

PEER GROUP 05

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

Number of BHCs in Peer Group

89

93

87

101

128

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.16	3.43	3.44	3.75	3.98
+ Non-interest Income	0.96	1.02	0.94	0.87	0.92
- Overhead Expense	3.51	3.32	3.45	3.25	3.23
- Provision for Losses	1.16	0.47	0.94	0.27	0.15
+ Securities Gains (Losses)	0.02	0.02	-0.06	0.00	0.00
+ Other Tax Equiv Adjustments	0.01	-0.01	0.03	0.01	0.00
= Pretax Net Oper Income (TE)	-0.44	0.74	0.18	1.18	1.53
Net Operating Income	-0.51	0.49	-0.07	0.84	1.10
Net Income	-0.51	0.52	-0.08	0.84	1.10
Net Income (Sub S Adjusted)	-0.58	0.50	0.13	0.87	1.09

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.49	6.49	6.29	7.34	7.17
Interest Expense	2.04	2.78	2.58	3.30	2.87
Net Interest Income (TE)	3.45	3.72	3.71	4.03	4.29

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.27	0.55	0.87	0.25	0.12
Earnings Coverage of Net Losses (X)	3.69	11.31	4.94	8.69	27.26
Ln&Ls Allowance/Total Loans & Leases	1.88	1.44	1.71	1.31	1.26
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.68	2.46	3.86	1.39	0.67
30-89 Days Past Due Loans and Leases	1.62	1.34	1.65	1.40	0.92

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	24.26	24.28	25.46	21.16	20.22
Net ST Noncore Funding Dependence	15.90	16.84	17.29	14.61	12.35
Net Loans and Leases/Total Assets	69.11	69.89	69.78	70.63	69.38

CAPITALIZATION:

Tier 1 Leverage Ratio	8.41	9.56	8.98	9.68	9.75
Equity Capital/Total Assets	7.78	8.61	8.12	8.98	8.83
Equity Capital+Minority Int/Total Assets	7.90	8.76	8.21	9.08	8.91
Net Loans&Ls/Equity Capital (X)	9.72	8.71	9.28	8.47	8.26
Cash Dividends/Net Income	45.14	44.94	60.48	40.41	35.12
Cash Dividends/Net Income (Sub S Adjusted)	15.50	46.37	27.48	47.02	46.57
Retained Earnings/Avg Equity Cap	-11.02	1.02	-5.39	4.49	7.55

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.88	0.32	0.48	0.29	0.33
Long-Term Debt/Equity Capital	1.87	0.31	0.86	0.52	0.65
Equity Investment in Subs/Equity Cap	121.97	114.53	115.40	113.31	113.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	65.02	92.21	92.03	115.03	92.82

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	5.02	5.97	5.81	6.81	6.64
Less: Interest Expense	1.87	2.57	2.39	3.07	2.67
Equals: Net Interest Income (TE)	3.16	3.43	3.44	3.75	3.98
Plus: Non-Interest Income	0.96	1.02	0.94	0.87	0.92
Equals: Adj Operating Income (TE)	4.15	4.48	4.41	4.69	4.98
Less: Overhead Expense	3.51	3.32	3.45	3.25	3.23
Less: Provision for Loan and Lease Losses	1.16	0.47	0.94	0.27	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	-0.05	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.01	-0.01	0.03	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	-0.44	0.74	0.18	1.18	1.53
Less: Applicable Income Taxes (TE)	0.06	0.18	0.14	0.31	0.39
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.51	0.49	-0.07	0.84	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.51	0.52	-0.08	0.84	1.10
Memo: Net Income (Last Four Qtrs)	-0.57	0.60	-0.03	0.84	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.09	92.54	92.71	93.28	93.08
Avg Int-Bearing Funds / Avg Assets	80.40	78.69	79.36	78.41	77.19
Int Income (TE) / Avg Earning Assets	5.49	6.49	6.29	7.34	7.17
Int Expense / Avg Earning Assets	2.04	2.78	2.58	3.30	2.87
Net Int Inc (TE) / Avg Earn Assets	3.45	3.72	3.71	4.03	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	5.99	7.02	6.77	8.01	7.94
Interest-Bearing Bank Balances	0.85	2.75	2.65	5.63	5.51
Fed Funds Sold & Reverse Repos	0.18	2.64	2.21	5.05	4.94
Trading Assets	6.72	3.85	3.84	2.59	0.00
Total Earning Assets	5.40	6.37	6.17	7.22	7.07
Investment Securities (TE)	4.56	5.01	4.98	4.96	4.60
U.S. Treasury & Agency Sec (excl MBS)	4.18	5.25	4.94	4.70	4.10
Mortgage-Backed Securities	4.64	4.50	4.64	4.67	4.53
All Other Securities	5.66	6.23	6.37	7.02	6.43
Interest-Bearing Deposits	2.22	3.09	2.83	3.73	3.23
Time Deposits of \$100K or More	3.04	4.24	3.86	4.71	4.22
Time Deposits < \$100K	3.12	4.30	3.94	4.84	4.16
Other Domestic Deposits	0.96	1.59	1.44	2.32	2.10
Foreign Deposits	N/A	N/A	N/A	0.00	N/A
Fed Funds Purchased and Repos	1.22	2.45	2.15	4.65	4.48
Other Borrowed Funds & Trading Liab	3.23	4.01	3.72	4.83	4.86
All Interest-Bearing Funds	2.31	3.24	2.99	3.91	3.46

	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	32	30	61	59	57
Avg Assets per Employee (\$000)	3,865	3,504	3,467	3,375	3,270
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	1.55	1.51	2.03	1.80
Overhead Exp / NII + Non-Int Income	89.20	76.91	80.30	71.30	66.97
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.51	3.32	3.45	3.25	3.23
Personnel Expense	1.72	1.79	1.80	1.79	1.79
Net Occupancy Expense	0.46	0.47	0.48	0.46	0.46
Other Operating Expenses	1.30	1.03	1.14	0.98	0.96
Overhead Less Non-Interest Income	2.50	2.27	2.46	2.33	2.28
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	87.36	75.12	78.40	69.79	65.62
Personnel Expense	42.82	40.12	40.68	38.28	36.40
Net Occupancy Expense	11.47	10.69	10.98	9.80	9.30
Other Operating Expenses	32.87	23.75	26.51	20.82	19.55
Total Non-Interest Income	21.65	21.35	20.24	18.24	18.44
Fiduciary Activities Income	0.38	0.59	0.63	0.59	0.58
Serv Charges on Deposit Accts - Domestic	8.36	7.64	8.18	7.53	7.54
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.29	0.51	0.41	0.49	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.33	0.19	0.18	0.14	0.17
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.31	0.34	0.35	0.44	0.42
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.34	0.91	-0.36	0.83	1.38
Other Non-Interest Income	8.16	7.42	7.60	5.34	5.47
Overhead Less Non-Interest Income	65.35	53.60	57.54	51.10	46.38
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	11.12	14.88	3.81	16.94	19.86
Appl Inc Tax+TE/Pretax NOI+TE	31.93	23.84	33.01	26.33	27.00

