Year	2.31	5.20	2.15	6.95	9.18
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.76	25.09	25.47	21.16	20.22
Net ST Noncore Funding Dependence	15.69	16.93	17.29	14.61	12.35
Short-Term Inv/ST Noncore Funding	37.19	30.34	29.11	35.61	46.98
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.23	-1.28	-1.06	1.57	4.28
Net Loans and Leases/Total Deposits	83.31	88.01	86.35	87.53	85.45
Net Loans and Leases/Core Deposits	111.47	117.62	116.53	111.89	110.94
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.09	-0.16	0.29	0.27	-0.12
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.37	-1.26	1.00	0.35	-1.32
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.04	0.10	0.04	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.86	6.53	5.99	7.24	5.41
Available-For-Sale Securities	95.14	93.47	94.01	92.76	94.59
U. S. Treasury Securities	0.37	0.71	0.59	0.59	0.73
U. S. Agency Securities (excl MBS)	28.08	30.02	27.96	41.76	44.03
Municipal Securities	16.33	17.43	17.31	17.82	17.96
Mortgage-Backed Securities	39.16	38.28	39.72	28.47	24.62
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00
Other Debt Securities	1.38	1.11	1.14	1.04	1.19
Mutual Funds and Equity Securities	0.29	0.33	0.42	0.61	0.88
Debt Securities 1 Year or Less	11.28	12.79	13.12	17.00	17.57
Debt Securities 1 To 5 Years	30.69	29.44	29.06	33.25	37.69
Debt Securities Over 5 Years	53.62	53.33	53.42	43.77	39.67
Pledged Securities	56.63	60.16	60.60	50.77	46.69
Structured Notes, Fair Value	1.51	0.52	0.80	1.29	2.14

ANALYSIS RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.23	0.59	0.94	0.27	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	1.75	0.80	1.32	0.37	0.22
Provision for Ln&Ls Losses/Net Losses	140.18	196.02	175.44	166.61	219.91
Ln&Ls Allowance/Total Loans & Leases	1.97	1.55	1.71	1.31	1.26
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.74	13.54	4.81	11.04	28.09
ALL/Nonaccrual Assets	77.86	159.62	119.23	291.37	620.38
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	94.76	111.97	95.70	205.63	455.05
Gross Ln&Ls Losses/Avg Loans & Leases	1.53	0.64	0.98	0.30	0.16
Recoveries/Avg Loans and Leases	0.06	0.07	0.06	0.05	0.04
Net Losses/Avg Loans and Leases	1.47	0.57	0.87	0.25	0.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	8.58	20.28	28.72	58.71	35.72
Earnings Coverage of Net Losses (X)	2.21	15.59	4.93	8.69	27.26

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.37	0.46	0.76	0.15	0.05
RE Loans Secured By 1-4 Family	1.03	0.34	0.60	0.10	0.06
Revolving	0.50	0.20	0.33	0.08	0.01
Closed-End	1.04	0.28	0.56	0.10	0.07
Commercial Real Estate Loans	1.58	0.47	0.74	0.18	0.04
Construction and Land Dev	3.99	1.15	1.93	0.32	0.01
Multifamily	0.27	0.03	0.11	0.00	0.00
Nonfarm Nonresidential	0.51	0.08	0.17	0.04	0.03
RE Loans Secured by Farmland	0.01	0.00	0.00	0.02	0.00
Commercial and Industrial Loans	2.18	0.73	1.32	0.41	0.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.38	0.82	0.97	0.83	0.65
Credit Card Loans	1.91	2.64	3.35	2.95	1.40
Agricultural Loans	0.02	0.00	0.00	0.01	0.00
Loans to Foreign Governments & Inst	N/A	0.00	N/A	0.00	0.00
Other Loans and Leases	1.74	1.29	1.24	1.31	1.03

