

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	87	101	128	537	508
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.43	3.75	3.98	3.88	3.80
+ Non-interest Income	0.94	0.87	0.92	0.83	0.92
- Overhead Expense	3.44	3.25	3.23	3.00	3.08
- Provision for Losses	0.84	0.26	0.15	0.17	0.18
+ Securities Gains (Losses)	-0.05	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.02	0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.27	1.18	1.53	1.56	1.49
Net Operating Income	0.07	0.84	1.10	1.09	1.04
Net Income	0.07	0.85	1.10	1.09	1.04
Net Income (Sub S Adjusted)	0.18	0.88	1.09	1.12	1.07
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.28	7.34	7.17	6.30	5.73
Interest Expense	2.58	3.30	2.87	2.13	1.62
Net Interest Income (TE)	3.70	4.03	4.29	4.19	4.11
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.84	0.25	0.12	0.13	0.16
Earnings Coverage of Net Losses (X)	4.98	8.69	27.26	26.72	24.16
Ln&Ls Allowance/Total Loans & Leases	1.58	1.30	1.26	1.20	1.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.83	1.39	0.67	0.56	0.61
30-89 Days Past Due Loans and Leases	1.65	1.40	0.92	0.73	0.72
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	25.61	21.16	20.22	21.16	20.28
Net ST Noncore Funding Dependence	17.40	14.61	12.35	10.67	9.90
Net Loans and Leases/Total Assets	69.76	70.63	69.38	69.17	67.85
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	9.11	9.68	9.75	9.14	8.99
Equity Capital/Total Assets	8.26	8.99	8.83	8.27	8.48
Net Loans&Ls/Equity Capital (X)	8.99	8.46	8.26	8.79	8.39
Cash Dividends/Net Income	60.39	40.24	35.12	27.45	28.78
Cash Dividends/Net Income (Sub S Adjusted)	26.15	45.53	46.57	25.69	22.76
Retained Earnings/Avg Equity Cap	-3.16	4.56	7.55	8.90	8.10
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.47	0.29	0.33	0.26	0.18
Long-Term Debt/Equity Capital	0.83	0.52	0.65	0.90	1.31
Equity Investment in Subs/Equity Cap	114.91	113.30	113.46	113.03	110.81
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.24	115.03	92.82	105.05	99.88

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	5.80	6.81	6.64	5.84	5.30
Less: Interest Expense	2.39	3.07	2.67	1.97	1.50
Equals: Net Interest Income (TE)	3.43	3.75	3.98	3.88	3.80
Plus: Non-Interest Income	0.94	0.87	0.92	0.83	0.92
Equals: Adj Operating Income (TE)	4.41	4.69	4.98	4.75	4.76
Less: Overhead Expense	3.44	3.25	3.23	3.00	3.08
Less: Provision for Loan and Lease Losses	0.84	0.26	0.15	0.17	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.05	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.02	0.01	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.27	1.18	1.53	1.56	1.49
Less: Applicable Income Taxes (TE)	0.10	0.31	0.39	0.43	0.42
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.07	0.84	1.10	1.09	1.04
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.07	0.85	1.10	1.09	1.04
Memo: Net Income (Last Four Qtrs)	0.13	0.85	1.10	1.10	1.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.71	93.28	93.08	92.99	92.73
Avg Int-Bearing Funds / Avg Assets	79.36	78.41	77.19	78.36	77.87
Int Income (TE) / Avg Earning Assets	6.28	7.34	7.17	6.30	5.73
Int Expense / Avg Earning Assets	2.58	3.30	2.87	2.13	1.62
Net Int Inc (TE) / Avg Earn Assets	3.70	4.03	4.29	4.19	4.11
YIELD OR COST:					
Total Loans and Leases (TE)	6.77	8.01	7.94	7.00	6.42
Interest-Bearing Bank Balances	2.70	5.63	5.51	3.42	1.50
Fed Funds Sold & Reverse Repos	2.21	5.05	4.94	3.17	1.29
Trading Assets	3.84	2.59	0.00	2.34	1.40
Total Earning Assets	6.17	7.22	7.07	6.19	5.61
Investment Securities (TE)	4.97	4.96	4.60	4.25	4.09
U.S. Treasury & Agency Sec (excl MBS)	4.94	4.70	4.10	3.48	3.31
Mortgage-Backed Securities	4.64	4.67	4.53	4.08	3.84
All Other Securities	6.26	7.02	6.43	6.12	6.13
Interest-Bearing Deposits	2.83	3.73	3.23	2.31	1.73
Time Deposits of \$100K or More	3.86	4.71	4.22	3.14	2.46
Time Deposits < \$100K	3.94	4.84	4.16	3.06	2.52
Other Domestic Deposits	1.44	2.32	2.10	1.38	0.88
Foreign Deposits	N/A	0.00	N/A	2.66	0.00
Fed Funds Purchased and Repos	2.18	4.65	4.48	2.82	1.45
Other Borrowed Funds & Trading Liab	3.73	4.83	4.86	4.07	3.61
All Interest-Bearing Funds	2.99	3.91	3.46	2.52	1.92

## PEER GROUP 05

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	61	59	57	54	51
Avg Assets per Employee (\$000)	3,467	3,375	3,270	3,345	3,126
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.51	2.03	1.80	1.92	1.95
Overhead Exp / NII + Non-Int Income	79.95	71.30	66.97	64.70	66.20
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.44	3.25	3.23	3.00	3.08
Personnel Expense	1.80	1.79	1.79	1.67	1.71
Net Occupancy Expense	0.48	0.46	0.46	0.42	0.43
Other Operating Expenses	1.13	0.98	0.96	0.90	0.93
Overhead Less Non-Interest Income	2.44	2.33	2.28	2.13	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	78.27	69.79	65.62	63.35	64.75
Personnel Expense	40.66	38.28	36.40	35.29	35.93
Net Occupancy Expense	10.97	9.80	9.30	8.76	8.99
Other Operating Expenses	26.22	20.82	19.55	19.03	19.57
Total Non-Interest Income	20.24	18.24	18.44	17.34	18.91
Fiduciary Activities Income	0.63	0.59	0.58	0.64	0.75
Serv Charges on Deposit Accts - Domestic	8.19	7.53	7.54	7.42	8.03
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.41	0.49	0.41	0.38	0.42
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.18	0.14	0.17	0.18	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.35	0.44	0.42	0.35	0.38
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.36	0.83	1.38	1.06	1.27
Other Non-Interest Income	7.60	5.34	5.47	5.07	5.24
Overhead Less Non-Interest Income	57.37	51.10	46.38	45.32	45.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	3.22	16.94	19.86	21.41	21.97
Appl Inc Tax+TE/Pretax NOI+TE	37.78	26.01	27.00	28.76	29.56

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	54.90	54.26	52.85	52.68	50.76
Commercial and Industrial Loans	9.58	10.18	10.30	9.68	9.74
Loans to Individuals	2.89	2.98	2.89	3.33	3.74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.30	1.51	1.35	1.15	1.29
Other Loans and Leases	0.80	0.89	0.72	0.67	0.73
Net Loans and Leases	69.76	70.63	69.38	69.17	67.85
Debt Securities Over 1 Year	14.77	13.97	14.12	15.86	18.35
Mutual Funds and Equity Securities	0.07	0.10	0.12	0.16	0.20
Subtotal	85.25	85.50	84.60	86.07	87.26
Interest-Bearing Bank Balances	0.98	0.30	0.29	0.42	0.42
Federal Funds Sold & Reverse Repos	1.06	1.75	2.25	1.77	1.52
Debt Securities 1 Year or Less	1.80	2.62	2.85	2.40	1.88
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.55	91.54	91.34	91.69	91.93
Non-Int Cash and Due From Dep Inst	2.46	2.61	3.01	2.92	2.74
Other Real Estate Owned	0.73	0.21	0.11	0.08	0.09
All Other Assets	6.79	5.77	5.58	5.31	5.25

