

PEER GROUP 04

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

Number of BHCs in Peer Group

453

427

418

407

413

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

| | | | | | |
|-------------------------------|------|------|-------|------|------|
| Net Interest Income (TE) | 3.25 | 3.43 | 3.39 | 3.61 | 3.74 |
| + Non-interest Income | 0.85 | 0.89 | 0.85 | 0.91 | 0.92 |
| - Overhead Expense | 3.11 | 3.04 | 3.08 | 3.05 | 3.04 |
| - Provision for Losses | 0.84 | 0.34 | 0.61 | 0.20 | 0.16 |
| + Securities Gains (Losses) | 0.04 | 0.02 | -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) | 0.27 | 1.02 | 0.48 | 1.30 | 1.48 |
| Net Operating Income | 0.14 | 0.71 | 0.29 | 0.90 | 1.01 |
| Net Income | 0.14 | 0.71 | 0.29 | 0.91 | 1.01 |
| Net Income (Sub S Adjusted) | 0.37 | 0.73 | 0.42 | 0.92 | 0.97 |

PERCENT OF AVG EARNING ASSETS:

| | | | | | |
|--------------------------|------|------|------|------|------|
| Interest Income (TE) | 5.61 | 6.54 | 6.30 | 7.24 | 7.01 |
| Interest Expense | 2.10 | 2.85 | 2.65 | 3.36 | 2.99 |
| Net Interest Income (TE) | 3.53 | 3.70 | 3.66 | 3.88 | 4.02 |

LOSSES, ALLOW, AND PAST DUE+NONACCR:

| | | | | | |
|--------------------------------------|------|-------|------|-------|-------|
| Net Ln&Ls Losses/Avg Loans & Leases | 0.80 | 0.25 | 0.52 | 0.18 | 0.11 |
| Earnings Coverage of Net Losses (X) | 5.18 | 19.19 | 6.52 | 22.55 | 33.23 |
| Ln&Ls Allowance/Total Loans & Leases | 1.58 | 1.23 | 1.40 | 1.18 | 1.17 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 3.46 | 1.63 | 2.42 | 1.01 | 0.54 |
| 30-89 Days Past Due Loans and Leases | 1.34 | 1.00 | 1.36 | 1.00 | 0.74 |

LIQUIDITY AND FUNDING:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Net Noncore Funding Dependence | 27.77 | 29.81 | 30.88 | 25.42 | 24.16 |
| Net ST Noncore Funding Dependence | 17.40 | 19.28 | 19.75 | 16.74 | 15.01 |
| Net Loans and Leases/Total Assets | 70.47 | 72.85 | 71.76 | 72.14 | 70.75 |

CAPITALIZATION:

| | | | | | |
|--|-------|-------|-------|-------|-------|
| Tier 1 Leverage Ratio | 8.76 | 8.99 | 8.69 | 9.19 | 9.27 |
| Equity Capital/Total Assets | 8.24 | 8.46 | 8.20 | 8.78 | 8.72 |
| Equity Capital+Minority Int/Total Assets | 8.32 | 8.50 | 8.28 | 8.83 | 8.78 |
| Net Loans&Ls/Equity Capital (X) | 9.10 | 9.06 | 9.33 | 8.58 | 8.51 |
| Cash Dividends/Net Income | 39.37 | 35.54 | 42.66 | 34.92 | 29.09 |
| Cash Dividends/Net Income (Sub S Adjusted) | 14.22 | 30.30 | 17.06 | 27.20 | 27.93 |
| Retained Earnings/Avg Equity Cap | -1.58 | 4.35 | -0.16 | 6.13 | 7.97 |

PARENT COMPANY RATIOS:

| | | | | | |
|--|--------|--------|--------|--------|--------|
| Short-Term Debt/Equity Capital | 0.61 | 0.74 | 0.84 | 0.41 | 0.28 |
| Long-Term Debt/Equity Capital | 1.82 | 0.64 | 0.95 | 0.44 | 0.53 |
| Equity Investment in Subs/Equity Cap | 115.09 | 114.09 | 115.00 | 112.49 | 111.38 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 92.56 | 96.06 | 102.53 | 119.02 | 108.19 |

| PERCENT OF AVERAGE ASSETS | PEER GROUP 04 | | | | |
|---|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Interest Income (TE) | 5.17 | 6.07 | 5.84 | 6.74 | 6.52 |
| Less: Interest Expense | 1.94 | 2.64 | 2.46 | 3.13 | 2.79 |
| Equals: Net Interest Income (TE) | 3.25 | 3.43 | 3.39 | 3.61 | 3.74 |
| Plus: Non-Interest Income | 0.85 | 0.89 | 0.85 | 0.91 | 0.92 |
| Equals: Adj Operating Income (TE) | 4.15 | 4.37 | 4.27 | 4.56 | 4.71 |
| Less: Overhead Expense | 3.11 | 3.04 | 3.08 | 3.05 | 3.04 |
| Less: Provision for Loan and Lease Losses | 0.84 | 0.34 | 0.61 | 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 | 0.02 | -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) | 0.27 | 1.02 | 0.48 | 1.30 | 1.48 |
| Less: Applicable Income Taxes (TE) | 0.14 | 0.29 | 0.18 | 0.37 | 0.44 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Operating Income | 0.14 | 0.71 | 0.29 | 0.90 | 1.01 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Income | 0.14 | 0.71 | 0.29 | 0.91 | 1.01 |
| Memo: Net Income (Last Four Qtrs) | -0.01 | 0.80 | 0.30 | 0.91 | 1.02 |
| MARGIN ANALYSIS: | | | | | |
| Avg Earning Assets / Avg Assets | 92.51 | 92.95 | 92.83 | 93.15 | 93.16 |
| Avg Int-Bearing Funds / Avg Assets | 81.06 | 80.78 | 81.04 | 80.01 | 79.43 |
| Int Income (TE) / Avg Earning Assets | 5.61 | 6.54 | 6.30 | 7.24 | 7.01 |
| Int Expense / Avg Earning Assets | 2.10 | 2.85 | 2.65 | 3.36 | 2.99 |
| Net Int Inc (TE) / Avg Earn Assets | 3.53 | 3.70 | 3.66 | 3.88 | 4.02 |
| YIELD OR COST: | | | | | |
| Total Loans and Leases (TE) | 6.03 | 6.96 | 6.69 | 7.82 | 7.65 |
| Interest-Bearing Bank Balances | 0.72 | 3.57 | 2.53 | 5.59 | 4.99 |
| Fed Funds Sold & Reverse Repos | 0.20 | 2.71 | 2.10 | 5.05 | 4.92 |
| Trading Assets | 2.05 | 4.22 | 2.44 | 4.36 | 2.38 |
| Total Earning Assets | 5.51 | 6.44 | 6.20 | 7.13 | 6.90 |
| Investment Securities (TE) | 4.71 | 5.10 | 5.08 | 5.05 | 4.65 |
| U. S. Treasury & Agency Sec (excl MBS) | 3.86 | 5.19 | 4.83 | 4.79 | 4.12 |
| Mortgage-Backed Securities | 4.84 | 4.75 | 4.77 | 4.71 | 4.51 |
| All Other Securities | 5.74 | 6.05 | 6.31 | 6.38 | 6.22 |
| Interest-Bearing Deposits | 2.22 | 3.13 | 2.88 | 3.69 | 3.24 |
| Time Deposits of \$100K or More | 3.04 | 4.28 | 3.85 | 4.74 | 4.29 |
| Time Deposits < \$100K | 3.16 | 4.29 | 3.96 | 4.74 | 4.16 |
| Other Domestic Deposits | 1.00 | 1.64 | 1.50 | 2.42 | 2.13 |
| Foreign Deposits | 1.13 | 2.23 | 2.51 | 2.05 | 3.66 |
| Fed Funds Purchased and Repos | 1.21 | 2.69 | 2.35 | 4.42 | 4.24 |
| Other Borrowed Funds & Trading Liab | 3.45 | 4.04 | 3.81 | 4.84 | 4.68 |
| All Interest-Bearing Funds | 2.38 | 3.26 | 3.03 | 3.90 | 3.50 |

| | PEER GROUP 04 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Avg Personnel Exp Per Employee (\$000) | 31 | 31 | 61 | 59 | 57 |
| Avg Assets per Employee (\$000) | 4,150 | 3,815 | 3,943 | 3,613 | 3,461 |
| ANALYSIS RATIOS | | | | | |
| Mutual Fund Fee Inc / Non-Int Income | 0.02 | 2.19 | 2.13 | 2.42 | 2.04 |
| Overhead Exp / NII + Non-Int Income | 77.20 | 71.09 | 72.74 | 68.61 | 66.59 |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Total Overhead Expense | 3.11 | 3.04 | 3.08 | 3.05 | 3.04 |
| Personnel Expense | 1.57 | 1.68 | 1.63 | 1.70 | 1.71 |
| Net Occupancy Expense | 0.41 | 0.42 | 0.42 | 0.43 | 0.42 |
| Other Operating Expenses | 1.09 | 0.91 | 0.98 | 0.91 | 0.89 |
| Overhead Less Non-Interest Income | 2.20 | 2.09 | 2.16 | 2.08 | 2.07 |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): | | | | | |
| Total Overhead Expense | 75.75 | 69.68 | 71.35 | 67.13 | 65.19 |
| Personnel Expense | 38.46 | 38.95 | 38.37 | 37.46 | 36.70 |
| Net Occupancy Expense | 10.07 | 9.75 | 9.91 | 9.35 | 9.01 |
| Other Operating Expenses | 26.96 | 20.90 | 22.69 | 19.98 | 19.16 |
| Total Non-Interest Income | 19.83 | 19.91 | 19.30 | 19.83 | 19.44 |
| Fiduciary Activities Income | 0.84 | 1.13 | 1.04 | 1.21 | 1.15 |
| Serv Charges on Deposit Accts - Domestic | 6.80 | 7.26 | 7.37 | 7.38 | 7.17 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Banking Fees & Commissions | 0.48 | 0.64 | 0.61 | 0.67 | 0.50 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net Servicing Fees | 0.34 | 0.28 | 0.24 | 0.27 | 0.28 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance Activities Revenue | 0.43 | 0.40 | 0.47 | 0.49 | 0.56 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.97 | 1.25 | 0.89 | 1.23 | 1.37 |
| Other Non-Interest Income | 6.20 | 6.19 | 6.19 | 5.94 | 5.59 |
| Overhead Less Non-Interest Income | 55.35 | 49.18 | 51.60 | 46.56 | 44.93 |
| TAX RATIOS: | | | | | |
| Appl Inc Taxes/Pretax NOI (TE) | 15.03 | 20.00 | 16.07 | 21.13 | 23.14 |
| Appl Inc Tax+TE/Pretax NOI+TE | 27.95 | 28.66 | 26.68 | 29.18 | 30.18 |

| PERCENT OF TOTAL ASSETS | PEER GROUP 04 | | | | |
|------------------------------------|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Real Estate Loans | 56.05 | 57.25 | 57.00 | 56.68 | 55.42 |
| Commercial and Industrial Loans | 9.37 | 9.93 | 9.52 | 9.74 | 9.53 |
| Loans to Individuals | 2.23 | 2.53 | 2.33 | 2.66 | 2.85 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural Loans | 0.89 | 0.95 | 0.94 | 0.97 | 0.90 |
| Other Loans and Leases | 0.79 | 0.79 | 0.83 | 0.77 | 0.74 |
| Net Loans and Leases | 70.47 | 72.85 | 71.76 | 72.14 | 70.75 |
| Debt Securities Over 1 Year | 14.09 | 13.87 | 14.75 | 13.70 | 14.41 |
| Mutual Funds and Equity Securities | 0.11 | 0.19 | 0.12 | 0.20 | 0.19 |
| Subtotal | 85.30 | 87.56 | 87.14 | 86.80 | 86.15 |
| Interest-Bearing Bank Balances | 2.18 | 0.35 | 0.76 | 0.30 | 0.28 |
| Federal Funds Sold & Reverse Repos | 0.83 | 0.81 | 0.78 | 1.02 | 1.43 |
| Debt Securities 1 Year or Less | 1.65 | 1.66 | 1.70 | 2.40 | 2.81 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Earning Assets | 91.21 | 91.20 | 91.26 | 91.36 | 91.50 |
| Non-Int Cash and Due From Dep Inst | 2.00 | 2.42 | 2.10 | 2.45 | 2.57 |
| Other Real Estate Owned | 0.53 | 0.23 | 0.35 | 0.13 | 0.06 |
| All Other Assets | 6.57 | 6.27 | 6.46 | 6.08 | 5.83 |

MEMORANDA:

| | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|
| Short-Term Investments | 5.49 | 3.32 | 3.76 | 4.23 | 5.15 |
| U.S. Treasury Securities | 0.09 | 0.05 | 0.05 | 0.07 | 0.16 |
| U.S. Agency Securities (excl MBS) | 3.22 | 3.35 | 3.56 | 5.01 | 6.34 |
| Municipal Securities | 3.21 | 3.19 | 3.23 | 3.27 | 3.06 |
| Mortgage-Backed Securities | 7.45 | 6.94 | 7.56 | 5.98 | 5.68 |
| Asset-Backed Securities | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Debt Securities | 0.24 | 0.31 | 0.29 | 0.32 | 0.35 |
| RE Loans Secured by 1-4 Family | 17.22 | 17.06 | 17.61 | 17.04 | 17.52 |
| Revolving | 2.90 | 2.75 | 2.90 | 2.61 | 2.67 |
| Closed-End, Sec by First Liens | 12.78 | 12.49 | 12.93 | 12.54 | 12.98 |
| Closed-End, Sec by Junior Liens | 1.22 | 1.42 | 1.38 | 1.51 | 1.49 |
| Commercial Real Estate Loans | 35.18 | 36.64 | 35.79 | 35.97 | 34.72 |
| Construction and Land Dev | 9.49 | 11.69 | 10.58 | 11.82 | 11.16 |
| Multifamily | 1.95 | 1.85 | 1.90 | 1.72 | 1.63 |
| Nonfarm Nonresidential | 22.48 | 21.47 | 21.89 | 20.85 | 20.64 |
| RE Loans Secured by Farmland | 1.62 | 1.61 | 1.69 | 1.59 | 1.35 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | |
| Real Estate Loans | 79.00 | 78.17 | 78.86 | 78.27 | 78.17 |
| RE Loans Secured by 1-4 Family | 24.54 | 23.66 | 24.65 | 23.93 | 25.14 |
| Revolving | 4.07 | 3.73 | 3.97 | 3.58 | 3.75 |
| Closed-End | 20.18 | 19.65 | 20.38 | 20.07 | 21.05 |
| Commercial Real Estate Loans | 49.32 | 49.67 | 49.27 | 49.38 | 48.65 |
| Construction and Land Dev | 13.19 | 15.68 | 14.46 | 16.02 | 15.37 |
| Multifamily | 2.76 | 2.54 | 2.66 | 2.40 | 2.29 |
| Nonfarm Nonresidential | 31.67 | 29.37 | 30.34 | 28.85 | 29.14 |
| RE Loans Secured by Farmland | 2.31 | 2.25 | 2.40 | 2.22 | 1.91 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and Industrial Loans | 13.20 | 13.67 | 13.25 | 13.54 | 13.46 |
| Loans to Individuals | 3.24 | 3.59 | 3.34 | 3.81 | 4.10 |
| Credit Card Loans | 0.07 | 0.07 | 0.07 | 0.09 | 0.09 |
| Agricultural Loans | 1.28 | 1.35 | 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 | 1.13 | 1.10 | 1.17 | 1.09 | 1.05 |

