

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	293	275	265	239	214
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.32	3.48	3.68	3.75	3.68
+ Non-interest Income	0.91	0.96	0.95	1.00	1.06
- Overhead Expense	2.99	2.88	2.84	2.88	2.94
- Provision for Losses	0.78	0.27	0.16	0.17	0.19
+ Securities Gains (Losses)	-0.04	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.44	1.32	1.66	1.74	1.71
Net Operating Income	0.27	0.89	1.10	1.15	1.12
Net Income	0.27	0.89	1.10	1.15	1.12
Net Income (Sub S Adjusted)	0.52	1.02	1.25	1.27	1.16
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.25	7.26	7.07	6.21	5.56
Interest Expense	2.64	3.49	3.08	2.14	1.57
Net Interest Income (TE)	3.60	3.78	3.99	4.07	3.99
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.66	0.24	0.13	0.15	0.19
Earnings Coverage of Net Losses (X)	5.34	16.09	34.76	38.11	25.28
Ln&Ls Allowance/Total Loans & Leases	1.50	1.20	1.16	1.22	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.73	1.15	0.57	0.52	0.61
30-89 Days Past Due Loans and Leases	1.31	0.93	0.62	0.56	0.58
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	32.89	28.15	26.53	25.34	24.19
Net ST Noncore Funding Dependence	21.66	19.27	17.83	15.26	13.71
Net Loans and Leases/Total Assets	72.55	72.02	71.08	69.50	67.83
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.65	8.86	8.95	8.79	8.64
Equity Capital/Total Assets	8.29	8.65	8.62	8.36	8.38
Net Loans&Ls/Equity Capital (X)	9.16	8.69	8.64	8.60	8.39
Cash Dividends/Net Income	55.29	32.24	27.18	27.03	27.11
Cash Dividends/Net Income (Sub S Adjusted)	20.75	27.39	25.51	18.12	31.75
Retained Earnings/Avg Equity Cap	-0.16	6.42	9.02	9.68	9.31
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	1.09	0.65	0.58	0.59	0.29
Long-Term Debt/Equity Capital	1.37	1.45	1.17	1.25	1.61
Equity Investment in Subs/Equity Cap	116.31	117.36	116.10	114.60	113.72
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.04	121.11	110.20	115.36	108.77

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	5.77	6.70	6.52	5.73	5.14
Less: Interest Expense	2.44	3.22	2.84	1.97	1.45
Equals: Net Interest Income (TE)	3.32	3.48	3.68	3.75	3.68
Plus: Non-Interest Income	0.91	0.96	0.95	1.00	1.06
Equals: Adj Operating Income (TE)	4.28	4.50	4.69	4.82	4.80
Less: Overhead Expense	2.99	2.88	2.84	2.88	2.94
Less: Provision for Loan and Lease Losses	0.78	0.27	0.16	0.17	0.19
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.04	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.44	1.32	1.66	1.74	1.71
Less: Applicable Income Taxes (TE)	0.17	0.40	0.52	0.56	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.27	0.89	1.10	1.15	1.12
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.27	0.89	1.10	1.15	1.12
Memo: Net Income (Last Four Qtrs)	0.27	0.88	1.10	1.16	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.61	92.62	92.67	92.56	92.68
Avg Int-Bearing Funds / Avg Assets	81.06	80.16	79.16	77.92	77.97
Int Income (TE) / Avg Earning Assets	6.25	7.26	7.07	6.21	5.56
Int Expense / Avg Earning Assets	2.64	3.49	3.08	2.14	1.57
Net Int Inc (TE) / Avg Earn Assets	3.60	3.78	3.99	4.07	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	6.58	7.81	7.69	6.82	6.14
Interest-Bearing Bank Balances	2.70	5.32	5.04	3.47	1.65
Fed Funds Sold & Reverse Repos	2.06	5.04	4.88	3.19	1.33
Trading Assets	3.49	4.17	2.04	1.21	1.27
Total Earning Assets	6.17	7.17	6.98	6.11	5.47
Investment Securities (TE)	5.10	5.14	4.77	4.29	4.08
U.S. Treasury & Agency Sec (excl MBS)	5.07	4.83	4.19	3.52	3.32
Mortgage-Backed Securities	4.85	4.80	4.56	4.09	3.91
All Other Securities	6.56	7.00	6.86	6.55	6.28
Interest-Bearing Deposits	2.82	3.78	3.30	2.22	1.57
Time Deposits of \$100K or More	3.91	4.82	4.36	3.12	2.34
Time Deposits < \$100K	3.87	4.79	4.16	3.05	2.46
Other Domestic Deposits	1.59	2.69	2.29	1.43	0.86
Foreign Deposits	2.47	2.43	2.73	2.16	1.81
Fed Funds Purchased and Repos	2.30	4.26	4.19	2.73	1.34
Other Borrowed Funds & Trading Liab	3.68	4.75	4.60	3.87	3.37
All Interest-Bearing Funds	3.01	4.04	3.59	2.53	1.85

	PEER GROUP 03				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	66	64	62	58	56
Avg Assets per Employee (\$000)	4,468	4,163	4,035	3,782	3,620
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.96	1.93	1.92	2.05	2.08
Overhead Exp / NII + Non-Int Income	70.60	65.94	62.46	61.27	62.28
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	2.88	2.84	2.88	2.94
Personnel Expense	1.53	1.60	1.59	1.60	1.61
Net Occupancy Expense	0.41	0.41	0.41	0.41	0.42
Other Operating Expenses	0.98	0.85	0.82	0.85	0.88
Overhead Less Non-Interest Income	1.98	1.89	1.86	1.84	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.43	64.75	61.29	60.08	61.13
Personnel Expense	36.28	35.75	34.28	33.25	33.48
Net Occupancy Expense	9.81	9.21	8.73	8.59	8.72
Other Operating Expenses	22.72	19.06	17.84	17.75	18.44
Total Non-Interest Income	20.47	20.86	20.11	20.43	21.98
Fiduciary Activities Income	1.46	1.47	1.35	1.39	1.58
Serv Charges on Deposit Accts - Domestic	7.86	7.53	7.41	7.69	8.37
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.65	0.66	0.56	0.57	0.58
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.22	0.22	0.24	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.61	0.66	0.60	0.53	0.55
Net Gain (Loss) - Sales Loans, OREO, Oth	0.79	1.44	1.51	1.72	1.82
Other Non-Interest Income	6.48	6.07	5.74	5.82	6.23
Overhead Less Non-Interest Income	48.25	42.88	40.71	38.83	38.82
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	17.59	24.31	27.80	28.22	28.21
Appl Inc Tax+TE/Pretax NOI+TE	29.15	31.51	32.55	33.37	33.72

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	56.61	55.84	54.90	53.00	50.70
Commercial and Industrial Loans	10.27	10.12	9.90	9.94	10.39
Loans to Individuals	2.68	2.82	2.91	3.24	3.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.69	0.64	0.65	0.67	0.68
Other Loans and Leases	1.09	1.14	1.01	0.98	0.99
Net Loans and Leases	72.55	72.02	71.08	69.50	67.83
Debt Securities Over 1 Year	13.65	13.51	14.00	16.08	18.86
Mutual Funds and Equity Securities	0.11	0.18	0.17	0.17	0.22
Subtotal	86.88	86.49	85.85	86.52	87.66
Interest-Bearing Bank Balances	0.81	0.23	0.31	0.25	0.25
Federal Funds Sold & Reverse Repos	0.49	0.81	1.27	1.04	0.87
Debt Securities 1 Year or Less	1.75	2.54	2.70	2.27	2.00
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.93	90.92	91.02	90.87	91.49
Non-Int Cash and Due From Dep Inst	2.04	2.28	2.55	2.86	2.49
Other Real Estate Owned	0.43	0.15	0.06	0.07	0.08
All Other Assets	6.83	6.68	6.31	6.15	5.93

## MEMORANDA:

Short-Term Investments	3.67	4.01	4.85	4.01	3.57
U.S. Treasury Securities	0.04	0.08	0.13	0.17	0.26
U.S. Agency Securities (excl MBS)	2.82	4.66	5.59	6.31	6.22
Municipal Securities	2.34	2.43	2.85	2.89	2.63
Mortgage-Backed Securities	8.51	7.18	6.44	7.04	9.07
Asset-Backed Securities	0.01	0.02	0.01	0.00	0.00
Other Debt Securities	0.29	0.41	0.41	0.43	0.63
RE Loans Secured by 1-4 Family	15.88	15.25	15.09	15.52	15.71
Revolving	2.94	2.64	2.77	3.11	3.14
Closed-End, Sec by First Liens	11.17	10.76	10.65	10.89	10.91
Closed-End, Sec by Junior Liens	1.29	1.32	1.21	1.05	1.04
Commercial Real Estate Loans	37.53	37.65	36.97	34.60	32.22
Construction and Land Dev	12.35	13.94	13.01	10.30	8.36
Multifamily	2.03	1.77	1.88	1.91	2.03
Nonfarm Nonresidential	21.73	20.24	20.13	20.55	20.31
RE Loans Secured by Farmland	1.18	1.09	1.02	0.97	0.90
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.19	77.04	77.10	76.14	74.90
RE Loans Secured by 1-4 Family	22.03	21.61	21.67	22.68	23.90
Revolving	4.03	3.69	3.93	4.50	4.67
Closed-End	17.61	17.57	17.33	17.74	18.55
Commercial Real Estate Loans	50.84	51.49	51.60	49.53	47.16
Construction and Land Dev	16.60	18.93	18.05	14.68	12.17
Multifamily	2.73	2.42	2.60	2.72	2.98
Nonfarm Nonresidential	29.62	28.14	28.45	29.73	30.10
RE Loans Secured by Farmland	1.63	1.52	1.45	1.39	1.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.01	14.10	14.03	14.36	15.23
Loans to Individuals	3.77	3.98	4.17	4.70	5.26
Credit Card Loans	0.05	0.06	0.06	0.07	0.09
Agricultural Loans	0.95	0.88	0.93	0.97	1.00
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.55	1.62	1.47	1.44	1.52

