

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
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Number of BHCs in Peer Group	85	97	92	91	95
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.37	3.13	3.25	3.29	3.41
+ Non-interest Income	1.06	1.14	1.20	1.05	1.17
- Overhead Expense	2.90	3.02	3.04	2.96	2.91
- Provision for Losses	1.07	1.38	1.48	0.93	0.29
+ Securities Gains (Losses)	0.06	0.04	0.03	-0.18	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.54	-0.02	0.06	0.13	1.35
Net Operating Income	0.35	-0.22	-0.18	-0.03	0.87
Net Income	0.35	-0.22	-0.18	-0.03	0.87
Net Income (Sub S Adjusted)	1.03	1.24	1.05	1.14	1.12

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.99	5.30	5.25	6.07	7.09
Interest Expense	1.22	1.86	1.66	2.44	3.34
Net Interest Income (TE)	3.74	3.43	3.57	3.59	3.73

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.45	1.42	1.59	0.79	0.27
Earnings Coverage of Net Losses (X)	3.54	3.10	3.10	4.65	16.06
Ln&Ls Allowance/Total Loans & Leases	2.26	2.02	2.27	1.73	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.60	4.02	4.71	2.53	0.96
30-89 Days Past Due Loans and Leases	1.01	1.21	1.27	1.33	0.98

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.55	29.22	25.44	34.43	30.48
Net ST Noncore Funding Dependence	13.45	19.80	16.92	24.20	22.16
Net Loans and Leases/Total Assets	63.06	67.25	64.29	67.87	68.48

CAPITALIZATION:

Tier 1 Leverage Ratio	9.25	8.78	8.77	8.70	8.50
Equity Capital/Total Assets	10.18	9.45	9.47	9.27	9.19
Equity Capital+Minority Int/Total Assets	10.33	9.62	9.57	9.38	9.42
Net Loans&Ls/Equity Capital (X)	6.78	7.46	7.34	7.74	7.66
Cash Dividends/Net Income	42.00	46.22	56.06	53.22	38.95
Cash Dividends/Net Income (Sub S Adjusted)	63.06	37.62	43.30	39.02	13.21
Retained Earnings/Avg Equity Cap	-0.33	-6.68	-5.09	-5.28	5.31

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.15	0.26	0.43	0.59	1.30
Long-Term Debt/Equity Capital	1.26	1.51	1.87	2.14	2.26
Equity Investment in Subs/Equity Cap	108.14	107.98	110.41	110.49	113.92
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	84.85	85.49	99.14	115.87	149.55

PERCENT OF AVERAGE ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.51	4.84	4.80	5.57	6.48
Less: Interest Expense	1.10	1.70	1.52	2.23	3.07
Equals: Net Interest Income (TE)	3.37	3.13	3.25	3.29	3.41
Plus: Non-Interest Income	1.06	1.14	1.20	1.05	1.17
Equals: Adj Operating Income (TE)	4.46	4.32	4.48	4.36	4.62
Less: Overhead Expense	2.90	3.02	3.04	2.96	2.91
Less: Provision for Loan and Lease Losses	1.07	1.38	1.48	0.93	0.29
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.04	0.03	-0.13	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.54	-0.02	0.06	0.13	1.35
Less: Applicable Income Taxes (TE)	0.29	0.20	0.20	0.18	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.35	-0.22	-0.18	-0.03	0.87
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.35	-0.22	-0.18	-0.03	0.87
Memo: Net Income (Last Four Qtrs)	0.14	-0.32	-0.19	-0.04	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.93	91.43	91.63	91.58	91.68
Avg Int-Bearing Funds / Avg Assets	76.24	78.33	77.53	79.14	78.59
Int Income (TE) / Avg Earning Assets	4.99	5.30	5.25	6.07	7.09
Int Expense / Avg Earning Assets	1.22	1.86	1.66	2.44	3.34
Net Int Inc (TE) / Avg Earn Assets	3.74	3.43	3.57	3.59	3.73
YIELD OR COST:					
Total Loans and Leases (TE)	5.59	5.60	5.66	6.40	7.63
Interest-Bearing Bank Balances	0.33	0.63	0.44	2.55	5.36
Fed Funds Sold & Reverse Repos	0.36	0.26	0.26	2.02	5.03
Trading Assets	1.75	3.29	1.87	3.32	8.53
Total Earning Assets	4.87	5.18	5.12	5.96	6.97
Investment Securities (TE)	3.95	4.66	4.48	5.06	5.17
U. S. Treasury & Agency Sec (excl MBS)	2.47	3.23	2.83	4.86	4.84
Mortgage-Backed Securities	4.17	4.75	4.49	4.72	4.83
All Other Securities	6.20	6.77	6.83	6.38	7.13
Interest-Bearing Deposits	1.20	1.97	1.72	2.65	3.63
Time Deposits of \$100K or More	1.79	2.88	2.55	3.73	4.71
Time Deposits < \$100K	1.99	3.01	2.73	3.69	4.70
Other Domestic Deposits	0.62	0.91	0.81	1.44	2.54
Foreign Deposits	0.55	0.69	0.60	1.88	4.63
Fed Funds Purchased and Repos	1.08	1.31	1.24	2.35	4.42
Other Borrowed Funds & Trading Liab	2.77	2.81	2.87	3.33	4.68
All Interest-Bearing Funds	1.45	2.16	1.96	2.82	3.91

