

	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	460	427	418	407	413
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.23	3.43	3.39	3.61	3.74
+ Non-interest Income	0.82	0.88	0.85	0.91	0.92
- Overhead Expense	2.98	3.03	3.07	3.05	3.04
- Provision for Losses	0.63	0.22	0.59	0.20	0.16
+ Securities Gains (Losses)	0.05	0.03	-0.07	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	0.55	1.14	0.51	1.30	1.48
Net Operating Income	0.36	0.80	0.33	0.90	1.01
Net Income	0.36	0.80	0.33	0.91	1.01
Net Income (Sub S Adjusted)	0.48	0.77	0.45	0.92	0.97
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.66	6.76	6.30	7.24	7.01
Interest Expense	2.18	3.07	2.65	3.36	2.99
Net Interest Income (TE)	3.50	3.71	3.66	3.88	4.02
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.55	0.18	0.52	0.18	0.11
Earnings Coverage of Net Losses (X)	8.29	19.06	6.62	22.55	33.23
Ln&Ls Allowance/Total Loans & Leases	1.47	1.20	1.38	1.18	1.17
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.91	1.34	2.41	1.01	0.54
30-89 Days Past Due Loans and Leases	1.59	1.14	1.37	1.00	0.74
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	29.10	27.75	30.82	25.42	24.16
Net ST Noncore Funding Dependence	18.25	17.87	19.74	16.74	15.01
Net Loans and Leases/Total Assets	70.87	71.98	71.74	72.14	70.75
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.80	9.10	8.73	9.19	9.27
Equity Capital/Total Assets	8.26	8.74	8.24	8.78	8.72
Equity Capital+Minority Int/Total Assets	8.33	8.79	8.32	8.83	8.78
Net Loans&Ls/Equity Capital (X)	9.09	8.60	9.28	8.58	8.51
Cash Dividends/Net Income	30.08	30.09	42.05	34.92	29.09
Cash Dividends/Net Income (Sub S Adjusted)	8.96	22.36	11.72	27.20	27.93
Retained Earnings/Avg Equity Cap	1.63	5.54	0.24	6.13	7.97
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.71	0.57	0.87	0.41	0.28
Long-Term Debt/Equity Capital	1.18	0.51	0.94	0.44	0.53
Equity Investment in Subs/Equity Cap	114.41	112.92	115.04	112.49	111.38
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	87.08	97.94	102.03	119.02	108.19

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	5.22	6.27	5.84	6.74	6.52
Less: Interest Expense	2.01	2.84	2.46	3.13	2.79
Equals: Net Interest Income (TE)	3.23	3.43	3.39	3.61	3.74
Plus: Non-Interest Income	0.82	0.88	0.85	0.91	0.92
Equals: Adj Operating Income (TE)	4.09	4.36	4.27	4.56	4.71
Less: Overhead Expense	2.98	3.03	3.07	3.05	3.04
Less: Provision for Loan and Lease Losses	0.63	0.22	0.59	0.20	0.16
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.03	-0.07	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.55	1.14	0.51	1.30	1.48
Less: Applicable Income Taxes (TE)	0.18	0.32	0.18	0.37	0.44
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.36	0.80	0.33	0.90	1.01
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.36	0.80	0.33	0.91	1.01
Memo: Net Income (Last Four Qtrs)	0.22	0.87	0.33	0.91	1.02
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.58	92.99	92.83	93.15	93.16
Avg Int-Bearing Funds / Avg Assets	81.34	80.68	81.04	80.01	79.43
Int Income (TE) / Avg Earning Assets	5.66	6.76	6.30	7.24	7.01
Int Expense / Avg Earning Assets	2.18	3.07	2.65	3.36	2.99
Net Int Inc (TE) / Avg Earn Assets	3.50	3.71	3.66	3.88	4.02
YIELD OR COST:					
Total Loans and Leases (TE)	6.02	7.22	6.69	7.82	7.65
Interest-Bearing Bank Balances	0.85	3.39	2.56	5.59	4.99
Fed Funds Sold & Reverse Repos	0.20	3.15	2.10	5.05	4.92
Trading Assets	1.79	3.76	2.44	4.36	2.38
Total Earning Assets	5.56	6.66	6.20	7.13	6.90
Investment Securities (TE)	4.85	5.16	5.07	5.05	4.65
U.S. Treasury & Agency Sec (excl MBS)	4.22	5.56	4.83	4.79	4.12
Mortgage-Backed Securities	4.85	4.68	4.77	4.71	4.51
All Other Securities	5.50	5.80	6.28	6.38	6.22
Interest-Bearing Deposits	2.33	3.37	2.88	3.69	3.24
Time Deposits of \$100K or More	3.17	4.57	3.85	4.74	4.29
Time Deposits < \$100K	3.27	4.54	3.96	4.74	4.16
Other Domestic Deposits	1.04	1.87	1.50	2.42	2.13
Foreign Deposits	1.34	2.53	2.51	2.05	3.66
Fed Funds Purchased and Repos	1.31	3.09	2.35	4.42	4.24
Other Borrowed Funds & Trading Liab	3.43	4.29	3.82	4.84	4.68
All Interest-Bearing Funds	2.46	3.51	3.03	3.90	3.50

	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	16	16	61	59	57
Avg Assets per Employee (\$000)	4,173	3,854	3,943	3,613	3,461
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.01	2.03	2.13	2.42	2.04
Overhead Exp / NII + Non-Int Income	75.24	71.05	72.55	68.61	66.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.98	3.03	3.07	3.05	3.04
Personnel Expense	1.58	1.70	1.63	1.70	1.71
Net Occupancy Expense	0.42	0.43	0.42	0.43	0.42
Other Operating Expenses	0.96	0.87	0.97	0.91	0.89
Overhead Less Non-Interest Income	2.11	2.09	2.15	2.08	2.07
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	73.74	69.63	71.16	67.13	65.19
Personnel Expense	39.32	39.32	38.37	37.46	36.70
Net Occupancy Expense	10.44	9.84	9.91	9.35	9.01
Other Operating Expenses	23.89	20.22	22.56	19.98	19.16
Total Non-Interest Income	19.46	19.80	19.31	19.83	19.44
Fiduciary Activities Income	0.90	1.11	1.04	1.21	1.15
Serv Charges on Deposit Accts - Domestic	6.70	7.03	7.37	7.38	7.17
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.49	0.61	0.61	0.67	0.50
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.34	0.25	0.24	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.41	0.42	0.47	0.49	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	1.83	1.31	0.89	1.23	1.37
Other Non-Interest Income	5.97	6.07	6.19	5.94	5.59
Overhead Less Non-Interest Income	53.54	49.30	51.42	46.56	44.93
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	17.18	20.93	16.05	21.13	23.14
Appl Inc Tax+TE/Pretax NOI+TE	27.56	29.14	26.63	29.18	30.18

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	56.40	56.71	56.99	56.68	55.42
Commercial and Industrial Loans	9.41	9.83	9.52	9.74	9.53
Loans to Individuals	2.23	2.51	2.33	2.66	2.85
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.81	0.84	0.94	0.97	0.90
Other Loans and Leases	0.75	0.77	0.83	0.77	0.74
Net Loans and Leases	70.87	71.98	71.74	72.14	70.75
Debt Securities Over 1 Year	14.20	13.99	14.76	13.70	14.41
Mutual Funds and Equity Securities	0.11	0.23	0.12	0.20	0.19
Subtotal	85.76	87.02	87.13	86.80	86.15
Interest-Bearing Bank Balances	1.62	0.51	0.75	0.30	0.28
Federal Funds Sold & Reverse Repos	1.19	1.36	0.77	1.02	1.43
Debt Securities 1 Year or Less	1.63	1.93	1.70	2.40	2.81
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.40	91.61	91.24	91.36	91.50
Non-Int Cash and Due From Dep Inst	2.01	2.24	2.11	2.45	2.57
Other Real Estate Owned	0.43	0.18	0.35	0.13	0.06
All Other Assets	6.42	6.05	6.48	6.08	5.83

MEMORANDA:

Short-Term Investments	5.20	4.32	3.74	4.23	5.15
U. S. Treasury Securities	0.06	0.05	0.05	0.07	0.16
U. S. Agency Securities (excl MBS)	3.17	4.11	3.56	5.01	6.34
Municipal Securities	3.12	3.27	3.23	3.27	3.06
Mortgage-Backed Securities	7.67	6.76	7.56	5.98	5.68
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.25	0.33	0.30	0.32	0.35
RE Loans Secured by 1-4 Family	17.31	16.43	17.60	17.04	17.52
Revolving	2.89	2.61	2.90	2.61	2.67
Closed-End, Sec by First Liens	12.79	12.04	12.93	12.54	12.98
Closed-End, Sec by Junior Liens	1.27	1.40	1.38	1.51	1.49
Commercial Real Estate Loans	35.37	36.73	35.78	35.97	34.72
Construction and Land Dev	10.17	12.16	10.57	11.82	11.16
Multifamily	1.90	1.77	1.90	1.72	1.63
Nonfarm Nonresidential	21.95	21.09	21.88	20.85	20.64
RE Loans Secured by Farmland	1.64	1.50	1.69	1.59	1.35
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.13	78.27	78.87	78.27	78.17
RE Loans Secured by 1-4 Family	24.50	23.11	24.65	23.93	25.14
Revolving	4.04	3.58	3.98	3.58	3.75
Closed-End	20.16	19.26	20.38	20.07	21.05
Commercial Real Estate Loans	49.40	50.36	49.27	49.38	48.65
Construction and Land Dev	14.08	16.47	14.47	16.02	15.37
Multifamily	2.68	2.48	2.66	2.40	2.29
Nonfarm Nonresidential	30.88	29.23	30.34	28.85	29.14
RE Loans Secured by Farmland	2.34	2.10	2.39	2.22	1.91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.27	13.70	13.25	13.54	13.46
Loans to Individuals	3.25	3.62	3.34	3.81	4.10
Credit Card Loans	0.06	0.07	0.07	0.09	0.09
Agricultural Loans	1.17	1.20	1.35	1.37	1.28
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.07	1.09	1.17	1.09	1.05