## MEMORANDA:

Short-Term Investments	4.77	5.37	6.31	5.33	4.41
U. S. Treasury Securities	0.08	0.08	0.11	0.12	0.13
U. S. Agency Securities (excl MBS)	4.14	6.34	7.28	7.11	7.34
Municipal Securities	2.98	3.14	3.35	3.68	3.82
Mortgage-Backed Securities	6.82	4.83	4.40	5.59	6.78
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.21	0.16	0.22	0.34	0.44
RE Loans Secured by 1-4 Family	17.04	16.65	15.43	17.31	18.05
Revolving	2.71	2.18	2.23	2.44	2.59
Closed-End, Sec by First Liens	12.61	12.73	11.77	13.42	14.00
Closed-End, Sec by Junior Liens	1.20	1.14	0.96	1.01	1.01
Commercial Real Estate Loans	34.18	33.54	33.58	31.67	28.79
Construction and Land Dev	9.95	11.13	11.01	9.24	6.98
Multifamily	1.74	1.21	1.32	1.31	1.24
Nonfarm Nonresidential	20.96	19.21	19.39	19.77	19.38
RE Loans Secured by Farmland	2.12	2.04	1.80	1.56	1.64
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.47	75.86	75.75	76.00	74.67
RE Loans Secured by 1-4 Family	24.65	23.80	22.50	25.55	27.03
Revolving	3.78	3.00	3.17	3.50	3.77
Closed-End	20.56	20.51	19.21	21.73	22.91
Commercial Real Estate Loans	47.24	45.96	47.38	45.31	42.29
Construction and Land Dev	13.66	15.17	15.42	13.05	10.13
Multifamily	2.46	1.66	1.84	1.90	1.81
Nonfarm Nonresidential	29.17	26.93	27.99	28.51	28.52
RE Loans Secured by Farmland	3.18	3.02	2.73	2.29	2.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.39	14.22	14.84	13.97	14.43
Loans to Individuals	4.27	4.41	4.35	5.01	5.66
Credit Card Loans	0.06	0.06	0.08	0.10	0.14
Agricultural Loans	1.92	2.29	2.06	1.70	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.14	1.30	1.06	1.00	1.11

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	4.77	5.37	6.31	5.33	4.41
Liquid Assets	18.49	18.21	19.69	19.82	20.73
Investment Securities	17.16	17.21	17.81	19.16	21.11
Net Loans and Leases	69.76	70.63	69.38	69.17	67.85
Net Lns, Ls & Stdby Ltrs of Credit	70.34	71.39	70.22	69.84	68.51
Core Deposits	62.06	64.52	64.68	65.38	66.90
Noncore Funding	27.14	24.07	23.89	24.05	22.53
Time Deposits of \$100K or More	14.89	14.73	15.91	14.99	13.16
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.52	1.52	1.38	1.27	1.46
Net Fed Funds Purchased (Sold)	0.48	-0.24	-0.83	-0.46	0.01
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.12	1.81	1.70	1.66	1.72
Earning Assets Repr in 1 Year	38.18	42.83	45.01	41.88	39.81
Int-Bearing Liab Repr in 1 Year	34.70	34.38	34.65	30.46	27.86
Long-Term Debt Repr in 1 Year	0.58	0.52	0.41	0.35	0.40
Net Assets Repriceable in 1 Year	2.18	6.94	9.18	10.05	10.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.61	21.16	20.22	21.16	20.28
Net ST Noncore Funding Dependence	17.40	14.61	12.35	10.67	9.90
Short-Term Inv/ST Noncore Funding	28.69	35.61	46.98	45.35	42.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.06	1.57	4.28	7.22	10.81
Net Loans and Leases/Total Deposits	86.50	87.53	85.45	84.99	83.99
Net Loans and Leases/Core Deposits	116.74	111.90	110.94	107.61	102.83
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.29	0.27	-0.12	-0.34	0.35
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.93	0.35	-1.32	-2.51	0.53
Struct Notes Appr(Depr)/T1 Cap	0.10	0.04	-0.17	-0.35	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.99	7.24	5.41	8.58	7.87
Available-For-Sale Securities	94.01	92.76	94.59	91.42	92.13
U. S. Treasury Securities	0.59	0.59	0.73	0.64	0.82
U. S. Agency Securities (excl MBS)	27.94	41.76	44.03	39.64	37.45
Municipal Securities	17.30	17.82	17.96	19.35	18.43
Mortgage-Backed Securities	39.73	28.47	24.62	29.08	31.27
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.16	1.04	1.19	1.85	2.03
Mutual Funds and Equity Securities	0.42	0.61	0.88	0.92	1.05
Debt Securities 1 Year or Less	12.44	17.00	17.57	13.66	10.23
Debt Securities 1 To 5 Years	30.00	33.25	37.69	39.57	39.97
Debt Securities Over 5 Years	53.41	43.77	39.67	41.40	44.78
Pledged Securities	60.59	50.77	46.69	46.13	46.81
Structured Notes, Fair Value	0.80	1.29	2.14	3.54	3.33

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.84	0.26	0.15	0.17	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	1.18	0.37	0.22	0.24	0.26
Provision for Ln&Ls Losses/Net Losses	163.77	164.74	219.91	234.35	224.62
Ln&Ls Allowance/Total Loans & Leases	1.58	1.30	1.26	1.20	1.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.62	11.02	28.09	20.55	16.46
ALLL/Nonaccrual Assets	114.21	291.21	620.38	748.74	591.99
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	91.08	205.63	455.05	483.39	449.41
Gross Ln&Ls Losses/Avg Loans & Leases	0.94	0.30	0.16	0.18	0.23
Recoveries/Avg Loans and Leases	0.06	0.05	0.04	0.05	0.06
Net Losses/Avg Loans and Leases	0.84	0.25	0.12	0.13	0.16
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	28.72	58.71	35.72	32.36	26.75
Earnings Coverage of Net Losses (X)	4.98	8.69	27.26	26.72	24.16
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.74	0.15	0.05	0.03	0.04
RE Loans Secured By 1-4 Family	0.55	0.10	0.06	0.04	0.05
Revolving	0.30	0.08	0.01	0.01	0.01
Closed-End	0.50	0.10	0.07	0.04	0.05
Commercial Real Estate Loans	0.72	0.18	0.04	0.02	0.03
Construction and Land Dev	1.90	0.32	0.01	0.00	0.01
Multifamily	0.07	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.17	0.04	0.03	0.02	0.03
RE Loans Secured by Farmland	0.00	0.02	0.00	0.00	0.00
Commercial and Industrial Loans	1.19	0.41	0.16	0.28	0.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.97	0.83	0.65	0.74	0.78
Credit Card Loans	3.35	2.95	1.40	1.57	1.82
Agricultural Loans	0.00	0.01	0.00	0.01	0.01
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	0.31
Other Loans and Leases	1.24	1.31	1.03	0.41	0.18

PERCENT OF LOANS AND LEASES

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

30-89 Days PD Loans and Leases  
90+ Days PD Loans and Leases  
Nonaccrual Loans and Leases