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	34	34	68	67	66
Avg Assets per Employee (\$000)	5,088	5,207	5,174	5,016	4,598
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.56	2.48	2.45	3.19	2.99
Overhead Exp / NII + Non-Int Income	66.69	72.60	71.41	69.53	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.90	3.02	3.04	2.96	2.91
Personnel Expense	1.41	1.39	1.39	1.44	1.55
Net Occupancy Expense	0.38	0.38	0.39	0.40	0.40
Other Operating Expenses	1.08	1.18	1.21	1.07	0.93
Overhead Less Non-Interest Income	1.75	1.83	1.79	1.83	1.69
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.99	71.06	69.75	68.12	63.12
Personnel Expense	32.12	33.07	32.14	32.89	33.82
Net Occupancy Expense	8.61	9.15	8.93	9.03	8.83
Other Operating Expenses	23.83	27.77	27.49	25.21	20.00
Total Non-Interest Income	22.84	25.77	25.70	23.25	24.92
Fiduciary Activities Income	1.75	1.59	1.61	1.81	2.11
Serv Charges on Deposit Accts - Domestic	7.01	7.55	7.58	7.96	7.85
Trading Revenue	0.24	0.17	0.23	0.02	0.13
Investment Banking Fees & Commissions	1.23	1.12	1.28	1.36	1.59
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.33	0.28	0.10	0.30
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.78	0.85	0.82	0.79	0.86
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.10	1.48	0.63	0.72	1.36
Other Non-Interest Income	9.17	9.02	9.53	8.03	7.99
Overhead Less Non-Interest Income	41.37	45.33	44.25	44.73	37.64
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.28	18.46	21.66	17.97	27.88
Appl Inc Tax+TE/Pretax NOI+TE	33.11	32.09	32.77	31.15	35.39

PERCENT OF TOTAL ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	47.35	50.74	48.31	49.75	49.55
Commercial and Industrial Loans	9.94	10.70	10.01	11.73	11.82
Loans to Individuals	3.10	3.16	3.22	3.33	3.70
Loans to Depository Institutions	0.01	0.02	0.02	0.02	0.01
Agricultural Loans	0.58	0.50	0.55	0.51	0.51
Other Loans and Leases	1.67	1.63	1.66	1.74	1.79
Net Loans and Leases	63.06	67.25	64.29	67.87	68.48
Debt Securities Over 1 Year	17.07	16.13	16.44	15.46	14.71
Mutual Funds and Equity Securities	0.07	0.11	0.08	0.10	0.20
Subtotal	81.39	84.09	82.01	84.79	84.58
Interest-Bearing Bank Balances	4.46	2.50	3.97	1.02	0.18
Federal Funds Sold & Reverse Repos	0.20	0.17	0.19	0.21	0.67
Debt Securities 1 Year or Less	2.00	2.28	2.26	2.27	2.89
Trading Assets	0.12	0.09	0.06	0.07	0.14
Total Earning Assets	89.16	90.07	89.61	89.39	89.86
Non-Int Cash and Due From Dep Inst	1.72	1.79	1.74	2.24	2.39
Other Real Estate Owned	0.70	0.44	0.55	0.24	0.10
All Other Assets	8.76	7.98	8.44	7.93	7.63

MEMORANDA:

Short-Term Investments	7.24	5.54	6.91	4.04	4.30
U.S. Treasury Securities	0.23	0.30	0.21	0.13	0.15
U.S. Agency Securities (excl MBS)	3.85	2.55	2.91	2.67	4.27
Municipal Securities	2.51	2.70	2.66	2.74	2.83
Mortgage-Backed Securities	10.40	10.97	10.92	10.83	9.13
Asset-Backed Securities	0.05	0.07	0.06	0.01	0.04
Other Debt Securities	0.41	0.40	0.40	0.46	0.57
RE Loans Secured by 1-4 Family	15.85	15.97	15.48	15.58	15.57
Revolving	3.12	3.12	3.00	3.12	2.91
Closed-End, Sec by First Liens	11.32	11.20	10.92	10.41	10.55
Closed-End, Sec by Junior Liens	1.05	1.21	1.11	1.32	1.55
Commercial Real Estate Loans	28.98	32.05	30.40	31.28	31.23
Construction and Land Dev	6.63	8.87	7.35	9.58	10.60
Multifamily	2.05	1.99	1.99	1.79	1.59
Nonfarm Nonresidential	19.69	19.66	20.15	18.34	17.51
RE Loans Secured by Farmland	0.77	0.68	0.71	0.69	0.70
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.92	74.84	73.99	72.99	72.27
RE Loans Secured by 1-4 Family	24.89	24.18	24.16	23.28	23.32
Revolving	4.73	4.52	4.49	4.44	4.16
Closed-End	19.84	19.21	19.23	18.32	18.72
Commercial Real Estate Loans	45.14	46.54	46.10	45.08	44.51
Construction and Land Dev	10.20	12.76	11.03	13.63	14.78
Multifamily	3.13	2.88	2.99	2.65	2.36
Nonfarm Nonresidential	30.77	28.73	30.57	26.70	25.15
RE Loans Secured by Farmland	1.24	1.02	1.10	1.03	1.03
Loans to Depository Institutions	0.02	0.02	0.03	0.03	0.02
Commercial and Industrial Loans	15.37	15.44	15.24	16.91	17.13
Loans to Individuals	4.99	4.80	5.22	4.97	5.59
Credit Card Loans	0.14	0.16	0.15	0.13	0.16
Agricultural Loans	0.91	0.72	0.85	0.73	0.74
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.72	2.47	2.67	2.58	2.66