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	5.20	4.32	3.74	4.23	5.15
Liquid Assets	17.22	16.06	16.12	16.10	17.82
Investment Securities	16.47	16.78	17.00	16.96	18.12
Net Loans and Leases	70.87	71.98	71.74	72.14	70.75
Net Lns, Ls & Stdby Ltrs of Credit	71.49	72.74	72.44	72.94	71.57
Core Deposits	58.79	59.87	58.24	61.99	62.36
Noncore Funding	30.62	28.91	31.01	26.73	26.50
Time Deposits of \$100K or More	16.29	15.21	15.23	14.93	16.04
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.68	2.05	1.95	2.09	1.87
Net Fed Funds Purchased (Sold)	0.52	0.76	1.23	1.14	0.43
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.23	2.07	2.86	2.15	1.98
Earning Assets Repr in 1 Year	35.88	39.24	36.02	39.76	40.51
Int-Bearing Liab Repr in 1 Year	35.53	35.65	35.25	35.09	35.52
Long-Term Debt Repr in 1 Year	0.59	0.48	0.62	0.45	0.54
Net Assets Repriceable in 1 Year	-0.94	2.13	-0.65	3.21	3.73
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	29.10	27.75	30.82	25.42	24.16
Net ST Noncore Funding Dependence	18.25	17.87	19.74	16.74	15.01
Short-Term Inv/ST Noncore Funding	28.00	25.87	20.58	26.33	32.80
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.05	-3.99	-5.29	-2.74	0.23
Net Loans and Leases/Total Deposits	89.35	92.55	92.27	91.85	88.88
Net Loans and Leases/Core Deposits	123.54	123.50	126.70	118.23	116.08
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.27	0.36	0.19	0.09	-0.16
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.37	1.78	0.38	0.46	-1.22
Struct Notes Appr(Depr)/T1 Cap	-0.05	0.04	-0.01	0.02	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.97	5.59	5.84	5.78	6.90
Available-For-Sale Securities	94.03	94.41	94.16	94.22	93.10
U. S. Treasury Securities	0.37	0.32	0.28	0.41	0.91
U. S. Agency Securities (excl MBS)	22.36	28.48	23.72	33.19	39.89
Municipal Securities	18.80	19.51	19.20	19.31	17.39
Mortgage-Backed Securities	46.62	39.44	43.88	34.87	30.07
Asset-Backed Securities	0.00	0.00	0.01	0.00	0.00
Other Debt Securities	1.65	1.99	1.89	1.80	2.00
Mutual Funds and Equity Securities	0.82	1.51	0.79	1.29	1.15
Debt Securities 1 Year or Less	11.18	12.96	11.43	16.25	17.51
Debt Securities 1 To 5 Years	27.68	25.96	26.39	28.66	36.73
Debt Securities Over 5 Years	55.61	55.49	57.53	49.57	40.11
Pledged Securities	57.70	56.73	59.48	55.71	53.09
Structured Notes, Fair Value	0.53	0.84	0.61	1.48	2.50

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	0.63	0.22	0.59	0.20	0.16
Provision for Ln&Ls Losses/Avg Lns&Ls	0.86	0.30	0.81	0.28	0.22
Provision for Ln&Ls Losses/Net Losses	263.55	276.37	191.96	202.28	251.69
Ln&Ls Allowance/Total Loans & Leases	1.47	1.20	1.38	1.18	1.17
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.63	20.75	5.82	15.23	24.64
ALLL/Nonaccrual Assets	106.63	285.24	129.28	298.15	637.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	91.08	194.06	109.35	215.92	426.13
Gross Ln&Ls Losses/Avg Loans & Leases	0.62	0.22	0.57	0.23	0.17
Recoveries/Avg Loans and Leases	0.05	0.04	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	0.55	0.18	0.52	0.18	0.11
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	3.27	5.85	27.76	38.60	36.25
Earnings Coverage of Net Losses (X)	8.29	19.06	6.62	22.55	33.23
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.43	0.11	0.37	0.08	0.04
RE Loans Secured By 1-4 Family	0.29	0.09	0.26	0.09	0.05
Revolving	0.15	0.02	0.15	0.04	0.02
Closed-End	0.28	0.10	0.26	0.09	0.05
Commercial Real Estate Loans	0.47	0.10	0.42	0.08	0.03
Construction and Land Dev	0.93	0.15	0.89	0.09	0.02
Multifamily	0.01	0.00	0.07	0.01	0.00
Nonfarm Nonresidential	0.12	0.03	0.11	0.04	0.02
RE Loans Secured by Farmland	0.00	0.00	0.01	0.00	0.00
Commercial and Industrial Loans	0.77	0.19	0.70	0.31	0.30
Loans to Depository Institutions	0.00	0.00	0.51	0.00	0.00
Loans to Individuals	1.19	0.85	1.10	0.75	0.67
Credit Card Loans	2.36	1.59	2.09	1.57	1.45
Agricultural Loans	0.00	0.00	0.02	0.00	0.00
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.85	0.49	1.16	0.55	0.29

PERCENT OF LOANS AND LEASES

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

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

1.59
0.14
2.30

1.14
0.12
1.10

1.37
0.11
1.93

1.00
0.10
0.84

0.74
0.07
0.45

90+ Days PD and Nonaccrual Loans and Leases

2.49

1.27

2.09

1.00

0.56

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

0.00
0.00
0.03

0.00
0.00
0.00

0.00
0.00
0.03

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

1.59
0.14
2.30
4.18

1.14
0.12
1.10
2.47

1.37
0.11
1.93
3.53

1.00
0.10
0.84
2.05

0.74
0.07
0.45
1.35

PERCENT OF TOTAL ASSETS

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

1.82
2.34

0.93
1.16

1.55
1.95

0.73
0.90

0.40
0.49

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

2.34
208.81
27.20
24.74
3.18

1.04
116.52
11.25
10.71
1.41

1.96
179.20
22.58
20.86
2.63

0.79
90.43
8.56
8.10
1.07

0.43
51.39
4.62
4.32
0.59

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

	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.64	1.14	1.37	0.99	0.68
- 90+ Days Past Due	0.14	0.11	0.11	0.10	0.06
- Nonaccrual	2.57	1.24	2.20	0.90	0.45
Coml & Indl - 30-89 Days PD	1.25	1.01	1.10	0.84	0.65
- 90+ Days Past Due	0.07	0.08	0.08	0.06	0.05
- Nonaccrual	1.39	0.61	0.93	0.54	0.47
Individuals - 30-89 Days PD	1.42	1.30	1.62	1.50	1.26
- 90+ Days Past Due	0.09	0.08	0.10	0.08	0.08
- Nonaccrual	0.31	0.25	0.32	0.24	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.21	0.15	0.09	0.09	0.06
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.02	0.02	0.02	0.03
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.46	0.43	0.50	0.30	0.33
- 90+ Days Past Due	0.01	0.03	0.04	0.02	0.01
- Nonaccrual	0.10	0.04	0.10	0.05	0.05

MEMORANDA:

1-4 Family - 30-89 Days PD	1.46	1.21	1.42	1.19	0.90
- 90+ Days Past Due	0.12	0.09	0.10	0.10	0.08
- Nonaccrual	1.49	0.64	1.28	0.50	0.33
Revolvi ng - 30-89 Days PD	0.58	0.47	0.59	0.59	0.44
- 90+ Days Past Due	0.03	0.02	0.02	0.02	0.02
- Nonaccrual	0.46	0.24	0.33	0.15	0.08
Closed-End - 30-89 Days PD	1.66	1.17	1.62	1.14	0.86
- 90+ Days Past Due	0.13	0.10	0.11	0.10	0.08
- Nonaccrual	1.58	0.70	1.34	0.54	0.36
- Jr Lien 30-89 Days PD	0.11	0.08	0.12	0.08	0.06
- Jr Lien 90+ Days PD	0.01	0.00	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.13	0.06	0.09	0.05	0.03
Commercial RE - 30-89 Days PD	1.67	1.12	1.35	0.83	0.52
- 90+ Days Past Due	0.12	0.10	0.10	0.09	0.03
- Nonaccrual	3.07	1.40	2.65	1.02	0.44
Const & Dev - 30-89 Days PD	2.27	1.29	1.70	0.99	0.53
- 90+ Days Past Due	0.13	0.09	0.11	0.06	0.01
- Nonaccrual	6.16	2.23	5.08	1.53	0.30
Multifamily - 30-89 Days PD	0.46	0.21	0.36	0.27	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.84	0.37	0.63	0.20	0.05
Nonfarm Nres- 30-89 Days PD	1.11	0.69	0.89	0.63	0.44
- 90+ Days Past Due	0.07	0.05	0.06	0.07	0.03
- Nonaccrual	1.35	0.66	1.11	0.55	0.43
Farmland - 30-89 Days PD	0.72	0.47	0.39	0.36	0.28
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.38	0.13	0.39	0.16	0.12
Credit Card - 30-89 Days PD	1.58	1.23	1.58	1.20	1.08
- 90+ Days Past Due	0.58	0.30	0.48	0.32	0.31
- Nonaccrual	0.01	0.01	0.02	0.00	0.01