## PERCENT OF TOTAL ASSETS

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

-----  
Short-Term Investments

3.67

4.01

4.85

4.01

3.57

## Liquid Assets

15.86

16.05

17.59

18.94

20.63

## Investment Securities

16.05

16.92

17.44

19.03

21.75

## Net Loans and Leases

72.55

72.02

71.08

69.50

67.83

## Net Lns, Ls &amp; Stdby Ltrs of Credit

73.39

72.93

72.08

70.52

68.91

## Core Deposits

56.23

59.35

60.14

62.23

63.60

## Noncore Funding

32.71

28.84

28.07

26.35

25.28

## Time Deposits of \$100K or More

14.40

14.41

16.69

14.74

12.89

## Foreign Deposits

0.00

0.00

0.00

0.00

0.00

## Fed Funds Purchased and Repos

2.69

3.26

2.63

2.72

2.91

## Net Fed Funds Purchased (Sold)

2.27

2.51

1.50

1.71

2.05

## Commercial Paper

0.00

0.00

0.00

0.00

0.00

## Oth Borrowings W/Rem Mat 1 Yr or Less

3.17

2.81

2.48

2.59

2.61

## Earning Assets Repr in 1 Year

38.10

41.90

42.68

42.26

41.72

## Int-Bearing Liab Repr in 1 Year

34.50

34.25

34.18

28.37

25.74

## Long-Term Debt Repr in 1 Year

0.51

0.53

0.54

0.55

0.59

## Net Assets Repriceable in 1 Year

2.60

6.28

7.02

12.36

14.52

## OTHER LIQUIDITY AND FUNDING RATIOS:

## Net Noncore Funding Dependence

32.89

28.15

26.53

25.34

24.19

## Net ST Noncore Funding Dependence

21.66

19.27

17.83

15.26

13.71

## Short-Term Inv/ST Noncore Funding

18.60

23.41

27.95

27.64

27.43

## Liq Asts-ST Noncore Fndg/Nonliq Asts

-7.85

-5.15

-2.79

2.73

7.13

## Net Loans and Leases/Total Deposits

94.88

94.81

91.17

89.32

87.77

## Net Loans and Leases/Core Deposits

133.46

123.98

120.86

113.79

108.03

## Held-To-Mat Sec Appr(Depr)/T1 Cap

0.03

0.10

-0.26

-0.38

0.32

## Avail-For-Sale Sec Appr(Depr)/T1 Cap

-0.01

0.37

-1.31

-2.38

0.55

## Struct Notes Appr(Depr)/T1 Cap

0.04

0.01

-0.10

-0.23

-0.07

## PERCENT OF INVESTMENT SECURITIES:

## Held-To-Maturity Securities

6.43

7.39

9.05

8.82

10.14

## Available-For-Sale Securities

93.57

92.61

90.95

90.91

89.86

## U. S. Treasury Securities

0.29

0.58

0.81

1.11

1.60

## U. S. Agency Securities (excl MBS)

20.31

29.52

35.54

36.12

31.79

## Municipal Securities

14.93

15.10

16.85

15.72

13.05

## Mortgage-Backed Securities

52.68

42.35

36.44

35.84

40.96

## Asset-Backed Securities

0.09

0.11

0.05

0.02

0.02

## Other Debt Securities

1.90

2.39

2.20

2.30

3.02

## Mutual Funds and Equity Securities

0.75

1.16

1.02

0.95

1.15

## Debt Securities 1 Year or Less

11.59

16.38

17.17

13.35

10.50

## Debt Securities 1 To 5 Years

26.98

28.47

34.70

38.61

36.65

## Debt Securities Over 5 Years

57.00

50.19

43.68

42.93

48.14

## Pledged Securities

66.73

63.88

61.70

60.20

58.55

## Structured Notes, Fair Value

0.72

1.32

1.60

1.97

2.00

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.78	0.27	0.16	0.17	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	1.06	0.37	0.21	0.23	0.28
Provision for Ln&Ls Losses/Net Losses	191.66	182.12	239.35	223.47	207.65
Ln&Ls Allowance/Total Loans & Leases	1.50	1.20	1.16	1.22	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.39	10.13	20.67	19.77	13.23
ALLL/Nonaccrual Assets	111.14	251.70	523.89	649.56	469.70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	97.93	202.87	393.96	436.27	385.28
Gross Ln&Ls Losses/Avg Loans & Leases	0.72	0.29	0.19	0.23	0.26
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.07	0.07
Net Losses/Avg Loans and Leases	0.66	0.24	0.13	0.15	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	25.51	35.09	36.59	36.10	28.56
Earnings Coverage of Net Losses (X)	5.34	16.09	34.76	38.11	25.28
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.51	0.13	0.04	0.05	0.05
RE Loans Secured By 1-4 Family	0.31	0.12	0.07	0.06	0.06
Revolving	0.27	0.09	0.03	0.03	0.03
Closed-End	0.30	0.11	0.07	0.06	0.06
Commercial Real Estate Loans	0.57	0.13	0.03	0.04	0.04
Construction and Land Dev	1.30	0.17	0.02	0.01	0.02
Multifamily	0.13	0.01	0.01	0.01	0.00
Nonfarm Nonresidential	0.14	0.06	0.03	0.05	0.04
RE Loans Secured by Farmland	0.02	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	0.89	0.40	0.25	0.29	0.44
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.50	0.95	0.80	0.91	0.94
Credit Card Loans	2.49	1.28	1.70	2.55	2.45
Agricultural Loans	0.02	0.02	0.02	0.03	0.06
Loans to Foreign Governments & Inst	0.00	0.00	N/A	0.00	0.00
Other Loans and Leases	0.92	0.55	0.57	0.42	0.32

PERCENT OF LOANS AND LEASES

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

30-89 Days PD Loans and Leases

1.31

0.93

0.62

0.56

0.58

90+ Days PD Loans and Leases

0.13

0.09

0.06

0.06

0.07

Nonaccrual Loans and Leases

2.20

0.95

0.48

0.43

0.49

90+ Days PD and Nonaccrual Loans and Leases

2.40

1.08

0.56

0.52

0.57

30-89 Days PD Restructured

0.00

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.04

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

1.31

0.93

0.62

0.56

0.58

90+ Days Past Due Assets

0.13

0.09

0.06

0.06

0.07

Nonaccrual Assets

2.21

0.96

0.48

0.43

0.49

30+ Days PD & Nonaccrual Assets

3.78

2.06

1.21

1.11

1.18

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.79

0.80

0.40

0.36

0.39

90+ PD & Nonaccrual Assets + OREO

2.26

0.98

0.49

0.46

0.51

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.19

0.88

0.42

0.39

0.46

Allowance for Loan & Lease Losses

182.61

97.73

50.20

44.92

51.45

Equity Cap + ALLL

23.68

9.54

4.53

4.29

5.02

Tier 1 Cap + ALLL

23.39

9.48

4.45

4.13

4.87

Loans & Leases + RE Acquired

2.92

1.19

0.60

0.55

0.67

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

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	1.33	0.92	0.60	0.50	0.51
- 90+ Days Past Due	0.14	0.09	0.05	0.05	0.05
- Nonaccrual	2.45	1.04	0.45	0.39	0.44
Coml & Indl - 30-89 Days PD	0.94	0.75	0.49	0.56	0.55
- 90+ Days Past Due	0.07	0.06	0.06	0.06	0.07
- Nonaccrual	1.26	0.63	0.51	0.58	0.68
Individuals - 30-89 Days PD	1.47	1.17	1.12	1.12	1.07
- 90+ Days Past Due	0.08	0.08	0.05	0.07	0.09
- Nonaccrual	0.33	0.22	0.20	0.22	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	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.18	0.16	0.15	0.10	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.07	0.11	0.13	0.23
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	0.00	0.00
- 90+ Days Past Due	0.00	0.00	N/A	0.00	0.00
- Nonaccrual	0.00	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.64	0.33	0.45	0.41	0.45
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.01
- Nonaccrual	0.13	0.05	0.06	0.08	0.12
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.38	1.12	0.77	0.71	0.73
- 90+ Days Past Due	0.10	0.10	0.06	0.06	0.08
- Nonaccrual	1.27	0.58	0.40	0.38	0.42
Revolvi ng - 30-89 Days PD	0.49	0.51	0.38	0.27	0.22
- 90+ Days Past Due	0.03	0.04	0.02	0.01	0.02
- Nonaccrual	0.39	0.23	0.17	0.12	0.10
Closed-End - 30-89 Days PD	1.61	1.24	0.75	0.71	0.77
- 90+ Days Past Due	0.12	0.11	0.07	0.07	0.09
- Nonaccrual	1.48	0.64	0.43	0.43	0.49
- Jr Lien 30-89 Days PD	0.12	0.08	0.07	0.06	0.06
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.11	0.05	0.04	0.04	0.05
Commercial RE - 30-89 Days PD	1.29	0.85	0.52	0.37	0.38
- 90+ Days Past Due	0.13	0.07	0.04	0.04	0.03
- Nonaccrual	2.94	1.24	0.45	0.36	0.39
Const & Dev - 30-89 Days PD	1.81	1.12	0.41	0.38	0.33
- 90+ Days Past Due	0.14	0.06	0.03	0.02	0.01
- Nonaccrual	5.60	1.79	0.40	0.17	0.19
Multifamily - 30-89 Days PD	0.49	0.25	0.23	0.13	0.11
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	1.17	0.36	0.06	0.09	0.08
Nonfarm Nres- 30-89 Days PD	0.87	0.53	0.42	0.34	0.37
- 90+ Days Past Due	0.08	0.04	0.03	0.03	0.03
- Nonaccrual	1.21	0.57	0.40	0.38	0.46
Farmland - 30-89 Days PD	0.35	0.22	0.24	0.21	0.18
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.01
- Nonaccrual	0.42	0.16	0.18	0.19	0.24
Credit Card - 30-89 Days PD	1.33	0.98	0.82	1.14	1.03
- 90+ Days Past Due	0.34	0.31	0.26	0.22	0.36
- Nonaccrual	0.04	0.02	0.02	0.02	0.02