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	55.04	54.39	55.03	54.27	52.85
Commercial and Industrial Loans	8.50	9.82	9.58	10.18	10.30
Loans to Individuals	2.68	2.80	2.89	2.98	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.54	1.50	1.30	1.51	1.35
Other Loans and Leases	0.73	0.92	0.76	0.89	0.72
Net Loans and Leases	69.11	69.89	69.78	70.63	69.38
Debt Securities Over 1 Year	14.22	14.82	14.68	13.97	14.12
Mutual Funds and Equity Securities	0.06	0.12	0.07	0.10	0.12
Subtotal	83.93	85.49	85.19	85.50	84.60
Interest-Bearing Bank Balances	2.36	0.48	1.07	0.30	0.29
Federal Funds Sold & Reverse Repos	1.28	1.89	1.06	1.75	2.25
Debt Securities 1 Year or Less	1.64	1.75	1.90	2.62	2.85
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.49	90.63	90.69	91.54	91.34
Non-Int Cash and Due From Dep Inst	2.28	2.73	2.38	2.61	3.01
Other Real Estate Owned	1.21	0.43	0.72	0.21	0.11
All Other Assets	7.09	6.44	6.75	5.77	5.58

MEMORANDA:

Short-Term Investments	6.07	4.70	4.94	5.37	6.31
U.S. Treasury Securities	0.07	0.06	0.08	0.08	0.11
U.S. Agency Securities (excl MBS)	3.98	4.88	4.15	6.34	7.28
Municipal Securities	2.74	2.89	2.98	3.14	3.35
Mortgage-Backed Securities	6.46	6.03	6.83	4.83	4.40
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00
Other Debt Securities	0.18	0.24	0.21	0.16	0.22
RE Loans Secured by 1-4 Family	17.13	16.46	17.07	16.65	15.43
Revolving	2.61	2.44	2.72	2.18	2.23
Closed-End, Sec by First Liens	12.90	12.25	12.64	12.73	11.77
Closed-End, Sec by Junior Liens	1.07	1.18	1.20	1.14	0.96
Commercial Real Estate Loans	33.94	34.37	34.29	33.54	33.58
Construction and Land Dev	9.79	11.01	10.04	11.13	11.01
Multifamily	1.79	1.43	1.73	1.21	1.32
Nonfarm Nonresidential	21.08	20.26	21.01	19.21	19.39
RE Loans Secured by Farmland	2.25	2.00	2.12	2.04	1.80
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.55	76.63	77.54	75.86	75.75
RE Loans Secured by 1-4 Family	25.14	23.79	24.65	23.80	22.50
Revolving	3.70	3.37	3.79	3.00	3.17
Closed-End	21.00	20.08	20.57	20.51	19.21
Commercial Real Estate Loans	47.76	47.62	47.30	45.96	47.38
Construction and Land Dev	13.78	15.16	13.75	15.17	15.42
Multifamily	2.58	2.00	2.45	1.66	1.84
Nonfarm Nonresidential	29.82	28.43	29.20	26.93	27.99
RE Loans Secured by Farmland	3.30	3.00	3.18	3.02	2.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.04	13.89	13.37	14.22	14.84
Loans to Individuals	3.98	4.20	4.28	4.41	4.35
Credit Card Loans	0.05	0.06	0.06	0.06	0.08
Agricultural Loans	2.24	2.28	1.92	2.29	2.06
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.04	1.33	1.09	1.30	1.06

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	6.07	4.70	4.94	5.37	6.31
Liquid Assets	19.28	18.55	18.51	18.21	19.69
Investment Securities	16.28	17.16	17.18	17.21	17.81
Net Loans and Leases	69.11	69.89	69.78	70.63	69.38
Net Lns, Ls & Stdby Ltrs of Credit	69.61	70.57	70.36	71.39	70.22
Core Deposits	62.90	63.03	62.15	64.52	64.68
Noncore Funding	26.96	25.86	27.17	24.07	23.89
Time Deposits of \$100K or More	16.53	14.74	14.92	14.74	15.91
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.27	1.54	1.51	1.52	1.38
Net Fed Funds Purchased (Sold)	0.08	-0.37	0.48	-0.24	-0.83
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.76	2.09	2.12	1.81	1.70
Earning Assets Repr in 1 Year	37.59	41.21	38.22	42.83	45.01
Int-Bearing Liab Repr in 1 Year	34.10	35.29	34.76	34.39	34.65
Long-Term Debt Repr in 1 Year	0.54	0.70	0.58	0.52	0.41
Net Assets Repriceable in 1 Year	2.58	4.15	2.16	6.95	9.18
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.26	24.28	25.46	21.16	20.22
Net ST Noncore Funding Dependence	15.90	16.84	17.29	14.61	12.35
Short-Term Inv/ST Noncore Funding	34.41	29.25	29.13	35.61	46.98
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.08	0.10	-1.06	1.57	4.28
Net Loans and Leases/Total Deposits	84.29	86.95	86.35	87.53	85.45
Net Loans and Leases/Core Deposits	113.44	115.06	116.53	111.89	110.94
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.25	-0.09	0.29	0.27	-0.12
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.20	-1.65	1.00	0.35	-1.32
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.11	0.10	0.04	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.40	7.36	5.99	7.24	5.41
Available-For-Sale Securities	94.60	92.64	94.01	92.76	94.59
U. S. Treasury Securities	0.49	0.40	0.59	0.59	0.73
U. S. Agency Securities (excl MBS)	28.35	30.46	27.95	41.76	44.03
Municipal Securities	16.48	17.16	17.31	17.82	17.96
Mortgage-Backed Securities	39.53	37.48	39.72	28.47	24.62
Asset-Backed Securities	0.24	0.00	0.00	0.00	0.00
Other Debt Securities	1.40	1.44	1.16	1.04	1.19
Mutual Funds and Equity Securities	0.37	0.69	0.42	0.61	0.88
Debt Securities 1 Year or Less	11.25	11.89	13.13	17.00	17.57
Debt Securities 1 To 5 Years	30.10	29.14	29.06	33.25	37.69
Debt Securities Over 5 Years	54.14	53.50	53.40	43.77	39.67
Pledged Securities	60.54	56.97	60.59	50.77	46.69
Structured Notes, Fair Value	0.87	0.57	0.80	1.29	2.14

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.16	0.47	0.94	0.27	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	1.61	0.64	1.32	0.37	0.22
Provision for Ln&Ls Losses/Net Losses	169.73	140.51	175.44	166.61	219.91
Ln&Ls Allowance/Total Loans & Leases	1.88	1.44	1.71	1.31	1.26
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.71	10.86	4.81	11.04	28.09
ALLL/Nonaccrual Assets	118.66	219.89	119.23	291.37	620.38
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	92.30	178.17	95.70	205.63	455.05
Gross Ln&Ls Losses/Avg Loans & Leases	1.34	0.63	0.98	0.30	0.16
Recoveries/Avg Loans and Leases	0.06	0.07	0.06	0.05	0.04
Net Losses/Avg Loans and Leases	1.27	0.55	0.87	0.25	0.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	4.50	15.41	28.72	58.71	35.72
Earnings Coverage of Net Losses (X)	3.69	11.31	4.94	8.69	27.26
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	1.13	0.43	0.76	0.15	0.05
RE Loans Secured By 1-4 Family	0.75	0.33	0.60	0.10	0.06
Revolving	0.40	0.15	0.33	0.08	0.01
Closed-End	0.73	0.27	0.56	0.10	0.07
Commercial Real Estate Loans	1.25	0.39	0.74	0.18	0.04
Construction and Land Dev	3.30	0.98	1.93	0.32	0.01
Multifamily	0.30	0.00	0.11	0.00	0.00
Nonfarm Nonresidential	0.34	0.05	0.17	0.04	0.03
RE Loans Secured by Farmland	0.00	0.00	0.00	0.02	0.00
Commercial and Industrial Loans	1.92	0.57	1.32	0.41	0.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.12	0.93	0.97	0.83	0.65
Credit Card Loans	2.00	1.91	3.35	2.95	1.40
Agricultural Loans	0.05	0.00	0.00	0.01	0.00
Loans to Foreign Governments & Inst	N/A	0.00	N/A	0.00	0.00
Other Loans and Leases	2.03	0.98	1.24	1.31	1.03