1.65  
0.16  
2.86

1.40  
0.15  
1.12

0.92  
0.11  
0.44

0.73  
0.09  
0.42

0.72  
0.09  
0.46

90+ Days PD and Nonaccrual Loans and Leases

3.19

1.34

0.66

0.53

0.59

30-89 Days PD Restructured  
90+ Days PD Restructured  
Nonaccrual Restructured

0.00  
0.00  
0.02

0.00  
0.00  
0.01

0.00  
0.00  
0.00

0.00  
0.00  
0.00

0.00  
0.00  
0.00

PERCENT OF LNS&LS + OTHER ASSETS  
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets  
90+ Days Past Due Assets  
Nonaccrual Assets  
30+ Days PD & Nonaccrual Assets

1.65  
0.16  
2.86  
5.03

1.40  
0.15  
1.12  
2.89

0.92  
0.11  
0.45  
1.64

0.73  
0.09  
0.42  
1.31

0.72  
0.09  
0.46  
1.37

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets  
90+ PD & Nonaccrual Assets + OREO

2.31  
3.26

0.95  
1.25

0.46  
0.62

0.37  
0.48

0.39  
0.52

RESTRUCTURED & NONACCRUAL LNS&LS  
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets  
Allowance for Loan & Lease Losses  
Equity Cap + ALLL  
Tier 1 Cap + ALLL  
Loans & Leases + RE Acquired

3.04  
227.12  
32.31  
31.04  
4.16

1.07  
110.87  
11.64  
10.49  
1.50

0.53  
58.78  
5.43  
4.96  
0.75

0.42  
51.97  
4.76  
4.35  
0.62

0.45  
53.91  
4.91  
4.65  
0.67

30+ DAYS PAST DUE AND NONACCRUAL  
LNS&LS AS A PERCENT OF LOAN TYPE

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	1.74	1.40	0.92	0.68	0.67
- 90+ Days Past Due	0.15	0.15	0.09	0.07	0.08
- Nonaccrual	3.18	1.14	0.43	0.34	0.37
Coml & Indl - 30-89 Days PD	1.14	1.07	0.61	0.69	0.71
- 90+ Days Past Due	0.09	0.08	0.09	0.07	0.07
- Nonaccrual	0.97	0.65	0.44	0.49	0.56
Individuals - 30-89 Days PD	1.37	1.44	1.25	1.31	1.38
- 90+ Days Past Due	0.10	0.11	0.07	0.11	0.12
- Nonaccrual	0.32	0.23	0.19	0.23	0.25
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.26	0.20	0.05	0.11	0.10
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.21	0.02	0.04	0.07	0.07
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	0.00
- 90+ Days Past Due	N/A	0.00	0.00	0.00	0.00
- Nonaccrual	N/A	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.38	0.29	0.41	0.32	0.37
- 90+ Days Past Due	0.04	0.03	0.03	0.01	0.01
- Nonaccrual	0.00	0.08	0.01	0.01	0.04
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.71	1.63	1.13	0.88	0.80
- 90+ Days Past Due	0.12	0.14	0.08	0.09	0.09
- Nonaccrual	1.74	0.83	0.37	0.33	0.35
Revolvi ng - 30-89 Days PD	0.54	0.51	0.46	0.29	0.24
- 90+ Days Past Due	0.00	0.03	0.01	0.01	0.01
- Nonaccrual	0.29	0.24	0.10	0.05	0.04
Closed-End - 30-89 Days PD	1.93	1.50	1.21	0.95	0.87
- 90+ Days Past Due	0.14	0.14	0.10	0.10	0.09
- Nonaccrual	2.11	0.81	0.39	0.37	0.38
- Jr Lien 30-89 Days PD	0.12	0.05	0.04	0.05	0.05
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.10	0.02	0.01	0.03	0.03
Commercial RE - 30-89 Days PD	1.36	1.04	0.67	0.44	0.47
- 90+ Days Past Due	0.15	0.12	0.08	0.04	0.04
- Nonaccrual	3.71	1.38	0.42	0.31	0.35
Const & Dev - 30-89 Days PD	1.33	1.25	0.66	0.32	0.26
- 90+ Days Past Due	0.11	0.13	0.05	0.01	0.01
- Nonaccrual	7.83	2.39	0.22	0.12	0.07
Multifamily - 30-89 Days PD	0.37	0.60	0.01	0.03	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.92	0.17	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	1.01	0.62	0.49	0.42	0.45
- 90+ Days Past Due	0.12	0.05	0.04	0.03	0.03
- Nonaccrual	1.50	0.54	0.36	0.32	0.35
Farmland - 30-89 Days PD	0.21	0.59	0.18	0.14	0.18
- 90+ Days Past Due	0.00	0.03	0.00	0.00	0.02
- Nonaccrual	0.51	0.16	0.08	0.21	0.24
Credit Card - 30-89 Days PD	2.62	3.02	1.27	1.20	1.29
- 90+ Days Past Due	0.83	0.75	0.32	0.30	0.42
- Nonaccrual	0.00	0.03	0.00	0.01	0.00



CAPITAL RATIOS	PEER GROUP 05				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	9.11	9.68	9.75	9.14	8.99
Tier 1 RBC Ratio	12.07	12.87	12.92	12.41	12.45
Total Risk-Based Capital Ratio	13.51	14.25	14.48	13.84	13.88
Tangible Tier 1 Leverage Ratio	9.08	9.66	9.73	9.12	8.95
Tangible Common Eq Cap/Tan Assets	7.83	8.48	8.26	7.79	7.97
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	10.73	13.03	14.56	14.37	13.25
Standby Letters of Credit	0.52	0.68	0.70	0.60	0.56
Commercial & Similar Letters of Credit	0.00	0.01	0.01	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	0.32	0.06	0.12	0.14	0.11
Interest Rate Contracts	0.31	0.06	0.10	0.12	0.09
Interest Rate Futures & Forward Contr	0.01	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.08	0.00	0.01	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.00	0.00	0.03	0.02
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	15.56	18.65	22.11	22.04	21.01

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	85.01	86.67	86.96	88.00	83.34
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.99	13.33	13.04	12.00	15.44
Futures and Forwards	16.15	16.18	12.35	19.21	16.18
Written Options	41.39	32.11	42.53	27.93	24.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	41.39	32.11	42.53	26.81	24.00
Purchased Options	19.03	30.14	26.09	15.06	2.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.03	30.14	26.09	14.34	2.16
Swaps	19.01	21.57	15.22	37.81	49.20
Held for Trading	10.53	6.67	0.00	1.34	1.04
Interest Rate Contracts	10.53	6.67	0.00	0.71	1.04
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	89.47	93.33	100.00	98.66	98.96
Interest Rate Contracts	74.48	80.00	82.61	81.33	76.27
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	14.99	13.33	13.04	11.40	15.44
Deriv Contr (Excl Fut & FX LE 14 Days)	54.59	67.89	54.05	67.61	75.85
One Year or Less	22.24	24.36	4.99	21.50	24.51
Over 1 Year to 5 Years	27.84	33.47	37.24	36.21	39.01
Over 5 Years	1.34	10.06	4.25	5.16	5.40
Gross Negative Fair Value (Abs Val)	0.66	1.66	0.48	0.48	0.94
Gross Positive Fair Value	0.42	2.32	0.58	0.85	0.92
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