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

1.66

1.37

1.65

1.40

0.92

90+ Days PD Loans and Leases

0.14

0.16

0.16

0.15

0.11

Nonaccrual Loans and Leases

4.40

2.22

2.90

1.12

0.44

90+ Days PD and Nonaccrual Loans and Leases

4.61

2.45

3.23

1.34

0.66

30-89 Days PD Restructured

0.01

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.23

0.04

0.02

0.01

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.66

1.37

1.65

1.40

0.92

90+ Days Past Due Assets

0.14

0.16

0.16

0.15

0.11

Nonaccrual Assets

4.43

2.22

2.90

1.12

0.45

30+ Days PD & Nonaccrual Assets

6.50

3.96

5.07

2.89

1.64

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.25

1.73

2.35

0.95

0.46

90+ PD & Nonaccrual Assets + OREO

4.84

2.55

3.30

1.25

0.62

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

5.45

2.40

3.08

1.07

0.53

Allowance for Loan & Lease Losses

347.29

194.27

210.85

109.52

58.78

Equity Cap + ALLL

63.17

24.98

33.40

11.64

5.43

Tier 1 Cap + ALLL

67.60

23.53

31.97

10.49

4.96

Loans & Leases + RE Acquired

7.46

3.34

4.20

1.50

0.75

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	1.62	1.35	1.74	1.40	0.92
- 90+ Days Past Due	0.13	0.16	0.15	0.15	0.09
- Nonaccrual	4.84	2.55	3.29	1.14	0.43
Coml & Indl - 30-89 Days PD	1.34	0.89	1.14	1.07	0.61
- 90+ Days Past Due	0.09	0.08	0.09	0.08	0.09
- Nonaccrual	2.44	0.79	1.01	0.65	0.44
Individuals - 30-89 Days PD	1.38	1.17	1.37	1.44	1.25
- 90+ Days Past Due	0.13	0.08	0.09	0.11	0.07
- Nonaccrual	0.48	0.29	0.34	0.23	0.19
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	25.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.17	0.16	0.26	0.20	0.05
- 90+ Days Past Due	0.06	0.00	0.01	0.01	0.00
- Nonaccrual	0.17	0.08	0.21	0.02	0.04
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	0.00	0.00
- 90+ Days Past Due	N/A	0.00	N/A	0.00	0.00
- Nonaccrual	N/A	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.55	0.27	0.41	0.29	0.41
- 90+ Days Past Due	0.00	0.01	0.04	0.03	0.03
- Nonaccrual	0.15	0.02	0.00	0.08	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.60	1.34	1.70	1.63	1.13
- 90+ Days Past Due	0.15	0.10	0.12	0.14	0.08
- Nonaccrual	2.58	1.31	1.89	0.83	0.37
Revolving - 30-89 Days PD	0.46	0.62	0.54	0.51	0.46
- 90+ Days Past Due	0.01	0.03	0.00	0.03	0.01
- Nonaccrual	0.44	0.14	0.26	0.24	0.10
Closed-End - 30-89 Days PD	1.84	1.38	1.92	1.50	1.21
- 90+ Days Past Due	0.17	0.10	0.14	0.14	0.10
- Nonaccrual	3.09	1.53	2.32	0.81	0.39
- Jr Lien 30-89 Days PD	0.14	0.11	0.12	0.05	0.04
- Jr Lien 90+ Days PD	0.01	0.00	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.16	0.07	0.09	0.02	0.01
Commercial RE - 30-89 Days PD	1.40	1.23	1.36	1.04	0.67
- 90+ Days Past Due	0.10	0.15	0.15	0.12	0.08
- Nonaccrual	5.59	2.96	3.78	1.38	0.42
Const & Dev - 30-89 Days PD	1.54	1.49	1.32	1.25	0.66
- 90+ Days Past Due	0.06	0.13	0.11	0.13	0.05
- Nonaccrual	12.62	6.01	8.08	2.39	0.22
Multi family - 30-89 Days PD	0.47	0.46	0.37	0.60	0.01
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.01	0.69	0.85	0.17	0.00
Nonfarm Nres- 30-89 Days PD	1.16	0.80	1.01	0.62	0.49
- 90+ Days Past Due	0.06	0.11	0.12	0.05	0.04
- Nonaccrual	2.53	1.16	1.58	0.54	0.36
Farmland - 30-89 Days PD	0.42	0.23	0.21	0.59	0.18
- 90+ Days Past Due	0.02	0.01	0.00	0.03	0.00
- Nonaccrual	0.68	0.29	0.51	0.16	0.08
Credit Card - 30-89 Days PD	2.73	2.20	2.62	3.02	1.27
- 90+ Days Past Due	2.50	0.67	0.83	0.75	0.32
- Nonaccrual	0.00	0.00	0.00	0.03	0.00

CAPITAL RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.16	9.40	8.96	9.68	9.75
Tier 1 RBC Ratio	11.05	12.39	11.90	12.86	12.92
Total Risk-Based Capital Ratio	12.73	13.81	13.34	14.25	14.48
Tangible Tier 1 Leverage Ratio	8.11	9.38	8.94	9.65	9.73
Tangible Common Eq Cap/Tan Assets	7.02	8.02	7.67	8.48	8.26

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	9.03	11.49	10.74	13.03	14.56
Standby Letters of Credit	0.46	0.60	0.52	0.68	0.70
Commercial & Similar Letters of Credit	0.00	0.01	0.00	0.01	0.01
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	0.25	0.15	0.32	0.06	0.12
Interest Rate Contracts	0.25	0.14	0.31	0.06	0.10
Interest Rate Futures & Forward Contr	0.02	0.00	0.01	0.00	0.00
Written Options Contr (Int Rate)	0.06	0.02	0.08	0.00	0.01
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00
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	12.95	16.57	15.56	18.65	22.11

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	100.00	81.29	85.01	86.67	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	18.71	14.99	13.33	13.04
Futures and Forwards	27.03	22.40	16.15	16.18	12.35
Written Options	38.36	42.73	41.52	32.11	42.53
Exchange-Traded	0.00	3.70	0.00	0.00	0.00
Over-The-Counter	38.36	39.03	41.52	32.11	42.53
Purchased Options	3.48	17.39	19.30	30.14	26.09
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.48	17.39	19.30	30.14	26.09
Swaps	26.54	17.47	18.61	21.57	15.22
Held for Trading	0.00	0.00	10.53	6.67	0.00
Interest Rate Contracts	0.00	0.00	10.53	6.67	0.00
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	100.00	100.00	89.47	93.33	100.00
Interest Rate Contracts	99.71	81.29	74.48	80.00	82.61
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	18.71	14.99	13.33	13.04
Deriv Contr (Excl Fut & FX LE 14 Days)	61.64	52.43	54.46	67.89	54.05
One Year or Less	29.92	16.35	22.24	24.36	4.99
Over 1 Year to 5 Years	2.94	29.14	27.45	33.47	37.24
Over 5 Years	24.17	6.94	1.34	10.06	4.25
Gross Negative Fair Value (Abs Val)	0.72	0.96	0.66	1.66	0.48
Gross Positive Fair Value	0.15	1.59	0.42	2.32	0.58
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	33.33	50.00	33.33	50.00	25.52
Ins Under Assets(L/H)/Tot Ins Und Ast	66.67	50.00	66.67	50.00	74.48
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.34	0.35	0.35	0.44	0.42
Premium Inc/Ins Activities Revenue	1.04	0.00	1.28	0.00	0.54
Credit Rel Prem Inc/Tot Prem Inc	33.33	50.00	33.33	50.00	60.00
Other Prem Inc/Total Prem Inc	66.67	50.00	66.67	50.00	40.00
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)	22.30	33.16	20.02	36.07	8.20
Ins Net Inc (L/H)/Equity (L/H)	3.29	7.07	5.15	4.68	6.45
Insur Ben, Losses, Exp/Insur Premiums	69.93	71.45	71.60	58.67	148.29
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)	2.07	5.38	2.59	5.84	2.13
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.20	8.77	9.36	8.15	8.04
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	0.00	N/A
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	4.20	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	0.00	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-43.55	13.02	-53.15	-64.16	-78.43
Total Selected Assets	-42.72	6.51	-39.91	234.03	-42.89
Deposits	N/A	N/A	N/A	N/A	N/A