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

1.62

1.34

1.65

1.40

0.92

90+ Days PD Loans and Leases

0.21

0.14

0.16

0.15

0.11

Nonaccrual Loans and Leases

3.87

1.86

2.90

1.12

0.44

90+ Days PD and Nonaccrual Loans and Leases

4.16

2.16

3.23

1.34

0.66

30-89 Days PD Restructured

0.02

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.11

0.05

0.02

0.01

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.62

1.34

1.65

1.40

0.92

90+ Days Past Due Assets

0.21

0.14

0.16

0.15

0.11

Nonaccrual Assets

3.90

1.86

2.90

1.12

0.45

30+ Days PD & Nonaccrual Assets

6.02

3.55

5.07

2.89

1.64

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.99

1.51

2.35

0.95

0.46

90+ PD & Nonaccrual Assets + OREO

4.43

2.07

3.30

1.25

0.62

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

4.61

1.93

3.08

1.07

0.53

Allowance for Loan & Lease Losses

309.08

169.43

210.85

109.52

58.78

Equity Cap + ALLL

53.94

20.04

33.32

11.64

5.43

Tier 1 Cap + ALLL

52.32

18.51

31.91

10.49

4.96

Loans & Leases + RE Acquired

6.30

2.70

4.20

1.50

0.75

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	1.62	1.33	1.74	1.40	0.92
- 90+ Days Past Due	0.24	0.12	0.15	0.15	0.09
- Nonaccrual	4.31	2.22	3.29	1.14	0.43
Coml & Indl - 30-89 Days PD	1.37	0.99	1.14	1.07	0.61
- 90+ Days Past Due	0.13	0.14	0.09	0.08	0.09
- Nonaccrual	2.13	0.60	1.01	0.65	0.44
Individuals - 30-89 Days PD	1.30	1.23	1.37	1.44	1.25
- 90+ Days Past Due	0.08	0.10	0.09	0.11	0.07
- Nonaccrual	0.38	0.27	0.34	0.23	0.19
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	20.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.39	0.17	0.26	0.20	0.05
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.00
- Nonaccrual	0.27	0.03	0.21	0.02	0.04
Foreign Govts- 30-89 Days PD	N/A	0.00	N/A	0.00	0.00
- 90+ Days Past Due	N/A	0.00	N/A	0.00	0.00
- Nonaccrual	N/A	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.34	0.26	0.41	0.29	0.41
- 90+ Days Past Due	0.02	0.03	0.04	0.03	0.03
- Nonaccrual	0.18	0.06	0.00	0.08	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.68	1.13	1.70	1.63	1.13
- 90+ Days Past Due	0.23	0.13	0.12	0.14	0.08
- Nonaccrual	2.02	1.05	1.89	0.83	0.37
Revolvi ng - 30-89 Days PD	0.35	0.39	0.54	0.51	0.46
- 90+ Days Past Due	0.02	0.01	0.00	0.03	0.01
- Nonaccrual	0.36	0.18	0.26	0.24	0.10
Closed-End - 30-89 Days PD	1.95	1.20	1.92	1.50	1.21
- 90+ Days Past Due	0.24	0.15	0.14	0.14	0.10
- Nonaccrual	2.41	1.14	2.32	0.81	0.39
- Jr Lien 30-89 Days PD	0.13	0.06	0.12	0.05	0.04
- Jr Lien 90+ Days PD	0.01	0.00	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.14	0.07	0.09	0.02	0.01
Commercial RE - 30-89 Days PD	1.36	1.21	1.36	1.04	0.67
- 90+ Days Past Due	0.24	0.08	0.15	0.12	0.08
- Nonaccrual	5.03	2.53	3.78	1.38	0.42
Const & Dev - 30-89 Days PD	1.78	1.58	1.32	1.25	0.66
- 90+ Days Past Due	0.17	0.10	0.11	0.13	0.05
- Nonaccrual	10.39	5.03	8.08	2.39	0.22
Multifamily - 30-89 Days PD	0.35	0.41	0.37	0.60	0.01
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.97	0.42	0.85	0.17	0.00
Nonfarm Nres- 30-89 Days PD	1.07	0.78	1.01	0.62	0.49
- 90+ Days Past Due	0.21	0.04	0.12	0.05	0.04
- Nonaccrual	2.50	0.94	1.58	0.54	0.36
Farmland - 30-89 Days PD	0.48	0.31	0.21	0.59	0.18
- 90+ Days Past Due	0.05	0.02	0.00	0.03	0.00
- Nonaccrual	0.49	0.39	0.51	0.16	0.08
Credit Card - 30-89 Days PD	2.69	1.55	2.62	3.02	1.27
- 90+ Days Past Due	0.84	0.46	0.83	0.75	0.32
- Nonaccrual	0.00	0.00	0.00	0.03	0.00

CAPITAL RATIOS	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.41	9.56	8.98	9.68	9.75
Tier 1 RBC Ratio	11.26	12.62	11.92	12.86	12.92
Total Risk-Based Capital Ratio	12.91	13.96	13.35	14.25	14.48
Tangible Tier 1 Leverage Ratio	8.36	9.53	8.95	9.65	9.73
Tangible Common Eq Cap/Tan Assets	6.93	8.06	7.68	8.48	8.26
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.47	11.97	10.74	13.03	14.56
Standby Letters of Credit	0.45	0.62	0.52	0.68	0.70
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.27	0.16	0.32	0.06	0.12
Interest Rate Contracts	0.27	0.15	0.31	0.06	0.10
Interest Rate Futures & Forward Contr	0.02	0.00	0.01	0.00	0.00
Written Options Contr (Int Rate)	0.07	0.01	0.08	0.00	0.01
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	13.70	17.30	15.56	18.65	22.11

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	89.16	81.10	85.01	86.67	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	10.84	18.90	14.99	13.33	13.04
Futures and Forwards	29.91	22.55	16.15	16.18	12.35
Written Options	34.85	42.31	41.52	32.11	42.53
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.85	42.31	41.52	32.11	42.53
Purchased Options	6.65	17.39	19.30	30.14	26.09
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	6.65	17.39	19.30	30.14	26.09
Swaps	23.68	17.75	18.61	21.57	15.22
Held for Trading	0.00	0.00	10.53	6.67	0.00
Interest Rate Contracts	0.00	0.00	10.53	6.67	0.00
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	94.74	100.00	89.47	93.33	100.00
Interest Rate Contracts	83.90	81.10	74.48	80.00	82.61
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	10.84	18.90	14.99	13.33	13.04
Deriv Contr (Excl Fut & FX LE 14 Days)	60.42	52.69	54.46	67.89	54.05
One Year or Less	28.54	15.65	22.24	24.36	4.99
Over 1 Year to 5 Years	3.89	30.33	27.45	33.47	37.24
Over 5 Years	22.93	6.71	1.34	10.06	4.25
Gross Negative Fair Value (Abs Val)	0.20	1.00	0.66	1.66	0.48
Gross Positive Fair Value	0.40	2.52	0.42	2.32	0.58
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	33.33	50.00	33.33	50.00	25.52
Ins Under Assets(L/H)/Tot Ins Und Ast	66.67	50.00	66.67	50.00	74.48
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.31	0.34	0.35	0.44	0.42
Premium Inc/Ins Activities Revenue	0.93	0.00	1.28	0.00	0.54
Credit Rel Prem Inc/Tot Prem Inc	33.33	50.00	33.33	50.00	60.00
Other Prem Inc/Total Prem Inc	66.67	50.00	66.67	50.00	40.00
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	26.09	36.09	20.02	36.07	8.20
Ins Net Inc (L/H)/Equity (L/H)	2.60	7.13	5.15	4.68	6.45
Insur Ben, Losses, Exp/Insur Premiums	79.96	55.76	71.60	58.67	148.29
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)	2.11	5.41	2.59	5.84	2.13
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	7.38	8.90	9.36	8.15	8.04
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	0.00	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.40	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	0.00	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-56.31	-49.00	-53.15	-64.16	-78.43
Total Selected Assets	-29.11	319.64	-39.91	234.03	-42.89
Deposits	N/A	N/A	N/A	N/A	N/A