PERCENT OF TOTAL ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.24	5.54	6.91	4.04	4.30
Liquid Assets	23.31	19.43	22.32	18.67	18.22
Investment Securities	19.51	19.07	19.17	18.76	18.65
Net Loans and Leases	63.06	67.25	64.29	67.87	68.48
Net Lns, Ls & Stdby Ltrs of Credit	64.04	68.26	65.33	69.07	69.94
Core Deposits	61.32	57.04	59.33	53.72	56.41
Noncore Funding	25.35	30.24	28.29	33.56	30.66
Time Deposits of \$100K or More	13.24	14.28	14.05	13.12	13.66
Foreign Deposits	0.13	0.04	0.13	0.28	0.23
Fed Funds Purchased and Repos	3.71	4.05	3.63	4.97	5.27
Net Fed Funds Purchased (Sold)	3.68	4.04	3.58	4.50	4.77
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.67	2.85	2.50	3.72	3.45
Earning Assets Repr in 1 Year	38.83	37.99	36.85	40.44	43.01
Int-Bearing Liab Repr in 1 Year	29.46	31.93	30.76	31.70	32.71
Long-Term Debt Repr in 1 Year	0.30	0.45	0.43	0.81	0.56
Net Assets Repriceable in 1 Year	8.42	5.72	5.61	7.25	9.78
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.55	29.22	25.44	34.43	30.48
Net ST Noncore Funding Dependence	13.45	19.80	16.92	24.20	22.16
Short-Term Inv/ST Noncore Funding	42.80	26.93	35.14	18.81	20.83
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.21	-3.15	2.49	-7.43	-6.25
Net Loans and Leases/Total Deposits	82.34	90.00	83.58	93.33	94.37
Net Loans and Leases/Core Deposits	106.55	123.90	111.76	132.58	129.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.84	0.05	0.46	-0.19	0.04
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.95	0.10	1.62	-0.34	0.22
Struct Notes Appr(Depr)/T1 Cap	0.08	-0.20	-0.08	-0.24	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.10	9.56	9.13	10.13	12.75
Available-For-Sale Securities	90.90	90.44	90.87	89.87	87.25
U. S. Treasury Securities	1.41	1.75	1.15	0.94	1.00
U. S. Agency Securities (excl MBS)	22.21	14.16	16.46	15.65	25.50
Municipal Securities	13.67	15.23	13.92	15.75	16.23
Mortgage-Backed Securities	53.56	57.76	58.30	57.58	48.73
Asset-Backed Securities	0.28	0.41	0.34	0.04	0.25
Other Debt Securities	1.96	1.80	2.00	2.44	3.34
Mutual Funds and Equity Securities	0.44	0.74	0.52	0.72	1.08
Debt Securities 1 Year or Less	11.51	12.71	11.91	13.98	17.11
Debt Securities 1 To 5 Years	28.04	26.00	26.69	22.77	24.35
Debt Securities Over 5 Years	57.85	57.43	58.19	59.13	54.38
Pledged Securities	64.49	68.09	64.92	71.31	67.39
Structured Notes, Fair Value	2.82	0.44	1.05	0.34	0.43

ANALYSIS RATIOS

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	1.07	1.38	1.48	0.93	0.29
Provision for Ln&Ls Losses/Avg Lns&Ls	1.62	1.96	2.14	1.29	0.42
Provision for Ln&Ls Losses/Net Losses	125.37	151.01	150.45	186.85	181.60
Ln&Ls Allowance/Total Loans & Leases	2.26	2.02	2.27	1.73	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.35	2.15	2.09	4.02	9.07
ALL/Nonaccrual Assets	81.53	86.99	76.64	118.21	244.18
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	74.35	80.43	72.06	108.00	203.04
Gross Ln&Ls Losses/Avg Loans & Leases	1.62	1.51	1.71	0.87	0.35
Recoveries/Avg Loans and Leases	0.14	0.07	0.09	0.07	0.07
Net Losses/Avg Loans and Leases	1.45	1.42	1.59	0.79	0.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	4.67	6.91	16.90	28.33	35.40
Earnings Coverage of Net Losses (X)	3.54	3.10	3.10	4.65	16.06

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.43	1.25	1.51	0.70	0.12
RE Loans Secured By 1-4 Family	0.93	0.58	0.79	0.36	0.10
Revolving	0.95	0.63	0.69	0.33	0.12
Closed-End	0.87	0.53	0.77	0.36	0.09
Commercial Real Estate Loans	1.72	1.60	1.90	0.84	0.13
Construction and Land Dev	4.41	4.23	5.82	2.31	0.23
Multifamily	0.92	0.76	0.73	0.29	0.05
Nonfarm Nonresidential	0.64	0.34	0.50	0.17	0.05
RE Loans Secured by Farmland	0.47	0.12	0.32	0.04	0.00
Commercial and Industrial Loans	1.37	1.98	2.16	0.76	0.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.76	2.34	2.22	1.67	1.01
Credit Card Loans	3.88	4.55	4.51	3.33	1.83
Agricultural Loans	0.06	0.06	0.10	0.04	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.03	0.88	0.91	0.85	0.63