CAPITAL RATIOS	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.80	9.10	8.73	9.19	9.27
Tier 1 RBC Ratio	11.47	11.59	11.27	11.74	12.13
Total Risk-Based Capital Ratio	12.88	12.89	12.67	13.01	13.49
Tangible Tier 1 Leverage Ratio	8.75	9.06	8.68	9.15	9.22
Tangible Common Eq Cap/Tan Assets	7.14	7.91	7.28	7.92	7.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.05	15.06	12.50	15.21	15.95
Standby Letters of Credit	0.56	0.67	0.62	0.70	0.73
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.03	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.86	0.57	0.72	0.55	0.74
Interest Rate Contracts	0.85	0.55	0.71	0.54	0.72
Interest Rate Futures & Forward Contr	0.14	0.05	0.08	0.04	0.05
Written Options Contr (Int Rate)	0.21	0.11	0.16	0.07	0.06
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.01	0.05
Interest Rate Swaps	0.10	0.09	0.12	0.08	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	17.08	21.20	18.10	22.11	23.72

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	99.68	99.43	99.08	99.37	99.15
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.23	0.27	0.25	0.35	0.85
Futures and Forwards	25.78	17.45	16.79	17.88	17.27
Written Options	37.98	38.07	37.78	38.32	31.35
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.99	36.57	36.16	37.44	30.59
Purchased Options	2.05	3.61	3.10	4.64	6.67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.53	3.59	3.10	4.58	6.34
Swaps	29.61	29.74	30.90	27.68	31.67
Held for Trading	2.59	1.21	2.44	1.24	0.67
Interest Rate Contracts	2.57	1.20	2.44	1.24	0.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.41	98.79	97.56	98.76	99.33
Interest Rate Contracts	84.37	96.59	85.09	87.84	88.10
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.14	0.27	0.25	0.35	0.85
Deriv Contr (Excl Fut & FX LE 14 Days)	59.13	59.01	60.50	59.77	65.37
One Year or Less	28.63	20.46	29.52	20.11	26.03
Over 1 Year to 5 Years	17.79	21.82	10.19	25.43	33.24
Over 5 Years	5.35	4.30	5.40	3.10	2.03
Gross Negative Fair Value (Abs Val)	1.08	0.79	1.38	0.45	0.44
Gross Positive Fair Value	0.59	0.57	0.45	0.40	0.41
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

ANALYSIS RATIOS:

	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	32.49	20.20	24.85	21.75	27.62
Ins Under Assets(L/H)/Tot Ins Und Ast	67.51	79.80	75.15	78.25	72.38
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.41	0.42	0.47	0.49	0.56
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	63.79	62.08	64.06	62.11	62.27
Other Prem Inc/Total Prem Inc	36.21	37.92	35.94	37.89	37.73
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	51.72	132.29	43.25	7.32	49.29
Ins Net Inc (L/H)/Equity (L/H)	7.63	29.09	12.90	10.53	7.02
Insur Ben, Losses, Exp/Insur Premiums	46.36	77.38	81.84	88.59	93.22
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.62	9.62	9.99	9.59	9.26
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.09	0.06	0.03	0.00	0.10
Cost: Interest-Bearing Deposits	1.34	2.53	2.51	2.05	3.66
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.78	0.14	N/A	0.47
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-13.29	-42.35	-9.92	-39.29	-14.81
Total Selected Assets	-17.11	-29.61	-12.00	-33.06	-4.96
Deposits	-34.50	-25.07	-19.78	-9.71	-2.22

PROFITABILITY:	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	3.62	8.46	3.15	9.72	11.29
Bank Net Inc/Avg Eq Inv in Banks	5.07	9.42	4.76	10.60	12.56
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.49	4.72	4.64	4.26	3.98
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	0.48	8.46	0.99	10.89	9.85
Bank Net Income/Parent Net Income	114.52	112.39	112.39	109.90	109.14
Nonbank Net Income/Parent Net Income	0.34	0.44	0.40	0.42	0.32
Sub BHCs Net Inc/Parent Net Income	86.64	98.84	91.11	91.86	87.92
LEVERAGE:					
Total Liabilities/Equity	19.84	18.23	21.01	18.21	18.46
Total Debt/Equity Capital	2.72	1.70	2.65	1.37	1.40
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.22	16.81	19.07	16.55	16.89
Tot Debt+Lns Guaranteed for Affl/Equity	2.93	1.89	2.91	1.58	1.61
Total Debt/Eq Cap - Exc Over Fair Value	2.75	1.73	2.68	1.40	1.42
Long-Term Debt/Equity Capital	1.18	0.51	0.94	0.44	0.53
Short-Term Debt/Equity Capital	0.71	0.57	0.87	0.41	0.28
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.06	0.10	0.07	0.12	0.15
Long-Term Debt/Consolidated LT Debt	1.82	0.93	1.34	1.08	1.38
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.41	112.92	115.04	112.49	111.38
Total Investment in Subs/Equity	115.10	113.60	115.81	113.17	112.23
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.00	99.28	100.44	98.83	97.97
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.51	99.78	101.02	99.32	98.58
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.82	1.41	1.74	1.18	0.94
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.32	5.07	5.39	3.68	3.02
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	78.04	109.68	100.83	112.97	106.82
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	87.08	97.94	102.03	119.02	108.19
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	124.33	80.73	93.99	99.01	102.79
Pretax Oper Inc + Int Exp/Int Expense	712.52	3215.17	4920.28	4446.25	5805.15
Div + Int From Subs/Int Exp + Div	107.05	167.34	153.19	165.31	159.25
Fees+Other Inc From Subs/Sal + Oth Exp	3.23	3.81	3.96	5.15	5.60
Net Inc/Curr Port of LT Debt+Pfd Div(X)	6.79	32.16	61.68	75.63	32.40
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.87	-0.57	-1.06	-0.17	0.07
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	15.44	0.53	3.65	2.07	0.66
Total	15.44	0.53	3.65	2.07	0.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.25	0.25	0.23	0.29	0.36
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 04				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	69.85	66.49	88.46	85.76	92.08
Dividends Paid/Net Income	30.30	30.17	41.82	34.98	29.18
Net Income - Dividends/Avg Equity	1.56	5.55	0.33	6.13	7.97
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	86.74	115.88	128.54	146.88	130.29
Dividends From Nonbank Subs	0.45	0.30	0.55	0.49	0.46
Dividends From Subsidiary BHCs	0.00	0.00	0.14	1.01	0.89
Dividends From All Subsidiaries	93.71	123.75	138.69	171.06	157.08
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.70	40.17	57.16	51.13	39.13
Interest Income From Bank Subs	0.12	0.17	0.18	0.35	0.37
Mgt & Service Fees From Bank Subs	0.42	0.69	0.82	0.77	0.87
Other Income From Bank Subs	0.02	0.03	0.04	0.04	0.06
Operating Income From Bank Subs	34.41	44.90	62.82	61.41	44.48
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.74	61.60	74.07	69.88	59.89
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.37	0.75
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.01	0.09	0.34
Other Income From Nonbank Subs	0.00	0.00	0.07	0.00	0.54
Operating Inc From Nonbank Subs	71.09	64.28	82.26	81.75	89.02
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	15.57	34.40	34.91	27.98	31.36
Interest Inc From Subsidiary BHCs	0.12	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	16.42	34.41	34.92	29.19	31.57
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.43	59.56	67.00	70.23	65.27
Interest Income From Bank Subs	3.84	2.21	0.91	1.52	1.82
Mgt & Serv Fees From Bank Subs	1.55	1.22	0.91	1.11	1.40
Other Income From Bank Subs	0.08	0.06	0.11	0.08	0.10
Operating Income From Bank Subs	65.45	72.96	77.56	80.70	80.36
Dividends From Nonbank Subs	3.20	1.80	0.70	0.60	0.42
Interest Income From Nonbank Subs	0.00	0.02	0.01	0.01	0.04
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.24	3.27	1.54	1.34	1.18
Dividends From Subsidiary BHCs	0.00	0.03	0.41	0.68	0.83
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.03	0.96	0.82	1.21
Loans and Adv From Subs/ST Debt	445.63	588.61	538.28	628.82	733.08
Loans and Adv From Subs/Total Debt	301.12	405.01	357.95	462.16	379.56