| PERCENT OF TOTAL ASSETS | PEER GROUP 04 | | | | |
|---------------------------------------|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Short-Term Investments | 5.49 | 3.32 | 3.76 | 4.23 | 5.15 |
| Liquid Assets | 17.36 | 15.23 | 16.13 | 16.10 | 17.82 |
| Investment Securities | 16.53 | 16.29 | 16.99 | 16.96 | 18.12 |
| Net Loans and Leases | 70.47 | 72.85 | 71.76 | 72.14 | 70.75 |
| Net Lns, Ls & Stdby Ltrs of Credit | 71.07 | 73.63 | 72.46 | 72.94 | 71.57 |
| Core Deposits | 59.66 | 59.36 | 58.20 | 61.99 | 62.36 |
| Noncore Funding | 29.73 | 29.74 | 31.09 | 26.73 | 26.50 |
| Time Deposits of \$100K or More | 16.17 | 15.02 | 15.26 | 14.93 | 16.04 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Fed Funds Purchased and Repos | 1.63 | 2.29 | 1.95 | 2.09 | 1.87 |
| Net Fed Funds Purchased (Sold) | 0.82 | 1.58 | 1.22 | 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 | 2.13 | 2.38 | 2.86 | 2.15 | 1.98 |
| Earning Assets Repr in 1 Year | 35.16 | 38.04 | 36.01 | 39.76 | 40.51 |
| Int-Bearing Liab Repr in 1 Year | 35.32 | 35.14 | 35.22 | 35.09 | 35.52 |
| Long-Term Debt Repr in 1 Year | 0.51 | 0.44 | 0.65 | 0.45 | 0.54 |
| Net Assets Repriceable in 1 Year | -1.21 | 1.66 | -0.66 | 3.21 | 3.73 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | |
| Net Noncore Funding Dependence | 27.77 | 29.81 | 30.88 | 25.42 | 24.16 |
| Net ST Noncore Funding Dependence | 17.40 | 19.28 | 19.75 | 16.74 | 15.01 |
| Short-Term Inv/ST Noncore Funding | 30.43 | 18.66 | 20.66 | 26.33 | 32.80 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | -3.46 | -5.34 | -5.31 | -2.74 | 0.23 |
| Net Loans and Leases/Total Deposits | 88.37 | 94.04 | 92.24 | 91.85 | 88.88 |
| Net Loans and Leases/Core Deposits | 120.83 | 126.05 | 126.86 | 118.23 | 116.08 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | 0.20 | -0.14 | 0.20 | 0.09 | -0.16 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 0.00 | -1.63 | 0.35 | 0.46 | -1.22 |
| Struct Notes Appr(Depr)/T1 Cap | -0.10 | -0.05 | -0.01 | 0.02 | -0.14 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | |
| Held-To-Maturity Securities | 5.89 | 5.63 | 5.84 | 5.78 | 6.90 |
| Available-For-Sale Securities | 94.11 | 94.37 | 94.16 | 94.22 | 93.10 |
| U. S. Treasury Securities | 0.57 | 0.31 | 0.28 | 0.41 | 0.91 |
| U. S. Agency Securities (excl MBS) | 22.62 | 24.17 | 23.72 | 33.19 | 39.89 |
| Municipal Securities | 19.18 | 19.60 | 19.20 | 19.31 | 17.39 |
| Mortgage-Backed Securities | 45.04 | 42.00 | 43.91 | 34.87 | 30.07 |
| Asset-Backed Securities | 0.15 | 0.00 | 0.01 | 0.00 | 0.00 |
| Other Debt Securities | 1.57 | 2.00 | 1.88 | 1.80 | 2.00 |
| Mutual Funds and Equity Securities | 0.79 | 1.32 | 0.79 | 1.29 | 1.15 |
| Debt Securities 1 Year or Less | 11.29 | 11.86 | 11.44 | 16.25 | 17.51 |
| Debt Securities 1 To 5 Years | 27.24 | 26.07 | 26.42 | 28.66 | 36.73 |
| Debt Securities Over 5 Years | 55.49 | 56.62 | 57.50 | 49.57 | 40.11 |
| Pledged Securities | 56.27 | 57.85 | 59.52 | 55.71 | 53.09 |
| Structured Notes, Fair Value | 0.80 | 0.69 | 0.61 | 1.48 | 2.50 |

| ANALYSIS RATIOS | PEER GROUP 04 | | | | |
|---------------------------------------|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Provision for Ln&Ls Losses/Avg Assets | 0.84 | 0.34 | 0.61 | 0.20 | 0.16 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.16 | 0.46 | 0.83 | 0.28 | 0.22 |
| Provision for Ln&Ls Losses/Net Losses | 197.27 | 269.86 | 193.56 | 202.28 | 251.69 |
| Ln&Ls Allowance/Total Loans & Leases | 1.58 | 1.23 | 1.40 | 1.18 | 1.17 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 4.73 | 13.71 | 5.81 | 15.23 | 24.64 |
| ALLL/Nonaccrual Assets | 98.97 | 207.80 | 129.95 | 298.15 | 637.35 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 86.56 | 160.11 | 109.75 | 215.92 | 426.13 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.87 | 0.30 | 0.58 | 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 | 0.80 | 0.25 | 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 | 6.75 | 12.40 | 27.76 | 38.60 | 36.25 |
| Earnings Coverage of Net Losses (X) | 5.18 | 19.19 | 6.52 | 22.55 | 33.23 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | |
| Real Estate Loans | 0.63 | 0.17 | 0.38 | 0.08 | 0.04 |
| RE Loans Secured By 1-4 Family | 0.45 | 0.13 | 0.25 | 0.09 | 0.05 |
| Revolving | 0.27 | 0.06 | 0.15 | 0.04 | 0.02 |
| Closed-End | 0.44 | 0.13 | 0.26 | 0.09 | 0.05 |
| Commercial Real Estate Loans | 0.68 | 0.18 | 0.43 | 0.08 | 0.03 |
| Construction and Land Dev | 1.75 | 0.31 | 0.92 | 0.09 | 0.02 |
| Multifamily | 0.07 | 0.01 | 0.08 | 0.01 | 0.00 |
| Nonfarm Nonresidential | 0.20 | 0.05 | 0.12 | 0.04 | 0.02 |
| RE Loans Secured by Farmland | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 |
| Commercial and Industrial Loans | 1.13 | 0.32 | 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 | 2.57 | 1.74 | 2.12 | 1.57 | 1.45 |
| Agricultural Loans | 0.01 | 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 | 0.94 | 0.59 | 1.22 | 0.55 | 0.29 |

PERCENT OF LOANS AND LEASES

| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| 30-89 Days PD Loans and Leases | 1.34 | 1.00 | 1.36 | 1.00 | 0.74 |
| 90+ Days PD Loans and Leases | 0.15 | 0.11 | 0.11 | 0.10 | 0.07 |
| Nonaccrual Loans and Leases | 2.65 | 1.32 | 1.93 | 0.84 | 0.45 |
| 90+ Days PD and Nonaccrual Loans and Leases | 2.86 | 1.50 | 2.10 | 1.00 | 0.56 |
| 30-89 Days PD Restructured | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual Restructured | 0.07 | 0.01 | 0.03 | 0.00 | 0.00 |

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

| | | | | | |
|---------------------------------|------|------|------|------|------|
| 30-89 Days Past Due Assets | 1.34 | 1.00 | 1.36 | 1.00 | 0.74 |
| 90+ Days Past Due Assets | 0.15 | 0.11 | 0.11 | 0.10 | 0.07 |
| Nonaccrual Assets | 2.66 | 1.32 | 1.94 | 0.84 | 0.45 |
| 30+ Days PD & Nonaccrual Assets | 4.28 | 2.55 | 3.53 | 2.05 | 1.35 |

PERCENT OF TOTAL ASSETS

| | | | | | |
|-----------------------------------|------|------|------|------|------|
| 90+ Days PD and Nonaccrual Assets | 2.08 | 1.11 | 1.55 | 0.73 | 0.40 |
| 90+ PD & Nonaccrual Assets + OREO | 2.70 | 1.39 | 1.96 | 0.90 | 0.49 |

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

| | | | | | |
|-----------------------------------|--------|--------|--------|-------|-------|
| Total Assets | 2.87 | 1.29 | 1.94 | 0.79 | 0.43 |
| Allowance for Loan & Lease Losses | 236.44 | 137.46 | 176.40 | 90.43 | 51.39 |
| Equity Cap + ALLL | 32.10 | 14.27 | 22.42 | 8.56 | 4.62 |
| Tier 1 Cap + ALLL | 29.78 | 13.28 | 20.81 | 8.10 | 4.32 |
| Loans & Leases + RE Acquired | 3.91 | 1.73 | 2.61 | 1.07 | 0.59 |

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

| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|-------------------------------|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD | 1.34 | 1.00 | 1.37 | 0.99 | 0.68 |
| - 90+ Days Past Due | 0.15 | 0.11 | 0.11 | 0.10 | 0.06 |
| - Nonaccrual | 2.99 | 1.49 | 2.20 | 0.90 | 0.45 |
| Coml & Indl - 30-89 Days PD | 1.18 | 0.75 | 1.10 | 0.84 | 0.65 |
| - 90+ Days Past Due | 0.09 | 0.07 | 0.08 | 0.06 | 0.05 |
| - Nonaccrual | 1.60 | 0.74 | 0.93 | 0.54 | 0.47 |
| Individuals - 30-89 Days PD | 1.43 | 1.29 | 1.62 | 1.50 | 1.26 |
| - 90+ Days Past Due | 0.10 | 0.08 | 0.10 | 0.08 | 0.08 |
| - Nonaccrual | 0.35 | 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 | 0.13 | 0.11 | 0.09 | 0.09 | 0.06 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.07 | 0.03 | 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 | 0.32 | 0.40 | 0.50 | 0.30 | 0.33 |
| - 90+ Days Past Due | 0.01 | 0.01 | 0.04 | 0.02 | 0.01 |
| - Nonaccrual | 0.13 | 0.05 | 0.10 | 0.05 | 0.05 |
| MEMORANDA: | | | | | |
| 1-4 Family - 30-89 Days PD | 1.30 | 1.01 | 1.42 | 1.19 | 0.90 |
| - 90+ Days Past Due | 0.14 | 0.10 | 0.10 | 0.10 | 0.08 |
| - Nonaccrual | 1.67 | 0.79 | 1.27 | 0.50 | 0.33 |
| Revolvi ng - 30-89 Days PD | 0.53 | 0.41 | 0.59 | 0.59 | 0.44 |
| - 90+ Days Past Due | 0.03 | 0.02 | 0.02 | 0.02 | 0.02 |
| - Nonaccrual | 0.59 | 0.24 | 0.34 | 0.15 | 0.08 |
| Closed-End - 30-89 Days PD | 1.49 | 0.97 | 1.61 | 1.14 | 0.86 |
| - 90+ Days Past Due | 0.15 | 0.10 | 0.11 | 0.10 | 0.08 |
| - Nonaccrual | 1.97 | 0.90 | 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 | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 |
| - Jr Lien Nonaccrual | 0.14 | 0.07 | 0.09 | 0.05 | 0.03 |
| Commercial RE - 30-89 Days PD | 1.37 | 1.01 | 1.34 | 0.83 | 0.52 |
| - 90+ Days Past Due | 0.12 | 0.10 | 0.10 | 0.09 | 0.03 |
| - Nonaccrual | 3.62 | 1.84 | 2.66 | 1.02 | 0.44 |
| Const & Dev - 30-89 Days PD | 1.43 | 1.13 | 1.68 | 0.99 | 0.53 |
| - 90+ Days Past Due | 0.14 | 0.10 | 0.10 | 0.06 | 0.01 |
| - Nonaccrual | 7.71 | 3.11 | 5.12 | 1.53 | 0.30 |
| Multifamily - 30-89 Days PD | 0.61 | 0.24 | 0.36 | 0.27 | 0.14 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 1.01 | 0.34 | 0.63 | 0.20 | 0.05 |
| Nonfarm Nres- 30-89 Days PD | 1.01 | 0.65 | 0.89 | 0.63 | 0.44 |
| - 90+ Days Past Due | 0.07 | 0.05 | 0.06 | 0.07 | 0.03 |
| - Nonaccrual | 1.61 | 0.75 | 1.12 | 0.55 | 0.43 |
| Farmland - 30-89 Days PD | 0.40 | 0.27 | 0.38 | 0.36 | 0.28 |
| - 90+ Days Past Due | 0.03 | 0.01 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.58 | 0.14 | 0.39 | 0.16 | 0.12 |
| Credit Card - 30-89 Days PD | 1.65 | 1.33 | 1.52 | 1.20 | 1.08 |
| - 90+ Days Past Due | 0.51 | 0.40 | 0.49 | 0.32 | 0.31 |
| - Nonaccrual | 0.03 | 0.02 | 0.02 | 0.00 | 0.01 |

| CAPITAL RATIOS | PEER GROUP 04 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Tier 1 Leverage Ratio | 8.76 | 8.99 | 8.69 | 9.19 | 9.27 |
| Tier 1 RBC Ratio | 11.55 | 11.42 | 11.24 | 11.74 | 12.13 |
| Total Risk-Based Capital Ratio | 13.02 | 12.73 | 12.64 | 13.01 | 13.49 |
| Tangible Tier 1 Leverage Ratio | 8.70 | 8.95 | 8.65 | 9.15 | 9.22 |
| Tangible Common Eq Cap/Tan Assets | 7.11 | 7.62 | 7.26 | 7.92 | 7.92 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | |
| Loan Commitments | 11.51 | 14.39 | 12.50 | 15.21 | 15.95 |
| Standby Letters of Credit | 0.54 | 0.67 | 0.62 | 0.70 | 0.73 |
| Commercial & Similar Letters of Credit | 0.02 | 0.03 | 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 | 0.70 | 0.49 | 0.72 | 0.55 | 0.74 |
| Interest Rate Contracts | 0.69 | 0.48 | 0.71 | 0.54 | 0.72 |
| Interest Rate Futures & Forward Contr | 0.09 | 0.04 | 0.08 | 0.04 | 0.05 |
| Written Options Contr (Int Rate) | 0.15 | 0.08 | 0.16 | 0.07 | 0.06 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.01 | 0.05 |
| Interest Rate Swaps | 0.11 | 0.11 | 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 | 16.42 | 20.40 | 18.10 | 22.11 | 23.72 |

| PERCENT OF NOTIONAL AMOUNT | PEER GROUP 04 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Interest Rate Contracts | 99.76 | 99.27 | 99.08 | 99.37 | 99.15 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Comm, & Other Contracts | 0.16 | 0.73 | 0.25 | 0.35 | 0.85 |
| Futures and Forwards | 25.64 | 17.01 | 16.79 | 17.88 | 17.27 |
| Written Options | 37.67 | 37.66 | 37.78 | 38.32 | 31.35 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 37.04 | 36.49 | 36.16 | 37.44 | 30.59 |
| Purchased Options | 2.01 | 3.60 | 3.10 | 4.64 | 6.67 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 1.50 | 3.57 | 3.10 | 4.58 | 6.34 |
| Swaps | 30.12 | 31.38 | 30.90 | 27.68 | 31.67 |
| Held for Trading | 3.23 | 2.08 | 2.44 | 1.24 | 0.67 |
| Interest Rate Contracts | 3.21 | 2.08 | 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 | 96.77 | 97.92 | 97.56 | 98.76 | 99.33 |
| Interest Rate Contracts | 83.98 | 95.58 | 85.09 | 87.84 | 88.10 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Comm, & Other Contracts | 0.11 | 0.73 | 0.25 | 0.35 | 0.85 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 59.99 | 60.44 | 60.50 | 59.77 | 65.37 |
| One Year or Less | 28.16 | 20.46 | 29.52 | 20.11 | 26.03 |
| Over 1 Year to 5 Years | 18.63 | 20.63 | 10.19 | 25.43 | 33.24 |
| Over 5 Years | 5.89 | 4.76 | 5.40 | 3.10 | 2.03 |
| Gross Negative Fair Value (Abs Val) | 0.79 | 0.46 | 1.38 | 0.45 | 0.44 |
| Gross Positive Fair Value | 0.69 | 0.53 | 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

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

ANALYSIS RATIOS:

| | 06/30/2009 | 06/30/2008 | 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 | 29.43 | 20.32 | 24.85 | 21.75 | 27.62 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 70.57 | 79.68 | 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 | 0.43 | 0.40 | 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 | 69.23 | 62.12 | 64.06 | 62.11 | 62.27 |
| Other Prem Inc/Total Prem Inc | 30.77 | 37.88 | 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) | 51.03 | 102.78 | 43.25 | 7.32 | 49.29 |
| Ins Net Inc (L/H)/Equity (L/H) | 5.29 | 15.07 | 12.90 | 10.53 | 7.02 |
| Insur Ben, Losses, Exp/Insur Premiums | 46.19 | 67.33 | 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) | 0.62 | 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 | 9.85 | 9.68 | 10.01 | 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 | 0.08 | 0.05 | 0.03 | 0.00 | 0.10 |
| Cost: Interest-Bearing Deposits | 1.13 | 2.23 | 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 | 50.90 | 0.39 | 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 | -22.74 | -19.66 | -9.92 | -39.29 | -14.81 |
| Total Selected Assets | -17.08 | -13.44 | -12.00 | -33.06 | -4.96 |
| Deposits | -42.25 | -3.26 | -19.78 | -9.71 | -2.22 |