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

## ANALYSIS RATIOS:

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
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	25.52	11.04	15.84
Ins Under Assets(L/H)/Tot Ins Und Ast	66.67	50.00	74.48	88.96	84.16
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.35	0.44	0.42	0.35	0.38
Premi um Inc/Ins Activities Revenue	1.28	0.00	0.54	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	33.33	50.00	60.00	92.66	77.49
Other Prem Inc/Total Prem Inc	66.67	50.00	40.00	7.34	22.51
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)	20.02	36.07	8.20	9.11	35.48
Ins Net Inc (L/H)/Equity (L/H)	5.15	4.68	6.45	16.96	10.89
Insur Ben, Losses, Exp/Insur Premi ums	71.60	58.67	148.29	63.16	66.19
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	1.08
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.59	5.84	2.13	1.15	0.32
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.34	8.15	8.04	6.86	6.28
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	0.00	N/A	2.66	0.00
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	3.47	N/A
Foreign Governments and Inst	N/A	0.00	0.00	0.00	0.31
GROWTH RATES:					
Net Loans and Leases	-53.15	-64.16	-78.43	-34.05	-21.12
Total Selected Assets	-39.91	234.03	-42.89	-10.77	-14.45
Deposits	N/A	N/A	N/A	-18.21	38.10

PROFITABILITY:	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	-0.14	8.36	11.42	12.13	11.38
Bank Net Inc/Avg Eq Inv in Banks	1.58	9.83	12.92	13.11	12.30
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.79	3.78	4.84	3.26	2.44
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.40	15.81	11.00	11.36	9.52
Bank Net Income/Parent Net Income	132.43	114.83	109.40	107.44	106.03
Nonbank Net Income/Parent Net Income	1.60	0.93	0.62	0.15	0.17
Sub BHCs Net Inc/Parent Net Income	72.56	85.23	188.60	97.99	87.15
LEVERAGE:					
Total Liabilities/Equity	20.02	21.22	19.84	19.97	17.62
Total Debt/Equity Capital	1.88	1.24	1.46	1.76	2.06
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.54	17.70	18.24	18.31	15.92
Tot Debt+Lns Guaranteed for Affl/Equity	2.13	1.54	1.77	1.80	2.24
Total Debt/Eq Cap - Exc Over Fair Value	1.89	1.25	1.47	1.78	2.09
Long-Term Debt/Equity Capital	0.83	0.52	0.65	0.90	1.31
Short-Term Debt/Equity Capital	0.47	0.29	0.33	0.26	0.18
Current Portion of LT Debt/Equity	0.01	0.00	0.01	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.19	0.27	0.31	0.18	0.23
Long-Term Debt/Consolidated LT Debt	2.43	2.56	1.75	1.78	4.67
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.91	113.30	113.46	113.03	110.81
Total Investment in Subs/Equity	115.41	113.68	113.84	113.79	111.68
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.47	99.34	98.87	99.13	98.77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.85	99.68	99.23	99.75	99.44
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	3.44	1.49	1.10	1.01	0.93
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.05	4.57	3.06	3.02	3.38
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	92.66	105.92	89.86	98.94	97.78
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.24	115.03	92.82	105.05	99.88
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	99.89	107.84	93.99	114.67	121.29
Pretax Oper Inc + Int Exp/Int Expense	1948.71	2593.21	2600.74	4769.88	5281.50
Div + Int From Subs/Int Exp + Div	163.13	158.83	137.94	133.34	140.54
Fees+Other Inc From Subs/Sal + Oth Exp	9.29	6.50	6.10	2.21	2.90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	17.03	39.51	62.18	46.08	41.65
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.48	-0.15	0.17	-0.10	0.05
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
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
Total	0.00	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	0.49	0.45	0.37	0.30	0.54
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	PEER GROUP 05				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	89.80	82.48	105.61	85.53	92.75
Dividends Paid/Net Income	59.55	39.84	35.09	27.44	28.97
Net Income - Dividends/Avg Equity	-3.07	4.65	7.54	8.90	8.09
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	122.07	127.63	104.57	116.58	112.36
Dividends From Nonbank Subs	1.19	0.65	0.65	0.20	0.11
Dividends From Subsidiary BHCs	0.00	1.25	0.38	0.18	0.08
Dividends From All Subsidiaries	128.23	141.53	128.57	137.26	121.30
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	76.19	50.93	39.00	34.63	33.61
Interest Income From Bank Subs	0.37	0.29	0.27	0.14	0.12
Mgt & Service Fees From Bank Subs	1.63	0.81	0.53	0.07	0.16
Other Income From Bank Subs	0.21	0.20	0.10	0.01	0.01
Operating Income From Bank Subs	93.55	60.20	42.52	36.75	35.81
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	83.13	59.71	67.55	66.25	49.59
Interest Income From Nonbank Subs	0.57	4.85	3.50	1.44	0.90
Mgt & Serv Fees From Nonbank Subs	1.38	1.04	0.15	0.00	0.35
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	96.77	96.21	84.11	77.97	61.02
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	20.25	55.24	34.44	26.82	29.28
Interest Inc From Subsidiary BHCs	0.00	0.01	0.03	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.60	0.06	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	20.85	55.30	34.47	26.92	29.54
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	65.54	74.95	70.53	72.02	72.38
Interest Income From Bank Subs	0.77	0.92	1.15	0.97	0.71
Mgt & Serv Fees From Bank Subs	2.03	0.88	0.71	0.13	0.38
Other Income From Bank Subs	0.07	0.19	0.18	0.05	0.04
Operating Income From Bank Subs	78.02	83.99	80.75	80.91	81.11
Dividends From Nonbank Subs	1.57	0.45	1.42	0.30	0.11
Interest Income From Nonbank Subs	0.00	0.15	0.03	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.11	1.15	3.86	1.21	0.66
Dividends From Subsidiary BHCs	0.00	0.21	0.05	0.15	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	0.21	0.05	0.15	0.08
Loans and Adv From Subs/ST Debt	554.42	768.42	584.60	752.96	1009.65
Loans and Adv From Subs/Total Debt	424.59	496.21	473.56	485.36	329.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									87
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.42	1.84	2.16	2.90	3.48	3.90	4.20	4.58	87
+ Non-interest Income	0.93	0.01	0.24	0.53	0.75	1.22	2.09	3.66	87
- Overhead Expense	3.44	2.19	2.58	2.90	3.30	3.66	4.82	5.50	87
- Provision for Losses	0.83	0.07	0.10	0.21	0.44	1.19	2.87	3.99	87
+ Securities Gains (Losses)	-0.05	-0.96	-0.46	-0.05	0.00	0.01	0.06	0.12	87
+ Other Tax Equiv Adjustments	0.02	-0.02	-0.00	0.00	0.00	0.00	0.07	0.61	87
= Pretax Net Oper Income (TE)	0.26	-4.40	-2.79	-0.19	0.57	1.22	1.71	2.07	87
Net Operating Income	0.06	-4.53	-2.79	-0.24	0.30	0.86	1.34	1.60	87
Net Income	0.06	-4.53	-2.79	-0.24	0.30	0.86	1.34	1.60	87
Net Income (Sub S Adjusted)	0.18	-16.71	-3.65	-0.07	0.60	0.95	1.20	1.34	25
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.27	5.48	5.71	5.95	6.24	6.60	6.84	6.96	87
Interest Expense	2.58	1.46	1.63	2.13	2.64	2.95	3.46	3.69	87
Net Interest Income (TE)	3.69	2.09	2.36	3.17	3.77	4.22	4.59	4.97	87
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.84	0.02	0.05	0.17	0.43	1.23	2.34	4.86	87
Earnings Coverage of Net Losses (X)	4.97	-3.30	-1.15	0.21	2.34	7.26	19.52	28.20	87
Ln&Ls Allowance/Total Loans & Leases	1.58	0.79	0.89	1.09	1.36	1.93	2.82	4.26	87
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.82	0.06	0.34	0.98	2.33	5.33	10.61	18.98	87
30-89 Days Past Due Loans and Leases	1.65	0.06	0.13	0.53	1.27	2.53	4.34	5.00	87
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	25.61	-3.06	2.98	16.58	24.10	34.78	46.03	55.12	87
Net ST Noncore Funding Dependence	17.40	-5.23	0.60	10.06	16.34	25.28	33.17	41.91	87
Net Loans and Leases/Total Assets	69.75	46.59	53.79	59.53	72.22	78.23	83.61	86.71	87
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.10	5.75	6.95	7.88	8.74	10.26	12.21	13.54	87
Equity Capital/Total Assets	8.25	4.51	5.22	6.89	7.69	9.48	11.96	13.52	87
Net Loans&Ls/Equity Capital (X)	8.99	3.78	4.83	6.41	9.20	11.02	13.22	14.90	86
Cash Dividends/Net Income	60.39	0.00	0.00	30.01	45.68	71.68	140.77	308.49	54
Cash Dividends/Net Income (Sub S Adjusted)	26.14	-188.47	-135.45	-4.14	15.69	49.79	80.38	302.48	25
Retained Earnings/Avg Equity Cap	-3.15	-54.60	-30.46	-6.68	0.87	4.55	7.47	9.31	87
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.46	0.00	0.00	0.00	0.00	0.00	2.60	6.96	86
Long-Term Debt/Equity Capital	0.83	0.00	0.00	0.00	0.00	0.00	5.78	13.50	86
Equity Investment in Subs/Equity Cap	114.90	88.64	92.28	99.66	112.16	129.98	144.60	165.24	86
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.23	2.55	18.71	58.62	91.59	122.85	160.68	235.79	85