CAPITAL RATIOS	PEER GROUP 03				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	8.65	8.86	8.95	8.79	8.64
Tier 1 RBC Ratio	10.76	10.90	11.20	11.31	11.44
Total Risk-Based Capital Ratio	12.27	12.35	12.62	12.75	12.95
Tangible Tier 1 Leverage Ratio	8.59	8.79	8.91	8.74	8.59
Tangible Common Eq Cap/Tan Assets	6.69	7.18	7.19	7.12	7.28
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.21	17.54	18.12	18.23	17.05
Standby Letters of Credit	0.76	0.80	0.88	0.90	0.96
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	0.02
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	0.99	0.80	0.91	0.85	0.99
Interest Rate Contracts	0.94	0.77	0.88	0.84	0.97
Interest Rate Futures & Forward Contr	0.14	0.07	0.07	0.05	0.04
Written Options Contr (Int Rate)	0.18	0.09	0.08	0.07	0.04
Purchased Options Contr (Int Rate)	0.01	0.05	0.01	0.00	0.00
Interest Rate Swaps	0.28	0.23	0.24	0.30	0.52
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	20.20	25.60	27.14	28.23	27.20

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	98.29	97.60	97.65	99.28	99.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.68	0.85	0.95	0.27	0.33
Futures and Forwards	25.74	18.87	21.10	20.03	20.83
Written Options	30.59	27.63	19.90	20.80	24.75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.96	27.63	19.72	20.25	23.66
Purchased Options	4.22	5.60	3.79	3.64	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.72	5.60	3.79	3.12	0.76
Swaps	34.82	32.85	35.89	40.19	51.32
Held for Trading	1.75	1.41	0.00	0.31	0.45
Interest Rate Contracts	1.75	1.41	0.00	0.31	0.45
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	98.25	98.59	100.00	99.69	99.55
Interest Rate Contracts	84.18	86.38	96.98	86.54	87.02
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.68	0.85	0.95	0.27	0.33
Deriv Contr (Excl Fut & FX LE 14 Days)	64.83	67.67	68.37	75.67	73.47
One Year or Less	30.28	30.50	25.51	33.49	26.74
Over 1 Year to 5 Years	21.86	26.77	26.08	26.13	32.03
Over 5 Years	8.07	5.80	6.55	5.52	9.74
Gross Negative Fair Value (Abs Val)	1.28	0.43	0.56	0.54	0.67
Gross Positive Fair Value	1.16	0.84	0.45	0.44	0.55
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	0.01	0.00	0.00	0.00	0.00

## INSURANCE ACTIVITIES

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

## ANALYSIS RATIOS:

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	35.94	42.47	26.76	19.48	29.59
Ins Under Assets(L/H)/Tot Ins Und Ast	64.06	57.53	73.24	80.52	70.41
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	12.50
Ins Activities Revenue/Adj Oper Inc	0.61	0.66	0.60	0.53	0.55
Premium Inc/Ins Activities Revenue	0.02	0.07	0.16	0.05	0.17
Credit Rel Prem Inc/Tot Prem Inc	66.19	57.14	50.29	55.56	65.56
Other Prem Inc/Total Prem Inc	33.81	42.86	49.71	44.44	34.44
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)	15.50	23.71	23.45	18.20	77.70
Ins Net Inc (L/H)/Equity (L/H)	20.67	30.04	18.88	21.16	5.35
Insur Ben, Losses, Exp/Insur Premiums	168.57	2434.79	822.48	327.39	206.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	25.23	17.33	34.46	51.65	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	13.26	11.88	12.12	12.37	0.17
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.02	10.20	9.99	8.17	7.72
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.47	2.43	2.73	2.16	1.81
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	0.45	N/A	N/A
Commercial and Industrial Loans	0.31	0.36	N/A	N/A	1.64
Foreign Governments and Inst	0.00	0.00	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-51.32	-22.53	-22.66	12.59	-9.49
Total Selected Assets	-36.40	-15.11	-3.49	-5.91	-3.69
Deposits	-19.36	36.83	32.03	145.46	42.08