| PROFITABILITY: | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Net Income/Avg Equity Capital | 0.50 | 7.53 | 2.89 | 9.72 | 11.29 |
| Bank Net Inc/Avg Eq Inv in Banks | 2.39 | 8.56 | 4.52 | 10.60 | 12.56 |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks | 2.34 | 4.62 | 4.15 | 4.26 | 3.98 |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | -2.78 | 8.00 | 0.80 | 10.89 | 9.85 |
| Bank Net Income/Parent Net Income | 116.69 | 110.04 | 112.13 | 109.90 | 109.14 |
| Nonbank Net Income/Parent Net Income | 0.38 | 0.38 | 0.36 | 0.42 | 0.32 |
| Sub BHCs Net Inc/Parent Net Income | 91.34 | 91.54 | 89.04 | 91.86 | 87.92 |
| LEVERAGE: | | | | | |
| Total Liabilities/Equity | 20.49 | 21.62 | 20.98 | 18.21 | 18.46 |
| Total Debt/Equity Capital | 3.24 | 2.14 | 2.61 | 1.37 | 1.40 |
| Tot Debt+NP to Subs Iss Tr Pref/Equity | 19.00 | 17.92 | 19.03 | 16.55 | 16.89 |
| Tot Debt+Lns Guaranteed for Affl/Equity | 3.61 | 2.36 | 2.87 | 1.58 | 1.61 |
| Total Debt/Eq Cap - Exc Over Fair Value | 3.27 | 2.18 | 2.65 | 1.40 | 1.42 |
| Long-Term Debt/Equity Capital | 1.82 | 0.64 | 0.95 | 0.44 | 0.53 |
| Short-Term Debt/Equity Capital | 0.61 | 0.74 | 0.84 | 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 | 0.09 | 0.07 | 0.12 | 0.15 |
| Long-Term Debt/Consolidated LT Debt | 2.44 | 0.98 | 1.34 | 1.08 | 1.38 |
| DOUBLE LEVERAGE: | | | | | |
| Equity Investment in Subs/Equity | 115.09 | 114.09 | 115.00 | 112.49 | 111.38 |
| Total Investment in Subs/Equity | 115.78 | 114.79 | 115.76 | 113.17 | 112.23 |
| Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 100.76 | 99.93 | 100.43 | 98.83 | 97.97 |
| Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 101.28 | 100.43 | 101.01 | 99.32 | 98.58 |
| DOUBLE LEVERAGE PAYBACK: | | | | | |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 1.97 | 1.50 | 1.74 | 1.18 | 0.94 |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 6.84 | 5.34 | 5.32 | 3.68 | 3.02 |
| COVERAGE ANALYSIS: | | | | | |
| Op Inc-Tax + Noncash/Oper Exp + Div | 83.41 | 97.51 | 101.27 | 112.97 | 106.82 |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div | 92.56 | 96.06 | 102.53 | 119.02 | 108.19 |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div | 108.72 | 85.26 | 93.98 | 99.01 | 102.79 |
| Pretax Oper Inc + Int Exp/Int Expense | 1466.43 | 4693.19 | 4894.79 | 4446.25 | 5805.15 |
| Div + Int From Subs/Int Exp + Div | 114.09 | 146.45 | 153.73 | 165.31 | 159.25 |
| Fees+Other Inc From Subs/Sal + Oth Exp | 3.52 | 4.08 | 3.98 | 5.15 | 5.60 |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 5.56 | 31.17 | 61.68 | 75.63 | 32.40 |
| OTHER RATIOS: | | | | | |
| Net Assets Repr in 1 Yr/Total Assets | -0.75 | -0.83 | -1.09 | -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 | 19.62 | 0.47 | 3.65 | 2.07 | 0.66 |
| Total | 19.62 | 0.47 | 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 | 0.26 | 0.24 | 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 | | | | |
|------------------------------------|---------------|------------|------------|------------|------------|
| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Div Paid/Inc Before Undist Inc | 80.77 | 84.70 | 86.78 | 85.76 | 92.08 |
| Dividends Paid/Net Income | 39.41 | 35.63 | 42.31 | 34.98 | 29.18 |
| Net Income - Dividends/Avg Equity | -1.60 | 4.37 | 0.03 | 6.13 | 7.97 |
| PERCENT OF DIVIDENDS PAID: | | | | | |
| Dividends From Bank Subs | 103.12 | 118.06 | 129.51 | 146.88 | 130.29 |
| Dividends From Nonbank Subs | 0.51 | 0.35 | 0.56 | 0.49 | 0.46 |
| Dividends From Subsidiary BHCs | 0.00 | 0.11 | 0.14 | 1.01 | 0.89 |
| Dividends From All Subsidiaries | 109.40 | 127.67 | 139.69 | 171.06 | 157.08 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | |
| Dividends From Bank Subs | 41.99 | 43.47 | 58.86 | 51.13 | 39.13 |
| Interest Income From Bank Subs | 0.14 | 0.15 | 0.19 | 0.35 | 0.37 |
| Mgt & Service Fees From Bank Subs | 0.63 | 0.85 | 0.79 | 0.77 | 0.87 |
| Other Income From Bank Subs | 0.03 | 0.04 | 0.04 | 0.04 | 0.06 |
| Operating Income From Bank Subs | 46.50 | 47.84 | 64.63 | 61.41 | 44.48 |
| PERCENT OF NONBANK NET INCOME: | | | | | |
| Dividends From Nonbank Subs | 68.36 | 66.81 | 74.60 | 69.88 | 59.89 |
| Interest Income From Nonbank Subs | 0.21 | 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 | 0.01 | 0.00 | 0.07 | 0.00 | 0.54 |
| Operating Inc From Nonbank Subs | 74.37 | 72.35 | 82.85 | 81.75 | 89.02 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | |
| Dividends From Subsidiary BHCs | 27.07 | 31.89 | 35.38 | 27.98 | 31.36 |
| Interest Inc From Subsidiary BHCs | 0.01 | 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 | 27.75 | 31.89 | 35.39 | 29.19 | 31.57 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | |
| Dividends From Bank Subsidiaries | 54.44 | 65.06 | 67.21 | 70.23 | 65.27 |
| Interest Income From Bank Subs | 2.65 | 1.33 | 0.84 | 1.52 | 1.82 |
| Mgt & Serv Fees From Bank Subs | 0.95 | 1.31 | 0.91 | 1.11 | 1.40 |
| Other Income From Bank Subs | 0.05 | 0.10 | 0.13 | 0.08 | 0.10 |
| Operating Income From Bank Subs | 68.23 | 76.71 | 77.56 | 80.70 | 80.36 |
| Dividends From Nonbank Subs | 3.16 | 1.19 | 0.70 | 0.60 | 0.42 |
| Interest Income From Nonbank Subs | 0.01 | 0.01 | 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 | 4.97 | 3.14 | 1.54 | 1.34 | 1.18 |
| Dividends From Subsidiary BHCs | 0.00 | 0.52 | 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 | 0.53 | 0.96 | 0.82 | 1.21 |
| Loans and Adv From Subs/ST Debt | 514.82 | 617.54 | 538.28 | 628.82 | 733.08 |
| Loans and Adv From Subs/Total Debt | 275.97 | 429.65 | 357.95 | 462.16 | 379.56 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|--------|--------|-------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group | | | | | | | | | 453 |
| EARNINGS AND PROFITABILITY | | | | | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | |
| Net Interest Income (TE) | 3.25 | 1.90 | 2.34 | 2.79 | 3.27 | 3.68 | 4.08 | 4.37 | 453 |
| + Non-interest Income | 0.85 | 0.11 | 0.21 | 0.49 | 0.79 | 1.20 | 1.69 | 2.18 | 453 |
| - Overhead Expense | 3.11 | 1.94 | 2.15 | 2.62 | 3.02 | 3.49 | 4.24 | 5.00 | 453 |
| - Provision for Losses | 0.83 | 0.09 | 0.14 | 0.28 | 0.55 | 1.20 | 2.37 | 3.74 | 453 |
| + Securities Gains (Losses) | 0.04 | -0.25 | -0.07 | 0.00 | 0.00 | 0.09 | 0.26 | 0.41 | 453 |
| + Other Tax Equiv Adjustments | 0.00 | -0.06 | -0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.08 | 453 |
| = Pretax Net Oper Income (TE) | 0.27 | -3.94 | -2.26 | -0.19 | 0.51 | 1.10 | 1.54 | 1.87 | 453 |
| Net Operating Income | 0.13 | -3.81 | -1.76 | -0.27 | 0.34 | 0.73 | 1.13 | 1.42 | 453 |
| Net Income | 0.13 | -3.81 | -1.76 | -0.27 | 0.34 | 0.73 | 1.13 | 1.42 | 453 |
| Net Income (Sub S Adjusted) | 0.36 | -2.80 | -0.75 | 0.07 | 0.45 | 0.88 | 1.09 | 1.19 | 105 |
| PERCENT OF AVG EARNING ASSETS: | | | | | | | | | |
| Interest Income (TE) | 5.60 | 4.67 | 4.89 | 5.25 | 5.57 | 5.97 | 6.31 | 6.51 | 453 |
| Interest Expense | 2.10 | 1.04 | 1.31 | 1.71 | 2.11 | 2.52 | 2.85 | 3.08 | 453 |
| Net Interest Income (TE) | 3.53 | 2.04 | 2.49 | 3.05 | 3.57 | 3.99 | 4.45 | 4.81 | 453 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 0.80 | 0.00 | 0.06 | 0.17 | 0.48 | 1.18 | 2.45 | 4.19 | 453 |
| Earnings Coverage of Net Losses (X) | 5.18 | -3.48 | -0.36 | 0.54 | 2.63 | 7.58 | 20.03 | 35.45 | 450 |
| Ln&Ls Allowance/Total Loans & Leases | 1.58 | 0.86 | 0.98 | 1.15 | 1.44 | 1.91 | 2.58 | 3.21 | 453 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 3.45 | 0.39 | 0.68 | 1.40 | 2.72 | 4.83 | 8.90 | 12.44 | 453 |
| 30-89 Days Past Due Loans and Leases | 1.33 | 0.15 | 0.28 | 0.55 | 1.10 | 1.96 | 3.07 | 3.84 | 453 |
| LIQUIDITY AND FUNDING: | | | | | | | | | |
| Net Noncore Funding Dependence | 27.77 | 4.94 | 11.41 | 17.77 | 28.22 | 36.62 | 45.61 | 51.60 | 453 |
| Net ST Noncore Funding Dependence | 17.39 | -1.44 | 2.89 | 9.62 | 16.18 | 25.23 | 33.38 | 38.35 | 453 |
| Net Loans and Leases/Total Assets | 70.47 | 48.71 | 55.56 | 64.11 | 71.62 | 77.33 | 82.42 | 85.41 | 453 |
| CAPITALIZATION: | | | | | | | | | |
| Tier 1 Leverage Ratio | 8.75 | 4.95 | 6.19 | 7.53 | 8.67 | 9.99 | 11.37 | 12.52 | 453 |
| Equity Capital/Total Assets | 8.23 | 3.90 | 5.03 | 6.60 | 8.16 | 9.89 | 11.54 | 13.19 | 453 |
| Equity Capital+Minority Int/Total Assets | 8.31 | 3.97 | 5.09 | 6.66 | 8.23 | 9.98 | 11.54 | 13.19 | 453 |
| Net Loans&Ls/Equity Capital (X) | 9.10 | 4.51 | 5.38 | 6.79 | 8.59 | 10.94 | 14.93 | 17.79 | 450 |
| Cash Dividends/Net Income | 39.37 | 0.00 | 0.00 | 6.38 | 34.97 | 67.58 | 105.64 | 163.31 | 316 |
| Cash Dividends/Net Income (Sub S Adjusted) | 14.21 | -61.86 | -40.51 | -3.25 | 0.30 | 38.04 | 71.59 | 87.94 | 105 |
| Retained Earnings/Avg Equity Cap | -1.58 | -67.83 | -23.82 | -4.88 | 1.92 | 5.35 | 8.80 | 11.59 | 453 |
| PARENT COMPANY RATIOS: | | | | | | | | | |
| Short-Term Debt/Equity Capital | 0.60 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.83 | 14.75 | 450 |
| Long-Term Debt/Equity Capital | 1.81 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 11.81 | 24.55 | 450 |
| Equity Investment in Subs/Equity Cap | 115.09 | 88.58 | 93.95 | 99.51 | 109.06 | 129.57 | 152.20 | 184.50 | 450 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 92.55 | -79.00 | -3.24 | 40.98 | 97.11 | 123.62 | 219.73 | 353.80 | 431 |

| PERCENT OF AVERAGE ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Interest Income (TE) | 5.17 | 4.25 | 4.52 | 4.85 | 5.13 | 5.50 | 5.78 | 6.03 | 453 |
| Less: Interest Expense | 1.93 | 0.94 | 1.18 | 1.56 | 1.95 | 2.32 | 2.63 | 2.85 | 453 |
| Equals: Net Interest Income (TE) | 3.25 | 1.90 | 2.34 | 2.79 | 3.27 | 3.68 | 4.08 | 4.37 | 453 |
| Plus: Non-Interest Income | 0.85 | 0.11 | 0.21 | 0.49 | 0.79 | 1.20 | 1.69 | 2.18 | 453 |
| Equals: Adj Operating Income (TE) | 4.14 | 2.25 | 2.70 | 3.44 | 4.14 | 4.76 | 5.55 | 6.36 | 453 |
| Less: Overhead Expense | 3.11 | 1.94 | 2.15 | 2.62 | 3.02 | 3.49 | 4.24 | 5.00 | 453 |
| Less: Provision for Loan and Lease Losses | 0.83 | 0.09 | 0.14 | 0.28 | 0.55 | 1.20 | 2.37 | 3.74 | 453 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Plus: Realized G/L on AFS Sec | 0.04 | -0.17 | -0.05 | 0.00 | 0.00 | 0.09 | 0.26 | 0.41 | 453 |
| Plus: Other Tax Equiv Adjustments | 0.00 | -0.06 | -0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.08 | 453 |
| Equals: Pretax Net Oper Inc (TE) | 0.27 | -3.94 | -2.26 | -0.19 | 0.51 | 1.10 | 1.54 | 1.87 | 453 |
| Less: Applicable Income Taxes (TE) | 0.13 | -0.77 | -0.35 | 0.00 | 0.12 | 0.34 | 0.52 | 0.68 | 453 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Equals: Net Operating Income | 0.13 | -3.81 | -1.76 | -0.27 | 0.34 | 0.73 | 1.13 | 1.42 | 453 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Equals: Net Income | 0.13 | -3.81 | -1.76 | -0.27 | 0.34 | 0.73 | 1.13 | 1.42 | 453 |
| Memo: Net Income (Last Four Qtrs) | -0.01 | -4.23 | -2.54 | -0.54 | 0.30 | 0.73 | 1.11 | 1.38 | 387 |
| MARGIN ANALYSIS: | | | | | | | | | |
| Avg Earning Assets / Avg Assets | 92.50 | 85.23 | 87.67 | 90.61 | 92.91 | 94.64 | 95.95 | 96.81 | 453 |
| Avg Int-Bearing Funds / Avg Assets | 81.05 | 67.35 | 70.72 | 76.99 | 81.68 | 85.92 | 88.53 | 89.88 | 453 |
| Int Income (TE) / Avg Earning Assets | 5.60 | 4.67 | 4.89 | 5.25 | 5.57 | 5.97 | 6.31 | 6.51 | 453 |
| Int Expense / Avg Earning Assets | 2.10 | 1.04 | 1.31 | 1.71 | 2.11 | 2.52 | 2.85 | 3.08 | 453 |
| Net Int Inc (TE) / Avg Earn Assets | 3.53 | 2.04 | 2.49 | 3.05 | 3.57 | 3.99 | 4.45 | 4.81 | 453 |
| YIELD OR COST: | | | | | | | | | |
| Total Loans and Leases (TE) | 6.02 | 5.10 | 5.35 | 5.62 | 6.00 | 6.40 | 6.76 | 7.05 | 453 |
| Interest-Bearing Bank Balances | 0.72 | 0.00 | 0.00 | 0.10 | 0.31 | 1.18 | 2.88 | 4.56 | 436 |
| Fed Funds Sold & Reverse Repos | 0.19 | 0.00 | 0.00 | 0.11 | 0.19 | 0.27 | 0.45 | 0.79 | 388 |
| Trading Assets | 2.04 | 0.00 | 0.00 | 0.00 | 0.93 | 3.25 | 4.88 | 5.70 | 14 |
| Total Earning Assets | 5.51 | 4.65 | 4.89 | 5.16 | 5.47 | 5.84 | 6.22 | 6.44 | 453 |
| Investment Securities (TE) | 4.70 | 2.97 | 3.47 | 4.16 | 4.75 | 5.22 | 5.76 | 6.25 | 452 |
| U.S. Treasury & Agency Sec (excl MBS) | 3.86 | 0.74 | 1.51 | 2.82 | 3.83 | 5.04 | 6.16 | 7.30 | 407 |
| Mortgage-Backed Securities | 4.84 | 3.12 | 3.60 | 4.34 | 4.85 | 5.34 | 6.03 | 6.62 | 422 |
| All Other Securities | 5.74 | 2.97 | 3.67 | 4.72 | 5.63 | 6.54 | 8.27 | 11.15 | 434 |
| Interest-Bearing Deposits | 2.22 | 1.17 | 1.43 | 1.81 | 2.19 | 2.64 | 2.98 | 3.27 | 453 |
| Time Deposits of \$100K or More | 3.04 | 1.82 | 2.19 | 2.64 | 3.09 | 3.41 | 3.77 | 4.12 | 452 |
| Time Deposits < \$100K | 3.15 | 2.01 | 2.45 | 2.83 | 3.16 | 3.44 | 3.84 | 3.99 | 453 |
| Other Domestic Deposits | 1.00 | 0.35 | 0.50 | 0.68 | 0.94 | 1.31 | 1.66 | 1.95 | 452 |
| Foreign Deposits | 1.12 | 0.51 | 0.51 | 0.51 | 0.64 | 1.35 | 1.74 | 1.86 | 4 |
| Fed Funds Purchased and Repos | 1.20 | 0.00 | 0.12 | 0.44 | 0.96 | 1.81 | 2.72 | 3.84 | 390 |
| Other Borrowed Funds & Trading Liab | 3.45 | 0.86 | 1.70 | 2.84 | 3.61 | 4.15 | 4.64 | 5.13 | 435 |
| All Interest-Bearing Funds | 2.38 | 1.37 | 1.63 | 2.00 | 2.40 | 2.73 | 3.10 | 3.30 | 453 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 31.41 | 22.53 | 23.98 | 27.07 | 30.26 | 35.37 | 41.10 | 47.48 | 453 |
| Avg Assets per Employee (\$000) | 4149.89 | 2476.06 | 2732.20 | 3218.03 | 3924.50 | 4946.63 | 6155.48 | 8057.59 | 453 |

ANALYSIS RATIOS

| | | | | | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|-------|--------|--------|-----|
| Mutual Fund Fee Inc / Non-Int Income | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.51 | 440 |
| Overhead Exp / NII + Non-Int Income | 77.20 | 54.59 | 58.68 | 64.84 | 75.04 | 86.60 | 103.12 | 129.72 | 453 |