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

PAGE 7

PERCENT OF LOANS AND LEASES

06/30/2010

06/30/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.01

1.21

1.27

1.33

0.98

90+ Days PD Loans and Leases

0.21

0.13

0.15

0.12

0.07

Nonaccrual Loans and Leases

3.52

3.40

3.93

2.23

0.86

90+ Days PD and Nonaccrual Loans and Leases

3.96

3.61

4.20

2.41

0.97

30-89 Days PD Restructured

0.01

0.01

0.01

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.34

0.13

0.27

0.05

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.01

1.21

1.27

1.34

0.98

90+ Days Past Due Assets

0.22

0.14

0.15

0.12

0.07

Nonaccrual Assets

3.53

3.42

3.96

2.25

0.86

30+ Days PD & Nonaccrual Assets

5.05

4.92

5.53

3.81

1.97

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.60

2.51

2.80

1.70

0.69

90+ PD & Nonaccrual Assets + OREO

3.34

2.97

3.36

1.98

0.80

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.50

3.09

3.63

1.87

0.69

Allowance for Loan & Lease Losses

225.15

203.32

225.13

147.64

76.05

Equity Cap + ALLL

32.54

28.13

34.93

20.12

7.18

Tier 1 Cap + ALLL

34.34

32.13

38.34

20.95

8.04

Loans & Leases + RE Acquired

5.21

4.34

5.37

2.62

0.98

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

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.02	1.23	1.28	1.43	0.99
- 90+ Days Past Due	0.24	0.15	0.17	0.13	0.08
- Nonaccrual	4.19	4.13	4.67	2.73	0.97
Coml & Indl - 30-89 Days PD	0.89	1.03	0.98	0.98	0.82
- 90+ Days Past Due	0.09	0.11	0.08	0.07	0.06
- Nonaccrual	2.13	1.98	2.48	1.38	0.68
Individuals - 30-89 Days PD	1.40	1.62	1.75	1.84	1.44
- 90+ Days Past Due	0.21	0.16	0.17	0.14	0.09
- Nonaccrual	0.50	0.42	0.64	0.33	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.17	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	0.36	0.27	0.25	0.21	0.23
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.01
- Nonaccrual	0.35	0.09	0.35	0.16	0.20
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	0.87	0.65	0.69	0.58	0.47
- 90+ Days Past Due	0.06	0.03	0.01	0.03	0.02
- Nonaccrual	0.84	0.43	0.60	0.36	0.09

MEMORANDA:

1-4 Family - 30-89 Days PD	1.18	1.28	1.55	1.37	1.00
- 90+ Days Past Due	0.28	0.19	0.21	0.16	0.11
- Nonaccrual	2.52	2.16	2.66	1.39	0.72
Revolving - 30-89 Days PD	0.63	0.72	0.65	0.61	0.62
- 90+ Days Past Due	0.05	0.08	0.05	0.06	0.04
- Nonaccrual	0.87	0.61	1.08	0.62	0.32
Closed-End - 30-89 Days PD	1.29	1.43	1.72	1.56	1.11
- 90+ Days Past Due	0.34	0.22	0.25	0.19	0.13
- Nonaccrual	2.91	2.54	3.11	1.60	0.77
- Jr Lien 30-89 Days PD	0.11	0.12	0.13	0.13	0.11
- Jr Lien 90+ Days PD	0.02	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.20	0.18	0.22	0.12	0.09
Commercial RE - 30-89 Days PD	0.92	1.20	1.14	1.40	0.93
- 90+ Days Past Due	0.19	0.10	0.12	0.10	0.05
- Nonaccrual	5.11	5.36	5.90	3.38	1.12
Const & Dev - 30-89 Days PD	1.25	1.63	1.34	2.19	1.42
- 90+ Days Past Due	0.41	0.15	0.22	0.17	0.07
- Nonaccrual	12.10	11.91	14.15	7.96	1.67
Multi family - 30-89 Days PD	0.79	0.86	1.12	0.59	0.59
- 90+ Days Past Due	0.07	0.02	0.05	0.04	0.01
- Nonaccrual	3.41	2.95	2.98	1.67	0.70
Nonfarm Nres- 30-89 Days PD	0.71	0.92	0.88	0.83	0.57
- 90+ Days Past Due	0.12	0.07	0.07	0.05	0.03
- Nonaccrual	2.76	2.16	2.78	1.31	0.61
Farmland - 30-89 Days PD	0.66	0.44	0.63	0.65	0.37
- 90+ Days Past Due	0.12	0.02	0.07	0.01	0.00
- Nonaccrual	2.39	3.00	4.20	1.05	0.31
Credit Card - 30-89 Days PD	1.40	1.98	1.68	1.87	1.48
- 90+ Days Past Due	0.56	0.83	0.45	0.47	0.47
- Nonaccrual	0.07	0.13	0.30	0.30	0.32

CAPITAL RATIOS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	9.25	8.78	8.77	8.70	8.50
Tier 1 RBC Ratio	13.44	11.67	12.39	11.15	10.73
Total Risk-Based Capital Ratio	15.17	13.40	14.14	12.94	12.38
Tangible Tier 1 Leverage Ratio	9.13	8.68	8.67	8.66	8.40
Tangible Common Eq Cap/Tan Assets	7.52	6.34	6.70	6.20	6.71
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.83	13.52	12.62	15.25	18.68
Standby Letters of Credit	0.86	0.89	0.87	1.04	1.22
Commercial & Similar Letters of Credit	0.03	0.05	0.03	0.06	0.07
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	4.27	3.59	3.41	4.12	3.54
Interest Rate Contracts	3.67	3.22	2.82	3.29	2.92
Interest Rate Futures & Forward Contr	0.41	0.49	0.25	0.34	0.22
Written Options Contr (Int Rate)	0.41	0.38	0.28	0.42	0.17
Purchased Options Contr (Int Rate)	0.06	0.08	0.06	0.09	0.35
Interest Rate Swaps	2.15	1.77	1.81	1.84	1.73
Foreign Exchange Contracts	0.06	0.00	0.01	0.02	0.04
Futures & Forward Foreign Exch Contr	0.01	0.00	0.00	0.02	0.03
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	0.02	0.01	0.01	0.04	0.04
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	0.01
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	19.79	19.60	19.03	23.30	28.43