PROFITABILITY:	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	2.72	9.72	12.61	13.33	13.11
Bank Net Inc/Avg Eq Inv in Banks	3.80	10.42	13.20	13.74	13.28
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.17	6.02	5.46	4.08	3.64
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.98	7.59	9.50	10.93	11.02
Bank Net Income/Parent Net Income	128.24	112.60	108.18	94.48	105.97
Nonbank Net Income/Parent Net Income	1.57	1.14	0.96	0.81	0.93
Sub BHCs Net Inc/Parent Net Income	95.54	82.89	80.20	76.15	86.96
LEVERAGE:					
Total Liabilities/Equity	24.49	25.53	25.44	24.96	24.11
Total Debt/Equity Capital	3.25	2.83	2.54	2.65	2.63
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.85	21.82	21.69	21.33	20.50
Tot Debt+Lns Guaranteed for Affl/Equity	4.02	3.18	3.11	3.01	3.10
Total Debt/Eq Cap - Exc Over Fair Value	3.30	2.90	2.64	2.67	2.67
Long-Term Debt/Equity Capital	1.37	1.45	1.17	1.25	1.61
Short-Term Debt/Equity Capital	1.09	0.65	0.58	0.59	0.29
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.17	0.25	0.14	0.15	0.23
Long-Term Debt/Consolidated LT Debt	1.79	2.05	1.70	1.89	4.13
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.31	117.36	116.10	114.60	113.72
Total Investment in Subs/Equity	117.15	118.66	117.42	116.62	115.68
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.95	100.03	98.77	97.94	98.73
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.77	101.10	99.92	99.37	100.08
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	3.13	1.76	1.26	1.07	1.09
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.78	3.58	2.89	2.49	2.44
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	98.49	114.91	106.94	112.54	109.43
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.04	121.11	110.20	115.36	108.77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	112.30	99.46	104.82	108.68	100.94
Pretax Oper Inc + Int Exp/Int Expense	3333.86	2576.21	2569.66	7524.55	4553.68
Div + Int From Subs/Int Exp + Div	171.49	201.83	181.35	170.21	165.86
Fees+Other Inc From Subs/Sal + Oth Exp	8.35	8.28	7.84	9.90	12.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	66.89	57.16	83.82	75.57	53.47
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.73	-0.20	0.45	0.37	0.82
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	5.34	0.66	0.00	0.00	0.00
Total	5.34	0.66	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	0.52	0.52	0.47	0.55	0.99
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 03				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	98.91	73.67	83.94	85.63	90.65
Dividends Paid/Net Income	55.27	32.35	27.15	27.16	27.09
Net Income - Dividends/Avg Equity	-0.24	6.42	9.07	9.68	9.24
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	133.00	155.63	143.90	131.99	137.39
Dividends From Nonbank Subs	2.43	1.29	1.06	0.68	0.94
Dividends From Subsidiary BHCs	3.40	3.38	4.85	4.29	3.07
Dividends From All Subsidiaries	167.84	185.34	176.73	158.04	172.45
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	59.92	48.21	40.18	37.90	37.86
Interest Income From Bank Subs	0.32	0.33	0.30	0.27	0.22
Mgt & Service Fees From Bank Subs	6.09	2.89	2.95	4.07	4.44
Other Income From Bank Subs	0.06	0.02	0.02	0.03	0.05
Operating Income From Bank Subs	81.74	56.87	52.61	49.97	46.45
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	81.46	67.41	58.49	50.13	42.04
Interest Income From Nonbank Subs	0.01	0.65	1.76	2.18	5.88
Mgt & Serv Fees From Nonbank Subs	1.26	2.41	0.89	3.05	1.07
Other Income From Nonbank Subs	0.00	0.09	0.00	0.00	0.00
Operating Inc From Nonbank Subs	103.54	94.14	74.20	72.33	67.26
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.50	37.32	28.35	32.45	35.78
Interest Inc From Subsidiary BHCs	0.11	0.98	0.16	0.08	0.07
Mgt & Serv Fees From Sub BHCs	0.05	10.82	0.04	1.26	0.15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.63	70.41	30.44	37.32	36.54
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.21	66.72	63.34	62.93	60.42
Interest Income From Bank Subs	1.59	0.85	1.94	1.37	0.87
Mgt & Serv Fees From Bank Subs	3.80	3.31	3.61	4.71	5.90
Other Income From Bank Subs	0.09	0.03	0.03	0.03	0.07
Operating Income From Bank Subs	76.97	78.73	79.89	79.06	78.07
Dividends From Nonbank Subs	1.68	1.11	0.80	0.80	0.97
Interest Income From Nonbank Subs	0.05	0.04	0.04	0.02	0.04
Mgt & Serv Fees From Nonbank Subs	0.02	0.02	0.02	0.03	0.06
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.56	2.38	1.58	1.82	2.20
Dividends From Subsidiary BHCs	1.61	1.45	3.24	4.10	2.30
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	2.07	2.84	3.75	4.66	2.94
Loans and Adv From Subs/ST Debt	552.32	944.15	738.63	1124.41	4174.58
Loans and Adv From Subs/Total Debt	302.04	410.39	408.54	466.11	524.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									293
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.31	2.32	2.59	2.99	3.33	3.66	4.05	4.29	293
+ Non-interest Income	0.90	0.11	0.26	0.51	0.86	1.23	1.66	2.01	293
- Overhead Expense	2.98	1.70	1.97	2.44	2.90	3.35	4.33	5.83	293
- Provision for Losses	0.78	0.13	0.16	0.34	0.57	1.12	1.93	2.74	293
+ Securities Gains (Losses)	-0.04	-0.66	-0.37	-0.05	0.00	0.01	0.06	0.10	293
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.03	0.10	293
= Pretax Net Oper Income (TE)	0.43	-3.10	-2.00	-0.06	0.61	1.22	1.79	1.97	293
Net Operating Income	0.26	-2.81	-1.53	-0.09	0.42	0.84	1.24	1.41	293
Net Income	0.26	-2.81	-1.53	-0.09	0.42	0.84	1.24	1.41	293
Net Income (Sub S Adjusted)	0.52	-3.56	-1.35	0.14	0.70	1.04	1.23	1.32	42
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.24	5.60	5.71	5.93	6.21	6.51	6.84	7.01	293
Interest Expense	2.64	1.69	1.87	2.26	2.64	3.00	3.42	3.63	293
Net Interest Income (TE)	3.59	2.45	2.76	3.20	3.59	4.01	4.43	4.71	293
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.65	0.05	0.09	0.22	0.46	0.95	1.81	2.72	293
Earnings Coverage of Net Losses (X)	5.34	-1.58	-0.24	1.12	3.27	7.50	17.47	34.34	292
Ln&Ls Allowance/Total Loans & Leases	1.49	0.85	0.96	1.13	1.38	1.80	2.33	2.83	293
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.72	0.37	0.48	0.95	2.17	3.97	7.41	9.35	293
30-89 Days Past Due Loans and Leases	1.30	0.20	0.32	0.65	1.18	1.89	2.69	3.56	293
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	32.89	11.11	16.72	23.89	32.23	40.86	52.11	59.31	293
Net ST Noncore Funding Dependence	21.66	4.40	8.06	14.84	20.36	28.85	37.44	42.03	293
Net Loans and Leases/Total Assets	72.54	54.01	58.96	65.98	73.42	78.72	83.68	85.22	293
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.65	5.20	6.33	7.53	8.40	9.74	11.29	12.76	293
Equity Capital/Total Assets	8.29	4.44	5.59	6.68	8.05	9.68	11.57	13.36	293
Net Loans&Ls/Equity Capital (X)	9.16	4.94	5.88	7.03	8.90	10.87	13.40	15.79	291
Cash Dividends/Net Income	55.29	0.00	0.00	17.21	43.44	69.10	142.27	429.28	215
Cash Dividends/Net Income (Sub S Adjusted)	20.74	-159.68	-49.30	-4.05	13.83	49.57	66.74	121.61	42
Retained Earnings/Avg Equity Cap	-0.15	-38.63	-22.38	-3.63	2.24	5.95	9.17	11.25	293
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	1.08	0.00	0.00	0.00	0.00	0.00	7.64	13.68	291
Long-Term Debt/Equity Capital	1.36	0.00	0.00	0.00	0.00	0.00	9.00	16.90	291
Equity Investment in Subs/Equity Cap	116.30	89.20	95.10	99.65	113.52	130.66	147.07	173.47	291
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.04	0.00	24.24	60.08	99.20	124.39	193.98	230.84	287

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.77	5.14	5.28	5.51	5.74	6.03	6.32	6.56	293
Less: Interest Expense	2.43	1.57	1.73	2.08	2.43	2.76	3.18	3.44	293
Equals: Net Interest Income (TE)	3.31	2.32	2.59	2.99	3.33	3.66	4.05	4.29	293
Plus: Non-Interest Income	0.90	0.11	0.26	0.51	0.86	1.23	1.66	2.01	293
Equals: Adj Operating Income (TE)	4.27	2.45	2.97	3.65	4.27	4.82	5.55	6.12	293
Less: Overhead Expense	2.98	1.70	1.97	2.44	2.90	3.35	4.33	5.83	293
Less: Provision for Loan and Lease Losses	0.78	0.13	0.16	0.34	0.57	1.12	1.93	2.74	293
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Plus: Realized G/L on AFS Sec	-0.04	-0.66	-0.37	-0.05	0.00	0.01	0.06	0.10	293
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.03	0.10	293
Equals: Pretax Net Oper Inc (TE)	0.43	-3.10	-2.00	-0.06	0.61	1.22	1.79	1.97	293
Less: Applicable Income Taxes (TE)	0.16	-0.80	-0.36	0.00	0.15	0.37	0.61	0.73	293
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Equals: Net Operating Income	0.26	-2.81	-1.53	-0.09	0.42	0.84	1.24	1.41	293
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Equals: Net Income	0.26	-2.81	-1.53	-0.09	0.42	0.84	1.24	1.41	293
Memo: Net Income (Last Four Qtrs)	0.26	-2.83	-1.55	-0.10	0.42	0.83	1.23	1.38	291
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.61	87.28	88.49	90.92	93.10	94.48	95.70	96.57	293
Avg Int-Bearing Funds / Avg Assets	81.05	68.38	71.87	77.06	81.21	85.57	88.72	89.79	293
Int Income (TE) / Avg Earning Assets	6.24	5.60	5.71	5.93	6.21	6.51	6.84	7.01	293
Int Expense / Avg Earning Assets	2.64	1.69	1.87	2.26	2.64	3.00	3.42	3.63	293
Net Int Inc (TE) / Avg Earn Assets	3.59	2.45	2.76	3.20	3.59	4.01	4.43	4.71	293
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.58	5.89	6.03	6.25	6.54	6.90	7.21	7.40	293
Interest-Bearing Bank Balances	2.70	0.06	0.44	1.13	2.11	3.62	6.08	18.43	286
Fed Funds Sold & Reverse Repos	2.06	1.03	1.34	1.78	2.07	2.39	2.69	3.02	275
Trading Assets	3.48	0.00	0.00	0.00	3.17	4.80	9.47	11.36	24
Total Earning Assets	6.16	5.51	5.62	5.86	6.11	6.44	6.78	6.97	293
Investment Securities (TE)	5.09	3.93	4.28	4.73	5.11	5.43	5.82	6.21	293
U. S. Treasury & Agency Sec (excl MBS)	5.07	2.57	3.35	4.25	5.05	5.69	6.99	9.87	278
Mortgage-Backed Securities	4.84	3.63	4.08	4.50	4.89	5.16	5.54	5.88	283
All Other Securities	6.55	3.85	4.28	5.46	6.03	7.15	10.17	16.24	288
Interest-Bearing Deposits	2.81	1.80	2.03	2.36	2.80	3.21	3.64	3.90	293
Time Deposits of \$100K or More	3.90	2.91	3.17	3.59	3.91	4.22	4.55	5.22	293
Time Deposits < \$100K	3.87	2.90	3.23	3.57	3.87	4.19	4.42	4.66	292
Other Domestic Deposits	1.58	0.88	1.05	1.26	1.53	1.85	2.30	2.53	293
Foreign Deposits	2.47	1.04	1.04	1.16	1.77	2.01	3.88	4.80	5
Fed Funds Purchased and Repos	2.29	0.89	1.31	1.70	2.24	2.78	3.64	4.03	283
Other Borrowed Funds & Trading Liab	3.67	1.97	2.50	3.05	3.69	4.30	4.78	5.22	288
All Interest-Bearing Funds	3.00	2.10	2.28	2.64	3.00	3.39	3.68	3.97	293

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	65.52	44.73	49.09	54.09	62.96	75.33	87.98	99.11	293
Avg Assets per Employee (\$000)	4467.65	2536.11	2851.37	3333.09	4125.46	5609.05	6909.34	8682.68	293

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.96	0.00	0.00	0.00	0.84	3.81	7.61	9.25	286
Overhead Exp / NII + Non-Int Income	70.60	49.07	53.50	61.49	69.08	77.18	93.32	120.68	293

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.98	1.70	1.97	2.44	2.90	3.35	4.33	5.83	293
Personnel Expense	1.53	0.81	1.03	1.25	1.51	1.78	2.07	2.42	293
Net Occupancy Expense	0.41	0.20	0.24	0.31	0.41	0.49	0.59	0.68	293
Other Operating Expenses	0.97	0.50	0.57	0.72	0.89	1.10	1.50	3.08	293
Overhead Less Non-Interest Income	1.97	1.06	1.28	1.60	1.92	2.32	2.80	3.87	293