PROFITABILITY:	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-10.24	2.71	-2.34	8.31	11.42
Bank Net Inc/Avg Eq Inv in Banks	-6.65	4.53	-0.16	9.79	12.92
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.89	3.24	4.16	3.78	4.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-41.37	4.20	3.14	15.81	11.00
Bank Net Income/Parent Net Income	117.27	111.42	131.87	114.93	109.40
Nonbank Net Income/Parent Net Income	2.67	0.74	1.67	0.93	0.62
Sub BHCs Net Inc/Parent Net Income	72.45	225.59	72.56	85.23	188.60
LEVERAGE:					
Total Liabilities/Equity	26.38	20.95	20.60	21.24	19.84
Total Debt/Equity Capital	3.79	1.82	1.93	1.24	1.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	24.27	19.52	19.11	17.71	18.24
Tot Debt+Lns Guaranteed for Affl/Equity	4.04	1.95	2.22	1.55	1.77
Total Debt/Eq Cap - Exc Over Fair Value	3.94	1.83	1.94	1.25	1.47
Long-Term Debt/Equity Capital	1.48	0.73	0.86	0.52	0.65
Short-Term Debt/Equity Capital	1.14	0.44	0.48	0.29	0.33
Current Portion of LT Debt/Equity	0.00	0.00	0.01	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.24	0.31	0.19	0.27	0.31
Long-Term Debt/Consolidated LT Debt	4.37	1.81	2.43	2.56	1.75
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	122.23	116.17	115.45	113.31	113.46
Total Investment in Subs/Equity	122.66	116.58	115.93	113.69	113.84
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	105.24	100.65	99.75	99.35	98.87
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	105.64	101.01	100.11	99.69	99.23
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.41	1.85	3.44	1.49	1.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.67	8.50	6.16	4.57	3.06
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	71.71	88.92	92.16	105.92	89.86
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	75.37	91.18	92.03	115.03	92.82
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.31	84.56	99.90	107.84	93.99
Pretax Oper Inc + Int Exp/Int Expense	1183.99	1663.16	1912.71	2593.21	2600.74
Div + Int From Subs/Int Exp + Div	110.49	160.84	161.76	158.83	137.94
Fees+Other Inc From Subs/Sal + Oth Exp	9.62	8.85	9.29	6.50	6.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	41.57	6.92	16.98	39.51	62.18
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.14	-0.42	-0.49	-0.15	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	10.00	0.00	0.00	0.00	0.00
Total	10.00	0.00	0.00	0.00	0.00
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	0.44	0.50	0.49	0.45	0.37
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	73.21	85.74	91.22	82.48	105.61
Dividends Paid/Net Income	48.75	41.38	59.60	40.01	35.09
Net Income - Dividends/Avg Equity	-11.71	-0.37	-5.31	4.58	7.54

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	109.23	119.77	122.07	127.63	104.57
Dividends From Nonbank Subs	1.75	1.20	1.16	0.65	0.65
Dividends From Subsidiary BHCs	0.00	0.27	0.00	1.25	0.38
Dividends From All Subsidiaries	119.75	126.52	128.23	141.53	128.57

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	50.27	45.66	58.60	51.28	39.00
Interest Income From Bank Subs	0.11	0.22	0.28	0.29	0.27
Mgt & Service Fees From Bank Subs	2.30	1.09	1.80	0.81	0.53
Other Income From Bank Subs	0.21	0.09	0.23	0.20	0.10
Operating Income From Bank Subs	68.53	49.85	76.18	60.58	42.52

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	90.44	82.31	80.27	59.71	67.55
Interest Income From Nonbank Subs	0.00	1.82	0.55	4.85	3.50
Mgt & Serv Fees From Nonbank Subs	0.20	0.93	1.33	1.04	0.15
Other Income From Nonbank Subs	0.00	0.30	0.00	0.00	0.00
Operating Inc From Nonbank Subs	100.02	98.93	93.42	96.21	84.11

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	24.39	24.13	20.25	55.24	34.44
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.01	0.03
Mgt & Serv Fees From Sub BHCs	0.63	0.45	0.60	0.06	0.00
Other Income From Subsidiary BHCs	0.00	0.12	0.00	0.00	0.00
Operating Income From Sub BHCs	25.02	24.70	20.85	55.30	34.47

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	51.17	67.48	65.54	74.95	70.53
Interest Income From Bank Subs	1.93	0.70	0.78	0.92	1.15
Mgt & Serv Fees From Bank Subs	7.34	1.72	2.03	0.88	0.71
Other Income From Bank Subs	0.09	0.03	0.07	0.19	0.18
Operating Income From Bank Subs	71.02	78.80	78.02	83.99	80.75

Dividends From Nonbank Subs	4.60	1.56	1.57	0.45	1.42
Interest Income From Nonbank Subs	0.00	0.04	0.00	0.15	0.03
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	5.74	4.60	4.11	1.15	3.86

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.21	0.05
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	0.21	0.05

Loans and Adv From Subs/ST Debt	476.09	1218.35	554.42	768.42	584.60
Loans and Adv From Subs/Total Debt	348.52	756.59	424.59	496.21	473.56