PERCENT OF AVERAGE ASSETS:

| | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|-----|
| Total Overhead Expense | 3.11 | 1.94 | 2.15 | 2.62 | 3.02 | 3.49 | 4.24 | 5.00 | 453 |
| Personnel Expense | 1.57 | 0.92 | 1.06 | 1.31 | 1.53 | 1.82 | 2.17 | 2.33 | 453 |
| Net Occupancy Expense | 0.40 | 0.20 | 0.24 | 0.31 | 0.39 | 0.49 | 0.60 | 0.66 | 453 |
| Other Operating Expenses | 1.09 | 0.66 | 0.75 | 0.87 | 1.02 | 1.27 | 1.59 | 2.09 | 453 |
| Overhead Less Non-Interest Income | 2.20 | 1.23 | 1.50 | 1.84 | 2.14 | 2.55 | 2.99 | 3.40 | 453 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

| | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|--------|--------|-----|
| Total Overhead Expense | 75.75 | 53.10 | 56.49 | 63.48 | 73.27 | 84.90 | 102.31 | 127.70 | 453 |
| Personnel Expense | 38.46 | 26.18 | 28.54 | 33.05 | 38.11 | 43.38 | 48.93 | 55.18 | 453 |
| Net Occupancy Expense | 10.07 | 5.25 | 6.10 | 7.70 | 9.53 | 12.00 | 16.00 | 18.57 | 453 |
| Other Operating Expenses | 26.95 | 16.84 | 18.36 | 21.02 | 25.23 | 30.24 | 43.49 | 57.24 | 453 |
| Total Non-Interest Income | 19.83 | 3.86 | 7.15 | 13.43 | 19.05 | 26.07 | 34.06 | 40.16 | 453 |
| Fiduciary Activities Income | 0.84 | 0.00 | 0.00 | 0.00 | 0.00 | 1.45 | 4.57 | 6.93 | 453 |
| Serv Charges on Deposit Accts - Domestic | 6.80 | 1.36 | 2.38 | 4.37 | 6.30 | 9.47 | 11.81 | 14.24 | 453 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Investment Banking Fees & Commissions | 0.47 | 0.00 | 0.00 | 0.00 | 0.21 | 0.86 | 1.89 | 2.53 | 453 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Net Servicing Fees | 0.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.32 | 1.99 | 3.69 | 453 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Insurance Activities Revenue | 0.42 | 0.00 | 0.00 | 0.00 | 0.01 | 0.33 | 2.27 | 7.29 | 453 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.97 | -6.84 | -2.04 | -0.05 | 0.62 | 3.43 | 10.57 | 16.10 | 453 |
| Other Non-Interest Income | 6.19 | 1.90 | 2.41 | 3.78 | 5.59 | 8.04 | 12.35 | 15.41 | 453 |
| Overhead Less Non-Interest Income | 55.34 | 26.57 | 33.41 | 41.29 | 52.92 | 65.65 | 91.08 | 112.50 | 453 |

TAX RATIOS:

| | | | | | | | | | |
|--------------------------------|-------|--------|-------|-------|-------|-------|-------|-------|-----|
| Appl Inc Taxes/Pretax NOI (TE) | 15.02 | -33.44 | -3.16 | 0.00 | 17.72 | 27.20 | 33.61 | 38.01 | 322 |
| Appl Inc Tax+TE/Pretax NOI+TE | 27.94 | 0.00 | 0.51 | 16.48 | 32.59 | 37.80 | 45.13 | 53.43 | 322 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--------------------------------------|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans | 56.04 | 32.94 | 38.87 | 47.90 | 56.59 | 64.82 | 70.91 | 74.00 | 453 |
| Commercial and Industrial Loans | 9.37 | 2.38 | 3.37 | 5.65 | 8.48 | 12.67 | 17.43 | 20.94 | 453 |
| Loans to Individuals | 2.23 | 0.15 | 0.28 | 0.76 | 1.62 | 3.22 | 5.96 | 9.66 | 453 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Agricultural Loans | 0.89 | 0.00 | 0.00 | 0.00 | 0.07 | 1.32 | 4.93 | 8.30 | 453 |
| Other Loans and Leases | 0.78 | 0.00 | 0.00 | 0.09 | 0.43 | 1.25 | 2.49 | 3.57 | 453 |
| Net Loans and Leases | 70.47 | 48.71 | 55.56 | 64.11 | 71.62 | 77.33 | 82.42 | 85.41 | 453 |
| Debt Securities Over 1 Year | 14.09 | 1.49 | 3.18 | 7.85 | 13.16 | 20.41 | 27.34 | 31.37 | 453 |
| Mutual Funds and Equity Securities | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.56 | 1.19 | 453 |
| Subtotal | 85.29 | 73.71 | 77.16 | 81.84 | 85.77 | 89.12 | 91.33 | 92.03 | 453 |
| Interest-Bearing Bank Balances | 2.18 | 0.00 | 0.01 | 0.10 | 0.99 | 3.91 | 7.40 | 9.18 | 453 |
| Federal Funds Sold & Reverse Repos | 0.83 | 0.00 | 0.00 | 0.00 | 0.07 | 1.43 | 3.71 | 6.33 | 453 |
| Debt Securities 1 Year or Less | 1.65 | 0.00 | 0.04 | 0.27 | 1.11 | 2.60 | 5.06 | 7.39 | 453 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Total Earning Assets | 91.21 | 85.34 | 86.94 | 89.26 | 91.53 | 93.14 | 94.42 | 94.97 | 453 |
| Non-Int Cash and Due From Dep Inst | 2.00 | 0.50 | 0.84 | 1.32 | 1.75 | 2.46 | 3.94 | 5.94 | 453 |
| Other Real Estate Owned | 0.52 | 0.00 | 0.00 | 0.09 | 0.38 | 0.88 | 1.64 | 3.04 | 453 |
| All Other Assets | 6.57 | 3.48 | 3.76 | 5.04 | 6.50 | 7.86 | 9.94 | 11.64 | 453 |
| MEMORANDA: | | | | | | | | | |
| Short-Term Investments | 5.48 | 0.38 | 0.73 | 2.26 | 4.68 | 8.26 | 12.25 | 16.11 | 453 |
| U. S. Treasury Securities | 0.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.58 | 2.11 | 453 |
| U. S. Agency Securities (excl MBS) | 3.21 | 0.00 | 0.00 | 0.41 | 2.53 | 5.91 | 9.34 | 13.21 | 453 |
| Municipal Securities | 3.21 | 0.00 | 0.00 | 0.51 | 2.68 | 5.60 | 9.31 | 12.10 | 453 |
| Mortgage-Backed Securities | 7.44 | 0.00 | 0.04 | 1.98 | 6.34 | 11.23 | 18.30 | 23.33 | 453 |
| Asset-Backed Securities | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.15 | 0.60 | 453 |
| Other Debt Securities | 0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.35 | 1.08 | 2.85 | 453 |
| RE Loans Secured by 1-4 Family | 17.22 | 3.90 | 6.39 | 10.65 | 16.76 | 23.01 | 30.81 | 35.04 | 453 |
| Revolving | 2.89 | 0.00 | 0.20 | 1.06 | 2.81 | 4.39 | 6.30 | 7.92 | 453 |
| Closed-End, Sec by First Liens | 12.77 | 2.41 | 3.57 | 6.86 | 12.24 | 17.72 | 25.08 | 29.01 | 453 |
| Closed-End, Sec by Junior Liens | 1.22 | 0.05 | 0.18 | 0.48 | 1.03 | 1.78 | 2.94 | 3.82 | 453 |
| Commercial Real Estate Loans | 35.18 | 14.65 | 18.03 | 25.95 | 34.73 | 45.00 | 53.26 | 58.29 | 453 |
| Construction and Land Dev | 9.49 | 1.52 | 2.41 | 4.60 | 8.36 | 13.60 | 19.54 | 26.06 | 453 |
| Multifamily | 1.95 | 0.15 | 0.33 | 0.88 | 1.55 | 2.87 | 4.65 | 7.03 | 453 |
| Nonfarm Nonresidential | 22.47 | 9.78 | 12.10 | 16.82 | 21.42 | 27.96 | 34.70 | 39.18 | 453 |
| RE Loans Secured by Farmland | 1.62 | 0.00 | 0.00 | 0.03 | 0.58 | 2.88 | 6.64 | 9.44 | 453 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | | | | | |
| Real Estate Loans | 79.00 | 54.48 | 61.92 | 71.26 | 80.56 | 86.72 | 92.30 | 94.64 | 453 |
| RE Loans Secured by 1-4 Family | 24.53 | 5.60 | 9.48 | 15.07 | 23.89 | 32.53 | 44.41 | 52.13 | 453 |
| Revolving | 4.07 | 0.00 | 0.35 | 1.46 | 3.89 | 6.15 | 8.83 | 10.95 | 453 |
| Closed-End | 20.17 | 3.99 | 6.24 | 11.12 | 18.82 | 27.69 | 39.04 | 46.62 | 453 |
| Commercial Real Estate Loans | 49.32 | 22.37 | 28.73 | 38.49 | 49.31 | 59.77 | 68.98 | 75.80 | 453 |
| Construction and Land Dev | 13.19 | 2.32 | 3.77 | 6.86 | 11.63 | 18.66 | 26.80 | 32.31 | 453 |
| Multifamily | 2.76 | 0.23 | 0.52 | 1.23 | 2.22 | 4.02 | 6.51 | 9.29 | 453 |
| Nonfarm Nonresidential | 31.66 | 14.18 | 18.66 | 24.70 | 31.14 | 38.72 | 46.22 | 51.61 | 453 |
| RE Loans Secured by Farmland | 2.31 | 0.00 | 0.00 | 0.04 | 0.84 | 4.04 | 9.57 | 13.84 | 453 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Commercial and Industrial Loans | 13.19 | 3.29 | 4.80 | 8.15 | 12.38 | 17.72 | 23.57 | 29.42 | 453 |
| Loans to Individuals | 3.23 | 0.20 | 0.37 | 1.06 | 2.32 | 4.60 | 9.45 | 13.89 | 453 |
| Credit Card Loans | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.38 | 0.58 | 453 |
| Agricultural Loans | 1.27 | 0.00 | 0.00 | 0.00 | 0.10 | 1.95 | 6.75 | 12.32 | 453 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Other Loans and Leases | 1.13 | 0.00 | 0.01 | 0.13 | 0.64 | 1.84 | 3.64 | 5.54 | 453 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Short-Term Investments | 5.48 | 0.38 | 0.73 | 2.26 | 4.68 | 8.26 | 12.25 | 16.11 | 453 |
| Liquid Assets | 17.35 | 6.08 | 7.94 | 11.30 | 16.54 | 22.58 | 29.48 | 35.63 | 453 |
| Investment Securities | 16.53 | 3.21 | 5.18 | 9.60 | 15.52 | 22.98 | 30.96 | 36.41 | 453 |
| Net Loans and Leases | 70.47 | 48.71 | 55.56 | 64.11 | 71.62 | 77.33 | 82.42 | 85.41 | 453 |
| Net Lns, Ls & Stdbly Ltrs of Credit | 71.07 | 49.41 | 56.18 | 64.54 | 71.99 | 78.31 | 83.08 | 86.06 | 453 |
| Core Deposits | 59.65 | 40.05 | 45.69 | 52.43 | 60.38 | 67.03 | 71.88 | 74.55 | 453 |
| Noncore Funding | 29.72 | 13.69 | 16.55 | 22.22 | 29.47 | 37.00 | 44.73 | 48.88 | 453 |
| Time Deposits of \$100K or More | 16.16 | 6.94 | 8.89 | 11.39 | 15.50 | 20.16 | 26.31 | 30.97 | 453 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Fed Funds Purchased and Repos | 1.62 | 0.00 | 0.00 | 0.00 | 0.94 | 3.10 | 5.78 | 7.46 | 453 |
| Net Fed Funds Purchased (Sold) | 0.82 | -5.30 | -2.87 | -0.35 | 0.35 | 2.45 | 4.91 | 6.99 | 453 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 2.13 | 0.00 | 0.00 | 0.33 | 1.54 | 3.76 | 6.71 | 8.76 | 453 |
| Earning Assets Repr in 1 Year | 35.15 | 14.50 | 19.38 | 26.82 | 34.86 | 43.12 | 53.29 | 58.63 | 453 |
| Int-Bearing Liab Repr in 1 Year | 35.32 | 9.86 | 17.28 | 24.80 | 32.71 | 45.41 | 60.34 | 67.68 | 453 |
| Long-Term Debt Repr in 1 Year | 0.51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.53 | 3.17 | 5.45 | 453 |
| Net Assets Repriceable in 1 Year | -1.20 | -34.39 | -26.02 | -11.52 | -0.28 | 9.44 | 19.87 | 29.86 | 453 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | | | | | |
| Net Noncore Funding Dependence | 27.77 | 4.94 | 11.41 | 17.77 | 28.22 | 36.62 | 45.61 | 51.60 | 453 |
| Net ST Noncore Funding Dependence | 17.39 | -1.44 | 2.89 | 9.62 | 16.18 | 25.23 | 33.38 | 38.35 | 453 |
| Short-Term Inv/ST Noncore Funding | 30.43 | 1.57 | 3.35 | 10.29 | 23.51 | 46.21 | 76.29 | 107.13 | 453 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | -3.46 | -28.56 | -22.98 | -13.82 | -4.13 | 6.89 | 17.96 | 26.92 | 453 |
| Net Loans and Leases/Total Deposits | 88.37 | 60.93 | 70.68 | 78.75 | 88.90 | 97.15 | 106.04 | 111.61 | 453 |
| Net Loans and Leases/Core Deposits | 120.82 | 74.14 | 86.08 | 101.87 | 117.48 | 140.10 | 165.18 | 183.59 | 453 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | 0.20 | -3.08 | -0.60 | -0.01 | 0.01 | 0.34 | 1.75 | 2.88 | 210 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | -0.00 | -17.36 | -7.14 | -1.18 | 0.60 | 2.37 | 4.15 | 5.36 | 448 |
| Struct Notes Appr(Depr)/T1 Cap | -0.09 | -1.38 | -0.63 | -0.11 | 0.00 | 0.02 | 0.08 | 0.21 | 150 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | | | | | |
| Held-To-Maturity Securities | 5.89 | 0.00 | 0.00 | 0.00 | 0.00 | 6.88 | 36.77 | 54.73 | 452 |
| Available-For-Sale Securities | 94.10 | 42.91 | 61.59 | 92.56 | 100.00 | 100.00 | 100.00 | 100.00 | 452 |
| U.S. Treasury Securities | 0.56 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.36 | 13.91 | 452 |
| U.S. Agency Securities (excl MBS) | 22.61 | 0.00 | 0.00 | 4.30 | 18.12 | 39.61 | 67.08 | 79.51 | 452 |
| Municipal Securities | 19.17 | 0.00 | 0.00 | 4.11 | 18.75 | 34.54 | 46.59 | 55.10 | 452 |
| Mortgage-Backed Securities | 45.03 | 0.00 | 1.08 | 16.67 | 46.57 | 65.78 | 84.05 | 89.31 | 452 |
| Asset-Backed Securities | 0.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.10 | 3.55 | 452 |
| Other Debt Securities | 1.57 | 0.00 | 0.00 | 0.00 | 0.00 | 2.52 | 9.20 | 15.00 | 452 |
| Mutual Funds and Equity Securities | 0.79 | 0.00 | 0.00 | 0.00 | 0.00 | 0.95 | 4.41 | 9.85 | 452 |
| Debt Securities 1 Year or Less | 11.28 | 0.00 | 0.48 | 2.49 | 7.28 | 17.64 | 35.34 | 49.96 | 452 |
| Debt Securities 1 To 5 Years | 27.23 | 0.44 | 2.78 | 10.25 | 24.43 | 40.99 | 60.54 | 69.72 | 452 |
| Debt Securities Over 5 Years | 55.49 | 1.64 | 11.77 | 32.91 | 58.46 | 78.73 | 90.07 | 94.82 | 452 |
| Pledged Securities | 56.26 | 7.70 | 16.27 | 36.38 | 58.98 | 75.59 | 88.07 | 93.91 | 452 |
| Structured Notes, Fair Value | 0.79 | 0.00 | 0.00 | 0.00 | 0.00 | 1.03 | 5.39 | 8.19 | 452 |