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.79	4.65	5.16	5.48	5.81	6.08	6.31	6.38	87
Less: Interest Expense	2.38	1.32	1.40	1.96	2.46	2.79	3.19	3.43	87
Equals: Net Interest Income (TE)	3.42	1.84	2.16	2.90	3.48	3.90	4.20	4.58	87
Plus: Non-Interest Income	0.93	0.01	0.24	0.53	0.75	1.22	2.09	3.66	87
Equals: Adj Operating Income (TE)	4.41	2.17	2.95	3.72	4.39	5.09	5.67	7.03	87
Less: Overhead Expense	3.44	2.19	2.58	2.90	3.30	3.66	4.82	5.50	87
Less: Provision for Loan and Lease Losses	0.83	0.07	0.10	0.21	0.44	1.19	2.87	3.99	87
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Plus: Realized G/L on AFS Sec	-0.04	-0.82	-0.41	-0.05	0.00	0.01	0.05	0.11	87
Plus: Other Tax Equiv Adjustments	0.02	-0.02	-0.00	0.00	0.00	0.00	0.07	0.61	87
Equals: Pretax Net Oper Inc (TE)	0.26	-4.40	-2.79	-0.19	0.57	1.22	1.71	2.07	87
Less: Applicable Income Taxes (TE)	0.09	-1.25	-0.62	-0.03	0.07	0.31	0.64	0.83	87
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equals: Net Operating Income	0.06	-4.53	-2.79	-0.24	0.30	0.86	1.34	1.60	87
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equals: Net Income	0.06	-4.53	-2.79	-0.24	0.30	0.86	1.34	1.60	87
Memo: Net Income (Last Four Qtrs)	0.12	-4.07	-2.40	-0.22	0.32	0.87	1.35	1.60	86
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.70	86.46	88.70	90.34	93.15	94.77	96.04	96.53	87
Avg Int-Bearing Funds / Avg Assets	79.35	64.50	69.60	75.14	80.53	83.63	86.16	86.86	87
Int Income (TE) / Avg Earning Assets	6.27	5.48	5.71	5.95	6.24	6.60	6.84	6.96	87
Int Expense / Avg Earning Assets	2.58	1.46	1.63	2.13	2.64	2.95	3.46	3.69	87
Net Int Inc (TE) / Avg Earn Assets	3.69	2.09	2.36	3.17	3.77	4.22	4.59	4.97	87
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.77	5.87	6.12	6.41	6.70	7.10	7.42	7.77	87
Interest-Bearing Bank Balances	2.69	0.00	0.14	1.04	2.18	3.84	5.62	8.13	81
Fed Funds Sold & Reverse Repos	2.21	1.18	1.58	1.98	2.14	2.45	2.72	3.03	83
Trading Assets	3.84	2.13	2.13	2.13	3.19	4.47	4.87	5.00	3
Total Earning Assets	6.17	5.38	5.57	5.86	6.16	6.45	6.78	6.82	87
Investment Securities (TE)	4.96	3.75	4.21	4.55	4.95	5.31	5.70	5.87	87
U.S. Treasury & Agency Sec (excl MBS)	4.94	1.89	3.40	4.28	5.05	5.57	6.23	6.65	80
Mortgage-Backed Securities	4.63	3.32	3.79	4.35	4.75	4.96	5.14	5.32	77
All Other Securities	6.26	3.31	3.84	5.02	6.03	7.33	8.38	13.27	80
Interest-Bearing Deposits	2.83	1.72	2.04	2.37	2.87	3.23	3.62	3.80	87
Time Deposits of \$100K or More	3.86	2.80	3.06	3.48	3.84	4.22	4.59	4.90	87
Time Deposits < \$100K	3.94	2.86	3.34	3.59	3.87	4.25	4.55	5.02	87
Other Domestic Deposits	1.43	0.60	0.78	1.06	1.36	1.77	2.19	2.52	87
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	2.18	0.00	0.08	1.55	2.13	3.00	4.20	4.62	82
Other Borrowed Funds & Trading Liab	3.72	0.73	1.81	3.02	3.88	4.40	5.10	5.80	79
All Interest-Bearing Funds	2.98	1.84	2.13	2.59	3.00	3.33	3.79	4.10	87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	60.60	43.56	46.00	50.51	59.02	68.37	78.96	90.44	87
Avg Assets per Employee (\$000)	3466.68	2079.51	2332.75	2877.86	3253.99	3913.14	5046.99	6309.42	87
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	1.51	0.00	0.00	0.00	0.00	2.19	6.90	11.22	83
Overhead Exp / NII + Non-Int Income	79.95	60.98	61.71	64.52	74.34	89.29	102.36	171.08	87
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.44	2.19	2.58	2.90	3.30	3.66	4.82	5.50	87
Personnel Expense	1.79	1.05	1.34	1.55	1.72	1.96	2.52	2.73	87
Net Occupancy Expense	0.48	0.23	0.30	0.37	0.47	0.57	0.66	0.77	87
Other Operating Expenses	1.13	0.66	0.73	0.83	0.98	1.31	1.82	2.65	87
Overhead Less Non-Interest Income	2.44	1.14	1.62	1.99	2.37	2.75	3.72	3.90	87
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	78.26	58.37	60.46	63.21	74.15	87.22	101.71	168.45	87
Personnel Expense	40.66	28.07	30.98	34.85	38.85	44.99	53.02	61.17	87
Net Occupancy Expense	10.97	5.87	6.69	8.42	10.25	12.79	16.91	20.39	87
Other Operating Expenses	26.22	15.44	16.35	18.68	23.42	28.35	45.89	83.32	87
Total Non-Interest Income	20.23	0.32	6.55	12.79	18.67	25.90	34.79	64.75	87
Fiduciary Activities Income	0.63	0.00	0.00	0.00	0.00	0.67	2.80	8.17	87
Serv Charges on Deposit Accts - Domestic	8.19	0.77	2.29	4.86	8.16	10.20	15.77	18.66	87
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Investment Banking Fees & Commissions	0.40	0.00	0.00	0.00	0.11	0.94	1.39	2.00	87
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Net Servicing Fees	0.18	0.00	0.00	0.00	0.00	0.04	1.00	2.40	87
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Insurance Activities Revenue	0.34	0.00	0.00	0.00	0.02	0.36	2.14	3.54	87
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.35	-16.63	-6.63	-0.41	0.05	1.16	2.62	3.60	87
Other Non-Interest Income	7.60	1.27	1.70	3.64	6.53	9.04	17.63	31.30	87
Overhead Less Non-Interest Income	57.36	23.37	33.80	44.46	54.18	65.87	87.18	124.27	87
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	3.22	-190.84	-42.11	0.00	3.67	22.80	31.21	34.17	58
Appl Inc Tax+TE/Pretax NOI+TE	37.77	0.00	0.00	9.36	29.18	37.46	60.34	223.54	58