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									91
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.11	1.51	1.85	2.51	3.18	3.76	4.06	4.23	91
+ Non-interest Income	0.85	-0.08	0.12	0.36	0.68	1.10	1.89	3.57	91
- Overhead Expense	3.41	2.20	2.54	2.91	3.36	3.76	4.66	4.92	91
- Provision for Losses	1.22	0.07	0.13	0.41	0.95	1.80	2.90	3.37	91
+ Securities Gains (Losses)	0.00	-0.90	-0.18	-0.00	0.00	0.12	0.25	0.32	91
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.18	91
= Pretax Net Oper Income (TE)	-0.65	-5.07	-4.12	-2.42	-0.15	0.82	1.40	1.79	91
Net Operating Income	-0.65	-4.80	-3.07	-2.11	-0.25	0.57	1.16	1.30	91
Net Income	-0.65	-4.70	-3.07	-2.11	-0.25	0.57	1.16	1.30	91
Net Income (Sub S Adjusted)	-0.80	-5.65	-4.22	-2.56	-0.28	0.71	1.06	1.16	27
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.41	4.04	4.61	5.03	5.48	5.76	6.11	6.22	91
Interest Expense	2.02	0.70	1.00	1.54	2.03	2.47	3.00	3.12	91
Net Interest Income (TE)	3.40	1.73	2.10	2.75	3.40	4.06	4.38	4.57	91
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.46	0.04	0.09	0.41	1.06	2.33	3.58	5.12	91
Earnings Coverage of Net Losses (X)	2.20	-2.44	-0.67	-0.10	0.57	3.40	8.87	15.63	90
Ln&Ls Allowance/Total Loans & Leases	1.96	0.91	1.01	1.36	1.71	2.38	3.36	3.85	91
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.43	0.07	0.61	2.15	5.01	10.60	14.35	17.03	91
30-89 Days Past Due Loans and Leases	1.65	0.01	0.26	0.67	1.22	2.42	4.00	5.48	91
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.76	-4.26	4.28	15.67	23.17	31.89	42.47	46.14	91
Net ST Noncore Funding Dependence	15.69	-6.31	0.76	7.94	14.62	24.11	31.87	40.23	91
Net Loans and Leases/Total Assets	68.39	46.98	52.67	58.42	70.61	76.26	81.33	83.65	91
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.16	1.20	3.46	6.01	8.20	10.21	11.97	13.01	91
Equity Capital/Total Assets	7.87	1.03	3.73	5.51	7.64	10.06	11.63	13.83	91
Equity Capital+Minority Int/Total Assets	7.98	0.98	3.74	5.66	7.64	10.18	11.70	13.83	91
Net Loans&Ls/Equity Capital (X)	9.48	4.00	4.95	6.36	8.20	11.80	18.07	19.52	87
Cash Dividends/Net Income	49.47	0.00	0.00	14.11	49.27	68.25	121.06	164.52	40
Cash Dividends/Net Income (Sub S Adjusted)	10.65	-62.64	-41.04	0.00	0.00	24.74	61.42	89.77	27
Retained Earnings/Avg Equity Cap	-11.77	-90.84	-54.33	-23.83	-2.93	3.01	6.16	7.41	89
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.14	0.00	0.00	0.00	0.00	0.00	8.33	17.45	87
Long-Term Debt/Equity Capital	1.47	0.00	0.00	0.00	0.00	0.00	11.01	17.23	87
Equity Investment in Subs/Equity Cap	122.23	89.44	93.80	99.75	112.61	135.87	187.63	228.84	87
Cash FR Oper+Noncash+Op Exp+Di v	75.37	-194.34	-11.15	40.57	79.54	111.83	162.22	193.71	90

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.93	3.59	3.94	4.52	4.96	5.32	5.59	5.71	91
Less: Interest Expense	1.84	0.68	0.95	1.39	1.86	2.33	2.64	2.81	91
Equals: Net Interest Income (TE)	3.11	1.51	1.85	2.51	3.18	3.76	4.06	4.23	91
Plus: Non-Interest Income	0.85	-0.08	0.12	0.36	0.68	1.10	1.89	3.57	91
Equals: Adj Operating Income (TE)	3.99	1.73	2.22	3.21	4.14	4.68	5.45	6.65	91
Less: Overhead Expense	3.41	2.20	2.54	2.91	3.36	3.76	4.66	4.92	91
Less: Provision for Loan and Lease Losses	1.22	0.07	0.13	0.41	0.95	1.80	2.90	3.37	91
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Plus: Realized G/L on AFS Sec	0.00	-0.90	-0.18	-0.00	0.00	0.10	0.25	0.32	91
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.18	91
Equals: Pretax Net Oper Inc (TE)	-0.65	-5.07	-4.12	-2.42	-0.15	0.82	1.40	1.79	91
Less: Applicable Income Taxes (TE)	0.00	-1.16	-0.76	-0.07	0.02	0.18	0.42	0.62	91
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	91
Equals: Net Operating Income	-0.65	-4.80	-3.07	-2.11	-0.25	0.57	1.16	1.30	91
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equals: Net Income	-0.65	-4.70	-3.07	-2.11	-0.25	0.57	1.16	1.30	91
Memo: Net Income (Last Four Qtrs)	-0.84	-6.16	-4.31	-2.01	-0.27	0.62	1.15	1.42	79
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.72	83.78	86.21	89.24	92.29	94.07	96.21	96.56	91
Avg Int-Bearing Funds / Avg Assets	80.23	62.02	69.95	75.71	81.18	84.47	87.37	89.27	91
Int Income (TE) / Avg Earning Assets	5.41	4.04	4.61	5.03	5.48	5.76	6.11	6.22	91
Int Expense / Avg Earning Assets	2.02	0.70	1.00	1.54	2.03	2.47	3.00	3.12	91
Net Int Inc (TE) / Avg Earn Assets	3.40	1.73	2.10	2.75	3.40	4.06	4.38	4.57	91
YIELD OR COST:									
Total Loans and Leases (TE)	5.96	5.00	5.19	5.60	5.91	6.32	6.70	7.00	91
Interest-Bearing Bank Balances	0.70	0.00	0.00	0.17	0.37	1.10	2.30	3.34	87
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.11	0.19	0.24	0.31	0.48	80
Trading Assets	5.77	0.00	0.00	0.00	2.64	6.97	10.01	11.02	3
Total Earning Assets	5.32	3.98	4.61	4.99	5.37	5.65	5.96	6.14	91
Investment Securities (TE)	4.44	2.40	3.29	3.93	4.59	4.97	5.35	5.49	91
U. S. Treasury & Agency Sec (excl MBS)	3.75	0.06	1.30	2.60	3.70	4.72	6.23	7.21	83
Mortgage-Backed Securities	4.62	2.62	3.36	4.19	4.67	5.04	5.68	6.19	82
All Other Securities	6.03	2.71	3.65	4.87	5.75	7.05	9.15	11.87	83
Interest-Bearing Deposits	2.16	0.96	1.22	1.79	2.19	2.61	2.87	3.12	91
Time Deposits of \$100K or More	2.93	1.52	1.99	2.50	2.89	3.39	3.80	4.06	90
Time Deposits < \$100K	3.06	1.98	2.19	2.66	3.09	3.42	3.88	4.28	91
Other Domestic Deposits	0.93	0.24	0.43	0.60	0.92	1.14	1.62	1.77	89
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	1.26	0.00	0.00	0.43	0.96	2.05	3.69	4.24	78
Other Borrowed Funds & Trading Liab	3.33	0.20	0.91	2.69	3.35	4.02	4.96	5.75	80
All Interest-Bearing Funds	2.28	1.11	1.31	1.84	2.29	2.76	2.99	3.26	91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	48.12	31.53	34.20	39.57	44.97	54.70	64.88	86.41	91
Avg Assets per Employee (\$000)	4128.43	2289.17	2668.28	3117.85	3615.47	5109.12	6393.87	8614.79	91
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	85
Overhead Exp / NII + Non-Int Income	90.93	61.10	64.36	69.72	83.34	104.97	146.49	172.46	91
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.41	2.20	2.54	2.91	3.36	3.76	4.66	4.92	91
Personnel Expense	1.65	0.93	1.09	1.41	1.62	1.82	2.21	2.59	91
Net Occupancy Expense	0.44	0.19	0.25	0.35	0.45	0.54	0.63	0.67	91
Other Operating Expenses	1.28	0.77	0.83	0.95	1.12	1.59	2.05	2.73	91
Overhead Less Non-Interest Income	2.51	1.18	1.52	2.03	2.39	2.89	3.68	3.89	91
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	88.96	59.53	62.36	68.38	80.85	104.26	137.53	164.33	91
Personnel Expense	43.07	28.54	32.85	35.70	41.97	47.61	54.75	71.76	91
Net Occupancy Expense	11.76	5.74	6.51	8.52	11.44	14.35	18.05	21.55	91
Other Operating Expenses	33.80	18.58	18.95	21.35	28.82	41.58	59.88	78.50	91
Total Non-Interest Income	20.16	-4.53	5.63	11.35	18.40	26.98	39.94	56.08	91
Fiduciary Activities Income	0.34	0.00	0.00	0.00	0.00	0.04	2.06	4.44	91
Serv Charges on Deposit Accts - Domestic	8.64	0.96	2.36	4.94	8.05	11.61	16.46	19.15	91
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Investment Banking Fees & Commissions	0.33	0.00	0.00	0.00	0.05	0.70	1.32	2.03	91
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Net Servicing Fees	0.40	0.00	0.00	0.00	0.00	0.06	1.99	6.51	91
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Insurance Activities Revenue	0.34	0.00	0.00	0.00	0.01	0.41	1.63	4.09	91
Net Gain (Loss) - Sales Loans, OREO, Oth	-1.04	-22.73	-13.21	-2.55	0.00	1.71	7.24	10.04	91
Other Non-Interest Income	7.37	1.12	1.90	3.51	5.80	9.41	15.61	31.39	91
Overhead Less Non-Interest Income	68.66	25.36	34.42	46.38	59.52	83.30	126.75	152.51	91
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	9.83	-34.89	-21.53	0.00	4.05	20.93	31.87	34.97	42
Appl Inc Tax+TE/Pretax NOI+TE	29.38	0.00	0.00	9.33	29.55	40.24	57.51	157.06	42