| ANALYSIS RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|---------------|-------|-------|-------|--------|--------|--------|--------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.83 | 0.09 | 0.14 | 0.28 | 0.55 | 1.20 | 2.37 | 3.74 | 453 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.15 | 0.14 | 0.22 | 0.40 | 0.75 | 1.69 | 3.29 | 4.94 | 453 |
| Provision for Ln&Ls Losses/Net Losses | 197.26 | 19.18 | 63.46 | 99.89 | 153.84 | 265.11 | 482.90 | 720.88 | 450 |
| Ln&Ls Allowance/Total Loans & Leases | 1.58 | 0.86 | 0.98 | 1.15 | 1.44 | 1.91 | 2.58 | 3.21 | 453 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 4.73 | 0.54 | 0.81 | 1.40 | 2.77 | 6.70 | 15.01 | 26.64 | 433 |
| ALLL/Nonaccrual Assets | 98.96 | 21.74 | 30.03 | 44.43 | 70.63 | 124.76 | 250.76 | 473.16 | 452 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 86.55 | 21.08 | 28.36 | 42.64 | 64.34 | 112.65 | 213.22 | 401.41 | 453 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.86 | 0.03 | 0.09 | 0.23 | 0.53 | 1.31 | 2.58 | 4.31 | 453 |
| Recoveries/Avg Loans and Leases | 0.05 | 0.00 | 0.00 | 0.01 | 0.03 | 0.07 | 0.14 | 0.29 | 453 |
| Net Losses/Avg Loans and Leases | 0.80 | 0.00 | 0.06 | 0.17 | 0.48 | 1.18 | 2.45 | 4.19 | 453 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Recoveries/Prior Year-End Losses | 6.75 | 0.12 | 0.43 | 1.61 | 4.91 | 10.23 | 19.98 | 32.52 | 394 |
| Earnings Coverage of Net Losses (X) | 5.18 | -3.48 | -0.36 | 0.54 | 2.63 | 7.58 | 20.03 | 35.45 | 450 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | | | | | |
| Real Estate Loans | 0.62 | 0.00 | 0.00 | 0.04 | 0.29 | 0.99 | 2.31 | 3.81 | 452 |
| RE Loans Secured By 1-4 Family | 0.44 | -0.00 | 0.00 | 0.03 | 0.22 | 0.67 | 1.66 | 2.66 | 452 |
| Revolving | 0.27 | -0.00 | 0.00 | 0.00 | 0.00 | 0.34 | 1.42 | 2.49 | 429 |
| Closed-End | 0.44 | -0.00 | 0.00 | 0.01 | 0.21 | 0.63 | 1.81 | 2.78 | 452 |
| Commercial Real Estate Loans | 0.67 | -0.00 | 0.00 | 0.00 | 0.26 | 1.07 | 2.58 | 4.38 | 452 |
| Construction and Land Dev | 1.75 | 0.00 | 0.00 | 0.00 | 0.33 | 2.65 | 8.48 | 12.63 | 452 |
| Multifamily | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.43 | 2.17 | 442 |
| Nonfarm Nonresidential | 0.19 | -0.00 | 0.00 | 0.00 | 0.02 | 0.30 | 0.91 | 1.48 | 452 |
| RE Loans Secured by Farmland | 0.00 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 364 |
| Commercial and Industrial Loans | 1.13 | -0.03 | 0.00 | 0.10 | 0.59 | 1.67 | 4.21 | 6.48 | 453 |
| Loans to Depository Institutions | 0.00 | -0.28 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23 |
| Loans to Individuals | 1.19 | 0.09 | 0.16 | 0.41 | 0.86 | 1.76 | 3.18 | 4.43 | 393 |
| Credit Card Loans | 2.57 | -0.17 | 0.00 | 0.19 | 1.95 | 3.94 | 7.94 | 10.82 | 161 |
| Agricultural Loans | 0.01 | -0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.40 | 290 |
| 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 | 0.94 | -0.01 | 0.00 | 0.00 | 0.00 | 0.50 | 4.73 | 18.48 | 421 |

| PERCENT OF LOANS AND LEASES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|-------|-------|--------|--------|--------|--------|--------|--------------|
| ----- | | | | | | | | | |
| 30-89 Days PD Loans and Leases | 1.33 | 0.15 | 0.28 | 0.55 | 1.10 | 1.96 | 3.07 | 3.84 | 453 |
| 90+ Days PD Loans and Leases | 0.14 | 0.00 | 0.00 | 0.00 | 0.04 | 0.24 | 0.63 | 1.05 | 453 |
| Nonaccrual Loans and Leases | 2.64 | 0.23 | 0.45 | 1.02 | 2.12 | 3.70 | 7.20 | 9.83 | 453 |
| 90+ Days PD and Nonaccrual Loans and Leases | 2.86 | 0.29 | 0.54 | 1.18 | 2.32 | 3.98 | 7.62 | 9.93 | 453 |
| 30-89 Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.11 | 453 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Nonaccrual Restructured | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.46 | 1.06 | 453 |
| PERCENT OF LNS&LS + OTHER ASSETS | | | | | | | | | |
| 30+ DAYS PAST DUE AND NONACCRUAL | | | | | | | | | |
| ----- | | | | | | | | | |
| 30-89 Days Past Due Assets | 1.33 | 0.15 | 0.28 | 0.55 | 1.10 | 1.96 | 3.07 | 3.84 | 453 |
| 90+ Days Past Due Assets | 0.14 | 0.00 | 0.00 | 0.00 | 0.04 | 0.24 | 0.63 | 1.05 | 453 |
| Nonaccrual Assets | 2.66 | 0.24 | 0.46 | 1.02 | 2.14 | 3.71 | 7.21 | 9.83 | 453 |
| 30+ Days PD & Nonaccrual Assets | 4.28 | 0.83 | 1.21 | 2.06 | 3.50 | 5.74 | 10.46 | 13.36 | 453 |
| PERCENT OF TOTAL ASSETS | | | | | | | | | |
| ----- | | | | | | | | | |
| 90+ Days PD and Nonaccrual Assets | 2.08 | 0.18 | 0.38 | 0.83 | 1.65 | 2.88 | 5.58 | 7.37 | 453 |
| 90+ PD & Nonaccrual Assets + OREO | 2.70 | 0.32 | 0.54 | 1.09 | 2.14 | 3.83 | 6.98 | 10.18 | 453 |
| RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF: | | | | | | | | | |
| ----- | | | | | | | | | |
| Total Assets | 2.86 | 0.26 | 0.50 | 1.02 | 2.18 | 4.08 | 7.79 | 11.22 | 453 |
| Allowance for Loan & Lease Losses | 236.43 | 35.00 | 65.33 | 110.87 | 206.60 | 322.27 | 530.10 | 708.58 | 453 |
| Equity Cap + ALLL | 32.09 | 2.69 | 5.33 | 11.05 | 21.75 | 44.24 | 96.62 | 134.48 | 450 |
| Tier 1 Cap + ALLL | 29.77 | 2.78 | 5.02 | 10.52 | 20.89 | 39.86 | 88.43 | 127.18 | 453 |
| Loans & Leases + RE Acquired | 3.90 | 0.39 | 0.75 | 1.57 | 2.99 | 5.50 | 10.58 | 15.14 | 453 |

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 | 1.34 | 0.08 | 0.20 | 0.49 | 1.04 | 2.08 | 3.24 | 4.07 | 452 |
| - 90+ Days Past Due | 0.14 | 0.00 | 0.00 | 0.00 | 0.02 | 0.22 | 0.70 | 1.16 | 452 |
| - Nonaccrual | 2.99 | 0.17 | 0.39 | 1.09 | 2.29 | 4.18 | 8.16 | 10.79 | 452 |
| Coml & Indl - 30-89 Days PD | 1.17 | 0.00 | 0.02 | 0.23 | 0.79 | 1.74 | 3.26 | 4.40 | 453 |
| - 90+ Days Past Due | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.11 | 0.50 | 1.05 | 453 |
| - Nonaccrual | 1.60 | 0.00 | 0.01 | 0.26 | 0.92 | 2.32 | 5.30 | 7.04 | 453 |
| Individuals - 30-89 Days PD | 1.43 | 0.00 | 0.04 | 0.47 | 1.16 | 2.07 | 3.45 | 4.48 | 451 |
| - 90+ Days Past Due | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.15 | 0.51 | 1.15 | 451 |
| - Nonaccrual | 0.34 | 0.00 | 0.00 | 0.00 | 0.14 | 0.61 | 1.49 | 2.62 | 451 |
| Dep Inst Lns - 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23 |
| - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23 |
| Agricultural - 30-89 Days PD | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 0.85 | 1.61 | 290 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.16 | 290 |
| - Nonaccrual | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.44 | 1.84 | 290 |
| 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 | 0.31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 1.98 | 4.99 | 421 |
| - 90+ Days Past Due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.43 | 421 |
| - Nonaccrual | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.74 | 4.25 | 421 |

MEMORANDA:

| | | | | | | | | | |
|-------------------------------|------|------|------|------|------|-------|-------|-------|-----|
| 1-4 Family - 30-89 Days PD | 1.29 | 0.00 | 0.13 | 0.47 | 1.03 | 1.93 | 3.16 | 4.40 | 452 |
| - 90+ Days Past Due | 0.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.25 | 0.71 | 1.04 | 452 |
| - Nonaccrual | 1.66 | 0.00 | 0.10 | 0.46 | 1.20 | 2.51 | 4.94 | 7.54 | 452 |
| Revolving - 30-89 Days PD | 0.52 | 0.00 | 0.00 | 0.00 | 0.33 | 0.94 | 1.98 | 3.25 | 429 |
| - 90+ Days Past Due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 | 0.80 | 429 |
| - Nonaccrual | 0.58 | 0.00 | 0.00 | 0.00 | 0.14 | 0.97 | 2.58 | 4.30 | 429 |
| Closed-End - 30-89 Days PD | 1.48 | 0.00 | 0.07 | 0.46 | 1.15 | 2.13 | 3.85 | 5.14 | 452 |
| - 90+ Days Past Due | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.27 | 0.76 | 1.18 | 452 |
| - Nonaccrual | 1.96 | 0.00 | 0.07 | 0.48 | 1.29 | 2.99 | 5.72 | 8.13 | 452 |
| - Jr Lien 30-89 Days PD | 0.10 | 0.00 | 0.00 | 0.00 | 0.05 | 0.18 | 0.44 | 0.79 | 452 |
| - Jr Lien 90+ Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.07 | 452 |
| - Jr Lien Nonaccrual | 0.13 | 0.00 | 0.00 | 0.00 | 0.03 | 0.22 | 0.64 | 1.09 | 452 |
| Commercial RE - 30-89 Days PD | 1.36 | 0.00 | 0.06 | 0.27 | 1.08 | 2.19 | 3.69 | 5.04 | 452 |
| - 90+ Days Past Due | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.61 | 1.29 | 452 |
| - Nonaccrual | 3.61 | 0.04 | 0.26 | 1.25 | 2.74 | 5.36 | 9.90 | 14.09 | 452 |
| Const & Dev - 30-89 Days PD | 1.43 | 0.00 | 0.00 | 0.00 | 0.63 | 2.80 | 5.41 | 7.68 | 452 |
| - 90+ Days Past Due | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.75 | 2.59 | 452 |
| - Nonaccrual | 7.70 | 0.00 | 0.00 | 1.05 | 5.68 | 13.99 | 23.44 | 32.42 | 452 |
| Multifamily - 30-89 Days PD | 0.61 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.50 | 10.62 | 442 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 442 |
| - Nonaccrual | 1.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.66 | 6.43 | 17.18 | 442 |
| Nonfarm Nres- 30-89 Days PD | 1.01 | 0.00 | 0.00 | 0.15 | 0.63 | 1.78 | 3.33 | 4.60 | 452 |
| - 90+ Days Past Due | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.46 | 0.96 | 452 |
| - Nonaccrual | 1.60 | 0.00 | 0.00 | 0.28 | 1.16 | 2.66 | 4.81 | 6.92 | 452 |
| Farmland - 30-89 Days PD | 0.39 | 0.00 | 0.00 | 0.00 | 0.00 | 0.56 | 2.35 | 4.00 | 364 |
| - 90+ Days Past Due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 0.88 | 364 |
| - Nonaccrual | 0.57 | 0.00 | 0.00 | 0.00 | 0.00 | 0.41 | 3.46 | 11.86 | 364 |
| Credit Card - 30-89 Days PD | 1.64 | 0.00 | 0.00 | 0.06 | 1.19 | 2.75 | 5.46 | 8.17 | 161 |
| - 90+ Days Past Due | 0.50 | 0.00 | 0.00 | 0.00 | 0.00 | 1.02 | 2.23 | 4.08 | 161 |
| - Nonaccrual | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.17 | 0.95 | 161 |

| CAPITAL RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|------|------|-------|-------|-------|-------|-------|-----------|
| Tier 1 Leverage Ratio | 8.75 | 4.95 | 6.19 | 7.53 | 8.67 | 9.99 | 11.37 | 12.52 | 453 |
| Tier 1 RBC Ratio | 11.54 | 6.35 | 7.91 | 9.74 | 11.31 | 13.29 | 15.96 | 18.12 | 453 |
| Total Risk-Based Capital Ratio | 13.02 | 8.06 | 9.67 | 11.30 | 12.69 | 14.72 | 17.66 | 19.47 | 453 |
| Tangible Tier 1 Leverage Ratio | 8.70 | 4.95 | 6.19 | 7.44 | 8.62 | 9.95 | 11.34 | 12.51 | 453 |
| Tangible Common Eq Cap/Tan Assets | 7.10 | 2.94 | 4.14 | 5.57 | 7.01 | 8.63 | 10.43 | 11.89 | 453 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | | | | | |
| Loan Commitments | 11.51 | 4.35 | 5.42 | 7.92 | 11.02 | 14.81 | 18.84 | 21.27 | 453 |
| Standby Letters of Credit | 0.53 | 0.00 | 0.00 | 0.15 | 0.35 | 0.80 | 1.48 | 1.88 | 453 |
| Commercial & Similar Letters of Credit | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.15 | 0.46 | 453 |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| TYPE OF DERIVATIVE INSTRUMENT: | | | | | | | | | |
| Derivative Contracts | 0.70 | 0.00 | 0.00 | 0.00 | 0.00 | 1.22 | 3.39 | 7.78 | 453 |
| Interest Rate Contracts | 0.69 | 0.00 | 0.00 | 0.00 | 0.00 | 1.22 | 3.39 | 7.78 | 453 |
| Interest Rate Futures & Forward Contr | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.74 | 1.68 | 453 |
| Written Options Contr (Int Rate) | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.02 | 2.37 | 453 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Interest Rate Swaps | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.93 | 2.04 | 453 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Futures & Forward Foreign Exch Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Equity, Commodity, & Other Deriv Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Purchased Options Contr (Comm & Oth) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | | | | | |
| Loan Commitments | 16.41 | 6.26 | 7.79 | 11.31 | 15.59 | 21.45 | 26.34 | 31.54 | 453 |

| 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 | 453 |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 29.43 | 0.00 | 0.00 | 0.00 | 0.00 | 49.28 | 100.00 | 100.00 | 12 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 70.56 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 100.00 | 12 |
| Sep Acct Assets(L/H)/Total Life Ast | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9 |
| Ins Activities Revenue/Adj Oper Inc | 0.42 | 0.00 | 0.00 | 0.00 | 0.01 | 0.33 | 2.27 | 7.29 | 453 |
| Premium Inc/Ins Activities Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 248 |
| Credit Rel Prem Inc/Tot Prem Inc | 69.23 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 100.00 | 13 |
| Other Prem Inc/Total Prem Inc | 30.76 | 0.00 | 0.00 | 0.00 | 0.00 | 75.00 | 100.00 | 100.00 | 13 |
| Ins Under Net Income/Consol Net Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| Ins Net Inc (P/C)/Equity (P/C) | 51.03 | -5.97 | -5.97 | -3.95 | 21.79 | 42.98 | 108.77 | 141.41 | 5 |
| Ins Net Inc (L/H)/Equity (L/H) | 5.28 | -2.16 | -2.16 | 0.06 | 3.50 | 7.54 | 12.10 | 12.71 | 8 |
| Insur Ben, Losses, Exp/Insur Premiums | 46.19 | 0.00 | 0.00 | 2.36 | 15.61 | 71.24 | 78.60 | 118.26 | 13 |
| 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) | 0.62 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.56 | 3.08 | 9 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 453 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 9.85 | 0.00 | 0.00 | 0.25 | 10.55 | 18.13 | 23.83 | 26.51 | 452 |
| 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 | 453 |
| FOREIGN ACTIVITIES | | | | | | | | | |
| Yield: Foreign Loans | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.77 | 51 |
| Cost: Interest-Bearing Deposits | 1.12 | 0.51 | 0.51 | 0.51 | 0.64 | 1.35 | 1.74 | 1.86 | 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 | 50.89 | 50.89 | 50.89 | 50.89 | 50.89 | 50.89 | 50.89 | 50.89 | 1 |
| 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 | -22.73 | -100.00 | -100.00 | -100.00 | -30.48 | -1.14 | 146.37 | 249.20 | 42 |
| Total Selected Assets | -17.08 | -100.00 | -100.00 | -65.59 | -24.42 | 0.28 | 103.17 | 187.85 | 52 |
| Deposits | -42.24 | -81.80 | -81.80 | -81.80 | -54.94 | -25.27 | -20.22 | -18.54 | 3 |

| PAYOUT RATIOS - PARENT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------------|------------|--------|--------|-------|--------|--------|---------|---------|-----------|
| Div Paid/Inc Before Undist Inc | 80.76 | 0.00 | 0.00 | 48.46 | 94.28 | 106.21 | 163.16 | 266.46 | 249 |
| Dividends Paid/Net Income | 39.40 | 0.00 | 0.00 | 7.59 | 36.07 | 66.85 | 100.84 | 164.19 | 314 |
| Net Income - Dividends/Avg Equity | -1.59 | -67.83 | -23.82 | -4.88 | 1.89 | 5.28 | 8.80 | 11.66 | 453 |
| PERCENT OF DIVIDENDS PAID: | | | | | | | | | |
| Dividends From Bank Subs | 103.12 | 0.00 | 0.00 | 0.00 | 102.38 | 149.13 | 336.41 | 523.15 | 301 |
| Dividends From Nonbank Subs | 0.51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.57 | 3.13 | 6.99 | 301 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 301 |
| Dividends From All Subsidiaries | 109.40 | 0.00 | 0.00 | 5.03 | 105.85 | 154.38 | 340.39 | 523.15 | 301 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | | | | | |
| Dividends From Bank Subs | 41.98 | 0.00 | 0.00 | 0.00 | 37.05 | 71.10 | 128.04 | 212.69 | 309 |
| Interest Income From Bank Subs | 0.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 1.04 | 3.48 | 309 |
| Mgt & Service Fees From Bank Subs | 0.63 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.20 | 22.59 | 309 |
| Other Income From Bank Subs | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.46 | 309 |
| Operating Income From Bank Subs | 46.50 | 0.00 | 0.00 | 0.66 | 38.85 | 73.85 | 149.21 | 248.16 | 309 |
| PERCENT OF NONBANK NET INCOME: | | | | | | | | | |
| Dividends From Nonbank Subs | 68.36 | 0.00 | 0.00 | 3.01 | 100.00 | 100.00 | 100.00 | 129.07 | 147 |
| Interest Income From Nonbank Subs | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 13.83 | 147 |
| Mgt & Serv Fees From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 147 |
| Other Income From Nonbank Subs | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.72 | 147 |
| Operating Inc From Nonbank Subs | 74.37 | 0.00 | 0.00 | 18.88 | 100.00 | 100.00 | 105.03 | 173.49 | 147 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | | | | | |
| Dividends From Subsidiary BHCs | 27.06 | 0.00 | 0.00 | 0.00 | 8.11 | 50.39 | 86.06 | 115.76 | 23 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 23 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 23 |
| Operating Income From Sub BHCs | 27.74 | 0.00 | 0.00 | 0.00 | 11.51 | 50.39 | 86.06 | 115.89 | 23 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | | | | | |
| Dividends From Bank Subsidiaries | 54.43 | 0.00 | 0.00 | 0.00 | 85.01 | 99.38 | 100.00 | 100.00 | 398 |
| Interest Income From Bank Subs | 2.64 | 0.00 | 0.00 | 0.00 | 0.00 | 0.17 | 13.03 | 93.30 | 398 |
| Mgt & Serv Fees From Bank Subs | 0.95 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.80 | 32.62 | 398 |
| Other Income From Bank Subs | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.24 | 398 |
| Operating Income From Bank Subs | 68.22 | 0.00 | 0.00 | 5.53 | 98.08 | 100.00 | 100.00 | 100.00 | 398 |
| Dividends From Nonbank Subs | 3.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.46 | 17.50 | 83.64 | 398 |
| Interest Income From Nonbank Subs | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.93 | 398 |
| Mgt & Serv Fees From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 398 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 398 |
| Operating Inc From Nonbank Subs | 4.96 | 0.00 | 0.00 | 0.00 | 0.00 | 1.45 | 67.61 | 100.00 | 398 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 398 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 398 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 398 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 398 |
| Operating Income From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 398 |
| Loans and Adv From Subs/ST Debt | 514.82 | 0.00 | 0.00 | 0.00 | 194.22 | 719.52 | 2385.38 | 2972.94 | 79 |
| Loans and Adv From Subs/Total Debt | 275.96 | 0.00 | 0.00 | 0.00 | 119.75 | 335.76 | 1128.02 | 2537.06 | 156 |