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									460
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.22	1.98	2.32	2.75	3.27	3.68	4.12	4.38	460
+ Non-interest Income	0.82	0.13	0.21	0.46	0.77	1.13	1.64	1.99	460
- Overhead Expense	2.97	1.88	2.08	2.51	2.94	3.38	4.02	4.53	460
- Provision for Losses	0.62	0.06	0.10	0.20	0.44	0.87	1.89	2.68	460
+ Securities Gains (Losses)	0.04	-0.18	-0.01	0.00	0.00	0.07	0.27	0.42	460
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.02	0.07	460
= Pretax Net Oper Income (TE)	0.55	-2.69	-1.08	0.08	0.66	1.22	1.66	1.97	460
Net Operating Income	0.36	-2.14	-0.94	0.04	0.44	0.85	1.18	1.45	460
Net Income	0.36	-2.14	-1.00	0.04	0.44	0.85	1.18	1.45	460
Net Income (Sub S Adjusted)	0.47	-1.86	-0.50	0.20	0.55	0.91	1.08	1.24	106
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.66	4.71	5.05	5.30	5.60	6.04	6.39	6.63	460
Interest Expense	2.18	1.11	1.34	1.78	2.19	2.58	2.98	3.22	460
Net Interest Income (TE)	3.50	2.06	2.48	3.00	3.53	3.98	4.45	4.82	460
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.54	-0.01	0.00	0.08	0.27	0.84	1.85	3.06	460
Earnings Coverage of Net Losses (X)	8.28	-27.72	-1.10	0.79	3.31	11.84	33.74	75.40	454
Ln&Ls Allowance/Total Loans & Leases	1.47	0.81	0.90	1.11	1.37	1.75	2.38	2.92	460
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.90	0.31	0.56	1.12	2.28	4.03	7.79	10.69	460
30-89 Days Past Due Loans and Leases	1.58	0.16	0.31	0.70	1.38	2.35	3.46	4.93	460
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	29.09	6.10	11.75	19.29	28.99	38.76	47.50	53.48	460
Net ST Noncore Funding Dependence	18.24	-0.57	5.02	10.32	16.75	26.17	35.59	42.37	460
Net Loans and Leases/Total Assets	70.87	50.16	56.41	63.89	71.40	78.19	82.94	86.31	460
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.79	5.70	6.43	7.64	8.56	10.09	11.45	12.47	460
Equity Capital/Total Assets	8.26	4.20	5.10	6.60	8.27	9.74	11.60	12.83	460
Equity Capital+Minority Int/Total Assets	8.33	4.43	5.18	6.67	8.30	9.74	11.66	12.83	460
Net Loans&Ls/Equity Capital (X)	9.08	4.52	5.46	6.82	8.66	11.05	14.20	17.00	458
Cash Dividends/Net Income	30.07	0.00	0.00	0.00	24.34	59.13	87.25	132.19	355
Cash Dividends/Net Income (Sub S Adjusted)	8.95	-53.59	-39.47	0.00	0.00	19.06	59.64	118.53	106
Retained Earnings/Avg Equity Cap	1.63	-31.67	-15.62	-1.71	3.32	6.95	10.75	13.43	459
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.71	0.00	0.00	0.00	0.00	0.00	4.64	16.43	458
Long-Term Debt/Equity Capital	1.17	0.00	0.00	0.00	0.00	0.00	8.68	20.42	458
Equity Investment in Subs/Equity Cap	114.41	87.23	93.10	99.53	108.51	128.68	149.76	173.65	458
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	87.08	-92.77	-21.86	16.79	89.93	120.62	234.38	402.48	434

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.22	4.33	4.62	4.89	5.18	5.55	5.90	6.12	460
Less: Interest Expense	2.01	1.01	1.21	1.63	2.01	2.40	2.71	3.01	460
Equals: Net Interest Income (TE)	3.22	1.98	2.32	2.75	3.27	3.68	4.12	4.38	460
Plus: Non-Interest Income	0.82	0.13	0.21	0.46	0.77	1.13	1.64	1.99	460
Equals: Adj Operating Income (TE)	4.08	2.26	2.70	3.41	4.09	4.75	5.41	6.07	460
Less: Overhead Expense	2.97	1.88	2.08	2.51	2.94	3.38	4.02	4.53	460
Less: Provision for Loan and Lease Losses	0.62	0.06	0.10	0.20	0.44	0.87	1.89	2.68	460
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Plus: Realized G/L on AFS Sec	0.04	-0.15	-0.01	0.00	0.00	0.07	0.27	0.42	460
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.02	0.07	460
Equals: Pretax Net Oper Inc (TE)	0.55	-2.69	-1.08	0.08	0.66	1.22	1.66	1.97	460
Less: Applicable Income Taxes (TE)	0.17	-0.65	-0.17	0.00	0.16	0.36	0.55	0.67	460
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	460
Equals: Net Operating Income	0.36	-2.14	-0.94	0.04	0.44	0.85	1.18	1.45	460
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Equals: Net Income	0.36	-2.14	-1.00	0.04	0.44	0.85	1.18	1.45	460
Memo: Net Income (Last Four Qtrs)	0.22	-3.25	-1.52	-0.16	0.42	0.83	1.21	1.48	386
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.57	85.66	87.89	90.50	92.90	94.74	96.34	97.29	460
Avg Int-Bearing Funds / Avg Assets	81.33	67.12	71.45	77.31	81.80	86.14	88.94	90.37	460
Int Income (TE) / Avg Earning Assets	5.66	4.71	5.05	5.30	5.60	6.04	6.39	6.63	460
Int Expense / Avg Earning Assets	2.18	1.11	1.34	1.78	2.19	2.58	2.98	3.22	460
Net Int Inc (TE) / Avg Earn Assets	3.50	2.06	2.48	3.00	3.53	3.98	4.45	4.82	460
YIELD OR COST:									
Total Loans and Leases (TE)	6.02	5.09	5.34	5.60	5.97	6.40	6.80	7.08	460
Interest-Bearing Bank Balances	0.84	0.00	0.00	0.00	0.27	1.46	3.76	6.84	437
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.10	0.20	0.28	0.48	1.01	388
Trading Assets	1.78	0.00	0.00	0.00	0.31	3.43	4.70	5.51	15
Total Earning Assets	5.56	4.67	4.97	5.22	5.51	5.88	6.26	6.50	460
Investment Securities (TE)	4.84	3.33	3.69	4.34	4.88	5.33	5.86	6.53	458
U.S. Treasury & Agency Sec (excl MBS)	4.22	0.95	1.81	3.15	4.11	5.24	6.89	7.93	408
Mortgage-Backed Securities	4.84	3.04	3.67	4.35	4.82	5.33	6.01	6.67	428
All Other Securities	5.49	2.15	3.35	4.23	5.52	6.42	7.89	10.82	439
Interest-Bearing Deposits	2.32	1.21	1.48	1.90	2.31	2.74	3.13	3.41	460
Time Deposits of \$100K or More	3.16	1.94	2.30	2.80	3.22	3.56	3.86	4.18	459
Time Deposits < \$100K	3.26	2.23	2.59	2.95	3.27	3.57	3.95	4.14	460
Other Domestic Deposits	1.03	0.40	0.50	0.70	0.99	1.34	1.72	1.97	458
Foreign Deposits	1.33	0.73	0.73	0.73	1.04	1.51	1.83	1.93	4
Fed Funds Purchased and Repos	1.30	0.00	0.14	0.49	1.02	1.99	2.93	3.93	381
Other Borrowed Funds & Trading Liab	3.43	0.86	1.49	2.79	3.62	4.13	4.68	5.40	437
All Interest-Bearing Funds	2.46	1.39	1.67	2.09	2.48	2.83	3.20	3.39	460

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.83	11.33	12.18	13.57	15.36	17.67	21.00	23.99	460
Avg Assets per Employee (\$000)	4173.13	2438.30	2740.39	3240.00	3876.82	4946.87	6406.21	8201.44	460

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.34	453
Overhead Exp / NII + Non-Int Income	75.23	54.03	57.55	63.70	73.48	84.05	102.22	117.37	460

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.97	1.88	2.08	2.51	2.94	3.38	4.02	4.53	460
Personnel Expense	1.58	0.97	1.07	1.31	1.55	1.82	2.18	2.34	460
Net Occupancy Expense	0.41	0.20	0.25	0.32	0.40	0.50	0.62	0.68	460
Other Operating Expenses	0.95	0.58	0.66	0.77	0.91	1.11	1.39	1.67	460
Overhead Less Non-Interest Income	2.10	1.18	1.42	1.78	2.07	2.47	2.88	3.22	460

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	73.74	51.61	56.06	62.10	71.46	82.67	100.89	116.19	460
Personnel Expense	39.31	26.54	29.02	33.55	38.72	45.14	50.12	57.44	460
Net Occupancy Expense	10.44	5.39	6.28	7.89	9.79	12.41	16.53	19.80	460
Other Operating Expenses	23.89	15.30	16.39	19.15	22.65	27.46	35.93	47.65	460
Total Non-Interest Income	19.45	4.63	7.72	12.91	18.52	26.30	32.40	38.74	460
Fiduciary Activities Income	0.89	0.00	0.00	0.00	0.00	1.54	4.60	7.91	460
Serv Charges on Deposit Accts - Domestic	6.70	1.38	2.38	4.26	6.07	9.42	12.01	14.14	460
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Investment Banking Fees & Commissions	0.48	0.00	0.00	0.00	0.18	0.91	1.91	2.66	460
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Net Servicing Fees	0.33	0.00	0.00	0.00	0.00	0.33	1.96	4.06	460
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Insurance Activities Revenue	0.40	0.00	0.00	0.00	0.01	0.30	2.34	7.21	460
Net Gain (Loss) - Sales Loans, OREO, Oth	1.83	-5.45	-1.41	0.00	0.35	2.95	9.69	15.39	460
Other Non-Interest Income	5.97	1.70	2.23	3.59	5.55	7.62	11.44	15.42	460
Overhead Less Non-Interest Income	53.53	25.87	31.84	41.35	50.95	63.88	82.25	106.04	460

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	17.18	-9.73	0.00	2.52	18.85	28.62	34.55	38.13	358
Appl Inc Tax+TE/Pretax NOI+TE	27.56	0.00	2.67	15.16	32.57	37.99	43.22	51.75	358