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.89	32.46	35.68	43.59	55.53	64.10	72.99	74.12	87
Commercial and Industrial Loans	9.58	2.25	3.41	5.04	8.00	15.13	18.32	22.34	87
Loans to Individuals	2.88	0.25	0.54	1.16	2.28	3.61	7.34	9.57	87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Agricultural Loans	1.29	0.00	0.00	0.00	0.09	1.69	5.96	10.51	87
Other Loans and Leases	0.80	0.00	0.02	0.12	0.63	1.16	2.34	2.84	87
Net Loans and Leases	69.75	46.59	53.79	59.53	72.22	78.23	83.61	86.71	87
Debt Securities Over 1 Year	14.76	0.67	2.35	6.75	13.45	22.60	30.32	33.74	87
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.02	0.46	0.70	87
Subtotal	85.24	72.54	75.32	81.09	86.36	89.75	91.38	93.07	87
Interest-Bearing Bank Balances	0.97	0.00	0.00	0.02	0.12	1.62	4.25	7.74	87
Federal Funds Sold & Reverse Repos	1.05	0.00	0.00	0.00	0.05	1.96	4.87	7.59	87
Debt Securities 1 Year or Less	1.79	0.00	0.08	0.39	1.18	2.47	5.55	8.32	87
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Total Earning Assets	90.55	82.20	85.20	88.30	91.15	92.63	93.71	94.84	87
Non-Int Cash and Due From Dep Inst	2.45	0.80	1.10	1.66	2.25	2.99	4.05	5.46	87
Other Real Estate Owned	0.73	0.00	0.00	0.02	0.30	1.12	3.06	5.30	87
All Other Assets	6.79	2.67	3.68	5.01	6.44	8.26	10.73	13.73	87
<b>MEMORANDA:</b>									
Short-Term Investments	4.76	0.16	0.37	1.34	3.21	7.49	13.04	17.37	87
U.S. Treasury Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.74	0.91	87
U.S. Agency Securities (excl MBS)	4.14	0.00	0.00	0.91	2.50	6.78	12.77	16.62	87
Municipal Securities	2.97	0.00	0.00	0.14	2.31	5.58	8.66	13.07	87
Mortgage-Backed Securities	6.82	0.00	0.00	1.21	6.16	11.77	19.74	22.23	87
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Other Debt Securities	0.21	0.00	0.00	0.00	0.00	0.19	1.31	2.49	87
RE Loans Secured by 1-4 Family	17.04	3.92	6.17	10.10	17.53	22.86	27.50	34.88	87
Revolving	2.71	0.02	0.18	0.70	2.22	4.49	6.42	8.16	87
Closed-End, Sec by First Liens	12.61	2.42	3.68	6.51	11.40	17.72	24.38	26.62	87
Closed-End, Sec by Junior Liens	1.19	0.02	0.09	0.45	1.03	1.57	2.98	4.21	87
Commercial Real Estate Loans	34.18	9.72	12.16	21.12	32.67	47.14	58.31	63.11	87
Construction and Land Dev	9.95	0.63	1.33	3.93	7.86	15.15	21.66	29.00	87
Multifamily	1.73	0.00	0.09	0.61	1.35	2.66	3.76	6.11	87
Nonfarm Nonresidential	20.96	6.84	8.80	13.31	19.25	27.15	37.38	48.22	87
RE Loans Secured by Farmland	2.11	0.00	0.00	0.12	0.83	3.68	7.16	10.79	87
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	77.46	48.01	57.51	67.91	78.01	87.34	91.25	92.87	87
RE Loans Secured by 1-4 Family	24.64	5.62	8.17	13.82	25.28	33.51	42.37	49.30	87
Revolving	3.78	0.03	0.31	0.93	3.03	6.03	8.97	10.94	87
Closed-End	20.55	4.07	5.47	10.01	20.48	28.85	39.34	41.94	87
Commercial Real Estate Loans	47.24	17.02	20.38	30.78	45.79	60.24	71.76	80.09	87
Construction and Land Dev	13.66	1.12	2.36	5.85	12.23	20.43	30.82	36.56	87
Multifamily	2.46	0.00	0.13	0.84	1.92	3.60	5.41	8.19	87
Nonfarm Nonresidential	29.16	9.99	15.11	20.78	26.39	36.21	47.11	58.08	87
RE Loans Secured by Farmland	3.17	0.00	0.00	0.17	1.17	5.14	11.56	15.04	87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Commercial and Industrial Loans	13.39	3.20	4.99	7.77	10.61	18.96	25.55	28.24	87
Loans to Individuals	4.27	0.33	0.76	1.49	3.35	5.54	12.25	14.57	87
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.08	0.30	0.44	87
Agricultural Loans	1.92	0.00	0.00	0.00	0.12	2.42	9.49	14.25	87
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Other Loans and Leases	1.14	0.01	0.03	0.20	0.91	1.87	3.13	3.81	87