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 3109904 | 740,564 | ACCESS NATIONAL CORPORATION | RESTON, VA | |
| 1117464 | 960,947 | ACNB CORPORATION | GETTYSBURG, PA | |
| 3472176 | 722,914 | AFNB HOLDINGS, INC. | HOUSTON, TX | |
| 1208933 | 531,294 | ALBANK CORPORATION | CHICAGO, IL | |
| 2067007 | 764,441 | ALERUS FINANCIAL CORPORATION | GRAND FORKS, ND | |
| 2757531 | 955,712 | ALIAN T FINANCIAL CORPORATION | ALEXANDER CITY, AL | |
| 2533100 | 528,399 | ALIKAT INVESTMENTS, INC. | GURNEE, IL | |
| 3123638 | 643,821 | ALLIANCE BANKSHARES CORPORATIO | CHANTILLY, VA | |
| 1127146 | 706,404 | ALLIANCE FINANCIAL SERVICES | SAINT PAUL, MN | |
| 1020676 | 698,846 | AMALGAMATED INVESTMENTS COMPAN | CHICAGO, IL | |
| 1201457 | 711,838 | AMBANK COMPANY, INC. | SIOUX CENTER, IA | |
| 1138610 | 691,612 | AMBANK HOLDINGS, INC. | DAVENPORT, IA | |
| 2772990 | 953,834 | AMERI-NATIONAL CORPORATION | OVERLAND PARK, KS | |
| 1133781 | 590,817 | AMERICAN BANCOR, LTD. | DICKINSON, ND | |
| 2173720 | 647,247 | AMERICAN BANCORPORATION | SAINT PAUL, MN | |
| 1052220 | 670,327 | AMERICAN BANCORPORATION, INC. | SAPULPA, OK | |
| 1109964 | 862,733 | AMERICAN BANK HOLDING CORPORAT | CORPUS CHRISTI, TX | |
| 3035049 | 609,640 | AMERICAN COMMUNITY FINANCIAL, | WOODSTOCK, IL | |
| 1076691 | 811,483 | AMERICAN NATIONAL BANKSHARES | DANVILLE, VA | |
| 2312837 | 551,810 | AMERICAN RIVER BANKSHARES | RANCHO CORDOVA, CA | |
| 1107193 | 715,062 | AMERICO BANCSHARES, INC. | WOLFFORTH, TX | |
| 1117316 | 978,899 | AMERISERV FINANCIAL, INC | JOHNSTOWN, PA | |
| 1202258 | 884,048 | AMES NATIONAL CORPORATION | AMES, IA | |
| 2710796 | 642,642 | ANDROSCOGGIN BANCORP, MHC | LEWISTON, ME | |
| 2454380 | 528,873 | ARBOR BANCORP, INC. | ANN ARBOR, MI | |
| 3688061 | 518,779 | ARMED FORCES BENEFIT ASSOCIATI | ALEXANDRIA, VA | New Y-9C/BHCPR reporter |
| 3196584 | 668,312 | ARTHUR FINANCIAL CORPORATION | UNION, SC | |
| 2465528 | 962,168 | ASSABET VALLEY BANCORP | HUDSON, MA | |
| 1134694 | 998,100 | ATBANCORP | DUBUQUE, IA | Moved from Peer 3 |
| 1129533 | 802,714 | AUBURN NATIONAL BANCORPORATION | AUBURN, AL | |
| 1081613 | 583,204 | B. P. C. CORPORATION | COOKEVILLE, TN | |
| 1082209 | 935,543 | BANCINDEPENDENT INCORPORATED | SHEFFIELD, AL | |
| 1126028 | 612,172 | BANCMIDWEST CORPORATION | SAINT PAUL, MN | |
| 1135002 | 682,419 | BANCTENN CORP. | KINGSPORT, TN | |
| 3192997 | 589,263 | BANK HOLDINGS, THE | RENO, NV | |
| 1030040 | 807,120 | BANK OF COMMERCE HOLDINGS | REDDING, CA | |
| 1076105 | 529,517 | BANK OF SOUTHSIDE VIRGINIA COR | CARSON, VA | |
| 3447398 | 611,167 | BANK OF THE CAROLINAS CORPORAT | MOCKSVILLE, NC | |
| 1139215 | 701,954 | BANKERS' BANCORP, INC. | SPRINGFIELD, IL | |
| 1247455 | 729,169 | BANKFIRST CAPITAL CORPORATION | MACON, MS | |
| 3320978 | 707,443 | BANKFIVE, MHC | FALL RIVER, MA | |
| 1201363 | 855,574 | BANKMANAGERS CORP. | MILWAUKEE, WI | |
| 3104570 | 611,000 | BANKSHARES, INC., THE | WINTER PARK, FL | |
| 3178366 | 839,958 | BANKVEST, INC. | CASTLE ROCK, CO | |
| 1209248 | 786,193 | BARABOO BANCORPORATION, INC., | BARABOO, WI | |
| 2325891 | 873,423 | BARNES BANCORPORATION | KAYSVILLE, UT | |
| 3170539 | 617,620 | BCB BANCORP, INC. | BAYONNE, NJ | |
| 2848710 | 815,484 | BCP HOLDINGS (USA), INC. | NEWARK, NJ | |
| 3274996 | 684,313 | BEACH COMMUNITY BANCSHARES, IN | FORT WALTON BEACH, FL | |
| 2391243 | 697,612 | BEACH FIRST NATIONAL BANCSHARE | MYRTLE BEACH, SC | |
| 2728157 | 865,540 | BERKSHIRE BANCORP INC. | NEW YORK, NY | |

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| ----- | ----- | ----- | ----- | ----- |
| 1491913 | 534, 440 | BLACKHAWK BANCORP, INC. | BELOIT, WI | |
| 1823345 | 789, 568 | BLACKHAWK BANCORPORATION, INC. | MILAN, IL | |
| 1471849 | 811, 333 | BLUE VALLEY BAN CORP. | OVERLAND PARK, KS | |
| 1248162 | 914, 117 | BNCCORP, INC. | BISMARCK, ND | |
| 2935142 | 709, 191 | BOU BANCORP, INC. | OGDEN, UT | |
| 3353631 | 506, 131 | BPD HOLDING, INC. | NEW YORK, NY | |
| 1416523 | 791, 967 | BRIDGE BANCORP, INC. | BRIDGEHAMPTON, NY | |
| 3280988 | 829, 906 | BRIDGE CAPITAL HOLDINGS | SAN JOSE, CA | |
| 1471960 | 543, 208 | BROTHERHOOD BANCSHARES, INC. | KANSAS CITY, KS | |
| 2640585 | 923, 128 | BUCKHEAD COMMUNITY BANCORP, IN | ATLANTA, GA | |
| 2183493 | 881, 636 | C&F FINANCIAL CORPORATION | WEST POINT, VA | |
| 1115013 | 979, 353 | CAMBRIDGE BANCORP | CAMBRIDGE, MA | |
| 1251256 | 945, 005 | CAMCO FINANCIAL CORPORATION | CAMBRIDGE, OH | |
| 1083336 | 669, 339 | CAMERON BANCSHARES, INC. | LAKE CHARLES, LA | |
| 1925968 | 587, 117 | CAPITALSOUTH BANCORP | BIRMINGHAM, AL | |
| 1127294 | 605, 885 | CAPITOL BANCORPORATION, INC. | BRITTON, SD | |
| 2943473 | 675, 192 | CAROLINA BANK HOLDINGS, INC. | GREENSBORO, NC | |
| 2254508 | 666, 454 | CB&T HOLDING CORPORATION | NEW ORLEANS, LA | |
| 1860863 | 776, 224 | CBX CORPORATION | CARROLLTON, IL | |
| 1053496 | 799, 204 | CCB FINANCIAL CORPORATION | KANSAS CITY, MO | |
| 1118283 | 570, 299 | CCFNB BANCORP, INC. | BLOOMSBURG, PA | |
| 1106132 | 540, 626 | CENTRABANC CORPORATION | WACO, TX | |
| 2746049 | 559, 579 | CENTRAL BANCORP, INC. | SOMERVILLE, MA | |
| 1025662 | 599, 389 | CENTRAL BANCORPORATION | PROVO, UT | |
| 1203899 | 610, 102 | CENTRAL BANCSHARES, INC. | MUSCATINE, IA | |
| 2910055 | 603, 312 | CENTRAL JERSEY BANCORP | OCEAN TOWNSHIP, NJ | |
| 1064429 | 860, 397 | CENTRAL OF KANSAS, INC. | JUNCTION CITY, KS | |
| 1051465 | 518, 591 | CENTRAL SERVICE CORPORATION | ENID, OK | |
| 2935405 | 747, 623 | CENTRAL VALLEY COMMUNITY BANCO | FRESNO, CA | |
| 1209042 | 633, 640 | CENTRE 1 BANCORP, INC. | BELOIT, WI | |
| 1141487 | 746, 071 | CHAMBERS BANCSHARES, INC. | DANVILLE, AR | |
| 3485989 | 715, 131 | CHARTER BANKSHARES, INC. | EAU CLAIRE, WI | |
| 1133594 | 950, 908 | CHEMUNG FINANCIAL CORPORATION | ELMIRA, NY | |
| 1075881 | 563, 520 | CHESAPEAKE FINANCIAL SHARES | KILMARNOCK, VA | |
| 3434633 | 539, 514 | CHICOPEE BANCORP, INC. | CHICOPEE, MA | |
| 1125030 | 564, 994 | CHOICE FINANCIAL HOLDINGS, INC | GRAFTON, ND | |
| 1139532 | 833, 891 | CIB MARINE BANCSHARES, INC. | PEWAUKEE, WI | |
| 2244545 | 622, 311 | CITCO COMMUNITY BANCSHARES, IN | ELIZABETHTON, TN | |
| 3248821 | 570, 087 | CITIZENS BANCSHARES, INC. | BLUFFTON, OH | |
| 1207132 | 602, 146 | CITIZENS BANK HOLDING, INC. | MUKWONAGO, WI | |
| 1021682 | 558, 278 | CITIZENS BANKSHARES, INC. | FARMINGTON, NM | |
| 1118368 | 706, 712 | CITIZENS FINANCIAL SERVICES | MANSFIELD, PA | |
| 1083475 | 815, 893 | CITIZENS HOLDING COMPANY | PHILADELPHIA, MS | |
| 1249589 | 590, 952 | CITIZENS NATIONAL BANCORP, INC | ATHENS, TN | |
| 1071623 | 583, 839 | CITIZENS NATIONAL CORPORATION | PAINTSVILLE, KY | |
| 1097566 | 844, 959 | CITIZENS UNION BANCORP OF SHEL | SHELBYVILLE, KY | |
| 1055007 | 899, 206 | CITYWIDE BANKS OF COLORADO, IN | DENVER, CO | |
| 3153242 | 835, 459 | CLAYTON BANCORP, INC | KNOXVILLE, TN | |
| 1086270 | 794, 613 | CNB BANCSHARES, INC. | SEVIERVILLE, TN | |
| 1134108 | 896, 241 | CNB CORPORATION | CONWAY, SC | |
| 3444801 | 585, 752 | COASTAL AFFILIATES, MHC | HYANNIS, MA | |

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|----------------------------|--------------------------------|----------------------|--|
| 2809560 | 753,621 | COCONUT GROVE BANKSHARES, INC. | MIAMI, FL | |
| 1142475 | 840,025 | CODORUS VALLEY BANCORP, INC. | YORK, PA | |
| 2146359 | 826,430 | COLOEAST BANKSHARES, INC. | LAMAR, CO | |
| 1118229 | 610,813 | COMM BANCORP, INC. | CLARKS SUMMIT, PA | |
| 1838974 | 666,011 | COMMERCE NATIONAL FINANCIAL SE | LUBBOCK, TX | |
| 1099382 | 610,802 | COMMERCIAL HOLDING COMPANY | PARIS, TN | |
| 1118948 | 878,695 | COMMONWEALTH BANCSHARES, INC. | LOUISVILLE, KY | |
| 1125843 | 649,016 | COMMUNITY BANC-CORP OF SHEBOYG | SHEBOYGAN, WI | |
| 1247398 | 609,704 | COMMUNITY BANCORP, INC. | CHANUTE, KS | |
| 1070765 | 695,705 | COMMUNITY BANCSHARES, INC. | MCARTHUR, OH | |
| 1084511 | 601,676 | COMMUNITY BANK OF SOUTH FLORID | HOMESTEAD, FL | |
| 2356073 | 821,705 | COMMUNITY BANK SHARES OF INDIA | NEW ALBANY, IN | |
| 1398937 | 814,878 | COMMUNITY CAPITAL CORPORATION | GREENWOOD, SC | |
| 2443526 | 555,349 | COMMUNITY CENTRAL BANK CORPORA | MOUNT CLEMENS, MI | |
| 2754585 | 594,157 | COMMUNITY FIRST BANCSHARES, IN | HARRISON, AR | |
| 1099766 | 858,415 | COMMUNITY FIRST FINANCIAL GROU | CORYDON, IN | |
| 3108194 | 738,798 | COMMUNITY FIRST, INC. | COLUMBIA, TN | |
| 3395668 | 630,831 | COMMUNITY PARTNERS BANCORP | MIDDLETOWN, NJ | |
| 3108091 | 581,047 | COMMUNITY VALLEY BANCORP | CHICO, CA | |
| 2626299 | 671,002 | COMMUNITY WEST BANCSHARES | GOLETA, CA | |
| 3449431 | 687,591 | CONESTOGA BANCORP, INC | CHESTER SPRINGS, PA | |
| 2937100 | 508,394 | CONNECTICUT MUTUAL HOLDING COM | WINSTED, CT | |
| 1130931 | 500,049 | CORTLAND BANCORP | CORTLAND, OH | Moved from Peer 5 |
| 2524788 | 644,444 | COUNTY BANCORP, INC. | MANITOWOC, WI | |
| 1984040 | 591,295 | COWLITZ BANCORPORATION | LONGVIEW, WA | |
| 1102581 | 904,254 | CU BANK SHARES, INC. | DALLAS, TX | Moved from Peer 3 |
| 2242523 | 853,505 | D. L. EVANS BANCORP | BURLEY, ID | |
| 1493720 | 903,293 | DBT HOLDING COMPANY | VIDALIA, GA | |
| 2497462 | 694,601 | DCB FINANCIAL CORP | LEWIS CENTER, OH | |
| 2193906 | 989,800 | DEARBORN BANCORP, INC. | DEARBORN, MI | Moved from Peer 3 |
| 1094613 | 886,175 | DELTA BANCSHARES COMPANY | SAINT LOUIS, MO | |
| 3243358 | 504,406 | DESERT HILLS CAPITAL CORP. | PHOENIX, AZ | |
| 2294812 | 815,058 | DIAMOND BANCORP, INC | WASHINGTON, MO | |
| 1104660 | 701,728 | DIBOLL STATE BANCSHARES, INC. | DIBOLL, TX | |
| 1117455 | 611,438 | DNB FINANCIAL CORPORATION | DOWNINGTOWN, PA | |
| 1127913 | 719,002 | DUKE FINANCIAL GROUP, INC. | MINNEAPOLIS, MN | |
| 1951770 | 522,610 | EAGLE FINANCIAL SERVICES, INC. | BERRYVILLE, VA | |
| 3023466 | 692,631 | EAST ASIA HOLDING COMPANY, INC | NEW YORK, NY | |
| 2686659 | 877,465 | ECB BANCORP, INC. | ENGELHARD, NC | |
| 3728930 | 801,422 | ESB BANCORP MHC | EASTHAMPTON, MA | |
| 1133165 | 571,847 | EVANGELINE BANCSHARES, INC. | VILLE PLATTE, LA | |
| 3001129 | 506,495 | EVERGREENBANCORP, INC. | SEATTLE, WA | Moved from Peer 5 |
| 1076619 | 683,377 | F & M FINANCIAL CORPORATION | GRANITE QUARRY, NC | |
| 1138450 | 763,616 | F&M FINANCIAL CORPORATION | CLARKSVILLE, TN | |
| 2270254 | 926,807 | FALCON BANCSHARES INCORPORATED | LAREDO, TX | |
| 1134630 | 804,445 | FARMERS & MERCHANTS BANCORP | ARCHBOLD, OH | |
| 1099672 | 538,708 | FARMERS AND MERCHANTS BANKSHAR | STUTTGART, AR | New Y-9C/BHCPR reporter |
| 1055155 | 651,367 | FARMERS ENTERPRISES, INC. | GREAT BEND, KS | |
| 1071191 | 958,083 | FARMERS NATIONAL BANC CORP. | CANFIELD, OH | |
| 1123885 | 522,442 | FARMERS STATE CORPORATION | MANKATO, MN | |
| 1076600 | 530,834 | FAUQUIER BANKSHARES, INC. | WARRENTON, VA | |