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.43	47.27	52.45	60.28	68.04	76.63	92.19	119.27	293
Personnel Expense	36.27	23.80	26.95	32.06	35.98	40.86	45.01	48.96	293
Net Occupancy Expense	9.80	5.65	6.37	7.94	9.52	11.51	13.77	15.36	293
Other Operating Expenses	22.71	13.30	14.92	17.41	20.75	25.78	33.41	65.92	293
Total Non-Interest Income	20.47	5.03	8.24	13.25	20.68	27.09	32.40	35.58	293
Fiduciary Activities Income	1.45	0.00	0.00	0.00	0.32	2.92	5.89	9.96	293
Serv Charges on Deposit Accts - Domestic	7.85	1.14	2.74	4.52	7.44	11.09	14.00	15.72	293
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Investment Banking Fees & Commissions	0.64	0.00	0.00	0.00	0.45	1.25	2.08	2.84	293
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Net Servicing Fees	0.19	-0.06	0.00	0.00	0.00	0.26	0.89	1.72	293
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Insurance Activities Revenue	0.61	0.00	0.00	0.00	0.06	0.55	3.74	7.50	293
Net Gain (Loss) - Sales Loans, OREO, Oth	0.79	-3.88	-1.64	-0.00	0.45	1.64	3.71	6.71	293
Other Non-Interest Income	6.47	1.27	2.40	4.35	5.99	8.54	11.83	15.22	293
Overhead Less Non-Interest Income	48.25	23.45	29.87	36.45	46.33	56.06	74.66	101.82	293

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	17.59	-56.81	-8.40	2.46	21.28	30.53	35.54	38.08	216
Appl Inc Tax+TE/Pretax NOI+TE	29.14	0.00	3.46	21.37	33.93	37.48	41.35	45.37	216



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	56.60	33.21	39.34	48.47	57.11	65.48	71.75	75.63	293
Commercial and Industrial Loans	10.26	2.60	3.61	6.07	9.18	13.71	19.74	23.96	293
Loans to Individuals	2.68	0.10	0.24	0.60	1.89	3.84	7.66	14.22	293
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	293
Agricultural Loans	0.69	0.00	0.00	0.00	0.07	0.89	3.86	6.71	293
Other Loans and Leases	1.08	0.00	0.02	0.14	0.61	1.79	3.86	5.23	293
Net Loans and Leases	72.54	54.01	58.96	65.98	73.42	78.72	83.68	85.22	293
Debt Securities Over 1 Year	13.64	2.60	4.31	8.16	12.53	19.07	25.15	29.02	293
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.01	0.13	0.51	1.25	293
Subtotal	86.88	76.62	79.95	84.16	87.59	89.87	92.04	93.20	293
Interest-Bearing Bank Balances	0.80	0.00	0.00	0.02	0.19	1.35	3.45	5.27	293
Federal Funds Sold & Reverse Repos	0.49	0.00	0.00	0.00	0.08	0.83	2.11	3.85	293
Debt Securities 1 Year or Less	1.74	0.04	0.11	0.38	1.10	2.85	5.27	6.79	293
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	293
Total Earning Assets	90.92	85.43	86.97	89.28	90.98	92.84	94.12	95.08	293
Non-Int Cash and Due From Dep Inst	2.03	0.59	0.84	1.34	1.90	2.65	3.50	3.99	293
Other Real Estate Owned	0.42	0.00	0.01	0.08	0.26	0.62	1.24	2.27	293
All Other Assets	6.83	3.45	4.06	5.37	6.63	8.50	9.61	11.22	293

MEMORANDA:

Short-Term Investments	3.67	0.27	0.43	1.23	2.99	5.68	8.34	12.49	293
U. S. Treasury Securities	0.04	0.00	0.00	0.00	0.00	0.02	0.26	0.64	293
U. S. Agency Securities (excl MBS)	2.82	0.00	0.00	0.50	2.07	4.80	9.11	12.40	293
Municipal Securities	2.34	0.00	0.00	0.37	1.83	4.15	6.87	8.82	293
Mortgage-Backed Securities	8.50	0.00	0.13	2.98	7.37	13.21	18.85	24.32	293
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.35	293
Other Debt Securities	0.29	0.00	0.00	0.00	0.05	0.45	1.43	2.33	293
RE Loans Secured by 1-4 Family	15.87	2.23	4.48	8.66	14.55	22.56	29.41	35.23	293
Revolving	2.93	0.00	0.22	1.10	2.65	4.64	6.37	7.64	293
Closed-End, Sec by First Liens	11.16	0.97	2.55	5.72	10.24	15.88	22.51	27.40	293
Closed-End, Sec by Junior Liens	1.28	0.05	0.16	0.54	1.15	1.79	3.16	4.02	293
Commercial Real Estate Loans	37.53	15.40	20.44	27.45	35.73	46.59	58.72	65.80	293
Construction and Land Dev	12.35	1.87	2.69	6.39	10.94	17.61	25.98	31.52	293
Multifamily	2.03	0.12	0.35	0.98	1.60	2.72	5.22	6.96	293
Nonfarm Nonresidential	21.73	10.22	12.73	15.94	21.22	26.31	33.53	40.04	293
RE Loans Secured by Farmland	1.17	0.00	0.00	0.04	0.57	2.11	4.67	6.16	293

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	77.18	50.49	58.25	68.77	78.62	86.25	91.65	95.69	293
RE Loans Secured by 1-4 Family	22.03	2.86	6.31	12.24	21.62	31.01	42.02	49.42	293
Revolving	4.02	0.00	0.27	1.49	3.60	6.42	8.86	10.69	293
Closed-End	17.61	1.89	3.81	9.09	16.72	25.08	35.58	41.79	293
Commercial Real Estate Loans	50.83	24.42	30.04	39.49	50.15	61.83	73.89	80.48	293
Construction and Land Dev	16.60	2.74	4.07	9.07	15.48	23.15	33.64	39.94	293
Multifamily	2.73	0.20	0.48	1.38	2.24	3.71	6.70	9.28	293
Nonfarm Nonresidential	29.61	15.44	17.72	23.38	29.17	35.68	43.27	48.33	293
RE Loans Secured by Farmland	1.62	0.00	0.00	0.06	0.81	3.11	5.96	8.41	293
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	293
Commercial and Industrial Loans	14.01	3.40	5.01	8.40	13.19	18.76	26.58	30.28	293
Loans to Individuals	3.76	0.12	0.30	0.83	2.59	5.22	10.76	20.92	293
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.05	0.36	0.62	293
Agricultural Loans	0.94	0.00	0.00	0.00	0.10	1.19	5.14	8.84	293
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Other Loans and Leases	1.55	0.00	0.02	0.20	0.82	2.42	5.73	8.08	293

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.67	0.27	0.43	1.23	2.99	5.68	8.34	12.49	293
Liquid Assets	15.86	4.60	7.35	10.58	15.10	20.36	27.06	31.24	293
Investment Securities	16.04	3.51	6.26	9.84	14.93	21.66	29.07	32.48	293
Net Loans and Leases	72.54	54.01	58.96	65.98	73.42	78.72	83.68	85.22	293
Net Lns, Ls & Stdbly Ltrs of Credit	73.38	54.39	59.61	66.74	74.08	80.10	84.72	86.58	293
Core Deposits	56.22	31.04	40.46	49.78	56.66	63.33	69.86	73.29	293
Noncore Funding	32.70	15.53	18.32	24.91	32.08	39.44	48.91	56.95	293
Time Deposits of \$100K or More	14.40	5.75	7.67	10.18	13.70	18.16	24.13	28.13	293
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Fed Funds Purchased and Repos	2.68	0.00	0.00	0.50	2.30	4.43	7.75	9.66	293
Net Fed Funds Purchased (Sold)	2.27	-2.52	-0.92	0.05	1.68	4.03	7.02	9.33	293
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Oth Borrowings W/Rem Mat 1 Yr or Less	3.17	0.00	0.00	0.66	2.22	4.85	8.63	10.50	293
Earning Assets Repr in 1 Year	38.10	15.97	19.52	28.37	38.22	47.00	56.97	61.09	293
Int-Bearing Liab Repr in 1 Year	34.49	10.74	16.04	22.85	31.84	44.24	59.42	65.30	293
Long-Term Debt Repr in 1 Year	0.50	0.00	0.00	0.00	0.00	0.66	2.93	4.68	293
Net Assets Repriceable in 1 Year	2.59	-28.76	-21.21	-8.00	2.78	13.64	24.60	31.99	293
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	32.89	11.11	16.72	23.89	32.23	40.86	52.11	59.31	293
Net ST Noncore Funding Dependence	21.66	4.40	8.06	14.84	20.36	28.85	37.44	42.03	293
Short-Term Inv/ST Noncore Funding	18.59	0.89	1.96	5.35	15.35	29.46	44.72	66.20	293
Liq Asts-ST Noncore Fndg/Nonliq Asts	-7.84	-33.76	-25.89	-16.97	-8.34	1.13	12.04	18.19	293
Net Loans and Leases/Total Deposits	94.87	67.44	79.25	86.97	95.13	103.63	109.81	115.22	293
Net Loans and Leases/Core Deposits	133.46	83.79	97.45	110.13	129.39	150.52	187.74	237.66	293
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.03	-2.45	-0.67	-0.05	0.00	0.19	0.90	1.26	156
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.00	-16.30	-8.41	-1.37	0.86	2.46	4.24	6.29	290
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.21	-0.07	0.00	0.01	0.06	0.25	0.46	101
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.43	0.00	0.00	0.00	0.10	9.58	30.90	63.47	293
Available-For-Sale Securities	93.56	34.66	67.73	90.30	99.87	100.00	100.00	100.00	293
U.S. Treasury Securities	0.28	0.00	0.00	0.00	0.00	0.20	1.86	4.38	293
U.S. Agency Securities (excl MBS)	20.31	0.00	0.00	3.71	14.12	35.71	61.66	77.04	293
Municipal Securities	14.93	0.00	0.00	3.51	14.02	25.92	38.68	45.67	293
Mortgage-Backed Securities	52.67	0.07	1.54	31.58	56.63	75.90	90.46	95.69	293
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.51	2.48	293
Other Debt Securities	1.89	0.00	0.00	0.00	0.34	2.91	9.52	15.70	293
Mutual Funds and Equity Securities	0.75	0.00	0.00	0.00	0.11	0.97	4.24	7.54	293
Debt Securities 1 Year or Less	11.59	0.31	0.78	2.95	8.20	17.27	33.29	46.18	293
Debt Securities 1 To 5 Years	26.98	1.64	3.54	12.58	22.06	41.30	60.25	66.93	293
Debt Securities Over 5 Years	57.00	8.29	14.38	37.81	60.72	77.72	90.67	95.29	293
Pledged Securities	66.73	17.85	29.74	50.76	70.48	83.25	93.28	96.34	293
Structured Notes, Fair Value	0.71	0.00	0.00	0.00	0.00	0.78	4.72	7.39	293