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	95.92	98.93	97.43	93.83	92.27
Foreign Exchange Contracts	2.30	0.09	0.97	1.13	2.28
Equity, Comm, & Other Contracts	0.47	0.35	0.58	1.85	2.47
Futures and Forwards	23.12	21.44	21.17	16.81	19.08
Written Options	19.85	19.52	20.36	23.25	17.81
Exchange-Traded	0.00	0.00	0.00	0.01	0.03
Over-The-Counter	19.58	19.09	20.00	23.53	16.61
Purchased Options	1.60	1.87	2.20	3.68	8.94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.40	1.64	1.98	3.48	8.65
Swaps	46.49	44.49	46.54	44.71	44.53
Held for Trading	22.21	28.49	26.56	25.44	18.14
Interest Rate Contracts	19.32	27.15	23.56	22.50	14.71
Foreign Exchange Contracts	0.23	0.00	0.04	0.04	0.14
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.04
Non-Traded	77.79	71.51	73.44	74.56	81.86
Interest Rate Contracts	72.86	68.10	70.48	67.94	69.43
Foreign Exchange Contracts	0.52	0.01	0.02	0.08	0.42
Equity, Comm, & Other Contracts	0.22	0.09	0.23	1.64	1.62
Deriv Contr (Excl Fut & FX LE 14 Days)	73.91	75.24	72.91	65.18	77.94
One Year or Less	28.91	24.01	26.77	19.85	23.74
Over 1 Year to 5 Years	17.51	21.22	18.41	20.47	28.68
Over 5 Years	13.57	12.05	12.36	13.92	12.55
Gross Negative Fair Value (Abs Val)	2.05	1.44	1.67	2.58	1.01
Gross Positive Fair Value	1.63	1.27	1.10	2.39	1.52
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.01	0.00
Non-Traded (X)	0.01	0.00	0.00	0.01	0.00
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
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	0.09	0.07	0.06	0.12	0.05

INSURANCE ACTIVITIES	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	30.77	37.89	25.53	31.60	35.53
Ins Under Assets(L/H)/Tot Ins Und Ast	69.23	62.11	74.47	68.40	64.47
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.78	0.84	0.82	0.79	0.86
Premium Inc/Ins Activities Revenue	0.51	2.29	0.97	3.17	3.43
Credit Rel Prem Inc/Tot Prem Inc	61.44	68.58	69.00	64.94	57.86
Other Prem Inc/Total Prem Inc	38.56	31.42	31.00	35.06	42.14
Ins Under Net Income/Consol Net Income	0.02	0.02	0.02	0.04	0.05
Ins Net Inc (P/C)/Equity (P/C)	6.82	-15.70	12.90	24.05	13.96
Ins Net Inc (L/H)/Equity (L/H)	3.83	5.75	3.96	2.08	6.26
Insur Ben, Losses, Exp/Insur Premiums	98.38	97.05	119.45	66.13	465.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	6.50	2.45	7.54	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.51	4.73	5.91	4.40	4.37
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.99	8.93	9.25	10.19	10.98
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	0.19	0.32	0.19	0.32	0.58
Cost: Interest-Bearing Deposits	0.55	0.69	0.60	1.88	4.63
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	0.08	0.97	1.47	0.27	1.73
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-4.31	126.23	55.31	-2.55	-17.84
Total Selected Assets	-16.50	24.22	-10.48	-23.26	-9.39
Deposits	0.65	6.12	-7.91	247.27	10.61

PROFITABILITY:	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	2.09	-3.89	-2.50	-1.83	9.45
Bank Net Inc/Avg Eq Inv in Banks	3.48	-2.03	-1.47	-0.01	9.80
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.27	4.39	3.30	4.37	5.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.29	-12.47	-1.18	-5.12	8.67
Bank Net Income/Parent Net Income	98.65	93.71	99.48	110.25	107.86
Nonbank Net Income/Parent Net Income	4.17	3.15	2.18	2.07	1.73
Sub BHCs Net Inc/Parent Net Income	105.72	84.43	90.56	89.48	85.56
LEVERAGE:					
Total Liabilities/Equity	18.16	19.92	20.50	23.91	25.88
Total Debt/Equity Capital	1.60	2.18	2.83	3.29	4.31
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.58	15.50	16.61	18.32	20.64
Tot Debt+Lns Guaranteed for Affl/Equity	1.73	2.16	2.81	3.55	4.31
Total Debt/Eq Cap - Exc Over Fair Value	1.60	2.19	2.83	3.33	4.56
Long-Term Debt/Equity Capital	1.26	1.51	1.87	2.14	2.26
Short-Term Debt/Equity Capital	0.15	0.26	0.43	0.59	1.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.05	0.10	0.05	0.08	0.13
Long-Term Debt/Consolidated LT Debt	2.49	2.78	2.19	2.95	4.22
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.14	107.98	110.41	110.49	113.92
Total Investment in Subs/Equity	109.67	109.98	112.71	112.61	115.71
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.62	96.00	96.96	98.03	98.88
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.98	97.92	98.92	99.87	100.25
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.50	0.51	0.53	0.81	1.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.54	3.84	4.54	5.11	4.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	75.91	83.78	79.87	115.59	152.01
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	84.85	85.49	99.14	115.87	149.55
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	141.76	75.17	95.43	156.91	95.02
Pretax Oper Inc + Int Exp/Int Expense	2312.82	1628.74	3723.18	7791.17	28090.6
Div + Int From Subs/Int Exp + Div	74.52	80.37	90.76	159.28	232.42
Fees+Other Inc From Subs/Sal + Oth Exp	13.24	11.48	11.41	9.80	10.02
Net Inc/Curr Port of LT Debt+Pfd Div(X)	12.80	16.20	15.62	159.81	8497.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.82	1.26	0.61	1.27	0.23
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	17.07	14.50	13.58	13.33	7.18
Total	17.07	14.50	13.58	13.33	7.18
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	0.60	0.63	0.59	0.72	0.92
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 COMPANY ANALYSIS - PART II PEER GROUP 02				
	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	96.90	99.73	160.21	79.50	58.62
Dividends Paid/Net Income	42.00	46.22	56.06	52.25	38.95
Net Income - Dividends/Avg Equity	-0.33	-6.68	-5.09	-5.24	5.31
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	68.67	76.05	84.33	154.99	184.35
Dividends From Nonbank Subs	2.15	2.13	2.73	2.95	4.05
Dividends From Subsidiary BHCs	1.26	1.88	3.91	3.17	4.95
Dividends From All Subsidiaries	78.07	85.18	97.18	178.37	215.38
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.85	44.07	54.37	70.15	73.30
Interest Income From Bank Subs	0.44	1.69	1.20	1.19	1.11
Mgt & Service Fees From Bank Subs	4.99	3.77	2.38	2.37	2.22
Other Income From Bank Subs	0.01	0.04	0.04	0.04	0.02
Operating Income From Bank Subs	42.93	52.88	62.94	82.85	86.32
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.76	45.74	59.87	92.94	78.99
Interest Income From Nonbank Subs	1.36	6.00	1.53	2.65	4.27
Mgt & Serv Fees From Nonbank Subs	2.86	1.79	6.39	3.61	3.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	56.17	71.90	75.60	107.02	123.99
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.34	35.40	38.35	65.44	38.82
Interest Inc From Subsidiary BHCs	3.37	0.00	0.00	0.00	0.50
Mgt & Serv Fees From Sub BHCs	2.92	3.10	4.03	4.93	1.59
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	36.63	38.50	42.39	70.38	40.91
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	38.04	43.42	45.27	63.84	68.20
Interest Income From Bank Subs	7.29	5.61	3.13	1.82	1.38
Mgt & Serv Fees From Bank Subs	9.69	7.95	7.59	3.85	3.46
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.02
Operating Income From Bank Subs	65.79	67.31	66.40	77.95	85.55
Dividends From Nonbank Subs	2.89	2.08	2.19	1.50	1.61
Interest Income From Nonbank Subs	0.14	0.35	0.10	0.09	0.17
Mgt & Serv Fees From Nonbank Subs	0.08	0.06	0.09	0.05	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	4.55	4.26	3.39	2.21	2.86
Dividends From Subsidiary BHCs	0.00	0.18	1.27	1.19	2.04
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	0.25	0.31	1.55	1.40	2.36
Loans and Adv From Subs/ST Debt	434.38	959.27	519.65	++++++	754.10
Loans and Adv From Subs/Total Debt	515.34	592.52	521.20	2265.58	487.80

