

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	99	89	94	87	101
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.14	3.16	3.00	3.44	3.75
+ Non-interest Income	0.80	0.96	0.78	0.94	0.87
- Overhead Expense	3.40	3.51	3.48	3.45	3.25
- Provision for Losses	0.86	1.16	1.67	0.94	0.27
+ Securities Gains (Losses)	0.06	0.02	0.02	-0.06	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.03	0.03	0.01
= Pretax Net Oper Income (TE)	-0.26	-0.45	-1.24	0.18	1.18
Net Operating Income	-0.36	-0.51	-1.33	-0.07	0.84
Net Income	-0.36	-0.51	-1.33	-0.08	0.84
Net Income (Sub S Adjusted)	-0.15	-0.58	-1.39	0.13	0.87
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.08	5.49	5.30	6.29	7.34
Interest Expense	1.57	2.04	2.00	2.58	3.30
Net Interest Income (TE)	3.49	3.45	3.29	3.71	4.03
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	1.30	1.27	1.99	0.87	0.25
Earnings Coverage of Net Losses (X)	4.53	3.69	1.14	4.93	8.69
Ln&Ls Allowance/Total Loans & Leases	2.38	1.88	2.31	1.71	1.31
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.74	5.69	7.29	3.86	1.39
30-89 Days Past Due Loans and Leases	1.55	1.62	1.69	1.65	1.40
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	20.52	24.26	22.65	25.47	21.16
Net ST Noncore Funding Dependence	11.52	15.90	14.21	17.29	14.61
Net Loans and Leases/Total Assets	65.62	69.11	66.51	69.78	70.63
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.10	8.40	7.46	8.96	9.68
Equity Capital/Total Assets	6.58	7.78	6.84	8.11	8.98
Equity Capital+Minority Int/Total Assets	6.73	7.90	7.01	8.20	9.08
Net Loans&Ls/Equity Capital (X)	12.46	9.72	11.51	9.30	8.47
Cash Dividends/Net Income	22.69	45.14	59.25	60.48	40.41
Cash Dividends/Net Income (Sub S Adjusted)	3.25	15.50	16.35	27.48	47.02
Retained Earnings/Avg Equity Cap	-14.48	-11.02	-25.03	-5.39	4.49
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.93	0.88	2.03	0.48	0.29
Long-Term Debt/Equity Capital	1.91	1.88	1.94	0.86	0.52
Equity Investment in Subs/Equity Cap	134.47	121.98	131.68	115.46	113.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.67	68.50	78.39	92.03	115.03

PERCENT OF AVERAGE ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.57	5.02	4.81	5.81	6.81
Less: Interest Expense	1.41	1.87	1.81	2.39	3.07
Equals: Net Interest Income (TE)	3.14	3.16	3.00	3.44	3.75
Plus: Non-Interest Income	0.80	0.96	0.78	0.94	0.87
Equals: Adj Operating Income (TE)	3.96	4.15	3.79	4.41	4.69
Less: Overhead Expense	3.40	3.51	3.48	3.45	3.25
Less: Provision for Loan and Lease Losses	0.86	1.16	1.67	0.94	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.02	0.02	-0.06	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.03	0.03	0.01
Equals: Pretax Net Oper Inc (TE)	-0.26	-0.45	-1.24	0.18	1.18
Less: Applicable Income Taxes (TE)	0.09	0.05	-0.02	0.14	0.31
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.36	-0.51	-1.33	-0.07	0.84
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.36	-0.51	-1.33	-0.08	0.84
Memo: Net Income (Last Four Qtrs)	-1.25	-0.57	-1.34	-0.03	0.84
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.46	92.10	91.25	92.71	93.28
Avg Int-Bearing Funds / Avg Assets	81.58	80.41	80.70	79.36	78.41
Int Income (TE) / Avg Earning Assets	5.08	5.49	5.30	6.29	7.34
Int Expense / Avg Earning Assets	1.57	2.04	2.00	2.58	3.30
Net Int Inc (TE) / Avg Earn Assets	3.49	3.45	3.29	3.71	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	5.79	5.99	5.87	6.77	8.01
Interest-Bearing Bank Balances	0.39	0.85	0.57	2.65	5.63
Fed Funds Sold & Reverse Repos	0.15	0.17	0.17	2.21	5.05
Trading Assets	6.47	6.72	4.19	3.84	2.59
Total Earning Assets	5.00	5.40	5.24	6.17	7.22
Investment Securities (TE)	3.89	4.56	4.29	4.98	4.96
U. S. Treasury & Agency Sec (excl MBS)	2.93	4.16	3.56	4.94	4.70
Mortgage-Backed Securities	3.95	4.64	4.43	4.64	4.67
All Other Securities	6.03	5.66	5.96	6.37	7.02
Interest-Bearing Deposits	1.51	2.22	2.07	2.83	3.73
Time Deposits of \$100K or More	2.06	3.02	2.76	3.86	4.71
Time Deposits < \$100K	2.18	3.13	2.96	3.94	4.84
Other Domestic Deposits	0.73	0.96	0.92	1.44	2.32
Foreign Deposits	0.89	N/A	1.34	N/A	0.00
Fed Funds Purchased and Repos	0.85	1.21	1.08	2.15	4.65
Other Borrowed Funds & Trading Liab	3.25	3.22	3.44	3.72	4.83
All Interest-Bearing Funds	1.72	2.31	2.23	2.99	3.91

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	33	31	67	61	59
Avg Assets per Employee (\$000)	4,218	3,859	4,466	3,467	3,375
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	1.51	2.03
Overhead Exp / NII + Non-Int Income	88.06	89.20	99.91	80.30	71.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.40	3.51	3.48	3.45	3.25
Personnel Expense	1.61	1.72	1.61	1.80	1.79
Net Occupancy Expense	0.47	0.46	0.45	0.48	0.46
Other Operating Expenses	1.31	1.30	1.38	1.14	0.98
Overhead Less Non-Interest Income	2.57	2.50	2.67	2.46	2.33
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	86.75	87.35	98.72	78.40	69.79
Personnel Expense	41.02	42.81	44.51	40.68	38.28
Net Occupancy Expense	11.71	11.47	12.34	10.98	9.80
Other Operating Expenses	34.32	32.87	41.31	26.51	20.82
Total Non-Interest Income	18.00	21.65	18.96	20.24	18.24
Fiduciary Activities Income	0.59	0.38	0.53	0.63	0.59
Serv Charges on Deposit Accts - Domestic	7.42	8.36	8.42	8.18	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.47	0.29	0.41	0.41	0.49
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.14	0.33	0.36	0.18	0.14
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.27	0.31	0.36	0.35	0.44
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.36	-0.34	-2.57	-0.36	0.83
Other Non-Interest Income	7.28	8.16	7.94	7.60	5.34
Overhead Less Non-Interest Income	66.41	65.35	79.25	57.54	51.10
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	12.74	11.12	6.15	3.81	16.94
Appl Inc Tax+TE/Pretax NOI+TE	22.68	31.93	26.51	33.01	26.33

PERCENT OF TOTAL ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	52.88	55.08	53.76	55.04	54.27
Commercial and Industrial Loans	7.90	8.50	8.33	9.58	10.18
Loans to Individuals	2.29	2.68	2.28	2.89	2.98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.27	1.54	1.29	1.30	1.51
Other Loans and Leases	0.59	0.73	0.61	0.76	0.89
Net Loans and Leases	65.62	69.11	66.51	69.78	70.63
Debt Securities Over 1 Year	13.47	14.22	13.32	14.69	13.97
Mutual Funds and Equity Securities	0.07	0.06	0.04	0.07	0.10
Subtotal	80.01	83.97	80.62	85.20	85.50
Interest-Bearing Bank Balances	5.23	2.36	4.49	1.07	0.30
Federal Funds Sold & Reverse Repos	0.87	1.25	0.80	1.06	1.75
Debt Securities 1 Year or Less	1.53	1.64	1.53	1.89	2.62
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.59	90.49	88.92	90.70	91.54
Non-Int Cash and Due From Dep Inst	1.90	2.28	2.56	2.38	2.61
Other Real Estate Owned	1.76	1.21	1.73	0.72	0.21
All Other Assets	8.07	7.09	8.15	6.75	5.77

MEMORANDA:

Short-Term Investments	8.70	6.04	7.66	4.94	5.37
U. S. Treasury Securities	0.07	0.07	0.08	0.08	0.08
U. S. Agency Securities (excl MBS)	3.67	3.98	3.71	4.15	6.34
Municipal Securities	2.62	2.74	2.25	2.98	3.14
Mortgage-Backed Securities	6.09	6.46	6.51	6.83	4.83
Asset-Backed Securities	0.03	0.05	0.04	0.00	0.00
Other Debt Securities	0.10	0.18	0.15	0.21	0.16
RE Loans Secured by 1-4 Family	16.03	17.14	15.81	17.07	16.65
Revolving	2.81	2.61	2.88	2.72	2.18
Closed-End, Sec by First Liens	11.81	12.91	11.49	12.65	12.73
Closed-End, Sec by Junior Liens	0.96	1.07	0.98	1.20	1.14
Commercial Real Estate Loans	32.90	33.96	34.44	34.29	33.54
Construction and Land Dev	7.62	9.80	9.04	10.04	11.13
Multifamily	1.83	1.79	1.86	1.73	1.21
Nonfarm Nonresidential	22.04	21.09	22.28	21.02	19.21
RE Loans Secured by Farmland	2.10	2.25	2.14	2.12	2.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.70	78.56	79.13	77.54	75.86
RE Loans Secured by 1-4 Family	24.40	25.14	23.87	24.65	23.80
Revolving	4.19	3.70	4.24	3.79	3.00
Closed-End	19.78	21.00	19.28	20.57	20.51
Commercial Real Estate Loans	48.53	47.77	50.01	47.30	45.96
Construction and Land Dev	11.23	13.78	13.18	13.75	15.17
Multifamily	2.71	2.58	2.72	2.45	1.66
Nonfarm Nonresidential	32.60	29.83	32.31	29.20	26.93
RE Loans Secured by Farmland	3.23	3.30	3.26	3.18	3.02
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	11.85	12.03	12.37	13.36	14.22
Loans to Individuals	3.59	3.98	3.51	4.28	4.41
Credit Card Loans	0.04	0.05	0.04	0.06	0.06
Agricultural Loans	1.95	2.24	2.01	1.92	2.29
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.91	1.04	0.93	1.09	1.30

PERCENT OF TOTAL ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	8.70	6.04	7.66	4.94	5.37
Liquid Assets	20.99	19.28	21.16	18.52	18.21
Investment Securities	15.62	16.28	15.35	17.18	17.21
Net Loans and Leases	65.62	69.11	66.51	69.78	70.63
Net Lns, Ls & Stdby Ltrs of Credit	66.13	69.61	67.05	70.36	71.39
Core Deposits	64.04	62.90	63.65	62.16	64.52
Noncore Funding	25.88	26.94	26.84	27.18	24.07
Time Deposits of \$100K or More	16.44	16.54	16.60	14.92	14.74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.90	1.24	1.03	1.51	1.52
Net Fed Funds Purchased (Sold)	0.02	0.08	0.36	0.48	-0.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.93	1.76	2.07	2.12	1.81
Earning Assets Repr in 1 Year	36.64	37.62	36.35	38.23	42.83
Int-Bearing Liab Repr in 1 Year	33.62	34.12	34.00	34.77	34.39
Long-Term Debt Repr in 1 Year	0.57	0.54	0.56	0.58	0.52
Net Assets Repriceable in 1 Year	1.26	2.58	2.20	2.15	6.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.52	24.26	22.65	25.47	21.16
Net ST Noncore Funding Dependence	11.52	15.90	14.21	17.29	14.61
Short-Term Inv/ST Noncore Funding	54.98	34.36	48.44	29.11	35.61
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.73	0.09	2.81	-1.06	1.57
Net Loans and Leases/Total Deposits	78.32	84.29	80.03	86.35	87.53
Net Loans and Leases/Core Deposits	105.76	113.44	107.07	116.52	111.89
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.14	-0.25	0.78	0.29	0.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.99	-0.20	0.43	1.00	0.35
Struct Notes Appr(Depr)/T1 Cap	0.18	-0.08	-0.08	0.10	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.62	5.40	4.83	5.99	7.24
Available-For-Sale Securities	93.72	94.60	95.17	94.01	92.76
U. S. Treasury Securities	0.67	0.49	0.64	0.59	0.59
U. S. Agency Securities (excl MBS)	26.36	28.35	26.83	27.96	41.76
Municipal Securities	16.72	16.48	13.82	17.31	17.82
Mortgage-Backed Securities	39.44	39.53	43.82	39.72	28.47
Asset-Backed Securities	0.17	0.24	0.22	0.00	0.00
Other Debt Securities	0.69	1.39	1.22	1.14	1.04
Mutual Funds and Equity Securities	0.60	0.37	0.38	0.42	0.61
Debt Securities 1 Year or Less	10.87	11.25	10.54	13.12	17.00
Debt Securities 1 To 5 Years	27.35	30.10	30.36	29.06	33.25
Debt Securities Over 5 Years	55.35	54.14	55.06	53.42	43.77
Pledged Securities	53.12	60.54	58.05	60.60	50.77
Structured Notes, Fair Value	3.23	0.87	2.06	0.80	1.29

ANALYSIS RATIOS

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.86	1.16	1.67	0.94	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	1.26	1.61	2.37	1.32	0.37
Provision for Ln&Ls Losses/Net Losses	150.58	169.73	132.58	175.44	166.61
Ln&Ls Allowance/Total Loans & Leases	2.38	1.88	2.31	1.71	1.31
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.96	3.71	2.09	4.81	11.04
ALL/Nonaccrual Assets	68.28	118.34	75.11	119.23	291.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	66.43	92.02	71.06	95.70	205.63
Gross Ln&Ls Losses/Avg Loans & Leases	1.40	1.33	2.08	0.98	0.30
Recoveries/Avg Loans and Leases	0.10	0.06	0.07	0.06	0.05
Net Losses/Avg Loans and Leases	1.30	1.27	1.99	0.87	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	3.60	4.28	11.32	28.72	58.71
Earnings Coverage of Net Losses (X)	4.53	3.69	1.14	4.93	8.69

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.37	1.15	2.06	0.76	0.15
RE Loans Secured By 1-4 Family	0.98	0.77	1.53	0.60	0.10
Revolving	0.56	0.45	0.93	0.33	0.08
Closed-End	1.02	0.74	1.63	0.56	0.10
Commercial Real Estate Loans	1.45	1.27	2.27	0.74	0.18
Construction and Land Dev	4.30	3.36	5.50	1.93	0.32
Multifamily	0.62	0.31	0.69	0.11	0.00
Nonfarm Nonresidential	0.35	0.36	0.94	0.17	0.04
RE Loans Secured by Farmland	0.08	0.01	0.20	0.00	0.02
Commercial and Industrial Loans	1.40	1.74	2.52	1.32	0.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.69	1.04	1.49	0.97	0.83
Credit Card Loans	6.76	1.94	2.80	3.35	2.95
Agricultural Loans	0.00	0.06	0.01	0.00	0.01
Loans to Foreign Governments & Inst	0.00	N/A	N/A	N/A	0.00
Other Loans and Leases	1.34	1.59	3.56	1.24	1.31