PROFITABILITY:	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-9.06	4.84	-2.33	8.31	11.42
Bank Net Inc/Avg Eq Inv in Banks	-4.49	6.90	-0.16	9.79	12.92
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.44	4.09	4.16	3.78	4.84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-50.58	3.27	3.14	15.81	11.00
Bank Net Income/Parent Net Income	118.65	118.14	131.87	114.93	109.40
Nonbank Net Income/Parent Net Income	2.88	0.84	1.67	0.93	0.62
Sub BHCs Net Inc/Parent Net Income	72.46	188.63	72.56	85.23	188.60
LEVERAGE:					
Total Liabilities/Equity	26.34	19.99	20.53	21.24	19.84
Total Debt/Equity Capital	3.74	1.17	1.93	1.24	1.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	24.41	18.53	19.05	17.71	18.24
Tot Debt+Lns Guaranteed for Affl/Equity	4.14	1.24	2.22	1.55	1.77
Total Debt/Eq Cap - Exc Over Fair Value	3.90	1.18	1.94	1.25	1.47
Long-Term Debt/Equity Capital	1.87	0.31	0.86	0.52	0.65
Short-Term Debt/Equity Capital	0.88	0.32	0.48	0.29	0.33
Current Portion of LT Debt/Equity	0.01	0.00	0.01	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.32	0.33	0.19	0.27	0.31
Long-Term Debt/Consolidated LT Debt	4.30	1.03	2.43	2.56	1.75
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	121.97	114.53	115.40	113.31	113.46
Total Investment in Subs/Equity	122.21	114.89	115.89	113.69	113.84
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	103.96	99.00	99.73	99.35	98.87
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	104.19	99.39	100.08	99.69	99.23
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.03	2.16	3.44	1.49	1.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.92	5.92	6.16	4.57	3.06
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	63.70	92.98	92.15	105.92	89.86
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	65.02	92.21	92.03	115.03	92.82
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.68	78.55	99.90	107.84	93.99
Pretax Oper Inc + Int Exp/Int Expense	-361.24	1489.58	1912.71	2593.21	2600.74
Div + Int From Subs/Int Exp + Div	90.83	152.10	161.76	158.83	137.94
Fees+Other Inc From Subs/Sal + Oth Exp	7.25	5.12	9.29	6.50	6.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	119.39	49.76	16.98	39.51	62.18
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.49	-0.36	-0.49	-0.15	0.17
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	11.11	0.00	0.00	0.00	0.00
Total	11.11	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.53	0.40	0.49	0.45	0.37
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	100.25	80.89	91.22	82.48	105.61
Dividends Paid/Net Income	47.02	44.07	59.60	40.01	35.09
Net Income - Dividends/Avg Equity	-10.96	1.18	-5.30	4.58	7.54
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	88.53	115.54	122.07	127.63	104.57
Dividends From Nonbank Subs	1.36	0.38	1.16	0.65	0.65
Dividends From Subsidiary BHCs	0.00	0.50	0.00	1.25	0.38
Dividends From All Subsidiaries	99.59	124.88	128.23	141.53	128.57
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	35.89	49.23	58.60	51.28	39.00
Interest Income From Bank Subs	0.09	0.33	0.28	0.29	0.27
Mgt & Service Fees From Bank Subs	1.97	0.99	1.80	0.81	0.53
Other Income From Bank Subs	0.13	0.09	0.23	0.20	0.10
Operating Income From Bank Subs	46.72	52.79	76.18	60.58	42.52
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	72.33	57.61	80.27	59.71	67.55
Interest Income From Nonbank Subs	0.00	0.10	0.55	4.85	3.50
Mgt & Serv Fees From Nonbank Subs	0.25	0.15	1.33	1.04	0.15
Other Income From Nonbank Subs	0.00	0.43	0.00	0.00	0.00
Operating Inc From Nonbank Subs	72.60	71.31	93.42	96.21	84.11
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.79	32.41	20.25	55.24	34.44
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.01	0.03
Mgt & Serv Fees From Sub BHCs	0.68	0.46	0.60	0.06	0.00
Other Income From Subsidiary BHCs	0.00	0.23	0.00	0.00	0.00
Operating Income From Sub BHCs	31.48	33.10	20.85	55.30	34.47
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.03	70.46	65.54	74.95	70.53
Interest Income From Bank Subs	1.65	0.74	0.78	0.92	1.15
Mgt & Serv Fees From Bank Subs	6.45	0.71	2.03	0.88	0.71
Other Income From Bank Subs	0.26	0.03	0.07	0.19	0.18
Operating Income From Bank Subs	68.28	79.81	78.02	83.99	80.75
Dividends From Nonbank Subs	4.09	0.46	1.57	0.45	1.42
Interest Income From Nonbank Subs	0.00	0.03	0.00	0.15	0.03
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	4.37	2.59	4.11	1.15	3.86
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.21	0.05
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.21	0.05
Loans and Adv From Subs/ST Debt	459.40	1019.76	554.42	768.42	584.60
Loans and Adv From Subs/Total Debt	459.07	471.51	424.59	496.21	473.56