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.78	0.13	0.16	0.34	0.57	1.12	1.93	2.74	293
Provision for Ln&Ls Losses/Avg Lns&Ls	1.05	0.19	0.24	0.46	0.75	1.56	2.48	3.74	293
Provision for Ln&Ls Losses/Net Losses	191.66	92.35	107.67	126.16	170.10	235.47	350.63	546.91	292
Ln&Ls Allowance/Total Loans & Leases	1.49	0.85	0.96	1.13	1.38	1.80	2.33	2.83	293
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.39	0.76	1.09	1.73	2.87	5.92	13.26	19.63	291
ALLL/Nonaccrual Assets	111.13	27.84	34.75	50.61	85.65	149.61	276.79	419.32	292
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	97.93	26.31	32.59	46.66	77.11	131.12	232.45	342.46	292
Gross Ln&Ls Losses/Avg Loans & Leases	0.71	0.06	0.11	0.25	0.52	1.00	1.84	2.93	293
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.13	0.16	293
Net Losses/Avg Loans and Leases	0.65	0.05	0.09	0.22	0.46	0.95	1.81	2.72	293
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Recoveries/Prior Year-End Losses	25.51	3.46	5.41	12.03	21.56	34.15	59.26	91.44	287
Earnings Coverage of Net Losses (X)	5.34	-1.58	-0.24	1.12	3.27	7.50	17.47	34.34	292
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.51	0.00	0.01	0.08	0.26	0.78	1.65	2.84	291
RE Loans Secured By 1-4 Family	0.31	0.00	0.00	0.04	0.19	0.48	0.96	1.55	291
Revolving	0.27	0.00	0.00	0.00	0.12	0.45	1.07	1.87	276
Closed-End	0.29	0.00	0.00	0.02	0.16	0.43	0.99	1.66	291
Commercial Real Estate Loans	0.56	0.00	0.00	0.06	0.26	0.93	2.01	3.54	291
Construction and Land Dev	1.29	0.00	0.00	0.06	0.57	2.20	4.45	8.89	291
Multifamily	0.12	0.00	0.00	0.00	0.00	0.00	0.57	2.60	289
Nonfarm Nonresidential	0.13	-0.00	0.00	0.00	0.03	0.20	0.58	0.89	291
RE Loans Secured by Farmland	0.02	-0.05	0.00	0.00	0.00	0.00	0.18	0.43	236
Commercial and Industrial Loans	0.88	0.00	0.02	0.18	0.60	1.36	2.71	4.19	293
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	1.49	0.09	0.23	0.53	1.09	2.23	3.72	5.85	275
Credit Card Loans	2.48	0.00	0.00	0.44	1.82	3.48	6.92	10.56	98
Agricultural Loans	0.02	-0.07	-0.00	0.00	0.00	0.00	0.14	0.54	205
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	0.91	-0.00	0.00	0.00	0.00	1.06	4.40	11.49	283

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	1.30	0.20	0.32	0.65	1.18	1.89	2.69	3.56	293
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.04	0.24	0.50	0.78	293
Nonaccrual Loans and Leases	2.20	0.25	0.39	0.77	1.59	3.18	6.13	8.02	293
90+ Days PD and Nonaccrual Loans and Leases	2.39	0.35	0.48	0.92	1.73	3.60	6.22	8.16	293
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	293
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Nonaccrual Restructured	0.04	0.00	0.00	0.00	0.00	0.01	0.29	0.54	293
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	1.30	0.20	0.32	0.65	1.18	1.89	2.69	3.56	293
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.04	0.24	0.50	0.78	293
Nonaccrual Assets	2.21	0.28	0.41	0.77	1.64	3.18	6.13	8.02	293
30+ Days PD & Nonaccrual Assets	3.77	0.78	1.12	1.79	3.05	5.23	8.88	11.21	293
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	1.79	0.26	0.34	0.65	1.26	2.74	4.85	6.03	293
90+ PD & Nonaccrual Assets + OREO	2.25	0.29	0.42	0.82	1.70	3.24	5.91	7.76	293
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	2.18	0.25	0.36	0.71	1.64	3.31	5.94	7.56	293
Allowance for Loan & Lease Losses	182.60	31.79	43.35	85.91	162.11	266.94	384.41	458.68	292
Equity Cap + ALLL	23.68	2.74	3.65	7.26	16.45	36.42	64.02	91.77	291
Tier 1 Cap + ALLL	23.38	2.65	3.61	7.42	16.47	35.42	63.26	86.80	293
Loans & Leases + RE Acquired	2.92	0.38	0.49	0.98	2.26	4.31	7.71	9.92	293

PEER GROUP 3

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	1.33	0.16	0.31	0.61	1.17	1.95	2.84	3.97	291
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.04	0.24	0.64	0.87	291
- Nonaccrual	2.45	0.13	0.39	0.81	1.69	3.63	6.88	9.53	291
Coml & Indl - 30-89 Days PD	0.94	0.01	0.09	0.32	0.71	1.37	2.70	3.79	293
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.37	0.63	293
- Nonaccrual	1.25	0.00	0.04	0.27	0.81	1.97	3.59	4.96	293
Individuals - 30-89 Days PD	1.47	0.00	0.10	0.50	1.22	2.15	3.34	4.78	292
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.13	0.39	0.74	292
- Nonaccrual	0.32	0.00	0.00	0.01	0.18	0.53	1.28	2.18	292
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural - 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.18	1.17	2.65	205
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	205
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.43	1.35	205
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	0.64	0.00	0.00	0.00	0.00	0.83	2.94	7.23	283
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.41	283
- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.00	1.07	2.74	283

MEMORANDA:

1-4 Family - 30-89 Days PD	1.38	0.03	0.28	0.56	1.21	2.01	3.00	4.19	291
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.19	0.49	0.80	291
- Nonaccrual	1.26	0.02	0.15	0.41	0.90	1.84	3.88	4.64	291
Revolving - 30-89 Days PD	0.48	0.00	0.00	0.02	0.41	0.86	1.44	2.02	276
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.44	276
- Nonaccrual	0.38	0.00	0.00	0.00	0.20	0.63	1.53	2.53	276
Closed-End - 30-89 Days PD	1.60	0.00	0.19	0.65	1.35	2.36	3.77	5.10	291
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.18	0.55	0.96	291
- Nonaccrual	1.48	0.00	0.10	0.48	1.03	2.10	4.41	5.95	291
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.00	0.07	0.19	0.40	0.64	291
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.13	291
- Jr Lien Nonaccrual	0.11	0.00	0.00	0.00	0.03	0.18	0.50	0.94	291
Commercial RE - 30-89 Days PD	1.28	0.00	0.11	0.43	1.04	2.00	3.16	4.02	291
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.20	0.70	1.00	291
- Nonaccrual	2.93	0.03	0.34	0.81	1.97	4.68	8.19	11.38	291
Const & Dev - 30-89 Days PD	1.80	0.00	0.00	0.33	1.31	3.14	5.46	7.28	291
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.14	0.98	1.66	291
- Nonaccrual	5.59	0.00	0.00	1.18	4.25	10.25	16.87	24.65	291
Multifamily - 30-89 Days PD	0.49	0.00	0.00	0.00	0.00	0.45	2.96	5.34	289
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	289
- Nonaccrual	1.16	0.00	0.00	0.00	0.00	1.32	7.07	13.28	289
Nonfarm Nres- 30-89 Days PD	0.86	0.00	0.03	0.20	0.58	1.33	2.28	3.56	291
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.47	0.88	291
- Nonaccrual	1.20	0.00	0.00	0.29	0.73	1.65	3.49	5.80	291
Farmland - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.50	1.55	2.92	236
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.34	236
- Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.51	2.11	4.47	236
Credit Card - 30-89 Days PD	1.33	0.00	0.00	0.00	0.84	2.42	4.20	5.65	98
- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.00	0.53	1.66	2.07	98
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.68	98