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.93	32.84	36.96	44.39	54.38	66.12	72.30	74.21	91
Commercial and Industrial Loans	8.05	2.54	3.33	4.80	6.84	10.31	16.52	20.28	91
Loans to Individuals	2.59	0.08	0.34	0.87	2.15	3.47	6.54	8.85	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Agricultural Loans	1.50	0.00	0.00	0.00	0.06	1.62	7.83	12.02	91
Other Loans and Leases	0.66	0.00	0.01	0.06	0.42	0.97	2.06	2.64	91
Net Loans and Leases	68.39	46.98	52.67	58.42	70.61	76.26	81.33	83.65	91
Debt Securities Over 1 Year	14.43	0.38	1.91	6.46	12.38	23.10	29.44	35.47	91
Mutual Funds and Equity Securities	0.04	0.00	0.00	0.00	0.00	0.01	0.30	0.53	91
Subtotal	83.30	72.06	75.58	79.18	83.51	87.21	90.05	91.54	91
Interest-Bearing Bank Balances	2.79	0.00	0.00	0.12	1.62	5.21	8.17	12.21	91
Federal Funds Sold & Reverse Repos	1.18	0.00	0.00	0.00	0.04	2.16	4.87	6.87	91
Debt Securities 1 Year or Less	1.64	0.00	0.08	0.31	0.96	2.58	4.64	7.76	91
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Total Earning Assets	90.23	81.54	85.74	87.28	90.93	92.46	94.09	94.41	91
Non-Int Cash and Due From Dep Inst	2.06	0.34	0.81	1.28	1.68	2.64	4.12	5.77	91
Other Real Estate Owned	1.51	0.00	0.01	0.16	1.06	2.44	4.22	5.15	91
All Other Assets	7.48	3.19	4.01	4.98	7.13	9.94	11.89	12.39	91
MEMORANDA:									
Short-Term Investments	6.38	0.64	0.98	2.25	5.36	9.34	14.94	17.47	91
U.S. Treasury Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.30	1.13	91
U.S. Agency Securities (excl MBS)	3.98	0.00	0.00	0.43	2.72	7.59	11.83	16.08	91
Municipal Securities	2.83	0.00	0.00	0.10	1.60	4.59	9.49	13.60	91
Mortgage-Backed Securities	6.35	0.00	0.00	1.10	4.64	11.49	18.62	23.38	91
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.75	91
Other Debt Securities	0.18	0.00	0.00	0.00	0.00	0.16	0.77	2.17	91
RE Loans Secured by 1-4 Family	16.91	1.97	5.00	11.57	17.10	21.20	27.63	33.02	91
Revolving	2.65	0.01	0.13	0.94	1.95	4.39	6.07	7.75	91
Closed-End, Sec by First Liens	12.67	1.41	3.60	7.72	12.71	16.85	20.74	29.35	91
Closed-End, Sec by Junior Liens	1.07	0.00	0.07	0.35	0.90	1.51	2.49	3.67	91
Commercial Real Estate Loans	34.18	9.80	13.26	21.98	32.15	46.63	58.67	64.90	91
Construction and Land Dev	9.39	0.59	1.72	3.45	8.28	14.77	19.91	20.61	91
Multifamily	1.93	0.00	0.14	0.67	1.33	2.81	3.97	6.21	91
Nonfarm Nonresidential	22.13	7.01	9.03	13.89	21.32	27.88	38.83	50.94	91
RE Loans Secured by Farmland	2.19	0.00	0.00	0.08	0.77	3.48	9.18	11.73	91
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.18	52.30	59.11	68.84	82.23	89.39	92.14	93.51	91
RE Loans Secured by 1-4 Family	25.00	2.75	6.94	16.31	24.82	31.54	41.58	48.35	91
Revolving	3.84	0.01	0.15	1.46	2.93	5.98	9.16	11.45	91
Closed-End	20.80	2.65	5.32	12.02	20.12	28.19	38.95	43.08	91
Commercial Real Estate Loans	48.62	16.01	21.32	34.46	49.23	61.77	74.80	80.77	91
Construction and Land Dev	13.26	0.94	2.71	5.05	12.72	21.15	25.80	28.60	91
Multifamily	2.79	0.00	0.22	0.92	2.00	4.21	6.49	8.27	91
Nonfarm Nonresidential	31.48	9.51	13.97	23.10	29.79	39.55	49.33	59.81	91
RE Loans Secured by Farmland	3.24	0.00	0.00	0.12	1.08	5.06	12.58	15.63	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Commercial and Industrial Loans	11.50	4.06	4.94	7.20	9.69	15.18	22.27	26.23	91
Loans to Individuals	3.92	0.13	0.42	1.20	2.90	5.43	10.92	14.52	91
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.01	0.22	0.32	91
Agricultural Loans	2.18	0.00	0.00	0.00	0.10	2.33	11.26	15.44	91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Loans and Leases	0.96	0.00	0.01	0.09	0.62	1.70	2.61	3.60	91