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| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 3104860 | 701, 113 | FCB FLORIDA BANCORPORATION, IN | ORLANDO, FL | |
| 1248818 | 568, 962 | FENTURA FINANCIAL, INC. | FENTON, MI | |
| 3287996 | 794, 907 | FGBC BANCSHARES, INC. | FRANKLIN, GA | |
| 2121552 | 740, 382 | FIDELITY BANCORP, INC. | PITTSBURGH, PA | |
| 1203778 | 654, 009 | FIDELITY COMPANY | DUBUQUE, IA | |
| 2858773 | 557, 695 | FIDELITY D&D BANCORP, INC. | DUNMORE, PA | |
| 3266302 | 615, 834 | FIRST AMERICAN INTERNATIONAL | BROOKLYN, NY | |
| 1096550 | 555, 146 | FIRST ARKANSAS BANCSHARES, INC | JACKSONVILLE, AR | |
| 1108967 | 702, 401 | FIRST ARTESIA BANCSHARES, INC. | ARTESIA, NM | |
| 2349468 | 517, 221 | FIRST BANKSHARES, INC. | WINTER PARK, FL | |
| 1119404 | 637, 304 | FIRST BRECKINRIDGE BANCSHARES, | IRVINGTON, KY | |
| 1098796 | 922, 584 | FIRST CITIZENS BANCSHARES, INC | DYERSBURG, TN | |
| 1250473 | 996, 483 | FIRST CO BANCORP, INC. | COLLINSVILLE, IL | |
| 1983977 | 632, 407 | FIRST COMMUNITY BANCSHARES, IN | OVERLAND PARK, KS | |
| 2641694 | 588, 323 | FIRST COMMUNITY BANCSHARES, IN | BATESVILLE, AR | |
| 2337401 | 651, 175 | FIRST COMMUNITY CORPORATION | LEXINGTON, SC | |
| 3447585 | 791, 443 | FIRST COMMUNITY FINANCIAL PART | JOLIET, IL | |
| 3602245 | 808, 474 | FIRST COMMUNITY HOLDINGS | SANTA ROSA, CA | |
| 1404687 | 689, 980 | FIRST DAKOTA FINANCIAL CORPORA | YANKTON, SD | |
| 1083783 | 943, 301 | FIRST FARMERS AND MERCHANTS CO | COLUMBIA, TN | |
| 1249039 | 684, 994 | FIRST FARMERS FINANCIAL CORPOR | CONVERSE, IN | |
| 2568102 | 618, 076 | FIRST FINANCIAL BANC CORPORATI | EL DORADO, AR | |
| 3589560 | 959, 494 | FIRST GUARANTY BANCSHARES, INC | HAMMOND, LA | Moved from Peer 3 |
| 1134078 | 980, 795 | FIRST INDEPENDENT INVESTMENT | VANCOUVER, WA | Moved from Peer 3 |
| 3393178 | 544, 506 | FIRST INTERNET BANCORP | INDIANAPOLIS, IN | |
| 1139354 | 523, 955 | FIRST KANSAS BANCSHARES, INC. | HUTCHINSON, KS | |
| 1118265 | 734, 967 | FIRST KEYSTONE CORPORATION | BERWICK, PA | |
| 1363757 | 551, 266 | FIRST LITCHFIELD FINANCIAL COR | LITCHFIELD, CT | |
| 1208009 | 761, 999 | FIRST MANITOWOC BANCORP, INC. | MANITOWOC, WI | |
| 2859565 | 837, 507 | FIRST NATIONAL BANCSHARES, INC | SPARTANBURG, SC | |
| 1076123 | 548, 041 | FIRST NATIONAL CORPORATION | STRASBURG, VA | |
| 1426755 | 794, 105 | FIRST NATIONAL SECURITY COMPAN | HOT SPRINGS, AR | |
| 3485541 | 982, 632 | FIRST NBC BANK HOLDING COMPANY | NEW ORLEANS, LA | |
| 2880626 | 715, 041 | FIRST NORTHERN COMMUNITY BANCO | DIXON, CA | |
| 1119383 | 621, 969 | FIRST PARAGOULD BANKSHARES, IN | PARAGOULD, AR | |
| 1082393 | 599, 646 | FIRST PULASKI NATIONAL CORPORA | PULASKI, TN | |
| 3070312 | 696, 002 | FIRST RELIANCE BANCSHARES, INC | FLORENCE, SC | |
| 2521509 | 894, 200 | FIRST SOUTH BANCORP, INC. | WASHINGTON, NC | |
| 1247987 | 680, 103 | FIRST SOUTHERN BANCORP, INC. | STANFORD, KY | |
| 2161165 | 616, 518 | FIRST STAR BANCORP, INC. | BETHLEHEM, PA | |
| 1099917 | 985, 253 | FIRST STATE BANCSHARES, INC. | FARMINGTON, MO | |
| 1204177 | 670, 813 | FIRST STATE FINANCIAL CORPORAT | SAINT CLAIR SHORES, MI | |
| 1100813 | 795, 736 | FIRST TEXAS BANCORP, INC. | GEORGETOWN, TX | |
| 3558726 | 731, 067 | FIRST TEXAS BHC, INC. | FORT WORTH, TX | |
| 2127657 | 977, 902 | FIRST TRUST CORPORATION | NEW ORLEANS, LA | |
| 1081716 | 645, 284 | FIRST VOLUNTEER CORPORATION | CHATTANOOGA, TN | |
| 1050646 | 783, 005 | FIRST YORK BAN CORP. | YORK, NE | |
| 1109834 | 508, 740 | FIRST-WEST TEXAS BANCSHARES | MIDLAND, TX | |
| 3391455 | 858, 577 | FIRSTIER BANCORP | BROOMFIELD, CO | |
| 1108707 | 654, 831 | FIRSTPERRYTON BANCORP, INC. | PERRYTON, TX | |
| 3557626 | 855, 028 | FLORIDA BANK GROUP, INC. | TAMPA, FL | |

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| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 3223828 | 990, 992 | FLORIDA CAPITAL GROUP, INC. | JACKSONVILLE, FL | Moved from Peer 3 |
| 3100358 | 947, 285 | FLORIDA COMMUNITY BANKS, INC. | IMMOKALEE, FL | |
| 1086814 | 649, 405 | FMB BANCSHARES, INC. | LAKELAND, GA | |
| 3047743 | 661, 829 | FNB BANCORP | SOUTH SAN FRANCISCO, CA | |
| 1117491 | 677, 125 | FNB BANCORP, INC. | NEWTOWN, PA | |
| 1137453 | 769, 154 | FORESIGHT FINANCIAL GROUP, INC | ROCKFORD, IL | |
| 2938349 | 585, 104 | FOSTER BANKSHARES, INC. | CHICAGO, IL | |
| 2557405 | 944, 810 | FOUR OAKS FINCORP, INC. | FOUR OAKS, NC | |
| 1118238 | 967, 803 | FRANKLIN FINANCIAL SERVICES CO | CHAMBERSBURG, PA | |
| 1203714 | 539, 845 | GOODENOW BANCORPORATION | OKOBOJI, IA | |
| 3444717 | 862, 920 | GORHAM BANCORP, MHC | GORHAM, ME | |
| 3047163 | 514, 878 | GRAND BANKSHARES, INC. | WEST PALM BEACH, FL | |
| 1206733 | 698, 656 | GREAT LAKES FINANCIAL RESOURCE | MATTESON, IL | |
| 3309889 | 608, 377 | GSB, MHC | GREENFIELD, MA | |
| 1862036 | 770, 636 | GUARANTY BANCSHARES, INC. | MOUNT PLEASANT, TX | |
| 2618940 | 746, 982 | GUARANTY FEDERAL BANCSHARES | SPRINGFIELD, MO | |
| 3001156 | 593, 933 | GULFSTREAM BANCSHARES, INC. | STUART, FL | |
| 1086766 | 518, 222 | HABERSHAM BANCORP | CORNELIA, GA | |
| 3228702 | 567, 804 | HAMPDEN BANCORP, INC. | SPRINGFIELD, MA | |
| 2861492 | 825, 230 | HARLEYSVILLE SAVINGS FINANCIAL | HARLEYSVILLE, PA | |
| 2805375 | 703, 450 | HCSB FINANCIAL CORPORATION | LORIS, SC | |
| 1917600 | 833, 631 | HENDERSON CITIZENS BANCSHARES, | HENDERSON, TX | |
| 1084623 | 679, 838 | HENRY COUNTY BANCSHARES, INC. | STOCKBRIDGE, GA | |
| 2166124 | 966, 763 | HERITAGE FINANCIAL CORPORATION | OLYMPIA, WA | |
| 2253529 | 881, 355 | HERITAGE OAKS BANCORP | PASO ROBLES, CA | |
| 1472220 | 802, 305 | HIGH POINT BANK CORPORATION | HIGH POINT, NC | |
| 1124659 | 575, 633 | HIGHLAND BANCSHARES, INC. | SAINT MICHAEL, MN | |
| 2391270 | 669, 994 | HIGHLANDS BANKSHARES, INC. | ABINGDON, VA | |
| 1052378 | 729, 623 | HNB CORPORATION | ARKANSAS CITY, KS | |
| 3234105 | 551, 599 | HOME STATE BANCORP | LOVELAND, CO | |
| 1209181 | 805, 149 | HOME STATE BANCORP, INC. | CRYSTAL LAKE, IL | |
| 2482196 | 688, 898 | HOMETOWN BANC CORP | GRAND ISLAND, NE | |
| 1125740 | 544, 629 | HOPKINS FINANCIAL CORPORATION | MITCHELL, SD | |
| 3742020 | 891, 167 | HYDE PARK BANCORP MHC | HYDE PARK, MA | |
| 1208054 | 559, 946 | ILLINOIS NATIONAL BANCORP, INC | SPRINGFIELD, IL | |
| 1118854 | 830, 430 | INDEPENDENCE BANCSHARES, INC. | OWENSBORO, KY | |
| 2734064 | 887, 185 | INDEPENDENT ALLIANCE BANKS, IN | FORT WAYNE, IN | |
| 3140288 | 839, 263 | INDEPENDENT BANK GROUP, INC. | MCKINNEY, TX | |
| 3121193 | 707, 033 | INDEPENDENT HOLDINGS, INC | MEMPHIS, TN | |
| 2112439 | 988, 571 | INDUSTRY BANCSHARES, INC. | INDUSTRY, TX | |
| 1137958 | 689, 116 | INTERNATIONAL BANCORP OF MIAMI | CORAL GABLES, FL | |
| 3488485 | 856, 437 | IRONHORSE FINANCIAL GROUP, INC | MUSKOGEE, OK | |
| 1109290 | 673, 455 | JEFFERSON BANCSHARES, INC. | SAN ANTONIO, TX | |
| 3821756 | 662, 655 | JEFFERSON BANCSHARES, INC. | MORRISTOWN, TN | |
| 2040288 | 748, 468 | JEFFERSON COUNTY BANCSHARES | FESTUS, MO | |
| 3633052 | 830, 349 | JLL/FCH HOLDINGS I, LLC | NEW YORK, NY | |
| 2472928 | 667, 683 | K CAPITAL CORPORATION | OWINGS MILLS, MD | |
| 1070831 | 649, 237 | KENTUCKY BANCSHARES, INC. | PARIS, KY | |
| 2721112 | 942, 370 | LAKE MICHIGAN FINANCIAL CORPOR | HOLLAND, MI | |
| 3030307 | 612, 971 | LANDMARK BANCORP, INC. | MANHATTAN, KS | |
| 2759900 | 716, 208 | LCNB CORP. | LEBANON, OH | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| 2856014 | 679,482 | LEADERS GROUP, INC., THE | OAK BROOK, IL | |
| 2352226 | 937,774 | LIBERTY BANCSHARES, INC | SPRINGFIELD, MO | |
| 3143784 | 873,075 | LIBERTY FINANCIAL GROUP, INC. | EUGENE, OR | |
| 1086748 | 997,861 | LIBERTY SHARES, INC. | HINESVILLE, GA | |
| 1210169 | 548,119 | LINCOLN BANCORP | REI NBECK, IA | |
| 1097173 | 675,133 | LINCOLN COUNTY BANCORP, INC. | TROY, MO | |
| 3019674 | 788,154 | LSB CORPORATION | NORTH ANDOVER, MA | |
| 2545831 | 992,793 | LSB FINANCIAL | LACONIA, NH | |
| 2052777 | 719,176 | MABREY BANCORPORATION, INC. | OKMULGEE, OK | |
| 2728577 | 951,584 | MACHIAS BANCORP, MHC | MACHIAS, ME | |
| 1123933 | 506,304 | MAKINAC FINANCIAL CORPORATION | MANISTIQUE, MI | Moved from Peer 5 |
| 1135413 | 630,469 | MAGNOLIA BANKING CORPORATION | MAGNOLIA, AR | |
| 3382855 | 557,629 | MAGYAR BANCORP, MHC | NEW BRUNSWICK, NJ | |
| 1139363 | 691,056 | MANHATTAN BANKING CORPORATION | MANHATTAN, KS | |
| 2514239 | 841,159 | MARATHON BANKING CORPORATION | ASTORIA, NY | |
| 1823608 | 611,109 | MARINE BANCORP, INC. | SPRINGFIELD, IL | |
| 1250437 | 767,308 | MARKET STREET BANCSHARES, INC. | MOUNT VERNON, IL | |
| 3832583 | 692,404 | MARLIN BUSINESS SERVICES CORP. | MOUNT LAUREL, NJ | |
| 1095254 | 609,990 | MARSHFIELD INVESTMENT COMPANY | SPRINGFIELD, MO | |
| 3405521 | 591,913 | MERRIMACK BANCORP MHC | CONCORD, NH | |
| 2217503 | 737,967 | MESABA BANCSHARES, INC. | GRAND RAPIDS, MN | |
| 2820211 | 589,556 | METROPOLITAN BANK HOLDING CORP | NEW YORK, NY | |
| 1208513 | 575,918 | MID ILLINOIS BANCORP, INC. | PEORIA, IL | |
| 1944204 | 579,416 | MID PENN BANCORP, INC. | MILLERSBURG, PA | |
| 1133455 | 559,968 | MID-MISSOURI BANCSHARES, INC. | SPRINGFIELD, MO | |
| 3104730 | 549,012 | MIDCAROLINA FINANCIAL CORPORAT | BURLINGTON, NC | |
| 2868950 | 539,196 | MIDLAND BANCSHARES, INC. | MIDLAND, TX | |
| 1086654 | 924,194 | MIDSOUTH BANCORP, INC. | LAFAYETTE, LA | |
| 2227687 | 508,470 | MINERS AND MERCHANTS BANCORP, | GRUNDY, VA | |
| 3719992 | 632,725 | MODERN BANK PARTNERS LLC | NEW YORK, NY | |
| 3435386 | 669,222 | MONARCH FINANCIAL HOLDINGS, IN | CHESAPEAKE, VA | |
| 1210299 | 822,678 | MONROE BANCORP | BLOOMINGTON, IN | |
| 1138919 | 897,486 | MONTECITO BANCORP | SANTA BARBARA, CA | |
| 1119495 | 958,214 | MONTGOMERY BANCORPORATION, INC | SIKESTON, MO | |
| 1107522 | 880,229 | MOODY BANCSHARES, INC. | GALVESTON, TX | |
| 1058165 | 713,924 | MORRILL BANCSHARES, INC. | MERRIAM, KS | |
| 3114748 | 675,225 | MOUNTAIN NATIONAL BANCSHARES, | SEVIERVILLE, TN | |
| 2256539 | 870,876 | MOUNTAIN WEST FINANCIAL CORP. | HELENA, MT | |
| 2634212 | 873,262 | MOUNTAINONE FINANCIAL PARTNERS | NORTH ADAMS, MA | |
| 2589714 | 676,256 | MSB MUTUAL HOLDING COMPANY | WALL TOWNSHIP, NJ | |
| 1086001 | 580,213 | N W SERVICES CORPORATION | RINGGOLD, GA | |
| 2623430 | 679,529 | NARRAGANSETT FINANCIAL CORP | FALL RIVER, MA | |
| 2665739 | 575,924 | NATCOM BANCSHARES, INC. | SUPERIOR, WI | |
| 1947045 | 612,988 | NATIONAL BANCORP, INC. | SCHAUMBURG, IL | |
| 1139925 | 984,762 | NATIONAL BANKSHARES, INC. | BLACKSBURG, VA | |
| 1070756 | 541,552 | NB&T FINANCIAL GROUP, INC. | WILMINGTON, OH | |
| 1200124 | 571,029 | NEIGHBOR INSURANCE AGENCY, INC | MARION, IA | |
| 3207659 | 629,000 | NEW CENTURY BANCORP, INC. | DUNN, NC | |
| 3137970 | 674,883 | NEW ENGLAND BANCSHARES, INC. | ENFIELD, CT | |
| 1023154 | 680,400 | NEW MEXICO BANQUEST CORPORATIO | SANTA FE, NM | |
| 3049617 | 840,222 | NEW PEOPLES BANKSHARES, INC. | HONAKER, VA | |