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.76	0.16	0.37	1.34	3.21	7.49	13.04	17.37	87
Liquid Assets	18.49	6.07	7.39	11.50	18.40	25.77	31.90	34.56	87
Investment Securities	17.16	1.32	4.05	9.25	15.55	25.41	32.91	35.96	87
Net Loans and Leases	69.75	46.59	53.79	59.53	72.22	78.23	83.61	86.71	87
Net Lns, Ls & Stdbly Ltrs of Credit	70.33	47.71	54.52	59.89	72.91	78.68	84.81	87.58	87
Core Deposits	62.06	36.63	46.52	55.63	62.99	68.63	73.80	77.43	87
Noncore Funding	27.13	11.73	13.17	20.31	25.20	33.57	42.80	48.13	87
Time Deposits of \$100K or More	14.88	6.29	7.80	10.85	13.60	18.09	24.17	26.91	87
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Fed Funds Purchased and Repos	1.51	0.00	0.00	0.00	0.54	3.06	6.02	6.99	87
Net Fed Funds Purchased (Sold)	0.48	-7.36	-3.49	-1.20	0.00	2.38	5.15	6.33	87
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Oth Borrowings W/Rem Mat 1 Yr or Less	2.12	0.00	0.00	0.07	1.35	4.15	6.55	8.49	87
Earning Assets Repr in 1 Year	38.18	20.73	23.87	28.84	37.34	46.02	57.16	61.26	87
Int-Bearing Liab Repr in 1 Year	34.70	0.34	15.81	25.21	33.78	41.59	59.49	65.44	87
Long-Term Debt Repr in 1 Year	0.58	0.00	0.00	0.00	0.00	0.37	3.90	5.99	87
Net Assets Repriceable in 1 Year	2.17	-30.50	-20.72	-8.76	0.22	12.09	27.75	34.26	87
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.61	-3.06	2.98	16.58	24.10	34.78	46.03	55.12	87
Net ST Noncore Funding Dependence	17.40	-5.23	0.60	10.06	16.34	25.28	33.17	41.91	87
Short-Term Inv/ST Noncore Funding	28.69	0.53	1.77	6.28	18.08	36.31	90.63	129.72	87
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.05	-33.64	-23.80	-12.00	-4.08	9.85	25.02	32.44	87
Net Loans and Leases/Total Deposits	86.49	59.11	65.25	75.72	87.34	97.02	104.05	111.15	87
Net Loans and Leases/Core Deposits	116.73	73.21	77.43	92.61	111.79	131.35	167.14	186.22	87
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.28	-9.01	-2.85	0.00	0.06	0.64	1.96	4.92	32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.92	-21.96	-4.45	-0.01	0.97	3.05	5.61	6.34	84
Struct Notes Appr(Depr)/T1 Cap	0.09	-0.36	-0.08	0.00	0.05	0.15	0.34	0.50	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.99	0.00	0.00	0.00	0.00	2.77	34.70	47.51	86
Available-For-Sale Securities	94.00	46.10	61.54	95.42	100.00	100.00	100.00	100.00	86
U.S. Treasury Securities	0.59	0.00	0.00	0.00	0.00	0.00	4.55	8.07	86
U.S. Agency Securities (excl MBS)	27.94	0.00	0.00	7.18	23.12	47.27	72.94	86.25	86
Municipal Securities	17.30	0.00	0.00	1.36	16.02	32.76	44.58	51.35	86
Mortgage-Backed Securities	39.72	0.00	0.00	15.68	43.27	65.53	82.29	91.43	86
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Other Debt Securities	1.16	0.00	0.00	0.00	0.00	1.30	6.82	10.07	86
Mutual Funds and Equity Securities	0.42	0.00	0.00	0.00	0.00	0.15	2.66	4.86	86
Debt Securities 1 Year or Less	12.43	0.03	0.45	3.15	8.33	20.39	33.12	43.66	86
Debt Securities 1 To 5 Years	29.99	0.95	2.28	10.16	24.53	51.14	66.73	74.65	86
Debt Securities Over 5 Years	53.40	0.00	1.29	25.81	52.31	75.58	88.00	94.72	86
Pledged Securities	60.58	0.14	15.37	41.76	61.90	86.21	95.86	98.72	86
Structured Notes, Fair Value	0.79	0.00	0.00	0.00	0.00	0.16	5.90	9.77	86

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.83	0.07	0.10	0.21	0.44	1.19	2.87	3.99	87
Provision for Ln&Ls Losses/Avg Lns&Ls	1.17	0.11	0.17	0.31	0.66	1.47	4.32	5.62	87
Provision for Ln&Ls Losses/Net Losses	163.77	47.26	81.14	101.89	131.79	210.73	346.21	386.28	87
Ln&Ls Allowance/Total Loans & Leases	1.58	0.79	0.89	1.09	1.36	1.93	2.82	4.26	87
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.62	0.46	0.80	1.42	2.80	5.25	13.30	21.41	84
ALLL/Nonaccrual Assets	114.21	22.23	26.30	40.95	77.10	136.67	339.45	565.34	86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	91.07	19.77	25.97	38.77	71.72	101.84	248.19	383.98	86
Gross Ln&Ls Losses/Avg Loans & Leases	0.94	0.03	0.07	0.23	0.51	1.40	2.98	4.88	87
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.03	0.09	0.19	0.25	87
Net Losses/Avg Loans and Leases	0.84	0.02	0.05	0.17	0.43	1.23	2.34	4.86	87
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Recoveries/Prior Year-End Losses	28.71	1.24	4.19	11.29	19.47	38.29	69.19	160.56	80
Earnings Coverage of Net Losses (X)	4.97	-3.30	-1.15	0.21	2.34	7.26	19.52	28.20	87
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.73	-0.00	0.00	0.05	0.25	1.01	2.21	5.82	87
RE Loans Secured By 1-4 Family	0.54	-0.00	0.00	0.01	0.19	0.55	2.36	6.33	87
Revolving	0.29	0.00	0.00	0.00	0.00	0.23	1.70	2.88	85
Closed-End	0.50	-0.00	0.00	0.00	0.16	0.60	2.22	6.60	87
Commercial Real Estate Loans	0.72	0.00	0.00	0.00	0.21	0.99	3.07	5.52	87
Construction and Land Dev	1.90	0.00	0.00	0.00	0.40	2.46	9.71	13.48	86
Multifamily	0.07	0.00	0.00	0.00	0.00	0.00	0.48	2.16	81
Nonfarm Nonresidential	0.16	-0.05	0.00	0.00	0.00	0.20	0.65	1.62	87
RE Loans Secured by Farmland	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Commercial and Industrial Loans	1.19	-0.03	-0.00	0.05	0.48	1.54	4.59	8.01	87
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Loans to Individuals	0.97	0.06	0.08	0.28	0.87	1.32	2.59	2.96	74
Credit Card Loans	3.34	-1.95	0.00	1.30	1.97	4.46	7.74	15.42	27
Agricultural Loans	-0.00	-0.21	-0.04	0.00	0.00	0.00	0.00	0.06	55
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	1.24	-0.05	0.00	0.00	0.00	0.58	7.53	14.63	84

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	0.06	0.13	0.53	1.27	2.53	4.34	5.00	87
90+ Days PD Loans and Leases	0.16	0.00	0.00	0.00	0.01	0.29	0.83	1.02	87
Nonaccrual Loans and Leases	2.85	0.05	0.34	0.80	1.76	4.46	7.69	14.79	87
90+ Days PD and Nonaccrual Loans and Leases	3.19	0.11	0.42	1.00	1.85	4.66	9.31	17.53	87
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	87
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Nonaccrual Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.38	87
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.65	0.06	0.13	0.53	1.27	2.53	4.34	5.00	87
90+ Days Past Due Assets	0.16	0.00	0.00	0.00	0.01	0.29	0.83	1.02	87
Nonaccrual Assets	2.86	0.05	0.34	0.80	1.76	4.46	7.69	14.79	87
30+ Days PD & Nonaccrual Assets	5.02	0.49	1.10	1.97	3.33	7.40	12.00	23.19	87
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	2.31	0.05	0.24	0.71	1.44	3.17	6.06	13.32	87
90+ PD & Nonaccrual Assets + OREO	3.26	0.05	0.30	1.00	1.91	4.24	10.05	17.66	87
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.03	0.05	0.25	0.79	1.89	4.34	8.78	13.80	87
Allowance for Loan & Lease Losses	227.11	6.41	39.14	90.85	197.35	314.66	453.89	665.45	87
Equity Cap + ALLL	32.30	0.53	2.52	8.61	18.17	49.26	95.55	113.76	86
Tier 1 Cap + ALLL	31.04	0.51	2.57	7.85	17.46	42.02	88.75	143.03	87
Loans & Leases + RE Acquired	4.15	0.07	0.34	1.23	2.79	6.11	11.01	18.98	87