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.38	0.64	0.98	2.25	5.36	9.34	14.94	17.47	91
Liquid Assets	19.40	4.27	9.80	12.93	18.29	24.84	32.02	35.57	91
Investment Securities	16.59	0.85	2.40	7.46	15.15	24.50	33.15	36.95	91
Net Loans and Leases	68.39	46.98	52.67	58.42	70.61	76.26	81.33	83.65	91
Net Lns, Ls & Stdby Ltrs of Credit	68.97	47.58	53.74	59.10	71.42	76.65	81.79	83.76	91
Core Deposits	62.97	40.98	48.35	57.11	62.67	70.14	74.20	76.32	91
Noncore Funding	26.82	11.99	15.57	19.28	25.35	31.85	43.19	48.60	91
Time Deposits of \$100K or More	16.62	6.58	8.89	12.04	15.37	20.58	26.07	28.74	91
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Fed Funds Purchased and Repos	1.21	0.00	0.00	0.00	0.32	1.84	5.44	7.57	91
Net Fed Funds Purchased (Sold)	0.14	-6.09	-3.85	-0.95	0.00	1.34	3.12	6.37	91
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Oth Borrowings W/Rem Mat 1 Yr or Less	1.96	0.00	0.00	0.00	1.17	3.37	6.36	8.88	91
Earning Assets Repr in 1 Year	37.00	19.07	23.54	27.91	35.44	43.89	58.15	61.63	91
Int-Bearing Liab Repr in 1 Year	33.96	0.00	13.31	23.12	32.52	43.38	56.02	64.07	91
Long-Term Debt Repr in 1 Year	0.53	0.00	0.00	0.00	0.00	0.06	3.53	5.47	91
Net Assets Repriceable in 1 Year	2.30	-23.89	-18.56	-7.85	-0.21	13.23	28.42	40.11	91
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.76	-4.26	4.28	15.67	23.17	31.89	42.47	46.14	91
Net ST Noncore Funding Dependence	15.69	-6.31	0.76	7.94	14.62	24.11	31.87	40.23	91
Short-Term Inv/ST Noncore Funding	37.19	2.32	4.00	11.74	26.74	54.43	90.22	143.09	91
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.23	-34.35	-20.97	-10.38	-1.29	8.21	25.14	36.63	91
Net Loans and Leases/Total Deposits	83.31	59.43	65.20	70.65	83.91	93.57	100.23	107.45	91
Net Loans and Leases/Core Deposits	111.47	72.46	76.31	93.76	109.64	124.60	155.92	174.24	91
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.08	-5.90	-0.40	0.00	0.26	2.09	2.71	5.76	30
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.37	-17.20	-5.17	0.33	2.26	4.68	7.72	9.74	84
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.72	-0.62	-0.10	0.00	0.03	0.29	0.90	30
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.85	0.00	0.00	0.00	0.00	1.31	29.23	60.26	90
Available-For-Sale Securities	95.14	33.29	66.66	98.45	100.00	100.00	100.00	100.00	90
U.S. Treasury Securities	0.37	0.00	0.00	0.00	0.00	0.00	1.88	7.01	90
U.S. Agency Securities (excl MBS)	28.08	0.00	0.00	3.19	27.12	50.20	78.17	88.42	90
Municipal Securities	16.32	0.00	0.00	2.35	11.96	31.92	44.33	58.45	90
Mortgage-Backed Securities	39.16	0.00	0.00	10.85	36.90	68.62	84.52	95.58	90
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.00	0.66	3.44	90
Other Debt Securities	1.37	0.00	0.00	0.00	0.00	1.33	8.54	12.71	90
Mutual Funds and Equity Securities	0.28	0.00	0.00	0.00	0.00	0.18	1.77	3.60	90
Debt Securities 1 Year or Less	11.28	0.02	0.32	2.55	6.90	19.25	30.92	52.58	90
Debt Securities 1 To 5 Years	30.69	0.00	1.24	6.46	30.21	48.06	65.67	74.97	90
Debt Securities Over 5 Years	53.62	0.40	5.99	25.37	56.00	84.39	95.07	96.65	90
Pledged Securities	56.62	0.00	10.47	32.02	53.70	79.33	92.25	98.04	90
Structured Notes, Fair Value	1.50	0.00	0.00	0.00	0.00	1.62	9.30	15.63	90