PERCENT OF LOANS AND LEASES

06/30/2010

06/30/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.55

1.62

1.69

1.65

1.40

90+ Days PD Loans and Leases

0.12

0.21

0.11

0.16

0.15

Nonaccrual Loans and Leases

5.34

3.88

4.93

2.90

1.12

90+ Days PD and Nonaccrual Loans and Leases

5.52

4.17

5.09

3.23

1.34

30-89 Days PD Restructured

0.02

0.02

0.06

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.58

0.11

0.37

0.02

0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.55

1.62

1.69

1.65

1.40

90+ Days Past Due Assets

0.12

0.21

0.11

0.16

0.15

Nonaccrual Assets

5.40

3.91

4.98

2.90

1.12

30+ Days PD & Nonaccrual Assets

7.26

6.03

7.18

5.07

2.89

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.81

2.99

3.56

2.35

0.95

90+ PD & Nonaccrual Assets + OREO

5.66

4.43

5.38

3.31

1.25

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.71

4.61

6.49

3.08

1.07

Allowance for Loan & Lease Losses

364.29

309.16

355.58

210.85

109.52

Equity Cap + ALLL

94.49

53.98

88.45

33.44

11.64

Tier 1 Cap + ALLL

94.46

52.62

92.53

32.01

10.49

Loans & Leases + RE Acquired

9.38

6.30

8.99

4.20

1.50

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.57	1.62	1.72	1.74	1.40
- 90+ Days Past Due	0.12	0.24	0.12	0.15	0.15
- Nonaccrual	5.94	4.32	5.45	3.29	1.14
Coml & Indl - 30-89 Days PD	1.48	1.37	1.39	1.14	1.07
- 90+ Days Past Due	0.10	0.13	0.04	0.09	0.08
- Nonaccrual	2.98	2.14	2.69	1.01	0.65
Individuals - 30-89 Days PD	1.09	1.30	1.69	1.37	1.44
- 90+ Days Past Due	0.04	0.08	0.08	0.09	0.11
- Nonaccrual	0.62	0.38	0.50	0.34	0.23
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	20.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.06	0.39	0.10	0.26	0.20
- 90+ Days Past Due	0.02	0.00	0.00	0.01	0.01
- Nonaccrual	0.10	0.27	0.17	0.21	0.02
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	N/A	0.00
- 90+ Days Past Due	0.00	N/A	N/A	N/A	0.00
- Nonaccrual	0.00	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.22	0.34	0.14	0.41	0.29
- 90+ Days Past Due	0.00	0.02	0.01	0.04	0.03
- Nonaccrual	0.16	0.18	0.04	0.00	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.45	1.68	1.98	1.70	1.63
- 90+ Days Past Due	0.10	0.23	0.12	0.12	0.14
- Nonaccrual	3.21	2.02	3.21	1.89	0.83
Revolving - 30-89 Days PD	0.45	0.35	0.51	0.54	0.51
- 90+ Days Past Due	0.00	0.02	0.01	0.00	0.03
- Nonaccrual	0.99	0.36	0.55	0.26	0.24
Closed-End - 30-89 Days PD	1.61	1.95	2.28	1.92	1.50
- 90+ Days Past Due	0.10	0.24	0.13	0.14	0.14
- Nonaccrual	3.83	2.41	3.92	2.32	0.81
- Jr Lien 30-89 Days PD	0.09	0.13	0.14	0.12	0.05
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.23	0.14	0.17	0.09	0.02
Commercial RE - 30-89 Days PD	1.48	1.36	1.41	1.36	1.04
- 90+ Days Past Due	0.10	0.24	0.08	0.15	0.12
- Nonaccrual	7.48	5.05	5.96	3.78	1.38
Const & Dev - 30-89 Days PD	1.80	1.78	1.51	1.32	1.25
- 90+ Days Past Due	0.07	0.17	0.02	0.11	0.13
- Nonaccrual	16.96	10.39	14.13	8.08	2.39
Multi family - 30-89 Days PD	0.87	0.35	0.56	0.37	0.60
- 90+ Days Past Due	0.00	0.00	0.02	0.00	0.00
- Nonaccrual	1.90	1.03	0.63	0.85	0.17
Nonfarm Nres- 30-89 Days PD	1.21	1.07	1.23	1.01	0.62
- 90+ Days Past Due	0.07	0.21	0.06	0.12	0.05
- Nonaccrual	3.42	2.52	2.75	1.58	0.54
Farmland - 30-89 Days PD	0.10	0.48	0.40	0.21	0.59
- 90+ Days Past Due	0.01	0.05	0.00	0.00	0.03
- Nonaccrual	0.52	0.49	1.07	0.51	0.16
Credit Card - 30-89 Days PD	1.78	2.69	2.21	2.62	3.02
- 90+ Days Past Due	0.70	0.84	1.06	0.83	0.75
- Nonaccrual	0.16	0.00	0.00	0.00	0.03

CAPITAL RATIOS

06/30/2010

06/30/2009

12/31/2009

12/31/2008

12/31/2007

Tier 1 Leverage Ratio

7.10

8.40

7.46

8.96

9.68

Tier 1 RBC Ratio

9.94

11.24

10.18

11.90

12.86

Total Risk-Based Capital Ratio

11.56

12.89

11.81

13.33

14.25

Tangible Tier 1 Leverage Ratio

7.06

8.35

7.42

8.93

9.65

Tangible Common Eq Cap/Tan Assets

5.93

6.92

6.12

7.67

8.48

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

8.01

9.48

8.63

10.74

13.03

Standby Letters of Credit

0.38

0.45

0.47

0.52

0.68

Commercial & Similar Letters of Credit

0.00

0.00

0.00

0.00

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

0.31

0.30

0.19

0.32

0.06

Interest Rate Contracts

0.31

0.30

0.19

0.31

0.06

Interest Rate Futures & Forward Contr

0.03

0.02

0.03

0.01

0.00

Written Options Contr (Int Rate)

0.05

0.07

0.02

0.08

0.00

Purchased Options Contr (Int Rate)

0.00

0.00

0.00

0.00

0.00

Interest Rate Swaps

0.07

0.01

0.01

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

12.06

13.70

12.49

15.56

18.65

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.91	94.35	100.00	85.01	86.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.09	0.40	0.00	14.99	13.33
Futures and Forwards	23.60	20.54	35.67	16.15	16.18
Written Options	36.48	34.85	29.27	41.52	32.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.48	34.85	29.27	41.52	32.11
Purchased Options	0.04	6.65	3.47	19.30	30.14
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.04	6.65	3.47	19.30	30.14
Swaps	37.41	28.87	26.99	18.61	21.57
Held for Trading	0.00	0.00	9.52	10.53	6.67
Interest Rate Contracts	0.00	0.00	9.52	10.53	6.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	94.74	90.48	89.47	93.33
Interest Rate Contracts	92.51	89.09	90.21	74.48	80.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.09	0.40	0.00	14.99	13.33
Deriv Contr (Excl Fut & FX LE 14 Days)	59.59	59.97	70.73	54.46	67.89
One Year or Less	27.19	28.02	37.76	22.24	24.36
Over 1 Year to 5 Years	10.30	3.89	4.30	27.45	33.47
Over 5 Years	22.10	23.01	24.12	1.34	10.06
Gross Negative Fair Value (Abs Val)	1.40	0.20	0.48	0.66	1.66
Gross Positive Fair Value	0.15	0.78	0.26	0.42	2.32
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	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	33.33	33.33	33.33	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	66.67	66.67	66.67	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.23	0.31	0.36	0.35	0.44
Premium Inc/Ins Activities Revenue	0.00	0.93	1.09	1.28	0.00
Credit Rel Prem Inc/Tot Prem Inc	0.00	33.33	33.33	33.33	50.00
Other Prem Inc/Total Prem Inc	100.00	66.67	66.67	66.67	50.00
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)	27.78	26.09	39.53	20.02	36.07
Ins Net Inc (L/H)/Equity (L/H)	5.95	2.60	4.04	5.15	4.68
Insur Ben, Losses, Exp/Insur Premiums	94.48	79.96	70.52	71.60	58.67
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)	3.42	2.11	1.96	2.59	5.84
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.51	7.38	9.58	9.36	8.15
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	0.68	0.00	0.57	0.00	0.00
Cost: Interest-Bearing Deposits	0.89	N/A	1.34	N/A	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	0.30	0.40	N/A	N/A	N/A
Foreign Governments and Inst	0.00	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-38.65	-56.31	-29.60	-53.15	-64.16
Total Selected Assets	-39.51	-29.11	-22.94	-39.91	234.03
Deposits	-58.42	N/A	-21.88	N/A	N/A