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									89
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.15	1.62	1.84	2.52	3.26	3.80	4.17	4.25	89
+ Non-interest Income	0.96	-0.09	0.13	0.41	0.71	1.14	2.33	4.09	89
- Overhead Expense	3.50	2.19	2.56	2.89	3.35	3.97	4.88	5.70	89
- Provision for Losses	1.15	0.05	0.10	0.35	0.75	1.55	3.54	3.99	89
+ Securities Gains (Losses)	0.02	-0.57	-0.19	0.00	0.00	0.06	0.18	0.40	89
+ Other Tax Equiv Adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.04	0.19	89
= Pretax Net Oper Income (TE)	-0.43	-7.52	-4.39	-1.65	0.17	1.05	1.42	1.83	89
Net Operating Income	-0.50	-6.89	-3.55	-1.45	0.01	0.74	1.17	1.30	89
Net Income	-0.50	-6.89	-3.55	-1.45	0.01	0.74	1.17	1.30	89
Net Income (Sub S Adjusted)	-0.57	-18.57	-4.57	-2.42	0.17	0.72	1.14	1.18	27
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.49	4.36	4.73	5.15	5.52	5.83	6.12	6.27	89
Interest Expense	2.04	0.72	1.00	1.54	2.04	2.50	3.16	3.31	89
Net Interest Income (TE)	3.45	1.79	2.10	2.79	3.50	4.15	4.51	4.64	89
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.26	0.00	0.05	0.26	0.79	2.02	3.44	4.87	89
Earnings Coverage of Net Losses (X)	3.68	-2.85	-0.62	-0.06	1.16	4.45	15.14	32.86	88
Ln&Ls Allowance/Total Loans & Leases	1.87	0.85	0.94	1.23	1.63	2.36	3.40	3.86	89
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.68	0.10	0.44	1.86	3.82	9.09	13.11	17.80	89
30-89 Days Past Due Loans and Leases	1.62	0.03	0.20	0.60	1.26	2.59	3.66	4.19	89
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	24.25	-5.03	5.75	15.48	24.19	32.11	43.28	47.93	89
Net ST Noncore Funding Dependence	15.89	-5.36	2.16	8.00	15.37	22.24	34.36	42.05	89
Net Loans and Leases/Total Assets	69.10	49.77	55.05	59.37	70.97	76.42	82.46	84.82	89
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.40	1.40	4.04	6.86	8.36	10.24	11.92	13.12	89
Equity Capital/Total Assets	7.78	1.50	3.71	5.57	7.72	9.88	11.38	13.02	89
Equity Capital+Minority Int/Total Assets	7.89	1.50	3.71	6.05	7.73	10.01	11.63	13.08	89
Net Loans&Ls/Equity Capital (X)	9.71	4.22	5.01	6.89	8.73	11.49	17.83	20.13	86
Cash Dividends/Net Income	45.13	0.00	0.00	7.08	40.22	68.05	115.72	181.69	45
Cash Dividends/Net Income (Sub S Adjusted)	15.50	-100.18	-44.76	0.00	0.00	32.42	92.90	115.35	27
Retained Earnings/Avg Equity Cap	-11.01	-120.17	-55.55	-21.98	-1.97	3.69	6.98	8.35	88
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.87	0.00	0.00	0.00	0.00	0.00	6.59	11.72	86
Long-Term Debt/Equity Capital	1.87	0.00	0.00	0.00	0.00	0.69	12.73	17.17	86
Equity Investment in Subs/Equity Cap	121.97	92.21	94.33	99.74	112.21	133.75	194.81	222.39	86
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	65.01	-218.47	-14.21	25.75	64.53	101.45	130.90	172.91	87

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.02	3.66	4.21	4.63	5.10	5.38	5.67	5.80	89
Less: Interest Expense	1.86	0.70	0.94	1.40	1.88	2.27	2.74	3.02	89
Equals: Net Interest Income (TE)	3.15	1.62	1.84	2.52	3.26	3.80	4.17	4.25	89
Plus: Non-Interest Income	0.96	-0.09	0.13	0.41	0.71	1.14	2.33	4.09	89
Equals: Adj Operating Income (TE)	4.15	1.91	2.22	3.25	4.23	4.74	5.92	7.39	89
Less: Overhead Expense	3.50	2.19	2.56	2.89	3.35	3.97	4.88	5.70	89
Less: Provision for Loan and Lease Losses	1.15	0.05	0.10	0.35	0.75	1.55	3.54	3.99	89
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Plus: Realized G/L on AFS Sec	0.02	-0.57	-0.19	0.00	0.00	0.06	0.18	0.40	89
Plus: Other Tax Equiv Adjustments	0.00	-0.01	0.00	0.00	0.00	0.00	0.04	0.19	89
Equals: Pretax Net Oper Inc (TE)	-0.43	-7.52	-4.39	-1.65	0.17	1.05	1.42	1.83	89
Less: Applicable Income Taxes (TE)	0.06	-1.05	-0.47	-0.00	0.05	0.24	0.48	0.71	89
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	89
Equals: Net Operating Income	-0.50	-6.89	-3.55	-1.45	0.01	0.74	1.17	1.30	89
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Equals: Net Income	-0.50	-6.89	-3.55	-1.45	0.01	0.74	1.17	1.30	89
Memo: Net Income (Last Four Qtrs)	-0.56	-7.40	-4.15	-1.88	-0.18	0.72	1.19	1.39	80
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.09	85.14	86.85	89.45	92.41	94.50	96.34	97.08	89
Avg Int-Bearing Funds / Avg Assets	80.39	62.06	68.82	75.48	81.60	85.60	88.52	89.82	89
Int Income (TE) / Avg Earning Assets	5.49	4.36	4.73	5.15	5.52	5.83	6.12	6.27	89
Int Expense / Avg Earning Assets	2.04	0.72	1.00	1.54	2.04	2.50	3.16	3.31	89
Net Int Inc (TE) / Avg Earn Assets	3.45	1.79	2.10	2.79	3.50	4.15	4.51	4.64	89
YIELD OR COST:									
Total Loans and Leases (TE)	5.98	4.95	5.14	5.63	5.95	6.33	6.77	6.91	89
Interest-Bearing Bank Balances	0.85	0.00	0.00	0.15	0.54	1.27	2.65	4.46	85
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.12	0.19	0.24	0.35	0.45	76
Trading Assets	6.72	3.27	3.27	3.27	4.34	6.93	9.65	10.56	3
Total Earning Assets	5.40	4.32	4.68	5.06	5.46	5.73	6.05	6.19	89
Investment Securities (TE)	4.55	3.14	3.52	4.07	4.68	5.01	5.38	5.51	89
U.S. Treasury & Agency Sec (excl MBS)	4.18	0.00	1.42	2.91	4.16	5.19	6.87	8.15	81
Mortgage-Backed Securities	4.63	2.64	3.36	4.13	4.74	5.14	5.52	6.17	80
All Other Securities	5.65	2.74	3.61	4.71	5.60	6.54	7.79	8.73	84
Interest-Bearing Deposits	2.21	1.02	1.16	1.83	2.18	2.70	3.05	3.34	89
Time Deposits of \$100K or More	3.03	1.61	2.09	2.64	2.99	3.48	3.92	4.15	88
Time Deposits < \$100K	3.11	1.83	2.15	2.72	3.15	3.48	3.87	4.25	89
Other Domestic Deposits	0.95	0.28	0.42	0.58	0.91	1.21	1.66	1.94	87
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	1.21	0.00	0.00	0.28	0.88	2.09	3.40	4.18	74
Other Borrowed Funds & Trading Liab	3.22	0.17	0.89	2.52	3.31	3.98	4.94	5.64	78
All Interest-Bearing Funds	2.31	1.14	1.33	1.86	2.27	2.77	3.10	3.42	89

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	31.57	21.14	23.16	25.91	30.80	36.02	42.51	50.49	89
Avg Assets per Employee (\$000)	3864.88	2370.96	2441.24	2951.04	3433.90	4746.97	6271.52	7508.25	89

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Overhead Exp / NII + Non-Int Income	89.19	59.05	63.84	68.23	82.04	103.42	129.80	172.84	89

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.50	2.19	2.56	2.89	3.35	3.97	4.88	5.70	89
Personnel Expense	1.71	0.91	1.20	1.44	1.71	1.90	2.32	2.68	89
Net Occupancy Expense	0.45	0.18	0.26	0.35	0.44	0.55	0.64	0.71	89
Other Operating Expenses	1.29	0.78	0.83	0.97	1.13	1.56	2.01	3.13	89
Overhead Less Non-Interest Income	2.50	1.19	1.57	1.98	2.42	2.91	3.62	3.85	89