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.10	5.75	6.95	7.88	8.74	10.26	12.21	13.54	87
Tier 1 RBC Ratio	12.07	6.86	8.50	9.28	11.11	14.32	17.59	19.93	87
Total Risk-Based Capital Ratio	13.50	8.43	9.85	11.08	12.39	15.55	18.67	22.43	87
Tangible Tier 1 Leverage Ratio	9.08	5.75	6.65	7.83	8.74	10.17	12.21	13.54	87
Tangible Common Eq Cap/Tan Assets	7.83	3.69	4.81	6.50	7.27	9.23	11.14	13.12	87
<b>DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS</b>									
<b>PERCENT OF TOTAL ASSETS:</b>									
Loan Commitments	10.72	3.54	5.45	7.00	9.66	14.21	17.74	21.22	87
Standby Letters of Credit	0.52	0.00	0.04	0.15	0.36	0.80	1.28	2.04	87
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	87
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
<b>TYPE OF DERIVATIVE INSTRUMENT:</b>									
Derivative Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.10	6.39	87
Interest Rate Contracts	0.31	0.00	0.00	0.00	0.00	0.00	2.10	6.39	87
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	87
Written Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.29	1.89	87
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	87
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
<b>PERCENT OF AVERAGE LOANS AND LEASES:</b>									
Loan Commitments	15.56	5.54	7.11	10.17	14.27	21.03	26.00	28.14	87









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	89.79	0.00	1.55	57.75	96.37	116.70	201.98	251.91	62
Dividends Paid/Net Income	59.54	0.00	0.00	28.77	45.52	71.68	140.77	308.49	54
Net Income - Dividends/Avg Equity	-3.07	-54.60	-30.46	-6.68	0.98	4.68	7.47	9.31	87
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	122.06	0.00	0.00	45.32	113.75	191.42	279.78	339.54	69
Dividends From Nonbank Subs	1.18	0.00	0.00	0.00	0.00	0.48	8.51	16.95	69
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Dividends From All Subsidiaries	128.23	0.00	0.00	75.19	114.80	191.72	279.78	339.54	69
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	76.19	0.00	0.00	34.49	58.02	85.52	127.31	415.89	57
Interest Income From Bank Subs	0.37	0.00	0.00	0.00	0.00	0.11	1.27	5.88	57
Mgt & Service Fees From Bank Subs	1.63	0.00	0.00	0.00	0.00	0.00	9.00	20.36	57
Other Income From Bank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.07	3.81	57
Operating Income From Bank Subs	93.54	0.00	8.50	36.33	64.89	96.73	249.02	416.82	57
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	83.12	0.00	0.00	14.04	100.00	100.00	133.33	340.22	28
Interest Income From Nonbank Subs	0.56	0.00	0.00	0.00	0.00	0.00	0.14	9.02	28
Mgt & Serv Fees From Nonbank Subs	1.38	0.00	0.00	0.00	0.00	0.00	0.80	21.61	28
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating Inc From Nonbank Subs	96.76	0.00	0.00	20.00	100.00	100.00	282.79	372.48	28
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	20.24	0.00	0.00	0.00	0.00	22.68	44.05	51.17	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	0.60	0.00	0.00	0.00	0.00	0.00	1.44	1.93	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	20.85	0.00	0.00	0.00	0.00	25.10	45.02	51.66	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	65.54	0.00	0.00	1.32	91.00	99.32	100.00	100.00	84
Interest Income From Bank Subs	0.77	0.00	0.00	0.00	0.00	0.20	2.19	16.97	84
Mgt & Serv Fees From Bank Subs	2.02	0.00	0.00	0.00	0.00	0.00	9.90	50.26	84
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.68	84
Operating Income From Bank Subs	78.02	0.00	0.00	85.74	98.47	100.00	100.00	103.12	84
Dividends From Nonbank Subs	1.56	0.00	0.00	0.00	0.00	0.52	4.84	61.16	84
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	84
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Inc From Nonbank Subs	4.11	0.00	0.00	0.00	0.00	0.74	12.94	82.19	84
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Loans and Adv From Subs/ST Debt	554.42	0.00	0.00	0.00	297.60	945.33	2184.24	2539.45	19
Loans and Adv From Subs/Total Debt	424.59	0.00	0.00	0.00	103.34	436.63	2051.79	2563.47	31

BHCPR Reporters for Quarter Ending 12/31/2008  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
3017326	463, 553	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	455, 911	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3008753	490, 740	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	Moved from Peer 4
3232512	295, 015	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2454380	488, 142	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2297701	243, 861	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1083680	438, 313	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	466, 686	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	413, 076	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2710675	302, 651	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	163, 379	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1140239	439, 186	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	489, 474	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1115040	487, 800	COMMUNITY BANCORP.	DERBY, VT	
2775142	191, 668	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	496, 007	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	471, 803	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	493, 365	CORTLAND BANCORP	CORTLAND, OH	
1207543	484, 917	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	383, 588	DELMAR BANCORP	DELMAR, MD	
1209789	414, 072	DENMARK BANCSHARES, INC.	DENMARK, WI	
1122851	434, 843	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3001129	467, 795	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	124, 702	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	472, 011	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	470, 812	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1247615	362, 757	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	344, 084	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	487, 079	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1065378	345, 898	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	295, 183	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	311, 848	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	381, 887	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	470, 811	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	266, 492	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	393, 842	FNBH BANCORP, INC.	HOWELL, MI	
3157071	464, 758	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
1067194	123, 622	FSB BANCORP, INC.	ALTUS, OK	
3019339	385, 164	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1086766	494, 869	HABERSHAM BANCORP	CORNELIA, GA	Moved from Peer 4
1109496	357, 713	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	369, 772	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	378, 295	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	477, 219	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	Moved from Peer 4
1245385	403, 319	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	208, 761	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	435, 807	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	482, 758	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	463, 550	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1201103	222, 691	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	78, 559	M & F BANCORP, INC.	HOLLY SPRINGS, MS	

BHCPR Reporters for Quarter Ending 12/31/2008  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1123933	451, 431	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	234, 141	MAINLINE BANCORP, INC.	EBENSBURG, PA	
3077236	371, 165	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1871618	451, 971	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	384, 453	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	441, 470	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	371, 063	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	495, 981	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054840	460, 717	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	440, 680	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	481, 442	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	383, 196	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2767660	314, 045	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2107789	255, 542	MYERS BANCSHARES, INC.	ALVA, OK	
2088329	400, 231	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	370, 534	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	394, 806	PEDCOR CAPITAL, LLC	CARMEL, IN	
2453114	262, 629	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	457, 175	PLUMAS BANCORP	QUINCY, CA	
3176607	463, 685	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2891006	357, 154	REGENT BANCORP, INC.	DAVIE, FL	
2352280	411, 514	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1135374	361, 557	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	261, 273	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	339, 711	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
1081538	267, 297	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	391, 481	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	322, 374	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	375, 141	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	356, 636	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	291, 249	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1085358	310, 068	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	485, 474	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	
1207392	434, 387	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1097249	483, 646	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1247576	410, 730	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 87 bank holding companies.