PROFITABILITY:	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	-13.68	-9.06	-23.82	-2.34	8.31
Bank Net Inc/Avg Eq Inv in Banks	-10.86	-4.51	-17.37	-0.16	9.79
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.85	1.44	0.36	4.16	3.78
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-30.78	-50.59	-40.54	3.14	15.81
Bank Net Income/Parent Net Income	119.30	118.65	177.44	131.87	114.93
Nonbank Net Income/Parent Net Income	1.39	2.88	3.44	1.67	0.93
Sub BHCs Net Inc/Parent Net Income	90.01	72.46	367.49	72.56	85.23
LEVERAGE:					
Total Liabilities/Equity	39.38	26.35	37.64	20.61	21.24
Total Debt/Equity Capital	6.49	3.75	5.15	1.93	1.24
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.49	24.42	32.90	19.13	17.71
Tot Debt+Lns Guaranteed for Affl/Equity	6.02	4.15	5.44	2.23	1.55
Total Debt/Eq Cap - Exc Over Fair Value	6.64	3.91	5.26	1.94	1.25
Long-Term Debt/Equity Capital	1.91	1.88	1.94	0.86	0.52
Short-Term Debt/Equity Capital	1.93	0.88	2.03	0.48	0.29
Current Portion of LT Debt/Equity	0.02	0.01	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.06	0.32	0.18	0.19	0.27
Long-Term Debt/Consolidated LT Debt	4.28	4.30	5.70	2.43	2.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	134.47	121.98	131.68	115.46	113.31
Total Investment in Subs/Equity	135.00	122.22	132.21	115.95	113.69
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	106.41	104.26	108.00	99.77	99.35
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	106.91	104.49	108.50	100.13	99.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.69	2.03	2.11	3.44	1.49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.86	7.92	28.31	6.16	4.57
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	69.20	67.72	65.39	92.16	105.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	110.67	68.50	78.39	92.03	115.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	91.59	92.70	93.30	99.90	107.84
Pretax Oper Inc + Int Exp/Int Expense	508.88	-405.82	605.48	1912.71	2593.21
Div + Int From Subs/Int Exp + Div	70.94	91.60	104.93	161.76	158.83
Fees+Other Inc From Subs/Sal + Oth Exp	5.30	7.25	7.73	9.29	6.50
Net Inc/Curr Port of LT Debt+Pfd Div(X)	22.83	119.39	15.32	16.98	39.51
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.74	-1.50	-3.49	-0.49	-0.15
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	11.11	0.00	0.00	0.00
Total	0.00	11.11	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	0.41	0.53	0.55	0.49	0.45
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

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	76.79	95.36	85.81	91.22	82.48
Dividends Paid/Net Income	22.45	47.02	50.18	59.60	40.01
Net Income - Dividends/Avg Equity	-14.47	-10.97	-25.01	-5.31	4.58

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	92.93	88.53	102.59	122.07	127.63
Dividends From Nonbank Subs	0.50	1.36	2.44	1.16	0.65
Dividends From Subsidiary BHCs	2.08	0.00	0.00	0.00	1.25
Dividends From All Subsidiaries	98.15	99.59	114.79	128.23	141.53

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	28.02	35.89	49.92	58.60	51.28
Interest Income From Bank Subs	0.15	0.09	0.36	0.28	0.29
Mgt & Service Fees From Bank Subs	1.56	1.97	4.39	1.80	0.81
Other Income From Bank Subs	0.23	0.13	0.45	0.23	0.20
Operating Income From Bank Subs	33.21	46.72	61.30	76.18	60.58

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	61.04	72.33	86.00	80.27	59.71
Interest Income From Nonbank Subs	0.00	0.00	0.03	0.55	4.85
Mgt & Serv Fees From Nonbank Subs	0.15	0.25	0.19	1.33	1.04
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	67.88	72.60	91.88	93.42	96.21

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	14.87	30.79	24.28	20.25	55.24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.33	0.68	0.63	0.60	0.06
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	15.20	31.48	24.91	20.85	55.30

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	46.55	50.76	48.74	65.54	74.95
Interest Income From Bank Subs	2.05	1.65	1.51	0.78	0.92
Mgt & Serv Fees From Bank Subs	2.07	6.45	5.10	2.03	0.88
Other Income From Bank Subs	0.71	0.26	0.00	0.07	0.19
Operating Income From Bank Subs	65.53	71.05	65.11	78.02	83.99

Dividends From Nonbank Subs	12.73	4.04	4.35	1.57	0.45
Interest Income From Nonbank Subs	0.00	0.00	0.11	0.00	0.15
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	15.29	4.31	15.52	4.11	1.15

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.21
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	0.00	0.21

Loans and Adv From Subs/ST Debt	463.91	459.40	496.69	554.42	768.42
Loans and Adv From Subs/Total Debt	249.56	459.07	241.99	424.59	496.21

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									99
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.14	1.55	2.04	2.65	3.22	3.65	3.95	4.09	99
+ Non-interest Income	0.79	-0.01	0.14	0.44	0.67	1.01	1.70	3.47	99
- Overhead Expense	3.39	2.21	2.61	2.85	3.32	3.90	4.47	5.03	99
- Provision for Losses	0.85	0.02	0.07	0.17	0.51	1.30	2.65	4.01	99
+ Securities Gains (Losses)	0.05	-0.07	-0.03	0.00	0.00	0.11	0.30	0.47	99
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.02	99
= Pretax Net Oper Income (TE)	-0.25	-5.44	-3.18	-1.20	0.25	0.89	1.50	1.78	99
Net Operating Income	-0.35	-5.51	-3.25	-1.09	0.18	0.71	1.15	1.36	99
Net Income	-0.35	-5.51	-3.25	-1.09	0.18	0.71	1.15	1.36	99
Net Income (Sub S Adjusted)	-0.15	-4.85	-2.91	-1.12	0.34	0.79	1.04	1.24	29
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.08	3.82	4.39	4.62	5.10	5.53	5.77	5.97	99
Interest Expense	1.57	0.63	0.91	1.18	1.53	1.97	2.29	2.59	99
Net Interest Income (TE)	3.48	1.90	2.26	2.90	3.62	4.05	4.34	4.62	99
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.29	-0.00	0.03	0.21	0.80	2.36	3.88	5.26	99
Earnings Coverage of Net Losses (X)	4.53	-9.68	-1.78	-0.09	0.82	4.61	14.75	50.73	98
Ln&Ls Allowance/Total Loans & Leases	2.38	0.98	1.07	1.47	2.13	3.16	4.61	5.55	99
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.73	0.30	1.20	2.50	6.09	11.64	20.03	23.59	99
30-89 Days Past Due Loans and Leases	1.54	0.09	0.20	0.56	1.26	2.35	3.73	5.04	99
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.52	-8.07	-1.40	11.25	19.75	31.61	46.28	49.69	99
Net ST Noncore Funding Dependence	11.52	-10.29	-6.89	3.99	10.31	19.37	30.11	39.59	99
Net Loans and Leases/Total Assets	65.62	44.63	48.83	57.55	66.73	72.16	80.36	82.45	99
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.10	-2.50	0.86	3.87	7.64	10.13	12.53	14.47	99
Equity Capital/Total Assets	6.57	-2.53	0.48	3.09	7.52	9.43	12.05	13.79	99
Equity Capital+Minority Int/Total Assets	6.72	-2.53	0.48	3.28	7.60	9.47	12.77	14.22	99
Net Loans&Ls/Equity Capital (X)	12.45	3.48	4.08	6.15	9.11	17.91	25.19	45.38	91
Cash Dividends/Net Income	22.68	0.00	0.00	0.00	19.41	46.92	64.79	77.18	55
Cash Dividends/Net Income (Sub S Adjusted)	3.25	-15.28	-7.88	0.00	0.00	0.00	21.87	43.67	29
Retained Earnings/Avg Equity Cap	-14.47	-247.68	-86.52	-21.02	1.91	6.16	10.38	12.32	93
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.93	0.00	0.00	0.00	0.00	0.00	11.00	36.02	91
Long-Term Debt/Equity Capital	1.90	0.00	0.00	0.00	0.00	0.00	10.77	24.15	91
Equity Investment in Subs/Equity Cap	134.46	88.15	94.48	99.74	114.69	145.24	229.19	323.07	91
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.66	0.00	8.10	43.36	96.75	125.73	241.46	560.22	96