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	56.40	32.60	38.15	47.58	57.44	65.22	72.56	75.67	460
Commercial and Industrial Loans	9.41	2.32	3.46	5.58	8.57	12.90	17.18	20.77	460
Loans to Individuals	2.23	0.14	0.29	0.79	1.64	3.32	5.99	9.72	460
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Agricultural Loans	0.80	0.00	0.00	0.00	0.07	1.27	4.47	7.58	460
Other Loans and Leases	0.75	0.00	0.00	0.07	0.41	1.16	2.40	3.60	460
Net Loans and Leases	70.87	50.16	56.41	63.89	71.40	78.19	82.94	86.31	460
Debt Securities Over 1 Year	14.19	1.27	3.68	7.90	13.02	20.40	28.27	32.66	460
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.12	0.57	1.39	460
Subtotal	85.76	74.90	78.73	82.11	86.25	89.24	91.44	92.56	460
Interest-Bearing Bank Balances	1.62	0.00	0.00	0.04	0.51	2.78	6.25	8.93	460
Federal Funds Sold & Reverse Repos	1.19	0.00	0.00	0.00	0.36	2.38	4.88	6.26	460
Debt Securities 1 Year or Less	1.63	0.00	0.03	0.25	1.03	2.52	5.09	6.76	460
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Total Earning Assets	91.39	85.65	87.36	89.75	91.71	93.32	94.53	95.06	460
Non-Int Cash and Due From Dep Inst	2.01	0.54	0.90	1.34	1.78	2.53	3.83	5.38	460
Other Real Estate Owned	0.43	0.00	0.00	0.06	0.29	0.76	1.45	2.25	460
All Other Assets	6.41	3.22	3.76	4.93	6.39	7.78	9.54	10.72	460
MEMORANDA:									
Short-Term Investments	5.20	0.34	0.64	1.94	4.77	7.99	12.05	15.55	460
U. S. Treasury Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.41	1.36	460
U. S. Agency Securities (excl MBS)	3.16	0.00	0.00	0.52	2.47	5.69	9.37	12.26	460
Municipal Securities	3.11	0.00	0.00	0.52	2.72	5.45	9.38	11.48	460
Mortgage-Backed Securities	7.67	0.00	0.04	2.14	6.43	11.68	18.47	23.49	460
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	460
Other Debt Securities	0.24	0.00	0.00	0.00	0.00	0.36	1.18	2.53	460
RE Loans Secured by 1-4 Family	17.30	3.65	6.43	10.59	16.52	23.25	31.10	35.55	460
Revolving	2.88	0.00	0.19	1.07	2.80	4.43	6.25	7.76	460
Closed-End, Sec by First Liens	12.78	2.46	3.41	6.81	12.20	17.63	25.09	29.36	460
Closed-End, Sec by Junior Liens	1.26	0.04	0.16	0.48	1.05	1.89	3.15	4.12	460
Commercial Real Estate Loans	35.37	14.15	18.02	26.06	35.32	45.34	53.22	59.55	460
Construction and Land Dev	10.17	1.55	2.63	4.98	9.06	14.57	21.47	26.45	460
Multifamily	1.90	0.10	0.32	0.81	1.57	2.69	4.58	6.81	460
Nonfarm Nonresidential	21.95	9.58	12.00	16.37	21.07	27.38	33.85	38.35	460
RE Loans Secured by Farmland	1.63	0.00	0.00	0.03	0.54	2.85	6.82	9.37	460
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.12	54.55	62.46	71.05	80.67	86.90	92.00	94.97	460
RE Loans Secured by 1-4 Family	24.49	5.60	9.36	14.86	23.76	32.73	43.29	52.78	460
Revolving	4.03	0.00	0.36	1.52	3.91	6.07	8.94	10.43	460
Closed-End	20.16	3.77	5.75	11.20	18.83	27.85	39.16	48.19	460
Commercial Real Estate Loans	49.39	21.13	28.99	38.64	49.60	59.25	69.02	75.34	460
Construction and Land Dev	14.08	2.55	4.07	7.25	12.89	19.79	28.70	33.75	460
Multifamily	2.67	0.18	0.48	1.17	2.21	3.93	6.38	9.12	460
Nonfarm Nonresidential	30.87	12.91	18.14	23.98	30.38	37.67	44.81	49.70	460
RE Loans Secured by Farmland	2.33	0.00	0.00	0.05	0.81	3.97	9.62	14.05	460
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Commercial and Industrial Loans	13.27	3.05	4.87	8.16	12.71	17.97	24.36	28.45	460
Loans to Individuals	3.24	0.19	0.38	1.08	2.35	4.74	9.03	14.05	460
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.10	0.35	0.54	460
Agricultural Loans	1.17	0.00	0.00	0.00	0.10	1.84	6.36	10.90	460
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Other Loans and Leases	1.06	0.00	0.00	0.10	0.64	1.66	3.50	5.37	460

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.20	0.34	0.64	1.94	4.77	7.99	12.05	15.55	460
Liquid Assets	17.21	5.52	7.55	11.40	16.32	22.16	29.41	35.42	460
Investment Securities	16.46	2.83	4.98	9.42	15.65	22.55	30.93	37.59	460
Net Loans and Leases	70.87	50.16	56.41	63.89	71.40	78.19	82.94	86.31	460
Net Lns, Ls & Stdbly Ltrs of Credit	71.49	50.28	56.79	64.22	72.34	78.79	83.48	87.34	460
Core Deposits	58.78	38.88	44.06	51.14	59.10	66.29	71.79	73.46	460
Noncore Funding	30.62	14.76	16.91	22.86	30.19	37.94	46.14	52.07	460
Time Deposits of \$100K or More	16.29	6.91	9.06	11.63	15.48	20.27	26.68	30.41	460
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Fed Funds Purchased and Repos	1.68	0.00	0.00	0.00	1.09	3.22	6.02	7.55	460
Net Fed Funds Purchased (Sold)	0.52	-5.52	-3.89	-1.02	0.18	2.10	5.16	7.21	460
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Oth Borrowings W/Rem Mat 1 Yr or Less	2.23	0.00	0.00	0.18	1.63	4.13	7.19	9.44	460
Earning Assets Repr in 1 Year	35.88	15.23	20.17	28.11	35.08	43.73	53.90	62.09	460
Int-Bearing Liab Repr in 1 Year	35.53	13.23	17.36	24.88	32.75	46.83	59.33	66.71	460
Long-Term Debt Repr in 1 Year	0.58	0.00	0.00	0.00	0.00	0.79	3.85	5.85	460
Net Assets Repriceable in 1 Year	-0.94	-33.34	-24.01	-11.66	-0.31	9.68	21.44	30.13	460
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.09	6.10	11.75	19.29	28.99	38.76	47.50	53.48	460
Net ST Noncore Funding Dependence	18.24	-0.57	5.02	10.32	16.75	26.17	35.59	42.37	460
Short-Term Inv/ST Noncore Funding	27.99	1.18	2.56	9.06	21.58	45.12	69.36	102.76	460
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.05	-32.47	-24.84	-14.90	-4.81	6.37	17.64	28.51	460
Net Loans and Leases/Total Deposits	89.34	61.69	70.41	80.09	89.91	98.50	107.57	112.90	460
Net Loans and Leases/Core Deposits	123.53	75.00	84.37	101.22	118.99	143.98	172.51	196.69	459
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.26	-2.53	-1.26	-0.00	0.03	0.62	2.00	3.49	208
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.37	-22.10	-8.89	-0.96	1.06	3.06	5.41	6.83	454
Struct Notes Appr(Depr)/T1 Cap	-0.04	-1.35	-0.63	-0.01	0.00	0.04	0.11	0.21	131
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.97	0.00	0.00	0.00	0.00	7.27	36.90	56.20	458
Available-For-Sale Securities	94.02	42.53	62.80	92.57	100.00	100.00	100.00	100.00	458
U.S. Treasury Securities	0.37	0.00	0.00	0.00	0.00	0.00	2.41	10.05	458
U.S. Agency Securities (excl MBS)	22.36	0.00	0.00	4.29	18.44	39.67	65.23	79.82	458
Municipal Securities	18.80	0.00	0.00	4.41	18.90	32.60	44.75	56.06	458
Mortgage-Backed Securities	46.62	0.00	1.56	22.44	49.59	67.91	83.39	92.61	458
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	458
Other Debt Securities	1.64	0.00	0.00	0.00	0.00	2.66	8.90	14.38	458
Mutual Funds and Equity Securities	0.82	0.00	0.00	0.00	0.00	0.87	5.15	9.31	458
Debt Securities 1 Year or Less	11.18	0.00	0.39	2.05	7.50	16.97	35.47	47.07	458
Debt Securities 1 To 5 Years	27.67	0.33	2.93	10.64	25.30	40.95	60.92	69.79	458
Debt Securities Over 5 Years	55.60	1.87	10.93	34.40	58.95	77.20	89.89	96.19	458
Pledged Securities	57.70	8.05	17.10	40.50	59.61	77.26	88.73	94.35	458
Structured Notes, Fair Value	0.52	0.00	0.00	0.00	0.00	0.51	3.66	5.96	458

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.62	0.06	0.10	0.20	0.44	0.87	1.89	2.68	460
Provision for Ln&Ls Losses/Avg Lns&Ls	0.85	0.08	0.13	0.31	0.62	1.13	2.52	3.55	460
Provision for Ln&Ls Losses/Net Losses	263.55	-438.49	22.99	89.42	150.00	331.47	845.29	2323.27	454
Ln&Ls Allowance/Total Loans & Leases	1.47	0.81	0.90	1.11	1.37	1.75	2.38	2.92	460
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.63	0.59	0.89	1.59	3.70	10.07	27.43	54.54	419
ALLL/Nonaccrual Assets	106.62	23.61	30.12	45.85	74.29	135.81	301.73	520.19	460
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	91.08	22.63	27.50	44.20	67.06	118.00	233.47	400.00	460
Gross Ln&Ls Losses/Avg Loans & Leases	0.61	0.01	0.04	0.12	0.33	0.95	2.02	3.37	460
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.00	0.02	0.07	0.17	0.36	460
Net Losses/Avg Loans and Leases	0.54	-0.01	0.00	0.08	0.27	0.84	1.85	3.06	460
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Recoveries/Prior Year-End Losses	3.26	0.02	0.11	0.58	2.18	5.13	10.17	15.35	401
Earnings Coverage of Net Losses (X)	8.28	-27.72	-1.10	0.79	3.31	11.84	33.74	75.40	454
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.42	-0.00	0.00	0.00	0.16	0.70	1.68	2.92	459
RE Loans Secured By 1-4 Family	0.29	-0.03	-0.00	0.00	0.08	0.45	1.32	2.18	458
Revolving	0.15	-0.01	0.00	0.00	0.00	0.00	0.89	2.28	437
Closed-End	0.27	-0.02	0.00	0.00	0.05	0.43	1.31	2.38	458
Commercial Real Estate Loans	0.46	-0.01	0.00	0.00	0.10	0.80	1.98	3.30	459
Construction and Land Dev	0.92	0.00	0.00	0.00	0.00	1.42	5.31	8.35	459
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.99	448
Nonfarm Nonresidential	0.12	-0.01	-0.00	0.00	0.00	0.09	0.65	1.43	459
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	367
Commercial and Industrial Loans	0.76	-0.12	-0.03	0.00	0.21	1.21	3.52	5.51	460
Loans to Depository Institutions	0.00	-0.47	0.00	0.00	0.00	0.00	0.00	0.00	25
Loans to Individuals	1.19	0.09	0.15	0.42	0.86	1.89	3.18	4.37	364
Credit Card Loans	2.35	-0.41	0.00	0.00	1.38	4.19	7.53	11.05	157
Agricultural Loans	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.11	296
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.84	-0.07	0.00	0.00	0.00	0.23	3.97	20.58	425