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.22	0.07	0.13	0.41	0.95	1.80	2.90	3.37	91
Provision for Ln&Ls Losses/Avg Lns&Ls	1.74	0.12	0.28	0.58	1.32	2.63	4.23	4.88	91
Provision for Ln&Ls Losses/Net Losses	140.18	50.73	74.43	95.53	125.00	180.62	241.47	300.03	90
Ln&Ls Allowance/Total Loans & Leases	1.96	0.91	1.01	1.36	1.71	2.38	3.36	3.85	91
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.73	0.45	0.62	0.95	1.62	3.48	7.37	16.39	89
ALLL/Nonaccrual Assets	77.86	19.46	24.06	33.66	53.79	103.46	193.69	362.89	89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	94.75	18.57	22.84	32.39	52.97	91.06	223.38	954.70	91
Gross Ln&Ls Losses/Avg Loans & Leases	1.53	0.06	0.16	0.44	1.12	2.56	3.76	5.19	91
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.08	0.18	0.32	91
Net Losses/Avg Loans and Leases	1.46	0.04	0.09	0.41	1.06	2.33	3.58	5.12	91
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Recoveries/Prior Year-End Losses	8.57	0.13	0.34	1.70	4.33	11.94	27.15	38.53	78
Earnings Coverage of Net Losses (X)	2.20	-2.44	-0.67	-0.10	0.57	3.40	8.87	15.63	90
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.36	0.00	0.02	0.23	0.95	2.22	3.39	5.64	91
RE Loans Secured By 1-4 Family	1.03	0.00	0.00	0.10	0.46	1.19	4.28	6.05	91
Revolving	0.49	-0.01	0.00	0.00	0.00	0.70	2.36	4.04	89
Closed-End	1.04	-0.00	0.00	0.07	0.39	1.30	4.74	6.44	91
Commercial Real Estate Loans	1.58	-0.00	0.00	0.15	1.02	2.60	4.11	7.17	91
Construction and Land Dev	3.98	0.00	0.00	0.00	2.52	6.87	14.03	18.85	90
Multifamily	0.26	0.00	0.00	0.00	0.00	0.00	1.38	5.31	84
Nonfarm Nonresidential	0.51	-0.00	0.00	0.00	0.20	0.75	1.84	2.72	91
RE Loans Secured by Farmland	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.19	75
Commercial and Industrial Loans	2.18	-0.01	0.00	0.07	0.79	3.64	6.41	13.37	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans to Individuals	1.37	0.05	0.20	0.38	0.78	2.20	4.57	5.05	72
Credit Card Loans	1.90	-6.67	-0.77	0.00	1.74	3.33	4.72	5.60	25
Agricultural Loans	0.01	-0.00	0.00	0.00	0.00	0.00	0.03	0.29	58
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.73	-0.01	0.00	0.00	0.00	0.70	9.75	21.44	87

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

30-89 Days PD Loans and Leases	1.65	0.01	0.26	0.67	1.22	2.42	4.00	5.48	91
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.01	0.19	0.64	1.08	91
Nonaccrual Loans and Leases	4.39	0.07	0.41	1.27	3.15	7.21	11.07	13.22	91
90+ Days PD and Nonaccrual Loans and Leases	4.60	0.07	0.48	1.53	3.47	7.73	11.90	13.22	91
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.25	91
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Nonaccrual Restructured	0.22	0.00	0.00	0.00	0.00	0.20	1.02	2.30	91
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.65	0.01	0.26	0.67	1.22	2.42	4.00	5.45	91
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.01	0.19	0.64	1.08	91
Nonaccrual Assets	4.43	0.07	0.45	1.27	3.20	7.21	11.08	13.60	91
30+ Days PD & Nonaccrual Assets	6.50	0.56	1.25	2.72	5.12	10.21	14.40	17.63	91
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	3.25	0.04	0.27	1.24	2.35	5.10	8.65	10.26	91
90+ PD & Nonaccrual Assets + OREO	4.84	0.05	0.35	1.73	3.52	7.77	11.81	14.16	91
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	5.44	0.06	0.47	1.87	4.03	8.76	12.85	15.32	91
Allowance for Loan & Lease Losses	347.28	8.21	87.96	194.89	306.61	506.98	694.48	832.95	91
Equity Cap + ALLL	63.16	0.75	4.88	16.60	35.60	100.44	182.96	215.31	87
Tier 1 Cap + ALLL	67.60	0.48	4.41	16.18	34.73	110.34	199.05	251.73	91
Loans & Leases + RE Acquired	7.45	0.08	0.92	2.64	5.39	13.01	16.86	19.55	91

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.16	1.20	3.46	6.01	8.20	10.21	11.97	13.01	91
Tier 1 RBC Ratio	11.05	1.53	4.70	7.84	11.01	14.28	17.22	19.11	91
Total Risk-Based Capital Ratio	12.72	3.09	6.40	10.32	12.27	15.49	18.49	20.59	91
Tangible Tier 1 Leverage Ratio	8.10	0.92	3.41	6.01	8.20	10.15	11.96	13.01	91
Tangible Common Eq Cap/Tan Assets	7.02	-0.77	3.07	5.01	6.93	9.27	11.21	13.11	91
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	9.03	3.70	4.31	5.80	8.11	11.97	15.28	18.63	91
Standby Letters of Credit	0.45	0.00	0.03	0.15	0.31	0.70	1.08	1.68	91
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	91
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.24	0.00	0.00	0.00	0.00	0.00	1.70	3.09	91
Interest Rate Contracts	0.24	0.00	0.00	0.00	0.00	0.00	1.70	3.09	91
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.67	91
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.31	1.41	91
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	91
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.95	5.04	5.79	7.70	11.78	16.85	23.20	26.17	91