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.56	3.34	3.86	4.21	4.59	4.92	5.28	5.46	99
Less: Interest Expense	1.40	0.62	0.77	1.07	1.42	1.71	2.08	2.39	99
Equals: Net Interest Income (TE)	3.14	1.55	2.04	2.65	3.22	3.65	3.95	4.09	99
Plus: Non-Interest Income	0.79	-0.01	0.14	0.44	0.67	1.01	1.70	3.47	99
Equals: Adj Operating Income (TE)	3.95	1.65	2.33	3.24	4.08	4.70	5.28	6.27	99
Less: Overhead Expense	3.39	2.21	2.61	2.85	3.32	3.90	4.47	5.03	99
Less: Provision for Loan and Lease Losses	0.85	0.02	0.07	0.17	0.51	1.30	2.65	4.01	99
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Plus: Realized G/L on AFS Sec	0.05	-0.09	-0.04	0.00	0.00	0.11	0.30	0.47	99
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.02	99
Equals: Pretax Net Oper Inc (TE)	-0.25	-5.44	-3.18	-1.20	0.25	0.89	1.50	1.78	99
Less: Applicable Income Taxes (TE)	0.09	-0.53	-0.18	0.00	0.03	0.19	0.46	0.62	99
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Equals: Net Operating Income	-0.35	-5.51	-3.25	-1.09	0.18	0.71	1.15	1.36	99
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Equals: Net Income	-0.35	-5.51	-3.25	-1.09	0.18	0.71	1.15	1.36	99
Memo: Net Income (Last Four Qtrs)	-1.24	-7.52	-5.89	-3.29	-0.25	0.46	1.06	1.33	89
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.45	75.93	82.83	87.59	91.50	94.14	95.61	96.11	99
Avg Int-Bearing Funds / Avg Assets	81.58	59.73	71.75	76.90	82.67	86.44	90.93	94.22	99
Int Income (TE) / Avg Earning Assets	5.08	3.82	4.39	4.62	5.10	5.53	5.77	5.97	99
Int Expense / Avg Earning Assets	1.57	0.63	0.91	1.18	1.53	1.97	2.29	2.59	99
Net Int Inc (TE) / Avg Earn Assets	3.48	1.90	2.26	2.90	3.62	4.05	4.34	4.62	99
YIELD OR COST:									
Total Loans and Leases (TE)	5.78	4.83	4.99	5.44	5.77	6.16	6.44	6.65	99
Interest-Bearing Bank Balances	0.39	0.00	0.00	0.14	0.25	0.50	1.37	1.81	97
Fed Funds Sold & Reverse Repos	0.14	0.00	0.00	0.00	0.16	0.25	0.29	0.41	60
Trading Assets	6.46	0.00	0.00	0.00	3.22	8.07	11.00	11.97	3
Total Earning Assets	5.00	3.82	4.35	4.57	4.96	5.44	5.74	5.87	99
Investment Securities (TE)	3.89	1.51	2.56	3.35	3.90	4.51	5.21	5.53	99
U. S. Treasury & Agency Sec (excl MBS)	2.92	0.00	0.71	1.98	2.87	3.72	4.89	6.05	87
Mortgage-Backed Securities	3.94	2.06	2.48	3.11	3.89	4.55	5.51	6.40	85
All Other Securities	6.02	1.58	2.94	4.36	5.62	6.87	11.09	15.59	90
Interest-Bearing Deposits	1.51	0.63	0.91	1.22	1.50	1.85	2.11	2.27	99
Time Deposits of \$100K or More	2.06	1.07	1.29	1.73	2.03	2.38	2.73	3.00	99
Time Deposits < \$100K	2.17	1.22	1.46	1.93	2.13	2.53	2.86	3.30	99
Other Domestic Deposits	0.72	0.17	0.27	0.43	0.67	0.96	1.26	1.57	98
Foreign Deposits	0.89	0.59	0.59	0.59	0.59	0.89	1.07	1.13	2
Fed Funds Purchased and Repos	0.85	0.00	0.00	0.03	0.49	1.63	2.93	4.14	63
Other Borrowed Funds & Trading Liab	3.25	0.00	0.31	2.07	3.31	4.15	4.98	5.71	86
All Interest-Bearing Funds	1.72	0.91	1.07	1.37	1.72	2.04	2.40	2.56	99

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	32.53	21.89	23.85	26.78	30.56	37.83	45.55	51.32	99
Avg Assets per Employee (\$000)	4217.84	2416.26	2645.53	3153.70	3688.13	5143.17	6822.93	9583.27	99

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	95
Overhead Exp / NII + Non-Int Income	88.06	59.74	62.19	70.76	84.07	98.32	135.59	167.64	99

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.39	2.21	2.61	2.85	3.32	3.90	4.47	5.03	99
Personnel Expense	1.60	0.84	1.12	1.32	1.63	1.79	2.17	2.31	99
Net Occupancy Expense	0.46	0.20	0.27	0.35	0.46	0.57	0.69	0.80	99
Other Operating Expenses	1.30	0.77	0.84	1.00	1.23	1.60	2.07	2.45	99
Overhead Less Non-Interest Income	2.56	1.22	1.81	2.08	2.56	3.08	3.45	3.97	99

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	86.74	56.73	61.51	70.01	81.60	97.10	132.40	160.74	99
Personnel Expense	41.01	26.41	31.93	35.61	39.73	46.87	53.07	65.31	99
Net Occupancy Expense	11.70	5.47	6.39	8.86	11.36	14.44	18.31	22.74	99
Other Operating Expenses	34.32	16.53	18.52	22.69	29.16	42.93	68.77	82.25	99
Total Non-Interest Income	17.99	-14.42	3.83	11.05	18.36	23.65	32.63	51.24	99
Fiduciary Activities Income	0.59	0.00	0.00	0.00	0.00	0.13	3.43	5.91	98
Serv Charges on Deposit Accts - Domestic	7.41	0.70	2.55	4.02	6.78	10.72	13.09	16.97	98
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Investment Banking Fees & Commissions	0.47	0.00	0.00	0.00	0.01	0.99	1.95	3.44	98
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Net Servicing Fees	0.14	0.00	0.00	0.00	0.00	0.03	0.73	1.72	98
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Insurance Activities Revenue	0.27	0.00	0.00	0.00	0.00	0.27	0.90	3.14	98
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.35	-17.59	-8.19	-2.26	0.00	1.78	5.25	10.96	98
Other Non-Interest Income	7.28	1.17	1.93	3.54	6.36	9.81	14.18	23.81	98
Overhead Less Non-Interest Income	66.41	18.61	33.09	47.08	61.11	83.16	115.72	145.43	99

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	12.74	-12.51	0.00	0.00	4.81	25.78	33.62	40.09	56
Appl Inc Tax+TE/Pretax NOI+TE	22.68	0.00	0.00	1.63	30.50	36.30	41.58	45.34	56