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	87.35	57.64	61.60	66.80	80.19	103.07	128.96	156.66	89
Personnel Expense	42.81	26.52	30.69	35.44	41.86	46.69	59.09	72.21	89
Net Occupancy Expense	11.46	5.00	6.16	8.17	11.10	13.85	18.67	21.49	89
Other Operating Expenses	32.87	18.46	19.22	21.73	29.07	42.95	54.56	79.83	89
Total Non-Interest Income	21.64	-3.20	5.41	11.29	19.19	29.20	46.13	62.44	89
Fiduciary Activities Income	0.38	0.00	0.00	0.00	0.00	0.04	2.05	5.25	89
Serv Charges on Deposit Accts - Domestic	8.36	0.83	2.06	4.87	7.84	11.22	15.25	18.55	89
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Investment Banking Fees & Commissions	0.28	0.00	0.00	0.00	0.03	0.57	1.02	1.61	89
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Net Servicing Fees	0.33	0.00	0.00	0.00	0.00	0.05	0.97	7.02	89
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Insurance Activities Revenue	0.31	0.00	0.00	0.00	0.02	0.39	1.39	3.67	89
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.33	-11.27	-7.57	-2.78	0.00	1.32	5.43	9.39	89
Other Non-Interest Income	8.16	0.81	1.47	3.31	5.61	9.98	22.27	37.48	89
Overhead Less Non-Interest Income	65.35	22.81	33.38	44.49	59.06	80.84	112.17	151.71	89

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	11.11	-42.54	-14.34	0.00	5.42	26.72	33.69	37.70	48
Appl Inc Tax+TE/Pretax NOI+TE	31.93	0.00	0.00	8.72	32.80	40.32	55.21	143.40	48

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.04	34.24	36.85	45.66	53.69	65.08	72.42	76.15	89
Commercial and Industrial Loans	8.50	2.20	3.43	5.08	7.09	11.11	17.04	21.40	89
Loans to Individuals	2.67	0.07	0.34	0.88	2.12	3.74	6.93	8.27	89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	89
Agricultural Loans	1.54	0.00	0.00	0.00	0.18	1.67	7.52	11.11	89
Other Loans and Leases	0.72	0.00	0.00	0.05	0.43	1.05	2.35	3.35	89
Net Loans and Leases	69.10	49.77	55.05	59.37	70.97	76.42	82.46	84.82	89
Debt Securities Over 1 Year	14.21	0.72	2.11	6.91	11.92	21.94	30.28	34.24	89
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.00	0.01	0.39	0.56	89
Subtotal	83.93	70.48	75.02	79.98	84.91	87.48	90.71	91.62	89
Interest-Bearing Bank Balances	2.36	0.00	0.00	0.08	0.76	3.85	9.74	12.62	89
Federal Funds Sold & Reverse Repos	1.28	0.00	0.00	0.00	0.45	2.57	4.40	7.42	89
Debt Securities 1 Year or Less	1.63	0.00	0.03	0.28	1.05	2.37	4.38	7.66	89
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Total Earning Assets	90.48	83.34	85.84	88.33	91.02	92.59	94.01	94.49	89
Non-Int Cash and Due From Dep Inst	2.28	0.48	0.63	1.22	1.97	2.89	4.42	6.27	89
Other Real Estate Owned	1.21	0.00	0.02	0.16	0.79	1.96	3.51	4.13	89
All Other Assets	7.08	2.93	3.87	5.25	6.61	8.96	11.01	12.40	89
MEMORANDA:									
Short-Term Investments	6.06	0.77	0.98	2.60	4.69	8.39	14.35	19.12	89
U. S. Treasury Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.69	0.90	89
U. S. Agency Securities (excl MBS)	3.97	0.00	0.00	0.55	2.63	6.29	12.86	16.50	89
Municipal Securities	2.73	0.00	0.00	0.12	1.75	4.67	8.62	13.36	89
Mortgage-Backed Securities	6.46	0.00	0.00	1.18	5.09	12.16	17.47	22.18	89
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.35	0.78	89
Other Debt Securities	0.18	0.00	0.00	0.00	0.00	0.17	0.94	2.25	89
RE Loans Secured by 1-4 Family	17.13	2.30	5.32	11.00	17.10	21.91	28.17	36.10	89
Revolving	2.61	0.01	0.09	0.77	1.93	4.22	6.72	7.74	89
Closed-End, Sec by First Liens	12.90	1.74	3.18	7.90	12.49	17.31	23.19	28.27	89
Closed-End, Sec by Junior Liens	1.07	0.00	0.06	0.41	0.92	1.52	2.28	3.39	89
Commercial Real Estate Loans	33.93	9.81	13.36	21.32	33.14	46.45	57.70	64.65	89
Construction and Land Dev	9.79	0.89	1.43	3.92	8.36	15.07	20.41	22.81	89
Multifamily	1.78	0.00	0.22	0.71	1.33	2.74	3.61	6.18	89
Nonfarm Nonresidential	21.07	7.25	9.37	12.71	20.33	27.53	33.88	48.39	89
RE Loans Secured by Farmland	2.25	0.00	0.00	0.13	1.08	3.76	8.65	11.46	89
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.55	52.61	59.79	68.12	80.33	88.54	92.56	94.27	89
RE Loans Secured by 1-4 Family	25.14	3.00	7.22	14.87	24.99	33.03	43.71	50.57	89
Revolving	3.69	0.02	0.13	1.00	2.84	6.11	8.99	11.40	89
Closed-End	20.99	2.87	4.87	11.54	20.10	29.04	39.74	43.75	89
Commercial Real Estate Loans	47.75	14.10	21.69	33.95	47.00	59.70	75.46	80.02	89
Construction and Land Dev	13.78	1.35	2.81	5.38	12.22	21.76	27.72	30.36	89
Multifamily	2.57	0.00	0.28	1.00	2.05	3.79	5.36	7.89	89
Nonfarm Nonresidential	29.82	10.70	12.81	20.68	27.90	37.50	46.54	58.31	89
RE Loans Secured by Farmland	3.29	0.00	0.00	0.17	1.79	5.22	12.61	14.97	89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	89
Commercial and Industrial Loans	12.04	3.33	4.90	7.28	9.99	16.24	22.71	27.50	89
Loans to Individuals	3.98	0.12	0.45	1.24	3.12	5.89	10.58	13.92	89
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.05	0.23	0.43	89
Agricultural Loans	2.24	0.00	0.00	0.00	0.26	2.88	11.58	14.44	89
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Other Loans and Leases	1.03	0.00	0.01	0.07	0.62	1.65	2.85	4.65	89