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

30-89 Days PD Loans and Leases	1.58	0.16	0.31	0.70	1.38	2.35	3.46	4.93	460
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.05	0.24	0.58	0.76	460
Nonaccrual Loans and Leases	2.29	0.19	0.36	0.91	1.82	3.23	6.09	8.55	460
90+ Days PD and Nonaccrual Loans and Leases	2.49	0.32	0.51	1.02	1.99	3.53	6.20	9.23	460
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	460
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Nonaccrual Restructured	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.57	460
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.58	0.16	0.31	0.70	1.38	2.34	3.46	4.93	460
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.05	0.24	0.58	0.76	460
Nonaccrual Assets	2.30	0.20	0.39	0.91	1.83	3.23	6.09	8.55	460
30+ Days PD & Nonaccrual Assets	4.18	0.76	1.18	2.10	3.56	5.72	9.48	12.73	460
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.81	0.20	0.34	0.72	1.42	2.62	4.61	6.73	460
90+ PD & Nonaccrual Assets + OREO	2.33	0.25	0.49	0.95	1.83	3.31	6.18	8.49	460
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.33	0.20	0.38	0.86	1.77	3.27	6.45	9.11	460
Allowance for Loan & Lease Losses	208.81	25.49	51.48	99.72	188.30	293.24	460.55	581.59	460
Equity Cap + ALLL	27.19	2.18	4.10	8.65	18.34	36.08	82.13	120.27	458
Tier 1 Cap + ALLL	24.73	2.21	4.12	8.81	18.10	33.31	74.70	103.54	460
Loans & Leases + RE Acquired	3.18	0.33	0.62	1.23	2.50	4.35	8.71	12.21	460

PEER GROUP 4

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	1.63	0.14	0.25	0.65	1.39	2.40	3.86	5.45	459
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.04	0.23	0.57	0.96	459
- Nonaccrual	2.57	0.16	0.37	0.94	2.00	3.84	6.61	9.84	459
Coml & Indl - 30-89 Days PD	1.24	0.00	0.05	0.27	0.85	1.88	3.53	5.09	460
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.08	0.42	0.97	460
- Nonaccrual	1.39	0.00	0.00	0.19	0.84	2.09	4.12	6.28	460
Individuals - 30-89 Days PD	1.41	0.00	0.03	0.49	1.12	2.08	3.12	5.17	457
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.47	0.83	457
- Nonaccrual	0.30	0.00	0.00	0.00	0.12	0.57	1.25	1.98	457
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Agricultural - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.18	1.31	2.63	296
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	296
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.50	1.15	296
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.46	0.00	0.00	0.00	0.00	0.19	2.91	7.60	425
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.34	425
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.52	3.37	425

MEMORANDA:

1-4 Family - 30-89 Days PD	1.45	0.00	0.17	0.66	1.29	2.18	3.39	4.07	458
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.21	0.60	0.90	458
- Nonaccrual	1.48	0.00	0.07	0.40	1.09	2.10	4.35	5.81	458
Revolving - 30-89 Days PD	0.57	0.00	0.00	0.00	0.31	1.06	2.14	2.96	437
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.63	437
- Nonaccrual	0.46	0.00	0.00	0.00	0.13	0.77	2.08	3.82	437
Closed-End - 30-89 Days PD	1.66	0.00	0.12	0.62	1.37	2.40	3.98	5.24	458
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.23	0.60	0.98	458
- Nonaccrual	1.58	0.00	0.00	0.40	1.16	2.51	5.04	7.26	458
- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.00	0.05	0.16	0.42	0.75	458
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.08	458
- Jr Lien Nonaccrual	0.12	0.00	0.00	0.00	0.02	0.20	0.59	1.14	458
Commercial RE - 30-89 Days PD	1.67	0.00	0.10	0.46	1.32	2.64	4.29	6.03	459
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.17	0.63	1.30	459
- Nonaccrual	3.07	0.04	0.19	1.01	2.38	4.77	8.11	12.19	459
Const & Dev - 30-89 Days PD	2.26	0.00	0.00	0.06	1.20	4.40	8.31	11.51	459
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.02	0.93	2.11	459
- Nonaccrual	6.15	0.00	0.00	0.69	4.64	11.07	19.76	27.37	459
Multifamily - 30-89 Days PD	0.46	0.00	0.00	0.00	0.00	0.00	3.34	6.95	448
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	448
- Nonaccrual	0.83	0.00	0.00	0.00	0.00	0.24	5.15	13.88	448
Nonfarm Nres- 30-89 Days PD	1.11	0.00	0.00	0.19	0.83	1.84	3.57	5.18	459
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.07	0.45	0.85	459
- Nonaccrual	1.35	0.00	0.00	0.25	0.98	2.36	4.18	5.80	459
Farmland - 30-89 Days PD	0.71	0.00	0.00	0.00	0.00	0.69	4.26	11.04	367
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.57	367
- Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.14	2.37	9.16	367
Credit Card - 30-89 Days PD	1.57	0.00	0.00	0.25	1.05	2.47	5.57	7.89	157
- 90+ Days Past Due	0.58	0.00	0.00	0.00	0.00	1.09	2.28	3.74	157
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.76	157

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.79	5.70	6.43	7.64	8.56	10.09	11.45	12.47	460
Tier 1 RBC Ratio	11.47	6.49	8.18	9.71	11.16	13.20	15.78	18.13	460
Total Risk-Based Capital Ratio	12.88	8.63	10.06	11.17	12.57	14.34	16.97	19.47	460
Tangible Tier 1 Leverage Ratio	8.74	5.57	6.31	7.56	8.53	9.96	11.30	12.40	460
Tangible Common Eq Cap/Tan Assets	7.14	3.04	4.24	5.68	7.08	8.55	10.26	11.68	460
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.05	4.92	5.86	8.59	11.48	15.47	19.68	21.80	460
Standby Letters of Credit	0.55	0.00	0.02	0.15	0.37	0.79	1.51	1.94	460
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.39	460
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.85	0.00	0.00	0.00	0.00	1.35	4.72	8.60	460
Interest Rate Contracts	0.84	0.00	0.00	0.00	0.00	1.30	4.72	8.43	460
Interest Rate Futures & Forward Contr	0.14	0.00	0.00	0.00	0.00	0.00	1.02	3.75	460
Written Options Contr (Int Rate)	0.21	0.00	0.00	0.00	0.00	0.00	1.23	3.64	460
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Interest Rate Swaps	0.09	0.00	0.00	0.00	0.00	0.00	0.80	2.06	460
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.08	6.89	8.70	11.75	16.25	22.01	27.53	32.69	460