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.87	28.57	33.83	42.50	53.00	63.11	69.71	73.02	99
Commercial and Industrial Loans	7.90	2.24	2.90	5.09	7.12	10.01	16.13	18.55	99
Loans to Individuals	2.28	0.03	0.34	0.93	1.86	3.04	5.92	7.72	99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Agricultural Loans	1.26	0.00	0.00	0.00	0.04	1.88	6.09	10.42	99
Other Loans and Leases	0.58	0.00	0.00	0.05	0.35	0.90	1.85	3.02	99
Net Loans and Leases	65.62	44.63	48.83	57.55	66.73	72.16	80.36	82.45	99
Debt Securities Over 1 Year	13.46	0.57	1.36	5.51	12.55	20.30	31.25	35.15	99
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.04	0.49	0.58	99
Subtotal	80.00	65.38	67.58	74.32	81.04	85.15	89.52	90.86	99
Interest-Bearing Bank Balances	5.22	0.00	0.13	1.23	4.19	7.79	13.72	19.79	99
Federal Funds Sold & Reverse Repos	0.86	0.00	0.00	0.00	0.00	1.62	5.01	6.56	99
Debt Securities 1 Year or Less	1.52	0.00	0.00	0.16	0.84	2.53	5.72	6.94	99
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Total Earning Assets	89.59	79.90	83.47	86.88	90.44	92.37	93.75	94.38	99
Non-Int Cash and Due From Dep Inst	1.90	0.41	0.62	1.19	1.74	2.43	3.30	5.97	99
Other Real Estate Owned	1.76	0.00	0.05	0.36	1.19	2.44	5.30	7.35	99
All Other Assets	8.06	3.15	4.40	5.82	7.52	10.40	12.88	15.68	99
MEMORANDA:									
Short-Term Investments	8.69	0.89	1.90	4.39	7.70	12.38	17.37	22.38	99
U.S. Treasury Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.61	1.17	99
U.S. Agency Securities (excl MBS)	3.66	0.00	0.00	0.28	2.18	6.64	11.33	14.24	99
Municipal Securities	2.61	0.00	0.00	0.14	1.60	4.69	8.81	10.52	99
Mortgage-Backed Securities	6.09	0.00	0.00	0.45	4.25	12.03	17.85	21.29	99
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.31	0.61	99
Other Debt Securities	0.10	0.00	0.00	0.00	0.00	0.06	0.71	1.46	99
RE Loans Secured by 1-4 Family	16.03	1.61	4.36	10.76	16.73	20.52	26.74	30.95	99
Revolving	2.80	0.00	0.13	0.91	2.67	4.35	6.31	8.17	99
Closed-End, Sec by First Liens	11.80	1.50	2.85	7.79	11.76	16.80	20.92	26.35	99
Closed-End, Sec by Junior Liens	0.95	0.00	0.09	0.31	0.83	1.44	2.05	3.49	99
Commercial Real Estate Loans	32.90	8.32	11.41	22.57	33.07	43.78	52.85	59.99	99
Construction and Land Dev	7.61	0.52	1.37	2.91	7.41	11.17	15.82	19.39	99
Multifamily	1.83	0.00	0.00	0.58	1.35	2.95	5.70	7.26	99
Nonfarm Nonresidential	22.04	5.15	8.69	14.67	21.17	29.48	37.73	48.47	99
RE Loans Secured by Farmland	2.10	0.00	0.00	0.06	0.71	3.38	7.89	12.04	99
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.69	53.09	60.27	69.91	80.95	87.85	90.87	92.73	99
RE Loans Secured by 1-4 Family	24.40	3.08	7.38	17.55	23.86	31.97	42.58	46.30	99
Revolving	4.19	0.00	0.16	1.32	3.59	6.62	10.10	12.42	99
Closed-End	19.77	2.20	4.98	11.52	19.28	28.25	38.77	40.64	99
Commercial Real Estate Loans	48.52	14.03	19.51	35.89	49.95	60.77	73.10	79.80	99
Construction and Land Dev	11.23	1.19	2.34	4.43	10.54	16.90	23.21	27.26	99
Multifamily	2.70	0.00	0.00	0.85	1.90	4.64	7.14	10.01	99
Nonfarm Nonresidential	32.59	9.57	14.04	24.13	30.67	41.53	52.33	59.98	99
RE Loans Secured by Farmland	3.22	0.00	0.00	0.09	1.18	5.23	12.70	18.92	99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Commercial and Industrial Loans	11.84	3.68	5.01	7.56	10.52	15.11	23.23	29.67	99
Loans to Individuals	3.58	0.05	0.42	1.29	2.91	4.88	10.11	14.06	99
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.45	99
Agricultural Loans	1.94	0.00	0.00	0.00	0.07	2.99	10.45	14.76	99
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Other Loans and Leases	0.90	0.00	0.00	0.07	0.50	1.44	2.63	4.62	99

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.69	0.89	1.90	4.39	7.70	12.38	17.37	22.38	99
Liquid Assets	20.98	6.66	9.80	14.35	20.33	26.89	33.84	36.45	99
Investment Securities	15.61	0.97	2.28	7.69	14.42	22.35	34.40	38.74	99
Net Loans and Leases	65.62	44.63	48.83	57.55	66.73	72.16	80.36	82.45	99
Net Lns, Ls & Stdby Ltrs of Credit	66.12	44.99	50.45	58.07	66.91	72.58	80.98	82.72	99
Core Deposits	64.03	36.97	42.86	57.12	66.27	72.80	77.11	78.55	99
Noncore Funding	25.88	10.90	12.75	18.91	23.02	33.36	44.14	51.39	99
Time Deposits of \$100K or More	16.43	7.92	8.77	11.33	15.12	19.90	28.88	30.50	99
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Fed Funds Purchased and Repos	0.89	0.00	0.00	0.00	0.00	1.48	4.52	7.22	99
Net Fed Funds Purchased (Sold)	0.01	-6.56	-4.61	-0.04	0.00	1.11	3.91	5.69	99
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Oth Borrowings W/Rem Mat 1 Yr or Less	1.93	0.00	0.00	0.05	1.38	3.45	6.60	8.71	99
Earning Assets Repr in 1 Year	36.64	15.73	19.56	29.68	36.01	42.59	59.96	62.51	99
Int-Bearing Liab Repr in 1 Year	33.61	0.00	12.54	21.52	32.35	42.88	63.22	69.64	99
Long-Term Debt Repr in 1 Year	0.57	0.00	0.00	0.00	0.00	0.16	3.46	6.60	99
Net Assets Repriceable in 1 Year	1.26	-31.53	-27.36	-11.20	1.76	11.81	32.10	39.96	99
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.52	-8.07	-1.40	11.25	19.75	31.61	46.28	49.69	99
Net ST Noncore Funding Dependence	11.52	-10.29	-6.89	3.99	10.31	19.37	30.11	39.59	99
Short-Term Inv/ST Noncore Funding	54.97	2.98	7.82	21.90	45.46	75.74	151.00	185.37	99
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.72	-28.29	-23.49	-6.82	1.85	14.34	32.72	41.65	99
Net Loans and Leases/Total Deposits	78.32	53.66	58.27	67.53	80.79	86.78	95.45	99.20	99
Net Loans and Leases/Core Deposits	105.76	64.83	71.02	85.50	103.35	118.32	158.60	183.72	99
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.13	-1.70	0.00	0.04	0.30	1.93	3.53	4.33	31
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.98	-18.19	-3.60	0.29	1.36	4.76	7.30	10.85	89
Struct Notes Appr(Depr)/T1 Cap	0.18	-2.00	-0.00	0.02	0.11	0.27	0.54	0.83	36
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.62	0.00	0.00	0.00	0.00	1.88	40.79	66.69	99
Available-For-Sale Securities	93.72	31.19	57.23	97.16	100.00	100.00	100.00	100.00	99
U.S. Treasury Securities	0.67	0.00	0.00	0.00	0.00	0.00	5.51	9.77	99
U.S. Agency Securities (excl MBS)	26.35	0.00	0.00	3.55	21.62	48.51	78.07	87.77	99
Municipal Securities	16.71	0.00	0.00	1.42	14.08	30.46	45.17	60.09	99
Mortgage-Backed Securities	39.43	0.00	0.00	5.03	43.15	67.97	90.76	98.05	99
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.00	1.31	2.90	99
Other Debt Securities	0.69	0.00	0.00	0.00	0.00	0.55	4.85	9.73	99
Mutual Funds and Equity Securities	0.59	0.00	0.00	0.00	0.00	0.35	3.72	6.92	99
Debt Securities 1 Year or Less	10.86	0.00	0.00	1.18	6.53	18.72	35.81	55.22	99
Debt Securities 1 To 5 Years	27.35	0.73	1.37	6.87	25.29	47.05	62.74	71.52	99
Debt Securities Over 5 Years	55.34	0.00	4.09	26.00	56.28	83.82	94.35	98.02	99
Pledged Securities	53.12	0.00	1.25	27.86	49.78	79.03	91.01	96.41	99
Structured Notes, Fair Value	3.22	0.00	0.00	0.00	0.00	4.42	17.39	25.85	99