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									85
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.37	2.00	2.63	3.03	3.28	3.74	4.15	4.44	85
+ Non-interest Income	1.06	0.20	0.34	0.59	0.94	1.48	1.93	2.63	85
- Overhead Expense	2.89	1.71	2.00	2.60	2.88	3.22	3.71	4.04	85
- Provision for Losses	1.06	0.16	0.23	0.49	0.86	1.33	2.80	3.48	85
+ Securities Gains (Losses)	0.05	-0.11	-0.01	0.00	0.01	0.08	0.32	0.37	85
+ Other Tax Equiv Adjustments	-0.00	-0.14	-0.01	0.00	0.00	0.00	0.00	0.01	85
= Pretax Net Oper Income (TE)	0.54	-4.31	-3.00	0.13	0.87	1.44	1.74	2.63	85
Net Operating Income	0.35	-3.75	-2.10	0.07	0.56	0.95	1.27	1.90	85
Net Income	0.35	-3.51	-2.10	0.05	0.56	0.95	1.27	1.90	85
Net Income (Sub S Adjusted)	1.02	0.33	0.33	0.33	0.66	1.18	1.52	1.64	3
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.99	3.18	4.00	4.70	5.03	5.29	5.75	6.12	85
Interest Expense	1.21	0.57	0.69	0.97	1.19	1.47	1.66	1.94	85
Net Interest Income (TE)	3.73	2.15	2.84	3.34	3.74	4.11	4.75	5.00	85
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.45	0.17	0.32	0.55	1.05	1.89	4.24	4.87	85
Earnings Coverage of Net Losses (X)	3.54	-0.25	0.12	1.09	2.48	4.65	10.99	14.62	85
Ln&Ls Allowance/Total Loans & Leases	2.26	1.12	1.31	1.53	2.06	2.71	3.72	4.40	85
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.59	0.69	1.47	2.02	3.71	6.07	10.62	14.21	85
30-89 Days Past Due Loans and Leases	1.00	0.27	0.37	0.60	0.85	1.46	1.96	2.23	85
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	21.54	-16.73	3.33	13.77	20.99	29.76	38.30	49.00	85
Net ST Noncore Funding Dependence	13.44	-19.84	-2.77	8.15	13.45	20.12	25.95	36.18	85
Net Loans and Leases/Total Assets	63.06	38.47	44.99	58.06	62.95	70.71	74.21	76.00	85
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.25	3.95	6.33	8.01	9.40	10.29	11.93	12.99	85
Equity Capital/Total Assets	10.17	3.26	5.28	8.64	10.46	12.21	13.59	14.75	85
Equity Capital+Minority Int/Total Assets	10.33	4.13	5.94	8.82	10.46	12.21	13.59	14.75	85
Net Loans&Ls/Equity Capital (X)	6.78	3.22	3.60	4.82	6.24	7.56	12.95	16.08	85
Cash Dividends/Net Income	42.00	0.00	0.00	9.59	44.20	59.12	89.61	191.75	68
Cash Dividends/Net Income (Sub S Adjusted)	63.06	28.01	28.01	28.01	30.97	57.26	99.25	113.24	3
Retained Earnings/Avg Equity Cap	-0.33	-84.56	-30.48	-0.80	3.01	5.62	8.77	12.45	85
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.15	0.00	0.00	0.00	0.00	0.00	0.98	2.98	85
Long-Term Debt/Equity Capital	1.26	0.00	0.00	0.00	0.00	0.55	9.57	13.14	85
Equity Investment in Subs/Equity Cap	108.14	79.75	85.65	97.71	103.50	116.35	136.62	169.58	85
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	84.84	-95.27	-12.23	32.98	84.14	110.71	207.94	311.52	83