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	460
Ins Under Assets(P/C)/Tot Ins Und Ast	32.49	0.00	0.00	0.00	0.00	65.25	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	67.50	0.00	0.00	0.00	98.12	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.40	0.00	0.00	0.00	0.01	0.30	2.34	7.21	460
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237
Credit Rel Prem Inc/Tot Prem Inc	63.79	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	36.20	0.00	0.00	0.00	0.00	98.70	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
Ins Net Inc (P/C)/Equity (P/C)	51.71	-38.09	-38.09	-29.64	22.64	59.06	125.69	157.43	5
Ins Net Inc (L/H)/Equity (L/H)	7.62	-2.15	-2.15	-1.48	3.58	9.55	16.68	23.05	7
Insur Ben, Losses, Exp/Insur Premiums	46.35	0.00	0.00	0.00	14.54	60.74	117.06	153.76	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	460
CSV Life Insurance/Tier 1 Cap + ALLL	9.62	0.00	0.00	0.17	10.60	18.03	22.74	25.64	460
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	460
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.07	50
Cost: Interest-Bearing Deposits	1.33	0.73	0.73	0.73	1.04	1.51	1.83	1.93	4
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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-13.28	-100.00	-100.00	-100.00	-20.92	6.45	145.75	360.22	46
Total Selected Assets	-17.11	-100.00	-100.00	-64.52	-15.21	0.52	101.73	175.96	57
Deposits	-34.49	-91.41	-91.41	-91.41	-65.19	-22.50	7.13	17.01	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	69.84	0.00	0.00	27.45	89.48	102.24	131.16	168.05	218
Dividends Paid/Net Income	30.30	0.00	0.00	0.00	24.88	59.24	89.63	132.26	353
Net Income - Dividends/Avg Equity	1.55	-31.67	-15.62	-1.57	3.28	6.95	10.75	13.43	459
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	86.73	0.00	0.00	0.00	100.00	133.11	237.61	473.61	259
Dividends From Nonbank Subs	0.45	0.00	0.00	0.00	0.00	0.34	2.52	11.88	259
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	259
Dividends From All Subsidiaries	93.71	0.00	0.00	0.00	100.00	136.54	248.78	473.61	259
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.69	0.00	0.00	0.00	13.43	59.96	96.60	190.42	351
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.67	2.57	351
Mgt & Service Fees From Bank Subs	0.42	0.00	0.00	0.00	0.00	0.00	0.66	15.64	351
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.35	351
Operating Income From Bank Subs	34.41	0.00	0.00	0.00	24.47	65.02	108.47	203.80	351
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.74	0.00	0.00	0.00	100.00	100.00	100.00	109.34	145
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	3.30	145
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	145
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	145
Operating Inc From Nonbank Subs	71.09	0.00	0.00	3.01	100.00	100.00	109.29	168.92	145
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	15.57	0.00	0.00	0.00	0.00	31.36	53.68	79.20	26
Interest Inc From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.03	1.99	26
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	16.42	0.00	0.00	0.00	2.75	31.36	53.68	79.26	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	48.43	0.00	0.00	0.00	54.92	99.12	100.00	100.00	394
Interest Income From Bank Subs	3.84	0.00	0.00	0.00	0.00	0.19	24.88	100.00	394
Mgt & Serv Fees From Bank Subs	1.55	0.00	0.00	0.00	0.00	0.00	4.46	56.33	394
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	5.46	394
Operating Income From Bank Subs	65.45	0.00	0.00	0.00	96.99	100.00	100.00	100.00	394
Dividends From Nonbank Subs	3.20	0.00	0.00	0.00	0.00	0.43	25.70	100.00	394
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.59	394
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394
Operating Inc From Nonbank Subs	4.24	0.00	0.00	0.00	0.00	1.35	86.21	100.00	394
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	394
Loans and Adv From Subs/ST Debt	445.62	0.00	0.00	0.00	199.53	672.09	1921.48	2900.29	82
Loans and Adv From Subs/Total Debt	301.11	0.00	0.00	0.00	150.32	412.40	1027.89	2555.49	156

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
3109904	755, 235	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	962, 168	ACNB CORPORATION	GETTYSBURG, PA	
3472176	664, 672	AFNB HOLDINGS, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
1208933	530, 739	ALBANK CORPORATION	CHICAGO, IL	
2067007	794, 684	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	982, 839	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	540, 056	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3123638	614, 246	ALLIANCE BANKSHARES CORPORATI O	CHANTILLY, VA	
1127146	719, 315	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	932, 408	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	718, 511	AMALGAMATED INVESTMENTS COMPAN	CHI CAGO, IL	
1201457	705, 940	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	701, 238	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	922, 258	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	598, 383	AMERI CAN BANCOR, LTD.	DICKINSON, ND	
1136269	507, 108	AMERI CAN BANCORP OF OKLAHOMA,	EDMOND, OK	New Y-9C/BHCPR reporter
2173720	657, 470	AMERI CAN BANCORPORATION	SAINT PAUL, MN	
1052220	683, 131	AMERI CAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	849, 322	AMERI CAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
2900784	541, 613	AMERI CAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	606, 370	AMERI CAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3416376	545, 827	AMERI CAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	829, 478	AMERI CAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	556, 335	AMERI CAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	716, 282	AMERI CO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	975, 062	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	873, 732	AMES NATIONAL CORPORATION	AMES, IA	
2710796	644, 840	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	502, 470	ARBOR BANCORP, INC.	ANN ARBOR, MI	Moved from Peer 5
3196584	659, 764	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	950, 594	ASSABET VALLEY BANCORP	HUDSON, MA	
1129533	804, 323	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	584, 375	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	925, 934	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	658, 204	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1135002	708, 293	BANCTENN CORP.	KINGSPORT, TN	
3192997	577, 794	BANK HOLDINGS, THE	RENO, NV	
1030040	765, 481	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	508, 779	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	New Y-9C/BHCPR reporter
3447398	600, 644	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	New Y-9C/BHCPR reporter
1139215	670, 885	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	730, 242	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	707, 596	BANKFIVE, MHC	FALL RIVER, MA	
1201363	796, 984	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	619, 363	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	837, 127	BANKVEST, INC.	CASTLE ROCK, CO	
1209248	783, 628	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	935, 081	BARNES BANCORPORATION	KAYSVILLE, UT	
3170539	597, 896	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	806, 037	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	692, 102	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
2391243	728, 537	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2333654	998, 814	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	874, 535	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	524, 984	BLACKHAWK BANCORP, INC.	BELOIT, WI	New Y-9C/BHCPR reporter
1823345	803, 458	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1891317	501, 062	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	Moved from Peer 5
1471849	843, 559	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	903, 035	BNCCORP, INC.	BISMARCK, ND	
2935142	721, 986	BOU BANCORP, INC.	OGDEN, UT	
3353631	599, 278	BPD HOLDING, INC.	NEW YORK, NY	
1416523	811, 731	BRIDGE BANCORP, INC.	BRI DGEHAMPTON, NY	
3280988	881, 639	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	560, 895	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	973, 825	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	501, 046	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
2183493	885, 193	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	934, 160	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1251256	968, 479	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	Moved from Peer 3
1083336	651, 311	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1925968	636, 172	CAPITALSOUTH BANCORP	BIRMINGHAM, AL	
1127294	617, 569	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	633, 804	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	New Y-9C/BHCPR reporter
2254508	671, 722	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	New Y-9C/BHCPR reporter
1860863	754, 664	CBX CORPORATION	CARROLLTON, IL	
1053496	798, 053	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1118283	569, 542	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1106132	533, 023	CENTRABANC CORPORATION	WACO, TX	New Y-9C/BHCPR reporter
2746049	575, 827	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	616, 335	CENTRAL BANCORPORATION	PROVO, UT	
1203899	599, 192	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2910055	576, 223	CENTRAL JERSEY BANCORP	OCEAN TOWNSHIP, NJ	
1064429	882, 910	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	516, 625	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	766, 961	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1140677	504, 742	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	New Y-9C/BHCPR reporter
1209042	639, 581	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	729, 148	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	708, 217	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1133594	882, 272	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	598, 205	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	New Y-9C/BHCPR reporter
3434633	525, 517	CHI COPEE BANCORP, INC.	CHI COPEE, MA	New Y-9C/BHCPR reporter
1125030	555, 403	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	New Y-9C/BHCPR reporter
1139532	859, 064	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	659, 568	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
3248821	565, 442	CITI ZENS BANCSHARES, INC.	BLUFFTON, OH	New Y-9C/BHCPR reporter
1207132	603, 948	CITI ZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	557, 439	CITI ZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	674, 684	CITI ZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	787, 310	CITI ZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	601, 558	CITI ZENS NATIONAL BANCORP, INC	ATHENS, TN	New Y-9C/BHCPR reporter
1071623	585, 904	CITI ZENS NATI ONAL CORPORATION	PAINTSVILLE, KY	

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1097566	827,684	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	Moved from Peer 3
1055007	891,847	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	826,426	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	776,948	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	895,238	CNB CORPORATION	CONWAY, SC	
3444801	586,804	COASTAL AFFILIATES, MHC	YARMOUTH PORT, MA	
2809560	760,960	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	820,964	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	804,082	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1118229	611,760	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	651,928	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	589,811	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	820,783	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	666,668	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1247398	607,130	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	698,050	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	572,489	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	865,682	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	772,119	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	556,600	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
2754585	590,265	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1099766	865,421	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3108194	720,549	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	620,860	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	604,190	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	669,808	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	681,846	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	502,649	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	Moved from Peer 5
2241937	967,257	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
2524788	627,752	COUNTY BANCORP, INC.	MANITOWOC, WI	New Y-9C/BHCPR reporter
1984040	592,805	COWLITZ BANCORPORATION	LONGVIEW, WA	New Y-9C/BHCPR reporter
2242523	825,775	D. L. EVANS BANCORP	BURLEY, ID	
1493720	745,265	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	732,244	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	900,348	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
3243358	514,554	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
2294812	751,041	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	720,987	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	570,624	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	743,147	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	535,382	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	712,742	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	865,383	ECB BANCORP, INC.	ENGELHARD, NC	
3728930	795,521	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	568,889	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	New Y-9C/BHCPR reporter
1076619	664,929	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	765,487	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	957,986	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	830,662	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	634,508	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	939,392	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1123885	517,887	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	526,816	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	719,374	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	579,934	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	814,153	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	720,103	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	646,573	FIDELITY COMPANY	DUBUQUE, IA	
2858773	565,464	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3266302	618,664	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	New Y-9C/BHCPR reporter
1096550	531,357	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	720,016	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	999,363	FIRST BANCORP, INC.	LEBANON, VA	
1206715	907,550	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
2349468	538,044	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1119404	635,958	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1098796	924,579	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1250473	999,742	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1983977	622,786	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	569,335	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	653,878	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	774,050	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	New Y-9C/BHCPR reporter
3602245	785,208	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	New Y-9C/BHCPR reporter
1404687	687,860	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	916,712	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	662,549	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	608,795	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3393178	550,706	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	529,322	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	New Y-9C/BHCPR reporter
1118265	716,640	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	550,460	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	778,274	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	834,190	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	555,122	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	786,860	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
3485541	775,619	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	New Y-9C/BHCPR reporter
2880626	688,424	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	609,910	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	597,159	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	637,401	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	886,535	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	729,056	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	645,273	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	996,785	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	666,795	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	801,743	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	694,201	FIRST TEXAS BHC, INC.	FORT WORTH, TX	New Y-9C/BHCPR reporter
2127657	889,245	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	650,317	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1050646	766,777	FIRST YORK BAN CORP.	YORK, NE	
1109834	544,011	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	New Y-9C/BHCPR reporter
3391455	839,907	FIRSTIER BANCORP	BROOMFIELD, CO	New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1108707	678,691	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	868,918	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3100358	975,732	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
1086814	640,280	FMB BANCSHARES, INC.	LAKELAND, GA	New Y-9C/BHCPR reporter
3047743	661,191	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	661,289	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	757,877	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	566,434	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	957,241	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	916,259	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1064915	507,338	GN BANKSHARES, INC.	GIRARD, KS	New Y-9C/BHCPR reporter
1203714	519,980	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	844,870	GORHAM BANCORP, MHC	GORHAM, ME	
3047163	526,861	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	New Y-9C/BHCPR reporter
1206733	703,208	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3309889	615,899	GSB, MHC	GREENFIELD, MA	
1862036	758,643	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2618940	754,254	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	582,988	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	512,445	HABERSHAM BANCORP	CORNELIA, GA	Moved from Peer 5
3228702	577,477	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	813,845	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
2805375	693,141	HCSB FINANCIAL CORPORATION	LORIS, SC	New Y-9C/BHCPR reporter
1917600	860,957	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	667,679	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	956,346	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	872,348	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	807,796	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	592,674	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	678,633	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	751,950	HNB CORPORATION	ARKANSAS CITY, KS	
3234105	554,740	HOME STATE BANCORP	LOVELAND, CO	New Y-9C/BHCPR reporter
1209181	744,413	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	689,954	HOMETOWN BANCORP	GRAND ISLAND, NE	
1125740	553,860	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	New Y-9C/BHCPR reporter
3742020	908,167	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1208054	618,890	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	811,799	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	870,782	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3140288	850,217	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	New Y-9C/BHCPR reporter
3121193	678,754	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
2112439	941,340	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1137958	701,473	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	835,399	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1833997	505,397	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	Moved from Peer 5
1109290	678,596	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	665,593	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	750,595	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3633052	870,506	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	687,524	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	679,222	KENTUCKY BANCSHARES, INC.	PARIS, KY	