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	73.20	0.00	0.00	26.21	90.47	104.75	154.98	199.17	43
Dividends Paid/Net Income	48.75	0.00	0.04	14.15	46.22	67.56	119.76	163.53	41
Net Income - Dividends/Avg Equity	-11.71	-90.84	-54.33	-23.85	-3.95	3.01	6.16	7.41	89
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	109.23	0.00	0.00	0.00	100.00	148.55	301.70	466.72	52
Dividends From Nonbank Subs	1.74	0.00	0.00	0.00	0.00	0.06	8.59	21.53	52
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Dividends From All Subsidiaries	119.75	0.00	0.00	40.03	100.63	169.84	303.45	468.59	52
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	50.26	0.00	0.00	12.76	48.73	65.80	150.45	201.55	43
Interest Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.16	0.55	0.85	43
Mgt & Service Fees From Bank Subs	2.29	0.00	0.00	0.00	0.00	0.00	15.30	29.70	43
Other Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.25	6.37	43
Operating Income From Bank Subs	68.52	0.00	0.63	32.77	55.08	76.27	170.92	201.55	43
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	90.44	0.00	0.00	75.00	100.00	100.00	128.12	218.22	25
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Mgt & Serv Fees From Nonbank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.00	3.65	25
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Inc From Nonbank Subs	100.01	0.00	21.95	100.00	100.00	100.00	173.12	226.66	25
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.39	0.00	0.00	0.00	0.00	15.05	55.53	69.02	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.62	0.00	0.00	0.00	0.00	0.00	1.50	2.00	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	25.02	0.00	0.00	0.00	0.00	17.56	56.53	69.52	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.17	0.00	0.00	0.00	73.52	98.42	99.90	100.00	80
Interest Income From Bank Subs	1.92	0.00	0.00	0.00	0.00	0.21	12.97	49.40	80
Mgt & Serv Fees From Bank Subs	7.34	0.00	0.00	0.00	0.00	0.00	67.05	92.59	80
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.44	80
Operating Income From Bank Subs	71.02	0.00	0.00	20.51	96.16	100.00	100.00	100.00	80
Dividends From Nonbank Subs	4.59	0.00	0.00	0.00	0.00	0.55	45.00	100.00	80
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	80
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Operating Inc From Nonbank Subs	5.74	0.00	0.00	0.00	0.00	1.42	75.00	100.00	80
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Loans and Adv From Subs/ST Debt	476.08	0.00	0.00	0.00	224.82	566.56	1957.04	2402.65	19
Loans and Adv From Subs/Total Debt	348.51	0.00	0.00	0.00	107.26	293.61	1347.08	2498.56	33

BHCPR Reporters for Quarter Ending 09/30/2009
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
3017326	456,615	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	402,997	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
1136269	490,867	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	478,799	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3232512	301,847	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
3416376	439,892	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
1126028	151,548	BANCMIDWEST CORPORATION	SAINT PAUL, MN	Moved from Peer 4
2297701	271,273	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
2249401	365,877	BANKERS' BANK OF THE WEST BANC	DENVER, CO	
1891317	482,599	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	395,830	BRITTON & KOONITZ CAPITAL CORPO	NATCHEZ, MS	
2710675	322,390	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	165,755	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1140677	478,969	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1140239	470,409	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1115040	496,030	COMMUNITY BANCORP.	DERBY, VT	
2775142	171,242	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1130931	498,375	CORTLAND BANCORP	CORTLAND, OH	Moved from Peer 4
1249918	421,006	DELMAR BANCORP	DELMAR, MD	
1209789	393,061	DENMARK BANCSHARES, INC.	DENMARK, WI	
1122851	454,946	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3001129	482,103	EVERGREENBANCORP, INC.	SEATTLE, WA	Moved from Peer 4
3343351	135,636	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1201532	489,596	F. N. B. C. OF LA GRANGE, INC.	HINSDALE, IL	
1247615	391,886	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	350,969	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	484,569	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2385493	486,014	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2349468	470,624	FIRST BANKSHARES, INC.	WINTER PARK, FL	Moved from Peer 4
1065378	308,437	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	312,016	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	404,772	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	396,940	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1135404	306,816	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	345,853	FNBH BANCORP, INC.	HOWELL, MI	
3157071	460,039	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	442,024	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1064915	499,050	GN BANKSHARES, INC.	GIRARD, KS	
1086766	488,626	HABERSHAM BANCORP	CORNELIA, GA	Moved from Peer 4
1202986	364,001	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	404,944	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	386,548	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	392,916	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	201,227	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	440,451	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	488,559	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	491,245	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1995523	81,059	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2067959	252,370	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1871618	420,475	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	391,694	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	

BHCPR Reporters for Quarter Ending 09/30/2009
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
2521899	470,032	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	354,084	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	496,779	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054840	453,734	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	464,589	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	404,613	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	373,149	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	254,565	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2227687	485,996	MINERS AND MERCHANTS BANCORP,	GRUNDY, VA	Moved from Peer 4
2088329	393,417	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2321428	457,511	OGDEN BANCSHARES, INC.	BOONE, IA	
1124770	498,004	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	Moved from Peer 4
1249383	347,955	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	367,927	PEDCOR CAPITAL, LLC	CARMEL, IN	
1085611	471,332	PEOPLES HOLDING COMPANY	WINDER, GA	
1202799	342,472	PEOTONE BANCORP, INC.	PEOTONE, IL	
1081314	451,968	PERSONS BANKING CO., INC.	MACON, GA	
2453114	267,613	PIERCE COUNTY BANCORP	TACOMA, WA	
3237786	433,011	PRIVEE LLC	MIAMI, FL	
3176607	474,299	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2891006	436,162	REGENT BANCORP, INC.	DAVIE, FL	
2352280	428,532	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1135374	377,012	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	263,191	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	351,921	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	313,466	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	Moved from Peer 4
1081538	278,424	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3009666	481,893	TFC HOLDING COMPANY, INC.	ALHAMBRA, CA	Moved from Peer 4
1082852	376,047	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	297,281	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	365,728	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	365,987	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	327,936	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2246053	470,327	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	300,417	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	428,934	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	474,912	WAKULLA BANCORP	CRAWFORDVILLE, FL	Moved from Peer 4
1054813	488,850	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1097249	429,808	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1247576	426,297	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 91 bank holding companies.