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.06	0.77	0.98	2.60	4.69	8.39	14.35	19.12	89
Liquid Assets	19.27	5.43	7.43	13.07	18.55	26.61	30.89	34.09	89
Investment Securities	16.27	0.93	2.91	8.44	14.69	23.33	32.58	36.17	89
Net Loans and Leases	69.10	49.77	55.05	59.37	70.97	76.42	82.46	84.82	89
Net Lns, Ls & Stdbly Ltrs of Credit	69.60	52.48	55.14	59.86	71.08	76.77	82.61	85.53	89
Core Deposits	62.89	40.56	47.68	56.47	62.77	71.11	74.56	77.29	89
Noncore Funding	26.95	11.53	13.31	19.38	25.20	33.47	42.27	47.62	89
Time Deposits of \$100K or More	16.53	7.77	8.82	11.65	15.27	20.27	26.93	28.75	89
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Fed Funds Purchased and Repos	1.27	0.00	0.00	0.00	0.30	2.46	4.71	7.34	89
Net Fed Funds Purchased (Sold)	0.08	-6.65	-3.89	-1.23	0.00	1.34	3.65	5.72	89
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Oth Borrowings W/Rem Mat 1 Yr or Less	1.75	0.00	0.00	0.00	1.04	3.18	5.74	8.31	89
Earning Assets Repr in 1 Year	37.59	19.50	24.81	29.61	36.30	44.16	58.45	63.89	89
Int-Bearing Liab Repr in 1 Year	34.09	0.08	14.48	24.42	33.15	41.79	55.63	61.49	89
Long-Term Debt Repr in 1 Year	0.54	0.00	0.00	0.00	0.00	0.14	3.24	6.32	89
Net Assets Repriceable in 1 Year	2.58	-24.36	-18.40	-7.76	-1.10	14.11	29.77	37.81	89
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.25	-5.03	5.75	15.48	24.19	32.11	43.28	47.93	89
Net ST Noncore Funding Dependence	15.89	-5.36	2.16	8.00	15.37	22.24	34.36	42.05	89
Short-Term Inv/ST Noncore Funding	34.40	4.07	5.30	11.81	25.63	50.63	79.30	125.71	89
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.08	-32.26	-25.08	-10.55	-0.10	9.45	25.88	34.25	89
Net Loans and Leases/Total Deposits	84.29	61.28	64.73	72.64	83.96	95.56	101.91	107.09	89
Net Loans and Leases/Core Deposits	113.44	73.29	77.40	91.20	110.79	128.54	155.40	185.68	89
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.25	-13.50	-2.60	-0.10	0.00	0.16	1.31	3.14	33
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.20	-32.27	-7.52	-1.02	0.63	2.45	4.55	5.84	85
Struct Notes Appr(Depr)/T1 Cap	-0.08	-1.01	-0.90	-0.25	-0.00	0.05	0.32	0.58	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.39	0.00	0.00	0.00	0.00	2.25	32.71	56.46	89
Available-For-Sale Securities	94.60	41.09	64.46	96.60	100.00	100.00	100.00	100.00	89
U.S. Treasury Securities	0.48	0.00	0.00	0.00	0.00	0.00	3.61	7.25	89
U.S. Agency Securities (excl MBS)	28.35	0.00	0.00	4.59	21.62	51.81	74.42	89.09	89
Municipal Securities	16.48	0.00	0.00	2.19	14.37	31.18	44.83	55.85	89
Mortgage-Backed Securities	39.53	0.00	0.00	12.82	41.46	68.34	82.75	91.14	89
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.00	2.02	3.52	89
Other Debt Securities	1.39	0.00	0.00	0.00	0.00	2.03	9.01	12.79	89
Mutual Funds and Equity Securities	0.37	0.00	0.00	0.00	0.00	0.15	2.33	4.17	89
Debt Securities 1 Year or Less	11.25	0.00	0.27	1.75	7.62	16.71	32.24	44.49	89
Debt Securities 1 To 5 Years	30.10	0.00	2.33	9.02	24.64	47.03	67.30	73.58	89
Debt Securities Over 5 Years	54.14	0.18	6.24	21.34	57.64	81.59	95.15	97.51	89
Pledged Securities	60.54	0.00	8.66	35.52	62.35	82.51	94.66	96.44	89
Structured Notes, Fair Value	0.87	0.00	0.00	0.00	0.00	0.00	3.49	13.92	89

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.15	0.05	0.10	0.35	0.75	1.55	3.54	3.99	89
Provision for Ln&Ls Losses/Avg Lns&Ls	1.61	0.09	0.15	0.50	1.06	2.54	4.70	6.13	89
Provision for Ln&Ls Losses/Net Losses	169.72	2.17	37.13	85.29	123.87	203.55	364.55	775.34	88
Ln&Ls Allowance/Total Loans & Leases	1.87	0.85	0.94	1.23	1.63	2.36	3.40	3.86	89
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.70	0.33	0.51	0.97	1.95	4.06	11.54	25.70	85
ALLL/Nonaccrual Assets	118.65	20.39	24.43	37.31	59.77	107.96	257.46	1468.50	88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	92.29	17.32	23.37	34.16	58.26	81.02	200.69	1089.39	88
Gross Ln&Ls Losses/Avg Loans & Leases	1.33	0.03	0.08	0.32	0.85	2.12	3.45	5.30	89
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.08	0.15	0.32	89
Net Losses/Avg Loans and Leases	1.26	0.00	0.05	0.26	0.79	2.02	3.44	4.87	89
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Recoveries/Prior Year-End Losses	4.49	0.05	0.22	0.87	2.76	7.87	13.19	17.09	79
Earnings Coverage of Net Losses (X)	3.68	-2.85	-0.62	-0.06	1.16	4.45	15.14	32.86	88
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.13	-0.00	0.00	0.10	0.48	1.91	3.89	5.93	89
RE Loans Secured By 1-4 Family	0.74	0.00	0.00	0.02	0.30	0.95	2.92	5.92	89
Revolving	0.39	0.00	0.00	0.00	0.00	0.44	2.07	3.03	88
Closed-End	0.73	0.00	0.00	0.00	0.29	0.87	2.92	5.65	89
Commercial Real Estate Loans	1.25	-0.01	-0.00	0.00	0.47	1.91	3.67	7.37	89
Construction and Land Dev	3.30	-0.00	0.00	0.00	0.60	4.51	14.82	23.79	88
Multifamily	0.30	0.00	0.00	0.00	0.00	0.00	2.03	4.66	84
Nonfarm Nonresidential	0.34	-0.00	0.00	0.00	0.03	0.46	1.58	2.00	89
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	76
Commercial and Industrial Loans	1.92	-0.04	-0.00	0.00	0.43	2.98	8.68	12.73	88
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Loans to Individuals	1.11	0.10	0.13	0.38	0.80	1.49	3.02	5.17	66
Credit Card Loans	2.00	-7.79	-0.02	0.00	1.48	3.49	4.49	7.09	27
Agricultural Loans	0.04	-0.00	0.00	0.00	0.00	0.00	0.03	0.59	56
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	2.02	-0.05	0.00	0.00	0.00	1.34	10.44	29.80	84

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

30-89 Days PD Loans and Leases	1.62	0.03	0.20	0.60	1.26	2.59	3.66	4.19	89
90+ Days PD Loans and Leases	0.21	0.00	0.00	0.00	0.01	0.33	1.04	1.63	89
Nonaccrual Loans and Leases	3.87	0.06	0.29	1.09	2.98	5.54	10.39	12.15	89
90+ Days PD and Nonaccrual Loans and Leases	4.15	0.07	0.47	1.52	3.12	6.19	10.69	12.15	89
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.41	89
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Nonaccrual Restructured	0.11	0.00	0.00	0.00	0.00	0.07	0.68	0.97	89
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.62	0.03	0.20	0.60	1.26	2.59	3.66	4.19	89
90+ Days Past Due Assets	0.21	0.00	0.00	0.00	0.01	0.33	1.04	1.63	89
Nonaccrual Assets	3.90	0.06	0.29	1.09	2.98	5.54	10.40	12.74	89
30+ Days PD & Nonaccrual Assets	6.02	0.76	1.30	2.53	4.82	8.88	14.51	16.23	89
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.98	0.05	0.28	1.10	2.24	4.52	7.87	10.14	89
90+ PD & Nonaccrual Assets + OREO	4.42	0.08	0.40	1.53	3.28	7.12	10.66	15.14	89
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	4.60	0.08	0.39	1.62	3.43	7.69	11.06	13.42	89
Allowance for Loan & Lease Losses	309.07	10.34	70.21	153.20	268.68	423.07	649.13	854.60	89
Equity Cap + ALLL	53.93	0.87	4.10	14.17	33.25	77.71	160.73	192.28	86
Tier 1 Cap + ALLL	52.57	0.54	4.07	13.18	30.82	77.20	157.88	198.28	89
Loans & Leases + RE Acquired	6.30	0.10	0.69	2.12	4.68	10.06	14.96	17.80	89