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.85	0.02	0.07	0.17	0.51	1.30	2.65	4.01	99
Provision for Ln&Ls Losses/Avg Lns&Ls	1.25	0.03	0.12	0.30	0.81	1.88	3.64	6.04	99
Provision for Ln&Ls Losses/Net Losses	150.57	-4.99	12.90	56.18	115.31	205.59	350.96	583.99	98
Ln&Ls Allowance/Total Loans & Leases	2.38	0.98	1.07	1.47	2.13	3.16	4.61	5.55	99
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.96	0.47	0.69	1.08	2.34	6.72	18.55	48.27	94
ALLL/Nonaccrual Assets	68.27	17.04	20.77	37.23	54.74	94.10	144.44	203.08	96
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	66.43	16.11	19.70	37.20	50.81	92.89	139.35	190.93	96
Gross Ln&Ls Losses/Avg Loans & Leases	1.40	0.02	0.09	0.25	0.88	2.40	4.15	5.32	99
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.06	0.14	0.32	0.45	99
Net Losses/Avg Loans and Leases	1.29	-0.00	0.03	0.21	0.80	2.36	3.88	5.26	99
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Recoveries/Prior Year-End Losses	3.60	0.34	0.49	1.07	2.19	4.66	11.20	19.51	88
Earnings Coverage of Net Losses (X)	4.53	-9.68	-1.78	-0.09	0.82	4.61	14.75	50.73	98
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.36	-0.04	0.00	0.11	0.82	2.34	4.61	5.19	99
RE Loans Secured By 1-4 Family	0.97	-0.02	0.00	0.02	0.40	1.46	4.34	6.07	99
Revolving	0.56	-0.08	0.00	0.00	0.00	0.53	2.99	3.63	94
Closed-End	1.01	-0.01	0.00	0.00	0.34	1.63	3.64	5.99	99
Commercial Real Estate Loans	1.44	-0.05	0.00	0.05	0.73	2.47	5.01	6.71	99
Construction and Land Dev	4.30	-0.34	0.00	0.00	1.39	6.11	14.10	29.76	98
Multifamily	0.62	-0.00	0.00	0.00	0.00	0.00	3.39	9.09	89
Nonfarm Nonresidential	0.35	-0.03	-0.00	0.00	0.07	0.56	1.41	3.43	99
RE Loans Secured by Farmland	0.08	-0.04	0.00	0.00	0.00	0.00	0.06	4.01	80
Commercial and Industrial Loans	1.39	-0.17	-0.03	0.00	0.56	2.05	5.46	7.38	98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans to Individuals	1.69	0.05	0.08	0.38	1.02	2.57	4.55	7.20	71
Credit Card Loans	6.75	-0.21	0.00	0.00	4.55	7.13	18.36	34.47	24
Agricultural Loans	0.00	-0.22	-0.01	0.00	0.00	0.00	0.00	0.06	61
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.34	-0.09	0.00	0.00	0.00	0.52	6.34	21.32	92

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

30-89 Days PD Loans and Leases	1.54	0.09	0.20	0.56	1.26	2.35	3.73	5.04	99
90+ Days PD Loans and Leases	0.12	0.00	0.00	0.00	0.01	0.19	0.51	0.99	99
Nonaccrual Loans and Leases	5.34	0.25	0.66	1.55	3.94	8.24	15.23	19.95	99
90+ Days PD and Nonaccrual Loans and Leases	5.52	0.28	0.79	1.68	3.98	8.36	15.30	20.30	99
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.50	99
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Nonaccrual Restructured	0.58	0.00	0.00	0.00	0.02	1.17	2.55	3.51	99
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.54	0.09	0.20	0.56	1.26	2.35	3.73	5.00	99
90+ Days Past Due Assets	0.12	0.00	0.00	0.00	0.01	0.19	0.51	0.98	99
Nonaccrual Assets	5.40	0.25	0.72	1.58	3.96	8.24	15.34	20.29	99
30+ Days PD & Nonaccrual Assets	7.26	0.72	1.45	2.69	5.37	11.41	19.03	22.62	99
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	3.81	0.17	0.49	1.18	2.77	5.75	10.94	14.22	99
90+ PD & Nonaccrual Assets + OREO	5.65	0.37	0.83	1.88	4.46	8.26	15.55	18.12	99
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	6.71	0.34	0.84	2.01	5.62	11.37	16.87	20.75	99
Allowance for Loan & Lease Losses	364.29	51.95	110.25	190.70	346.66	524.39	703.71	1074.82	99
Equity Cap + ALLL	94.48	2.89	5.35	18.31	51.94	117.94	318.40	434.35	91
Tier 1 Cap + ALLL	94.46	-1.59	4.78	15.33	49.54	129.15	385.85	472.49	99
Loans & Leases + RE Acquired	9.37	0.77	1.51	2.90	7.53	15.12	22.79	27.88	99

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	1.56	0.05	0.15	0.48	1.25	2.42	4.09	5.00	99
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.21	0.63	1.10	99
	- Nonaccrual	5.94	0.27	0.65	1.77	4.26	8.94	18.34	21.80	99
Coml & Indl	- 30-89 Days PD	1.47	0.00	0.00	0.15	1.03	2.46	4.87	8.00	98
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.02	0.61	1.05	98
	- Nonaccrual	2.98	0.00	0.00	0.49	1.10	4.77	12.34	15.08	98
Individuals	- 30-89 Days PD	1.09	0.00	0.00	0.14	0.98	2.10	2.77	3.35	98
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.28	0.34	98
	- Nonaccrual	0.62	0.00	0.00	0.00	0.24	0.79	2.48	4.27	98
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Agricultural	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.41	1.26	61
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.58	61
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.42	2.26	61
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&LS	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.00	1.51	3.64	92
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	92
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.40	4.89	92
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.44	0.00	0.00	0.47	1.13	2.61	3.90	5.09	99
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.12	0.58	0.88	99
	- Nonaccrual	3.21	0.00	0.00	0.62	1.57	5.48	10.67	16.39	99
Revolving	- 30-89 Days PD	0.44	0.00	0.00	0.00	0.07	0.77	1.66	3.74	94
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	94
	- Nonaccrual	0.99	0.00	0.00	0.00	0.00	1.52	3.45	9.37	94
Closed-End	- 30-89 Days PD	1.61	0.00	0.00	0.46	1.25	2.78	4.77	6.00	99
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.12	0.59	0.95	99
	- Nonaccrual	3.82	0.00	0.00	0.59	1.66	6.71	13.32	16.97	99
	- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.12	0.50	0.82	99
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.12	99
	- Jr Lien Nonaccrual	0.22	0.00	0.00	0.00	0.02	0.31	1.14	1.86	99
Commercial RE	- 30-89 Days PD	1.47	0.00	0.00	0.25	0.93	2.62	4.79	5.83	99
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.06	0.54	1.69	99
	- Nonaccrual	7.47	0.00	0.34	1.98	5.17	11.89	22.32	26.31	99
Const & Dev	- 30-89 Days PD	1.80	0.00	0.00	0.00	0.19	2.76	7.89	10.83	98
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.20	2.16	98
	- Nonaccrual	16.95	0.00	0.00	2.31	14.11	32.74	44.62	53.96	98
Multifamily	- 30-89 Days PD	0.87	0.00	0.00	0.00	0.00	0.00	8.04	10.82	89
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
	- Nonaccrual	1.90	0.00	0.00	0.00	0.00	0.51	9.68	26.56	89
Nonfarm Nres-	- 30-89 Days PD	1.20	0.00	0.00	0.16	0.71	1.92	4.18	6.11	99
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.58	1.06	99
	- Nonaccrual	3.42	0.00	0.00	0.58	2.32	6.59	9.44	14.53	99
Farmland	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.02	0.65	1.04	80
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	80
	- Nonaccrual	0.51	0.00	0.00	0.00	0.00	0.00	2.79	9.84	80
Credit Card	- 30-89 Days PD	1.78	0.00	0.00	0.00	0.80	3.04	5.03	5.49	24
	- 90+ Days Past Due	0.70	0.00	0.00	0.00	0.00	1.36	2.38	3.75	24
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.99	1.86	24

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.10	-2.50	0.86	3.87	7.64	10.13	12.53	14.47	99
Tier 1 RBC Ratio	9.94	-3.41	1.18	5.04	10.97	14.46	18.86	20.88	99
Total Risk-Based Capital Ratio	11.56	-3.41	2.40	7.66	12.29	15.70	19.92	22.15	99
Tangible Tier 1 Leverage Ratio	7.06	-2.50	0.78	3.85	7.61	10.09	12.53	14.47	99
Tangible Common Eq Cap/Tan Assets	5.92	-2.78	0.04	2.90	6.13	8.94	11.48	13.65	99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.00	2.19	3.03	4.49	7.48	11.29	14.06	17.33	99
Standby Letters of Credit	0.38	0.00	0.01	0.10	0.22	0.55	1.07	1.70	99
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.19	99
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.30	0.00	0.00	0.00	0.00	0.23	2.04	2.79	99
Interest Rate Contracts	0.30	0.00	0.00	0.00	0.00	0.23	2.04	2.79	99
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.39	99
Written Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.43	1.05	99
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Interest Rate Swaps	0.07	0.00	0.00	0.00	0.00	0.00	0.04	2.00	99
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.05	2.88	4.45	6.66	11.50	16.86	21.51	23.34	99