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|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1070569 | 572,640 | NEXTIER INCORPORATED | BUTLER, PA | |
| 1827893 | 593,450 | NI BANCSHARES CORPORATION | SYCAMORE, IL | |
| 3103603 | 635,745 | NICOLET BANKSHARES, INC. | GREEN BAY, WI | |
| 1066414 | 665,197 | NODAWAY VALLEY BANCSHARES, INC | MARYVILLE, MO | |
| 3109070 | 711,199 | NORTH STATE BANCORP | RALEIGH, NC | |
| 2962737 | 945,404 | NORTH TEXAS BANCSHARES, INC. | DALLAS, TX | |
| 1029334 | 912,901 | NORTH VALLEY BANCORP | REDDING, CA | |
| 2324111 | 598,277 | NORTHEAST BANCORP | LEWISTON, ME | |
| 1246935 | 574,133 | NORTHERN BANCORP, INC. | WOBURN, MA | |
| 1210589 | 633,265 | NORTHERN STATES FINANCIAL CORP | WAUKEGAN, IL | |
| 2934305 | 594,135 | NORTHFIELD MHC | NORTHFIELD, VT | |
| 3025385 | 975,693 | NORTHRIM BANCORP, INC. | ANCHORAGE, AK | |
| 1109898 | 725,269 | NORTHSTAR FINANCIAL CORPORATIO | DENTON, TX | |
| 2582827 | 774,514 | NORTHWAY FINANCIAL, INC. | BERLIN, NH | |
| 2237118 | 663,936 | NORTHWEST INDIANA BANCORP | MUNSTER, IN | |
| 2835475 | 920,598 | NORWAY BANCORP, MHC | NORWAY, ME | |
| 3110366 | 637,984 | NOVA FINANCIAL HOLDINGS, INC | BERWYN, PA | |
| 2460569 | 642,242 | NVE BANCORP, MHC | ENGLEWOOD, NJ | |
| 1406999 | 840,887 | O. A. K. FINANCIAL CORPORATION | BYRON CENTER, MI | |
| 2320618 | 665,874 | OCONOMOWOC BANCSHARES, INC. | OCONOMOWOC, WI | |
| 2012436 | 824,967 | OHIO VALLEY BANC CORP. | GALLIPOLIS, OH | |
| 1200311 | 739,641 | OHNWARD BANCSHARES, INC. | MAQUOKETA, IA | |
| 1076673 | 853,064 | OLD POINT FINANCIAL CORPORATIO | HAMPTON, VA | |
| 2603991 | 975,151 | OLYMPIC BANCORP, INC. | PORT ORCHARD, WA | |
| 2485807 | 743,956 | OMNI BANCSHARES, INC. | METAIRIE, LA | |
| 1083729 | 701,843 | ONE AMERICAN CORP. | VACHERIE, LA | |
| 1028533 | 731,674 | ORIENT BANCORPORATION | SAN FRANCISCO, CA | |
| 1124770 | 518,538 | OSCEOLA BANCORPORATION, INC. | OSCEOLA, WI | |
| 1248032 | 630,037 | OXFORD FINANCIAL CORPORATION | OAK BROOK, IL | |
| 3595084 | 574,879 | PACIFIC CITY FINANCIAL CORPORA | LOS ANGELES, CA | |
| 2731586 | 671,472 | PACIFIC COAST BANKERS' BANCSHA | SAN FRANCISCO, CA | |
| 2560236 | 668,025 | PACIFIC FINANCIAL CORPORATION | ABERDEEN, WA | |
| 3489594 | 788,417 | PACIFIC PREMIER BANCORP, INC. | COSTA MESA, CA | |
| 1117213 | 595,324 | PALM BANCORP | PALMERTON, PA | |
| 1205932 | 530,655 | PALOS BANCSHARES, INC. | PALOS HEIGHTS, IL | |
| 1209716 | 806,544 | PARK BANCORPORATION, INC. | MADISON, WI | |
| 3347292 | 639,893 | PARKE BANCORP, INC | SEWELL, NJ | |
| 2337081 | 549,506 | PASSUMPSIC BANCORP | SAINT JOHNSBURY, VT | |
| 2840479 | 980,836 | PATRIOT NATIONAL BANCORP, INC. | STAMFORD, CT | |
| 1117688 | 667,861 | PENNS WOODS BANCORP, INC. | JERSEY SHORE, PA | |
| 2623524 | 854,123 | PENSECO FINANCIAL SERVICES COR | SCRANTON, PA | |
| 2748995 | 868,373 | PEOPLE'S UTAH BANCORP | AMERICAN FORK, UT | |
| 1974443 | 541,265 | PEOPLES BANCORPORATION, INC. | EASLEY, SC | |
| 1133174 | 946,323 | PEOPLES FINANCIAL CORPORATION | BILOXI, MS | |
| 3145966 | 600,698 | PINNACLE FINANCIAL CORPORATION | ELBERTON, GA | |
| 1108163 | 829,620 | PLAINS BANCORP, INC. | DIMMITT, TX | |
| 1096484 | 561,717 | PLANTERS HOLDING COMPANY | INDIANOLA, MS | |
| 2511014 | 588,711 | PLATTE VALLEY FINANCIAL SERVIC | SCOTTSBLUFF, NE | |
| 3223855 | 785,011 | PONKAPOAG BANCORP, MHC | CANTON, MA | |
| 2007647 | 729,268 | PREMIER FINANCIAL BANCORP, INC | HUNTINGTON, WV | |
| 2321419 | 581,771 | PSB HOLDINGS, INC. | WAUSAU, WI | |

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|---------|-------------------------------|---------------------------------|-------------------------|---|
| 1246252 | 507, 501 | PUTNAM-GREENE FINANCIAL CORPOR | EATONTON, GA | Moved from Peer 5 |
| 1118434 | 717, 735 | QNB CORP. | QUAKERTOWN, PA | |
| 1130904 | 875, 817 | QUEENSBOROUGH COMPANY, THE | LOUISVILLE, GA | |
| 3201518 | 821, 445 | RAINIER PACIFIC FINANCIAL GROU | TACOMA, WA | |
| 2743235 | 754, 881 | RED RIVER BANCSHARES, INC. | ALEXANDRIA, LA | |
| 1416439 | 737, 659 | RELIABLE COMMUNITY BANCSHARES, | PERRYVILLE, MO | |
| 1398807 | 937, 792 | REPUBLIC FIRST BANCORP, INC. | PHILADELPHIA, PA | |
| 2114938 | 931, 681 | RIVER VALLEY BANCORP, INC. | DAVENPORT, IA | |
| 1209426 | 924, 730 | RIVER VALLEY BANCORPORATION | WAUSAU, WI | |
| 2492485 | 750, 318 | ROBERTSON HOLDING COMPANY, L. P | HARROGATE, TN | |
| 1071454 | 661, 545 | RURBAN FINANCIAL CORP. | DEFIANCE, OH | |
| 2336806 | 698, 153 | S. B. C. P. BANCORP, INC. | CROSS PLAINS, WI | |
| 1108042 | 632, 375 | SABINE BANCSHARES, INC. | MANY, LA | |
| 2603928 | 949, 141 | SAEHAN BANCORP | LOS ANGELES, CA | |
| 1139466 | 760, 230 | SALIN BANCSHARES, INC. | INDIANAPOLIS, IN | |
| 3184787 | 834, 054 | SAN JOAQUIN BANCORP | BAKERSFIELD, CA | |
| 1204814 | 959, 699 | SBC, INCORPORATED | COUNTRYSIDE, IL | |
| 3308677 | 603, 197 | SBT BANCSHARES, INC. | IRVING, TX | |
| 1107308 | 597, 059 | SECURITY HOLDING COMPANY | FREDERICKSBURG, TX | |
| 1140323 | 630, 054 | SECURITY NATIONAL CORPORATION | OMAHA, NE | |
| 1248573 | 572, 781 | SECURITY STATE BANCSHARES, INC | CHARLESTON, MO | |
| 3438097 | 585, 992 | SKAGIT STATE BANCORP | BURLINGTON, WA | |
| 1143342 | 537, 975 | SOLVAY BANK CORP. | SOLVAY, NY | |
| 2810285 | 876, 379 | SOUTH CENTRAL BANCSHARES OF KE | GLASGOW, KY | |
| 1124060 | 740, 092 | SOUTH DAKOTA BANCSHARES, INC. | PIERRE, SD | |
| 3212943 | 967, 308 | SOUTH SHORE BANCORP MHC | SOUTH WEYMOUTH, MA | |
| 2640615 | 630, 017 | SOUTH VALLEY BANCORP, INC. | KLAMATH FALLS, OR | |
| 2794778 | 519, 885 | SOUTHCOAST FINANCIAL CORPORATI | MOUNT PLEASANT, SC | |
| 2497202 | 637, 874 | SOUTHCREST FINANCIAL GROUP, IN | FAYETTEVILLE, GA | |
| 1248939 | 705, 392 | SOUTHERN BANCORP, INC | ARKADELPHIA, AR | |
| 2849799 | 743, 104 | SOUTHERN FIRST BANCSHARES, INC | GREENVILLE, SC | |
| 2169871 | 641, 309 | SOUTHERN UTAH BANCORPORATION | CEDAR CITY, UT | |
| 3073779 | 531, 341 | SOUTHWEST FLORIDA COMMUNITY BA | FORT MYERS, FL | |
| 1063552 | 563, 546 | SOUTHWEST MISSOURI BANCORPORAT | CARTHAGE, MO | |
| 3269602 | 760, 821 | SOVEREIGN BANCSHARES, INC. | DALLAS, TX | |
| 3449075 | 544, 496 | ST. LOUIS BANCSHARES, INC. | TOWN AND COUNTRY, MO | |
| 1126729 | 670, 958 | STARION BANCORPORATION | BISMARCK, ND | |
| 1097771 | 955, 794 | STATE CAPITAL CORPORATION | GREENWOOD, MS | |
| 2290560 | 639, 420 | STEWARDSHIP FINANCIAL CORPORAT | MIDLAND PARK, NJ | |
| 2360454 | 712, 800 | STOCKMENS FINANCIAL CORPORATIO | RAPID CITY, SD | |
| 2327541 | 684, 204 | SUBURBAN ILLINOIS BANCORP, INC | ELMHURST, IL | |
| 2526764 | 582, 414 | SUN AMERICAN BANCORP | BOCA RATON, FL | |
| 3836442 | 702, 780 | TAMALPAIS BANCORP | SAN RAFAEL, CA | |
| 1246467 | 903, 322 | TAMPA BANKING COMPANY, THE | TAMPA, FL | |
| 1140341 | 700, 051 | TENNESSEE CENTRAL BANCSHARES, | PARSONS, TN | |
| 1142242 | 748, 094 | TENNESSEE STATE BANCSHARES, IN | PIGEON FORGE, TN | |
| 1103878 | 719, 925 | TEXAS INDEPENDENT BANCSHARES, | TEXAS CITY, TX | |
| 3009666 | 521, 707 | TFC HOLDING COMPANY, INC. | ALHAMBRA, CA | |
| 3185476 | 823, 697 | TIDELANDS BANCSHARES, INC. | MOUNT PLEASANT, SC | |
| 2621548 | 675, 492 | TIMBERLAND BANCORP, INC. | HOQUIAM, WA | |
| 2745604 | 686, 307 | TOWER FINANCIAL CORPORATION | FORT WAYNE, IN | |

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 4 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 03/31/2009 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1070420 | 910,299 | TRADITIONAL BANCORPORATION, IN | MOUNT STERLING, KY | |
| 2857691 | 622,046 | TRANSATLANTIC HOLDING CORP. | MIAMI, FL | |
| 1203974 | 775,799 | TRI CITY BANKSHARES CORPORATIO | OAK CREEK, WI | |
| 2523389 | 778,383 | TRI-COUNTY FINANCIAL CORPORATI | WALDORF, MD | |
| 1080139 | 782,098 | TRUST NO. 3 UNDER THE WILL OF | TROY, AL | |
| 2465519 | 881,202 | UFS BANCORP | WHITINSVILLE, MA | |
| 1141106 | 515,737 | UNION NATIONAL FINANCIAL CORPO | LANCASTER, PA | |
| 1135516 | 883,130 | UNITED BANCORP, INC. | TECUMSEH, MI | |
| 2235598 | 723,911 | UNITED BANCORPORATION | OSSEO, WI | |
| 1136009 | 608,877 | UNITED BANCSHARES, INC. | COLUMBUS GROVE, OH | |
| 1082777 | 797,487 | UNITED BANK CORPORATION | BARNESVILLE, GA | |
| 1097182 | 779,788 | UNITED COMMUNITY BANCORP, INC. | CHATHAM, IL | |
| 3015975 | 738,531 | UNITED SECURITY BANCSHARES | FRESNO, CA | |
| 1086168 | 685,369 | UNITED SECURITY BANCSHARES, IN | THOMASVILLE, AL | |
| 2181426 | 913,467 | UNITY BANCORP, INC. | CLINTON, NJ | |
| 1139103 | 531,071 | UNIVERSITY FINANCIAL CORP, INC | SAINT PAUL, MN | New Y-9C/BHCPR reporter |
| 3536386 | 728,634 | USAMERIBANCORP, INC. | LARGO, FL | |
| 2314327 | 694,659 | VALLEY FINANCIAL CORPORATION | ROANOKE, VA | |
| 1205026 | 857,911 | VAN DIEST INVESTMENT COMPANY | ANKENY, IA | |
| 1032099 | 970,633 | VENTURE FINANCIAL GROUP, INC. | LACEY, WA | Moved from Peer 3 |
| 2364573 | 657,302 | VIKING FINANCIAL SERVICES CORP | SEATTLE, WA | |
| 3251027 | 594,579 | VILLAGE BANK AND TRUST FINANCI | MIDLOTHIAN, VA | |
| 3211012 | 756,744 | VISION BANCSHARES, INC. | LAREDO, TX | |
| 2721596 | 533,417 | VOYAGER FINANCIAL SERVICES COR | EDEN PRAIRIE, MN | |
| 1084155 | 513,972 | WAKULLA BANCORP | CRAWFORDVILLE, FL | |
| 2685054 | 549,018 | WARREN BANCORP, INC. | WARREN, MI | |
| 2406174 | 934,646 | WASHINGTON BANKING COMPANY | OAK HARBOR, WA | |
| 3021659 | 719,881 | WASHINGTON FIRST FINANCIAL GRO | SEATTLE, WA | |
| 1135048 | 920,777 | WATFORD CITY BANCSHARES, INC. | WATFORD CITY, ND | |
| 1204104 | 716,925 | WAUPACA BANCORPORATION, INC. | WAUPACA, WI | |
| 3803033 | 538,820 | WEBFIVE MHC | WEBSTER, MA | |
| 1085255 | 553,863 | WEST ALABAMA CAPITAL CORP. | REFORM, AL | |
| 3122051 | 789,184 | WEST FINANCIAL, INC. | EL PASO, TX | |
| 1127650 | 580,758 | WESTBRAND, INC. | MINOT, ND | |
| 1134911 | 848,620 | WGNB CORP. | CARROLLTON, GA | |
| 1051979 | 569,812 | WHITCORP FINANCIAL COMPANY | LEOTI, KS | |
| 2142445 | 795,939 | WHITMAN BANCORPORATION, INC. | COLFAX, WA | |
| 1048670 | 935,375 | WILBER CORPORATION, THE | ONEONTA, NY | |
| 1995103 | 594,860 | WINTER TRUST OF 12/3/74 | OTTAWA, KS | |
| 1399671 | 986,847 | WNB BANCSHARES, INC. | ODESSA, TX | |
| 2784920 | 618,445 | 1ST CONSTITUTION BANCORP | CRANBURY, NJ | |
| 3715257 | 704,801 | 1ST FINANCIAL SERVICES CORPORA | HENDERSONVILLE, NC | |
| 1830240 | 590,668 | 1ST SUMMIT BANCORP OF JOHNSTOW | JOHNSTOWN, PA | |
| 2860431 | 633,125 | 1ST UNITED BANCORP, INC. | BOCA RATON, FL | |
| 1035157 | 817,677 | 473 BROADWAY HOLDING CORPORATI | SARATOGA SPRINGS, NY | |

Note: Peer Group 4 has 453 bank holding companies.