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.50	2.98	3.76	4.26	4.52	4.86	5.10	5.31	85
Less: Interest Expense	1.10	0.49	0.64	0.88	1.07	1.31	1.60	1.82	85
Equals: Net Interest Income (TE)	3.37	2.00	2.63	3.03	3.28	3.74	4.15	4.44	85
Plus: Non-Interest Income	1.06	0.20	0.34	0.59	0.94	1.48	1.93	2.63	85
Equals: Adj Operating Income (TE)	4.45	2.71	2.86	3.63	4.52	5.04	5.73	7.24	85
Less: Overhead Expense	2.89	1.71	2.00	2.60	2.88	3.22	3.71	4.04	85
Less: Provision for Loan and Lease Losses	1.06	0.16	0.23	0.49	0.86	1.33	2.80	3.48	85
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Plus: Realized G/L on AFS Sec	0.06	-0.11	-0.00	0.00	0.01	0.08	0.32	0.37	85
Plus: Other Tax Equiv Adjustments	-0.00	-0.14	-0.01	0.00	0.00	0.00	0.00	0.01	85
Equals: Pretax Net Oper Inc (TE)	0.54	-4.31	-3.00	0.13	0.87	1.44	1.74	2.63	85
Less: Applicable Income Taxes (TE)	0.28	-0.81	-0.10	0.03	0.30	0.47	0.62	0.89	85
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equals: Net Operating Income	0.35	-3.75	-2.10	0.07	0.56	0.95	1.27	1.90	85
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equals: Net Income	0.35	-3.51	-2.10	0.05	0.56	0.95	1.27	1.90	85
Memo: Net Income (Last Four Qtrs)	0.13	-4.69	-2.59	-0.30	0.46	0.90	1.50	1.75	85
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.93	83.89	85.64	88.45	90.93	93.86	95.19	96.51	85
Avg Int-Bearing Funds / Avg Assets	76.23	63.84	67.05	72.76	76.16	79.50	84.52	85.97	85
Int Income (TE) / Avg Earning Assets	4.99	3.18	4.00	4.70	5.03	5.29	5.75	6.12	85
Int Expense / Avg Earning Assets	1.21	0.57	0.69	0.97	1.19	1.47	1.66	1.94	85
Net Int Inc (TE) / Avg Earn Assets	3.73	2.15	2.84	3.34	3.74	4.11	4.75	5.00	85
YIELD OR COST:									
Total Loans and Leases (TE)	5.58	4.20	4.84	5.19	5.55	6.02	6.33	6.73	85
Interest-Bearing Bank Balances	0.33	0.00	0.06	0.20	0.26	0.34	0.81	1.31	85
Fed Funds Sold & Reverse Repos	0.35	0.00	0.00	0.11	0.21	0.33	1.20	2.60	48
Trading Assets	1.74	0.00	0.00	0.00	0.80	2.95	5.12	6.27	31
Total Earning Assets	4.86	3.12	4.00	4.62	4.90	5.21	5.44	5.72	85
Investment Securities (TE)	3.94	2.44	2.78	3.34	3.95	4.58	4.98	5.28	85
U. S. Treasury & Agency Sec (excl MBS)	2.46	0.66	1.03	1.73	2.28	3.21	3.75	6.58	81
Mortgage-Backed Securities	4.16	2.28	2.93	3.58	4.18	4.61	5.24	6.08	85
All Other Securities	6.20	2.55	2.99	4.68	6.00	6.54	10.35	15.27	84
Interest-Bearing Deposits	1.20	0.59	0.73	0.95	1.18	1.52	1.65	1.74	85
Time Deposits of \$100K or More	1.79	0.91	1.10	1.46	1.77	2.10	2.37	2.53	85
Time Deposits < \$100K	1.99	0.91	1.22	1.62	1.98	2.33	2.62	3.13	85
Other Domestic Deposits	0.61	0.18	0.29	0.45	0.57	0.75	1.07	1.22	85
Foreign Deposits	0.54	0.14	0.14	0.39	0.47	0.54	0.74	1.01	8
Fed Funds Purchased and Repos	1.07	0.00	0.15	0.29	0.68	1.92	3.06	3.57	81
Other Borrowed Funds & Trading Liab	2.77	0.27	0.64	2.02	2.91	3.61	3.87	4.57	83
All Interest-Bearing Funds	1.44	0.75	0.89	1.16	1.41	1.70	1.92	2.16	85

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	34.16	22.35	24.26	27.88	32.19	40.75	46.54	52.31	85
Avg Assets per Employee (\$000)	5088.18	2908.15	3273.29	3774.08	4434.50	5701.10	8282.22	10642.3	85

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.56	0.00	0.00	0.18	1.83	4.51	7.63	9.56	83
Overhead Exp / NII + Non-Int Income	66.68	45.24	51.59	58.22	64.54	72.35	87.18	106.04	85

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.89	1.71	2.00	2.60	2.88	3.22	3.71	4.04	85
Personnel Expense	1.41	0.78	0.96	1.16	1.41	1.63	1.80	2.12	85
Net Occupancy Expense	0.37	0.22	0.24	0.31	0.37	0.43	0.51	0.58	85
Other Operating Expenses	1.08	0.54	0.68	0.90	1.02	1.19	1.61	2.00	85
Overhead Less Non-Interest Income	1.75	0.51	0.98	1.40	1.71	2.04	2.55	2.83	85