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Ins Activities Revenue/Adj Oper Inc	0.22	0.00	0.00	0.00	0.00	0.26	0.86	3.08	99
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Ins Net Inc (P/C)/Equity (P/C)	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	1
Ins Net Inc (L/H)/Equity (L/H)	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	1
Insur Ben, Losses, Exp/Insur Premiums	94.48	48.96	48.96	48.96	48.96	94.48	121.79	130.89	2
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	1
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
CSV Life Insurance/Tier 1 Cap + ALLL	9.51	0.00	0.00	0.00	6.41	18.32	30.45	46.71	95
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.67	0.00	0.00	0.00	0.00	0.00	1.25	3.26	9
Cost: Interest-Bearing Deposits	0.89	0.59	0.59	0.59	0.59	0.89	1.07	1.13	2
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-38.65	-100.00	-100.00	-100.00	-20.40	-7.06	0.71	3.94	9
Total Selected Assets	-39.50	-100.00	-100.00	-100.00	-25.38	-8.73	0.00	3.58	10
Deposits	-58.42	-74.59	-74.59	-74.59	-74.59	-58.42	-48.71	-45.47	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	76.79	0.00	0.00	0.00	89.23	116.97	205.11	300.91	39
Dividends Paid/Net Income	22.44	0.00	0.00	0.00	12.92	46.92	64.79	77.26	55
Net Income - Dividends/Avg Equity	-14.46	-247.68	-86.52	-21.02	2.13	6.16	10.41	12.32	93
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	92.93	0.00	0.00	0.00	101.16	119.89	224.60	281.67	38
Dividends From Nonbank Subs	0.50	0.00	0.00	0.00	0.00	0.00	1.33	4.74	38
Dividends From Subsidiary BHCs	2.07	0.00	0.00	0.00	0.00	0.00	0.00	7.68	38
Dividends From All Subsidiaries	98.15	0.00	0.00	2.66	101.16	120.35	225.40	291.42	38
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	28.01	0.00	0.00	0.00	28.29	52.31	63.73	83.74	53
Interest Income From Bank Subs	0.15	0.00	0.00	0.00	0.00	0.14	0.66	1.56	53
Mgt & Service Fees From Bank Subs	1.56	0.00	0.00	0.00	0.00	0.00	10.66	17.47	53
Other Income From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.00	5.57	53
Operating Income From Bank Subs	33.21	0.00	0.00	0.15	33.50	56.11	72.21	105.73	53
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	61.03	0.00	0.00	0.00	100.00	100.00	100.00	100.00	24
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mgt & Serv Fees From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.00	2.80	24
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Inc From Nonbank Subs	67.87	0.00	0.00	0.00	100.00	100.00	100.00	164.00	24
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	14.87	0.00	0.00	0.00	0.00	11.49	37.17	48.10	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.32	0.00	0.00	0.00	0.00	0.00	0.82	1.23	5
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Operating Income From Sub BHCs	15.19	0.00	0.00	0.00	0.00	12.72	37.99	48.51	5
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	46.54	0.00	0.00	0.00	46.87	97.84	100.00	100.00	76
Interest Income From Bank Subs	2.04	0.00	0.00	0.00	0.00	0.44	9.32	100.00	76
Mgt & Serv Fees From Bank Subs	2.07	0.00	0.00	0.00	0.00	0.00	14.99	28.59	76
Other Income From Bank Subs	0.71	0.00	0.00	0.00	0.00	0.00	0.00	16.96	76
Operating Income From Bank Subs	65.52	0.00	0.00	0.00	97.22	100.00	100.00	100.00	76
Dividends From Nonbank Subs	12.72	0.00	0.00	0.00	0.00	0.14	83.23	100.00	76
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	76
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Operating Inc From Nonbank Subs	15.28	0.00	0.00	0.00	0.00	0.62	94.00	100.00	76
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Loans and Adv From Subs/ST Debt	463.91	0.00	0.00	0.00	206.16	466.20	1309.83	3379.16	22
Loans and Adv From Subs/Total Debt	249.56	0.00	0.00	0.00	78.06	274.94	914.80	1471.17	37

BHCPR Reporters for Quarter Ending 06/30/2010
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
2533100	467, 299	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	430, 742	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	429, 548	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3232512	311, 733	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
3416376	413, 256	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
1126028	149, 472	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2297701	262, 627	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	492, 171	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3353631	413, 542	BPD HOLDING, INC.	NEW YORK, NY	
3134102	491, 007	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	Moved from Peer 4
1084212	380, 839	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	417, 612	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	313, 153	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	163, 687	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	97, 428	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1051465	491, 678	CENTRAL SERVICE CORPORATION	ENID, OK	Moved from Peer 4
1140677	448, 731	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1115040	497, 704	COMMUNITY BANCORP	DERBY, VT	Moved from Peer 4
1081873	215, 790	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
3101010	489, 388	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	Moved from Peer 4
3108091	499, 541	COMMUNITY VALLEY BANCORP	CHICO, CA	Moved from Peer 4
1130931	478, 872	CORTLAND BANCORP	CORTLAND, OH	
3200230	468, 719	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
1984040	489, 397	COWLITZ BANCORPORATION	LONGVIEW, WA	Moved from Peer 4
1249918	435, 941	DELMAR BANCORP	SALISBURY, MD	
1209789	411, 704	DENMARK BANCSHARES, INC.	DENMARK, WI	
1135909	491, 736	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	Moved from Peer 4
1122851	480, 071	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3343351	154, 266	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1247615	366, 422	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1248818	455, 902	FENTURA FINANCIAL, INC.	FENTON, MI	Moved from Peer 4
3362923	439, 941	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	489, 458	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2385493	497, 181	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	Moved from Peer 4
2349468	405, 046	FIRST BANKSHARES, INC.	WINTER PARK, FL	
3393178	483, 150	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	Moved from Peer 4
1065378	273, 304	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	338, 868	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	428, 161	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	319, 138	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	304, 644	FNBH BANCORP, INC.	HOWELL, MI	
3019339	380, 250	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	491, 261	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1086766	409, 258	HABERSHAM BANCORP	CORNELIA, GA	
1202986	363, 248	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	407, 108	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	353, 981	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1137958	490, 472	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245385	412, 392	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	205, 425	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	453, 459	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	

BHCPR Reporters for Quarter Ending 06/30/2010
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
1995523	84,750	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2067959	257,113	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1871618	379,165	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	401,067	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	399,463	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	316,255	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	491,502	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	Moved from Peer 4
1054840	474,337	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	434,316	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	426,204	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	318,809	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	218,908	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
2227687	483,982	MINERS AND MERCHANTS BANCORP,	GRUNDY, VA	
1830361	494,694	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	Moved from Peer 4
2088329	388,456	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2321428	438,795	OGDEN BANCSHARES, INC.	BOONE, IA	
1124770	452,061	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1249383	305,279	OXFORD BANK CORPORATION	OXFORD, MI	
1205932	493,812	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3444847	413,525	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	170,348	PEOTONE BANCORP, INC.	PEOTONE, IL	
1081314	446,696	PERSONS BANKING CO., INC.	MACON, GA	
2453114	242,468	PIERCE COUNTY BANCORP	TACOMA, WA	
3176607	445,552	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2891006	492,632	REGENT BANCORP, INC.	DAVIE, FL	
2352280	454,508	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1134818	354,511	ROCKY MOUNTAIN CAPITAL	WILSON, WY	New Y-9C/BHCPR reporter
1135374	400,535	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2794778	498,935	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	Moved from Peer 4
2124795	287,298	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	375,196	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	333,260	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	296,741	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3345225	428,973	TCB HOLDING COMPANY	THE WOODLANDS, TX	
3009666	445,725	TFC HOLDING COMPANY	ALHAMBRA, CA	
3191712	342,984	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	373,548	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	361,747	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	393,026	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2246053	450,298	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	280,381	UNION BANCSHARES, INC.	PELL CITY, AL	
1083895	492,244	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	436,945	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2721596	449,084	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1084155	424,407	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1097249	399,582	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	486,840	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
1247576	430,190	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 99 bank holding companies.