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
2721112	895,746	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	617,003	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	689,462	LCNB CORP.	LEBANON, OH	
2856014	666,309	LEADERS GROUP, INC., THE	OAK BROOK, IL	
2352226	923,163	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	901,465	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	840,690	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	545,313	LINCOLN BANCORP	REINBECK, IA	
1097173	682,406	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	778,472	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	969,386	LSB FINANCIAL	LACONIA, NH	
2052777	683,596	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	957,852	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	628,426	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	557,282	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	New Y-9C/BHCPR reporter
1139363	697,376	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	830,677	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	625,909	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	770,387	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3832583	766,759	MARLIN BUSINESS SERVICES CORP.	MOUNT LAUREL, NJ	New Y-9C/BHCPR reporter
1095254	611,795	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
3405521	579,713	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	748,012	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2521899	520,230	METROBANK FINANCIAL SERVICES,	MIAMI, FL	Moved from Peer 5
2820211	563,347	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	New Y-9C/BHCPR reporter
1208513	559,533	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	565,070	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	566,018	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	500,405	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	Moved from Peer 5
3104730	552,927	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	New Y-9C/BHCPR reporter
2176413	998,263	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	575,438	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	575,832	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	Moved from Peer 5
1086654	923,091	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2227687	513,885	MINERS AND MERCHANTS BANCORP,	GRUNDY, VA	New Y-9C/BHCPR reporter
3719992	646,462	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	634,514	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	New Y-9C/BHCPR reporter
1210299	823,702	MONROE BANCORP	BLOOMINGTON, IN	
1138919	886,193	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	970,214	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	911,911	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	722,614	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	692,523	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	865,706	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	862,432	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	655,988	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	599,240	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	663,837	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	574,938	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	612,909	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	979,787	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1070756	529,445	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	573,273	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	628,748	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	571,664	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	New Y-9C/BHCPR reporter
1023154	643,923	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	821,052	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	566,080	NEXTIER INCORPORATED	BUTLER, PA	
1827893	565,254	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	655,400	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	665,089	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	720,618	NORTH STATE BANCORP	RALEIGH, NC	
2962737	893,984	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	903,384	NORTH VALLEY BANCORP	REDDING, CA	
2324111	607,249	NORTHEAST BANCORP	LEWISTON, ME	
1246935	554,941	NORTHERN BANCORP, INC.	WOBURN, MA	New Y-9C/BHCPR reporter
1210589	652,144	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	605,254	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	992,583	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	Moved from Peer 3
1109898	701,475	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	745,926	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	678,018	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	919,482	NORWAY BANCORP, MHC	NORWAY, ME	
3110366	650,706	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	617,985	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	836,745	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	657,135	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	501,041	OGDEN BANCSHARES, INC.	BOONE, IA	
2012436	821,964	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	740,278	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	880,843	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	823,081	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	769,239	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	714,718	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	744,031	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1124770	552,717	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	New Y-9C/BHCPR reporter
1248032	638,975	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3595084	581,449	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	New Y-9C/BHCPR reporter
2731586	637,099	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	653,815	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	737,293	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	576,886	PALM BANCORP	PALMERTON, PA	
1205932	536,307	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
1209716	835,062	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	637,629	PARKE BANCORP, INC	SEWELL, NJ	New Y-9C/BHCPR reporter
2337081	546,298	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	970,459	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	649,612	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	648,293	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	907,689	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	563,098	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	910,416	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1085611	518,331	PEOPLES HOLDING COMPANY	WINDER, GA	New Y-9C/BHCPR reporter
3145966	603,752	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	816,728	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	559,590	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	572,711	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	801,900	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	734,141	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2321419	570,687	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	683,944	QNB CORP.	QUAKERTOWN, PA	
1130904	883,327	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	858,383	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	995,110	RCB CORPORATION	SACRAMENTO, CA	
2743235	736,110	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	735,191	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	912,056	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	929,769	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	922,954	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	740,695	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
1071454	665,813	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	706,362	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	649,774	SABINE BANCSHARES, INC.	MANY, LA	
2603928	913,259	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	774,716	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	888,444	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	999,900	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	Moved from Peer 3
1204814	976,088	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	588,359	SBT BANCSHARES, INC.	IRVING, TX	New Y-9C/BHCPR reporter
1107308	602,727	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	628,816	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	579,362	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	New Y-9C/BHCPR reporter
3438097	571,951	SKAGIT STATE BANCORP	BURLINGTON, WA	
1143342	525,605	SOLVAY BANK CORP.	SOLVAY, NY	New Y-9C/BHCPR reporter
2810285	878,571	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	708,723	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	959,438	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	607,070	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2794778	530,023	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	New Y-9C/BHCPR reporter
2497202	630,145	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	570,432	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2849799	705,240	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	623,440	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3073779	537,042	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1063552	553,498	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	774,681	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3449075	561,146	ST. LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	New Y-9C/BHCPR reporter
1126729	672,310	STARION BANCORPORATION	BISMARCK, ND	
1097771	960,571	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	648,427	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	693,357	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2796286	553,402	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
2327541	674,686	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
2526764	601,124	SUN AMERICAN BANCORP	BOCA RATON, FL	
3836442	698,657	TAMALPAIS BANCORP	SAN RAFAEL, CA	New Y-9C/BHCPR reporter
1246467	928,730	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1140341	696,951	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	745,353	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	753,835	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3009666	559,818	TFC HOLDING COMPANY, INC.	ALHAMBRA, CA	New Y-9C/BHCPR reporter
3185476	801,418	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	New Y-9C/BHCPR reporter
2621548	693,004	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	715,634	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	921,535	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	617,300	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	762,905	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	740,143	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	792,868	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	815,702	UFS BANCORP	WHITINSVILLE, MA	
1141106	511,123	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	Moved from Peer 5
1135516	878,338	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	729,182	UNITED BANCORPORATION	OSSEO, WI	
1136009	622,894	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	793,700	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	774,041	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	730,268	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	678,070	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	886,722	UNITY BANCORP, INC.	CLINTON, NJ	
3536386	655,235	USAMERIBANCORP, INC.	KEY LARGO, FL	
2314327	692,851	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	869,394	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2364573	636,586	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	New Y-9C/BHCPR reporter
3251027	579,642	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3211012	731,175	VISION BANCSHARES, INC.	LAREDO, TX	New Y-9C/BHCPR reporter
2721596	543,967	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1084155	514,152	WAKULLA BANCORP	CRAWFORDVILLE, FL	
2685054	599,712	WARREN BANCORP, INC.	WARREN, MI	
2406174	918,664	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	740,705	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	932,913	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	716,885	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	553,501	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
3122051	758,262	WEST FINANCIAL, INC.	EL PASO, TX	
1127650	581,380	WESTBRAND, INC.	MINOT, ND	New Y-9C/BHCPR reporter
1134911	912,470	WGNB CORP.	CARROLLTON, GA	
1051979	586,873	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	770,960	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	950,330	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	615,878	WINTER TRUST OF 12/3/74	OTTAWA, KS	
1399671	991,571	WNB BANCSHARES, INC.	ODESSA, TX	
2784920	586,944	1ST CONSTITUTION BANCORP	CRANBURY, NJ	New Y-9C/BHCPR reporter
3715257	716,881	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	557,621	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	New Y-9C/BHCPR reporter
2860431	622,497	1ST UNITED BANCORP, INC.	BOCA RATON, FL	

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1035157	830,435	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 460 bank holding companies.