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.65	5.20	6.33	7.53	8.40	9.74	11.29	12.76	293
Tier 1 RBC Ratio	10.75	6.36	7.78	9.12	10.51	12.33	14.22	16.08	293
Total Risk-Based Capital Ratio	12.26	9.02	10.04	10.66	11.91	13.80	15.50	17.35	293
Tangible Tier 1 Leverage Ratio	8.58	5.19	6.17	7.48	8.31	9.70	11.29	12.61	293
Tangible Common Eq Cap/Tan Assets	6.68	3.45	4.32	5.49	6.46	7.99	9.23	10.01	293
<b>DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS</b>									
<b>PERCENT OF TOTAL ASSETS:</b>									
Loan Commitments	14.20	5.55	6.45	9.52	13.60	18.42	23.77	27.10	293
Standby Letters of Credit	0.75	0.07	0.13	0.31	0.62	1.15	1.79	2.33	293
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.44	293
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
<b>TYPE OF DERIVATIVE INSTRUMENT:</b>									
Derivative Contracts	0.98	0.00	0.00	0.00	0.06	1.81	4.44	8.21	293
Interest Rate Contracts	0.94	0.00	0.00	0.00	0.00	1.71	4.41	8.21	293
Interest Rate Futures & Forward Contr	0.14	0.00	0.00	0.00	0.00	0.03	0.94	1.91	293
Written Options Contr (Int Rate)	0.17	0.00	0.00	0.00	0.00	0.05	1.19	2.26	293
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.56	293
Interest Rate Swaps	0.27	0.00	0.00	0.00	0.00	0.00	1.79	3.61	293
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
<b>PERCENT OF AVERAGE LOANS AND LEASES:</b>									
Loan Commitments	20.19	7.65	9.11	14.16	19.37	25.95	32.65	39.37	293

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.28	0.00	99.82	100.00	100.00	100.00	100.00	100.00	159
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Equity, Comm, & Other Contracts	1.68	0.00	0.00	0.00	0.00	0.00	0.00	89.06	159
Futures and Forwards	25.73	0.00	0.00	0.00	0.00	50.01	100.00	100.00	159
Written Options	30.59	0.00	0.00	0.00	14.15	50.00	100.00	100.00	159
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Over-The-Counter	29.96	0.00	0.00	0.00	12.64	50.00	94.55	100.00	159
Purchased Options	4.21	0.00	0.00	0.00	0.00	0.00	44.65	75.59	159
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Over-The-Counter	3.72	0.00	0.00	0.00	0.00	0.00	39.58	67.08	159
Swaps	34.81	0.00	0.00	0.00	0.00	88.40	100.00	100.00	159
Held for Trading	1.74	0.00	0.00	0.00	0.00	0.00	0.00	100.00	159
Interest Rate Contracts	1.74	0.00	0.00	0.00	0.00	0.00	0.00	100.00	159
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Non-Traded	98.25	0.00	100.00	100.00	100.00	100.00	100.00	100.00	159
Interest Rate Contracts	84.17	0.00	0.00	100.00	100.00	100.00	100.00	100.00	159
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Equity, Comm, & Other Contracts	1.68	0.00	0.00	0.00	0.00	0.00	0.00	89.06	159
Deriv Contr (Excl Fut & FX LE 14 Days)	64.83	0.00	0.00	42.72	66.03	100.00	100.00	100.00	159
One Year or Less	30.27	0.00	0.00	0.00	13.30	52.91	100.00	100.00	159
Over 1 Year to 5 Years	21.86	0.00	0.00	0.00	0.00	39.29	100.00	100.00	159
Over 5 Years	8.07	0.00	0.00	0.00	0.00	0.02	56.89	92.80	159
Gross Negative Fair Value (Abs Val)	1.27	0.00	0.00	0.00	0.19	2.56	6.02	7.73	159
Gross Positive Fair Value	1.16	0.00	0.00	0.00	0.23	1.75	6.35	8.78	159
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	293
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	293
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	293
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	293
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.16	293

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Ins Under Assets(P/C)/Tot Ins Und Ast	35.93	0.00	0.00	0.00	0.00	96.48	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	64.06	0.00	0.00	0.00	100.00	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	0.61	0.00	0.00	0.00	0.06	0.55	3.74	7.50	293
Premium Inc/Ins Activities Revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.07	195
Credit Rel Prem Inc/Tot Prem Inc	66.19	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	33.80	0.00	0.00	0.00	0.00	78.92	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	293
Ins Net Inc (P/C)/Equity (P/C)	15.49	1.40	1.40	1.40	5.94	20.86	28.60	31.18	4
Ins Net Inc (L/H)/Equity (L/H)	20.67	0.00	0.00	1.70	8.11	12.30	40.26	70.13	7
Insur Ben, Losses, Exp/Insur Premiums	168.57	0.00	0.00	0.00	59.86	88.12	145.71	657.85	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	25.22	0.00	0.00	0.00	0.00	0.91	60.36	80.18	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	13.25	0.00	0.00	0.00	0.00	0.00	24.84	62.42	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
CSV Life Insurance/Tier 1 Cap + ALLL	10.02	0.00	0.00	1.96	10.74	18.31	21.98	25.44	293
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38
Cost: Interest-Bearing Deposits	2.47	1.04	1.04	1.16	1.77	2.01	3.88	4.80	5
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>GROWTH RATES:</b>									
Net Loans and Leases	-51.31	-100.00	-100.00	-100.00	-75.45	0.00	17.33	32.35	20
Total Selected Assets	-36.39	-100.00	-100.00	-85.35	-15.92	0.00	3.49	17.04	41
Deposits	-19.35	-89.30	-89.30	-74.56	-15.00	6.73	11.26	12.46	5





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	98.91	0.00	5.85	43.38	87.66	122.62	201.46	384.46	209
Dividends Paid/Net Income	55.27	0.00	0.00	17.21	43.44	69.10	142.27	429.28	215
Net Income - Dividends/Avg Equity	-0.23	-38.63	-22.38	-3.81	2.18	5.95	9.17	11.25	293
<b>PERCENT OF DIVIDENDS PAID:</b>									
Dividends From Bank Subs	132.99	0.00	0.00	59.24	119.38	179.91	378.70	613.38	235
Dividends From Nonbank Subs	2.42	0.00	0.00	0.00	0.00	1.82	12.45	45.01	235
Dividends From Subsidiary BHCs	3.40	0.00	0.00	0.00	0.00	0.00	0.00	104.89	235
Dividends From All Subsidiaries	167.84	0.00	5.92	94.98	129.53	206.43	469.75	691.44	235
<b>PAYOUT RATIOS - SUBSIDIARIES:</b>									
<b>PERCENT OF BANK NET INCOME:</b>									
Dividends From Bank Subs	59.91	0.00	0.00	24.31	53.53	90.67	152.54	283.16	205
Interest Income From Bank Subs	0.31	0.00	0.00	0.00	0.00	0.20	1.94	5.53	205
Mgt & Service Fees From Bank Subs	6.09	0.00	0.00	0.00	0.00	0.00	38.48	130.72	205
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.32	1.52	205
Operating Income From Bank Subs	81.73	0.00	0.14	30.08	63.48	110.24	218.87	337.27	205
<b>PERCENT OF NONBANK NET INCOME:</b>									
Dividends From Nonbank Subs	81.46	0.00	0.00	4.88	100.00	100.00	150.53	536.88	135
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	135
Mgt & Serv Fees From Nonbank Subs	1.26	0.00	0.00	0.00	0.00	0.00	3.27	34.32	135
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Operating Inc From Nonbank Subs	103.53	0.00	0.00	20.52	100.00	101.22	324.65	644.90	135
<b>PERCENT OF SUB BHCs' NET INCOME:</b>									
Dividends From Subsidiary BHCs	30.49	0.00	0.00	0.00	29.33	50.39	78.91	88.11	27
Interest Inc From Subsidiary BHCs	0.10	0.00	0.00	0.00	0.00	0.00	0.05	1.73	27
Mgt & Serv Fees From Sub BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.06	0.70	27
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating Income From Sub BHCs	31.62	0.00	0.00	0.00	29.33	51.83	78.91	88.11	27
<b>DEPENDENCE ON SUBSIDIARIES:</b>									
<b>PERCENT OF TOTAL OPERATING INCOME:</b>									
Dividends From Bank Subsidiaries	61.21	0.00	0.00	0.00	88.34	99.02	100.00	100.54	282
Interest Income From Bank Subs	1.59	0.00	0.00	0.00	0.00	0.42	8.85	37.08	282
Mgt & Serv Fees From Bank Subs	3.79	0.00	0.00	0.00	0.00	0.00	28.81	57.63	282
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.36	3.19	282
Operating Income From Bank Subs	76.97	0.00	0.00	78.59	98.07	99.98	100.00	103.67	282
Dividends From Nonbank Subs	1.67	0.00	0.00	0.00	0.00	1.09	9.53	30.87	282
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.02	2.45	282
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.35	282
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	282
Operating Inc From Nonbank Subs	3.56	0.00	0.00	0.00	0.21	2.67	16.94	57.47	282
Dividends From Subsidiary BHCs	1.61	0.00	0.00	0.00	0.00	0.00	0.00	94.79	282
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	282
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	282
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	282
Operating Income From Sub BHCs	2.06	0.00	0.00	0.00	0.00	0.00	0.00	97.48	282
Loans and Adv From Subs/ST Debt	552.32	0.00	0.00	124.18	257.75	755.51	1775.97	3830.57	72
Loans and Adv From Subs/Total Debt	302.03	0.00	0.00	30.77	226.82	511.68	903.76	1314.83	122