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.40	1.40	4.04	6.86	8.36	10.24	11.92	13.12	89
Tier 1 RBC Ratio	11.24	1.52	5.23	8.89	11.19	13.73	16.86	18.82	89
Total Risk-Based Capital Ratio	12.89	3.01	7.14	10.32	12.55	15.05	19.09	21.01	89
Tangible Tier 1 Leverage Ratio	8.35	1.34	4.04	6.80	8.36	10.22	11.92	13.11	89
Tangible Common Eq Cap/Tan Assets	6.92	0.78	2.73	5.25	6.92	8.44	10.53	12.67	89
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	9.47	3.27	4.73	5.72	8.76	11.92	16.33	20.31	89
Standby Letters of Credit	0.45	0.00	0.02	0.14	0.33	0.72	1.08	1.41	89
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	89
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.27	0.00	0.00	0.00	0.00	0.00	2.23	3.41	89
Interest Rate Contracts	0.26	0.00	0.00	0.00	0.00	0.00	2.23	3.41	89
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.84	89
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.32	1.55	89
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	89
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	13.69	4.88	6.53	8.24	13.17	17.37	23.48	28.79	89

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	100.24	0.00	0.00	41.17	97.01	126.40	235.12	480.70	41
Dividends Paid/Net Income	47.01	0.00	0.00	14.54	42.55	69.14	115.72	181.69	45
Net Income - Dividends/Avg Equity	-10.96	-120.17	-55.55	-21.98	-1.97	3.69	6.98	8.35	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	88.52	0.00	0.00	0.00	89.05	126.59	285.82	365.52	48
Dividends From Nonbank Subs	1.36	0.00	0.00	0.00	0.00	0.08	5.74	21.47	48
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Dividends From All Subsidiaries	99.58	0.00	0.00	22.27	100.00	133.54	287.81	365.52	48
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	35.88	0.00	0.00	0.00	40.10	58.54	88.62	118.12	45
Interest Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.05	0.41	1.59	45
Mgt & Service Fees From Bank Subs	1.96	0.00	0.00	0.00	0.00	0.00	9.48	26.55	45
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.15	3.53	45
Operating Income From Bank Subs	46.72	0.00	0.00	17.65	46.63	66.71	114.13	151.15	45
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	72.32	0.00	0.00	1.67	100.00	100.00	100.00	155.00	26
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Mgt & Serv Fees From Nonbank Subs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	4.39	26
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Inc From Nonbank Subs	72.59	0.00	0.00	5.08	100.00	100.00	100.00	155.00	26
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.79	0.00	0.00	0.00	0.00	22.95	69.31	84.76	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.68	0.00	0.00	0.00	0.00	0.00	1.63	2.18	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	31.47	0.00	0.00	0.00	0.00	25.68	70.40	85.31	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	48.02	0.00	0.00	0.00	52.42	98.79	100.00	100.00	75
Interest Income From Bank Subs	1.65	0.00	0.00	0.00	0.00	0.00	16.13	45.48	75
Mgt & Serv Fees From Bank Subs	6.45	0.00	0.00	0.00	0.00	0.00	54.36	93.56	75
Other Income From Bank Subs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	6.03	75
Operating Income From Bank Subs	68.28	0.00	0.00	11.17	98.70	100.00	100.00	100.00	75
Dividends From Nonbank Subs	4.08	0.00	0.00	0.00	0.00	0.36	42.68	100.00	75
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	75
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Operating Inc From Nonbank Subs	4.36	0.00	0.00	0.00	0.00	0.68	59.77	100.00	75
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Loans and Adv From Subs/ST Debt	459.40	0.00	0.00	0.00	212.32	542.00	1847.25	2666.52	21
Loans and Adv From Subs/Total Debt	459.06	0.00	0.00	0.00	85.43	255.38	2739.36	3166.05	37

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
3017326	489,437	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	404,790	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
1136269	494,740	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	Moved from Peer 4
3008753	484,376	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3232512	295,920	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
3416376	457,197	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	Moved from Peer 4
2297701	257,845	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
2249401	404,703	BANKERS' BANK OF THE WEST BANC	DENVER, CO	
1891317	479,623	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	Moved from Peer 4
1084212	401,253	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	498,212	BUILDERS FINANCIAL CORPORATI ON	CHI CAGO, IL	Moved from Peer 4
2710675	319,190	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	164,706	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1140677	493,434	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	Moved from Peer 4
1140239	463,319	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	495,289	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1115040	479,267	COMMUNITY BANCORP.	DERBY, VT	
2775142	179,850	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1131497	464,470	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	392,912	DELMAR BANCORP	DELMAR, MD	
1209789	396,570	DENMARK BANCSHARES, INC.	DENMARK, WI	
1122851	451,196	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3343351	125,851	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	494,473	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	497,417	F. N. B. C. OF LA GRANGE, INC.	HINSDALE, IL	
1247615	384,242	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	446,676	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	478,047	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2385493	485,113	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
1065378	306,486	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	308,190	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	407,834	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	411,143	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	447,682	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	279,219	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	361,511	FNBH BANCORP, INC.	HOWELL, MI	
3157071	454,425	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
1067194	110,637	FSB BANCORP, INC.	ALTUS, OK	
3019339	447,884	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1064915	491,037	GN BANKSHARES, INC.	GIRARD, KS	Moved from Peer 4
1109496	427,905	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	370,189	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	398,174	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	421,237	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	413,393	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	206,336	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	438,023	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	490,485	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	Moved from Peer 4
1140127	484,972	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1995523	81,044	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2067959	249,086	MAINLINE BANCORP, INC.	EBENSBURG, PA	

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
1871618	427,303	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	396,720	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	479,176	METROBANK FINANCIAL SERVICES,	MIAMI, FL	Moved from Peer 4
1081136	371,662	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	499,145	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	Moved from Peer 4
1054840	436,270	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	478,424	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	400,702	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	398,409	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	279,213	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2088329	399,053	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2321428	480,677	OGDEN BANCSHARES, INC.	BOONE, IA	Moved from Peer 4
1249383	366,222	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	375,351	PEDCOR CAPITAL, LLC	CARMEL, IN	
1085611	484,315	PEOPLES HOLDING COMPANY	WINDER, GA	Moved from Peer 4
1202799	441,144	PEOTONE BANCORP, INC.	PEOTONE, IL	
1081314	474,243	PERSONS BANKING CO., INC.	MACON, GA	
2453114	281,265	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	463,020	PLUMAS BANCORP	QUINCY, CA	
3237786	439,499	PRIVEE LLC	MIAMI, FL	
3176607	489,681	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2891006	411,099	REGENT BANCORP, INC.	DAVIE, FL	
2352280	414,073	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1135374	374,112	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	270,104	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	359,812	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
1081538	269,167	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	389,494	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	304,675	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	373,952	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	352,052	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	315,651	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2246053	480,721	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	303,867	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	430,896	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1054813	493,613	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1097249	445,860	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1247576	412,163	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 89 bank holding companies.