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
3283402	1,246,965	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
3047154	1,114,447	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1140510	1,367,457	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2,688,201	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2,715,857	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,629,739	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1059715	1,780,182	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2,203,424	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,906,885	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2,407,090	AMERIS BANCORP	MOULTRIE, GA	
2326629	2,026,857	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,271,050	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1,186,924	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
1048812	1,665,086	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1134694	1,011,595	ATBANCORP	DUBUQUE, IA	Moved from Peer 4
1108350	1,047,993	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,248,673	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,528,711	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1,830,060	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2,152,345	BANCLPLUS CORPORATION	RIDGELAND, MS	
1138012	2,091,011	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,302,805	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,026,658	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1,233,051	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1,549,013	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1,171,817	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1,365,776	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,255,382	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,049,557	BANK OF MARIN BANCORP	NOVATO, CA	Moved from Peer 4
3434624	1,994,607	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,107,380	BANTERRA CORP	ELDORADO, IL	
1202708	1,064,519	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1,152,137	BEACON BANCORP	TAUNTON, MA	
1246159	1,793,126	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	
3312227	1,496,481	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1,322,111	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1,577,273	BNC BANCORP	THOMASVILLE, NC	
2835514	1,202,884	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,058,688	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,512,815	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1,198,828	BROADWAY BANCORP, INC.	CHI CAGO, IL	
1106879	1,887,546	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1,151,346	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2,774,109	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1,979,269	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2,098,957	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1251256	1,001,892	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	2,341,496	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,419,037	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1,716,981	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2,478,092	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
2332750	1,731,938	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,743,757	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
2507790	1,140,194	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,376,631	CASCADE BANCORP	BEND, OR	
2568362	1,637,319	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1,001,172	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	Moved from Peer 4
1493654	1,340,800	CBS BANC-CORP.	RUSSELLVILLE, AL	
1048764	1,023,293	CENTER BANCORP, INC.	UNION, NJ	
3003178	2,057,245	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,333,143	CENTERSTATE BANKS OF FLORIDA,	DAVENPORT, FL	
2856498	1,214,157	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	1,012,397	CENTRAL BANCORP, INC.	GARLAND, TX	Moved from Peer 4
2158156	1,911,395	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,023,331	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,400,711	CENTRUE FINANCIAL CORPORATION	CLAYTON, MD	
1111088	1,801,566	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	2,567,062	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,281,637	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,309,404	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1,158,997	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1097566	1,010,070	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	Moved from Peer 4
1076262	2,582,406	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1,022,591	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,583,878	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,684,275	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,252,782	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	1,122,228	COLUMBIA BANCORP	THE DALLES, OR	
2467689	1,164,224	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,288,863	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1,085,294	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3124381	1,925,241	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2,247,008	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,030,158	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	Moved from Peer 4
1081873	1,468,797	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	2,011,840	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,354,248	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1070644	2,954,531	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	1,087,407	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	Moved from Peer 4
1058594	1,064,113	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	1,048,839	CRESCENT BANKING COMPANY	JASPER, GA	
1081239	1,137,461	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1,217,564	CU BANK SHARES, INC.	DALLAS, TX	
1121229	1,588,107	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,726,447	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1,121,918	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	2,041,274	DURANT BANCORP, INC.	DURANT, OK	
2652104	1,496,455	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1,051,564	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,267,907	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,587,844	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,180,477	ENTERPRISE BANCORP, INC.	LOWELL, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
2303910	2,270,175	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2,860,429	EUROBANCSHARES, INC.	SAN JUAN, PR	
1104923	1,084,551	EXTRACO CORPORATION	WACO, TX	
1055315	1,356,317	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,685,216	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,486,772	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2,202,167	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,402,230	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,762,938	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1,916,919	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,752,935	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2,755,977	FIRST BANCORP	TROY, NC	
1133932	1,325,744	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	1,968,570	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,423,929	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,010,785	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	Moved from Peer 4
1031681	1,178,046	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1,300,178	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1,300,147	FIRST CHICAGO BANCORP	ITASCA, IL	
1246533	1,055,735	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1108097	1,015,212	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	Moved from Peer 4
1478017	2,133,312	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,094,935	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1,136,119	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,304,922	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,017,048	FIRST FINANCIAL SERVICE CORP	ELIZABETHTOWN, KY	Moved from Peer 4
1134078	1,033,722	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1095982	1,596,866	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,307,188	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,049,702	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	1,702,868	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2560263	1,313,759	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	1,261,609	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,796,159	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2,463,196	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2,743,351	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1,276,227	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,097,443	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1,635,408	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,428,538	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,577,877	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,126,410	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,101,583	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,067,422	FORCHT BANCORP, INC.	CORBIN, KY	
1143762	1,128,897	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1,418,261	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,149,314	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,069,546	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,447,200	FVNB CORP.	VICTORIA, TX	
3030950	2,244,114	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1,192,190	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
2339133	2,660,746	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1133277	2,944,671	GREEN BANKSHARES, INC.	GREENEVILLE, TN	Moved from Peer 2
3254952	2,102,741	GUARANTY BANCORP	DENVER, CO	
2038409	1,279,699	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,444,553	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,499,227	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1,935,040	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1,780,793	HILLS BANCORPORATION	HILLS, IA	
1491409	2,580,093	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1,828,742	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,306,857	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1,472,312	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2,542,638	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,078,764	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2,962,357	INDEPENDENT BANK CORPORATION	IONIA, MI	Moved from Peer 2
2944144	1,112,435	INLAND BANCORP, INC.	OAK BROOK, IL	
2634490	1,104,234	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2,271,833	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,367,841	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,139,263	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,631,899	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,643,062	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,378,017	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1,337,535	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,437,868	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,636,673	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,617,677	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,136,136	LNB BANCORP INC.	LORAIN, OH	
2325350	1,776,994	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	1,102,540	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	2,150,053	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,115,950	MACON BANCORP	FRANKLIN, NC	
1209109	2,899,835	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2,839,145	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,739,907	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,562,401	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,776,593	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2,208,165	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,341,460	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1902651	1,196,097	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	1,584,241	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2,756,586	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2803719	1,043,503	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,505,501	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,177,457	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,695,962	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,672,054	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1,239,918	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,117,785	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,366,504	NEB CORPORATION	FOND DU LAC, WI	
3047109	2,013,496	NEW FRONTIER BANCORP	GREELEY, CO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1076002	2, 129, 064	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 749, 653	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 006, 392	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
3232688	1, 059, 194	NRBC HOLDING CORPORATION	CHICAGO, IL	New Y-9C/BHCPR reporter
3297481	1, 102, 447	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 992, 275	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 603, 940	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1249598	2, 888, 111	ORION BANCORP, INC.	NAPLES, FL	
1248153	1, 051, 783	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1, 350, 103	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	1, 092, 095	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1, 170, 834	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 370, 327	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3021800	1, 238, 125	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2, 614, 872	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 385, 425	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	2, 140, 792	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1030947	1, 041, 318	PEOPLES BANCORP	LYNDEN, WA	
1070578	2, 002, 818	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1, 437, 099	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1, 647, 857	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1, 534, 341	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1, 485, 278	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 164, 286	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1, 109, 123	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1, 605, 629	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 297, 893	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 573, 989	RELIANCE BANCSHARES, INC.	DES PERES, MO	
2509413	1, 532, 694	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 684, 455	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 188, 182	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 628, 763	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 845, 712	SALEM FIVE BANCORP	SALEM, MA	
1493560	1, 007, 377	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	Moved from Peer 4
1133437	2, 766, 710	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 319, 036	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2, 892, 228	SECURITY BANK CORPORATION	MACON, GA	
1200348	1, 041, 703	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1, 162, 272	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1, 044, 641	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2, 671, 844	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 326, 292	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2, 923, 109	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	2, 221, 617	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1, 865, 390	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1, 986, 595	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 411, 659	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1, 243, 671	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1, 804, 025	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2, 700, 238	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 879, 762	SOUTHWEST BANCORP, INC.	STILLWATER, OK	

BHCPR Reporters for Quarter Ending 12/31/2008  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1062135	1,280,178	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1,273,265	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,317,498	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,685,551	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,775,914	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,693,495	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,963,156	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,101,025	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,956,792	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,213,685	STERLING BANCORP	NEW YORK, NY	
1126046	1,590,318	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,183,435	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,582,818	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,627,063	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,647,527	SUNFLOWER FINANCIAL, INC.	SALINA, KS	Name change from SUNFLOWER BANKS, INC.
3102585	1,555,976	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2916169	1,218,084	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1,615,804	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,867,722	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	2,043,190	TRICO BANCSHARES	CHICO, CA	
1056161	1,417,727	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1971693	2,554,815	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	2,084,797	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
1032099	1,176,824	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	1,024,726	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	2,024,063	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2,715,922	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,225,239	VIST FINANCIAL CORP.	WYOMISSING, PA	
1115349	2,965,859	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,553,188	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,516,140	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,867,244	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,808,279	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,450,006	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,397,342	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,987,421	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,527,185	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1,742,467	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 293 bank holding companies.