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.98	45.17	48.47	56.55	62.42	71.46	86.23	105.39	85
Personnel Expense	32.12	20.09	22.34	28.89	32.00	35.38	40.00	41.89	85
Net Occupancy Expense	8.60	5.69	6.34	6.91	8.28	9.75	12.10	13.43	85
Other Operating Expenses	23.83	13.67	17.49	19.43	21.84	25.59	37.16	45.93	85
Total Non-Interest Income	22.84	6.64	9.76	15.38	21.79	28.48	37.60	42.26	85
Fiduciary Activities Income	1.74	0.00	0.00	0.05	1.25	3.60	4.87	5.95	85
Serv Charges on Deposit Accts - Domestic	7.01	1.75	2.99	4.63	6.66	9.40	10.91	12.52	85
Trading Revenue	0.24	-0.13	-0.01	0.00	0.00	0.00	0.94	6.12	85
Investment Banking Fees & Commissions	1.22	0.00	0.00	0.31	0.95	1.80	3.92	5.14	85
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Net Servicing Fees	0.25	-0.18	0.00	0.00	0.05	0.31	1.44	1.94	85
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Insurance Activities Revenue	0.78	0.00	0.00	0.00	0.14	0.94	3.75	5.35	85
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.10	-11.46	-5.77	-0.91	0.25	1.28	2.85	3.74	85
Other Non-Interest Income	9.17	1.99	3.53	5.77	7.60	11.11	18.71	22.27	85
Overhead Less Non-Interest Income	41.36	12.59	20.95	31.00	37.42	49.09	69.34	96.71	85

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	24.27	-2.88	3.12	18.36	27.13	32.66	34.93	35.75	67
Appl Inc Tax+TE/Pretax NOI+TE	33.10	2.44	20.52	31.22	34.83	36.81	39.15	40.35	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	47.34	20.50	26.62	38.27	47.39	56.09	61.99	63.57	85
Commercial and Industrial Loans	9.94	3.80	4.14	5.86	9.29	12.58	19.03	25.17	85
Loans to Individuals	3.09	0.16	0.33	0.82	1.75	5.07	9.34	12.30	85
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.23	85
Agricultural Loans	0.57	0.00	0.00	0.00	0.19	0.96	2.41	3.98	85
Other Loans and Leases	1.66	0.02	0.08	0.59	1.07	2.67	4.08	5.19	85
Net Loans and Leases	63.06	38.47	44.99	58.06	62.95	70.71	74.21	76.00	85
Debt Securities Over 1 Year	17.06	4.14	5.53	9.88	16.58	22.47	30.00	35.99	85
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.03	0.12	0.28	0.47	85
Subtotal	81.39	57.77	69.40	78.19	82.24	85.53	88.12	90.71	85
Interest-Bearing Bank Balances	4.46	0.02	0.05	0.74	3.65	6.08	12.60	18.45	85
Federal Funds Sold & Reverse Repos	0.19	0.00	0.00	0.00	0.00	0.18	0.95	2.92	85
Debt Securities 1 Year or Less	2.00	0.05	0.12	0.38	1.31	2.92	5.85	8.14	85
Trading Assets	0.11	0.00	0.00	0.00	0.00	0.04	0.68	1.31	85
Total Earning Assets	89.16	83.27	84.45	87.12	89.65	90.83	93.44	94.54	85
Non-Int Cash and Due From Dep Inst	1.71	0.46	0.85	1.22	1.56	1.94	2.62	4.93	85
Other Real Estate Owned	0.69	0.02	0.05	0.19	0.54	1.00	2.07	2.71	85
All Other Assets	8.75	4.03	5.17	6.71	8.82	10.37	12.83	13.51	85
MEMORANDA:									
Short-Term Investments	7.23	1.07	1.69	2.98	6.04	10.03	16.71	21.60	85
U.S. Treasury Securities	0.23	0.00	0.00	0.00	0.00	0.20	1.28	2.21	85
U.S. Agency Securities (excl MBS)	3.84	0.00	0.02	0.69	2.89	5.93	10.03	11.83	85
Municipal Securities	2.50	0.00	0.04	0.31	1.84	4.17	6.83	9.45	85
Mortgage-Backed Securities	10.40	0.18	1.19	4.27	10.85	14.66	23.92	27.31	85
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.05	0.25	0.50	85
Other Debt Securities	0.41	0.00	0.00	0.00	0.08	0.49	2.02	3.74	85
RE Loans Secured by 1-4 Family	15.85	2.41	4.89	10.17	15.21	20.36	25.53	35.58	85
Revolving	3.12	0.00	0.03	0.78	2.98	4.84	6.81	7.75	85
Closed-End, Sec by First Liens	11.31	1.33	3.09	6.86	10.70	15.08	20.95	29.11	85
Closed-End, Sec by Junior Liens	1.04	0.00	0.06	0.43	1.00	1.50	2.15	2.99	85
Commercial Real Estate Loans	28.98	10.58	13.47	21.29	29.40	35.90	43.90	48.95	85
Construction and Land Dev	6.62	0.92	1.40	4.03	6.37	8.76	13.08	14.60	85
Multifamily	2.05	0.06	0.52	0.84	1.47	3.18	4.94	5.78	85
Nonfarm Nonresidential	19.69	7.94	9.62	13.49	19.62	23.74	30.19	36.17	85
RE Loans Secured by Farmland	0.77	0.00	0.00	0.07	0.56	1.24	2.71	3.50	85
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.91	34.23	53.53	65.02	76.51	82.91	88.12	90.41	85
RE Loans Secured by 1-4 Family	24.88	3.72	8.29	16.78	24.98	31.10	43.40	53.93	85
Revolving	4.72	0.00	0.03	1.28	4.30	7.49	9.32	10.61	85
Closed-End	19.83	2.91	6.28	12.34	20.06	24.60	36.71	48.09	85
Commercial Real Estate Loans	45.14	19.22	23.36	34.45	45.84	55.07	64.63	67.48	85
Construction and Land Dev	10.19	1.84	2.63	6.19	9.61	14.73	19.22	23.09	85
Multifamily	3.13	0.14	0.74	1.47	2.58	4.53	6.79	9.60	85
Nonfarm Nonresidential	30.77	13.34	16.09	23.56	29.87	37.32	42.91	51.92	85
RE Loans Secured by Farmland	1.23	0.00	0.00	0.10	0.93	2.04	4.53	5.48	85
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.34	85
Commercial and Industrial Loans	15.37	5.71	7.50	9.75	14.48	18.91	27.91	43.47	85
Loans to Individuals	4.98	0.25	0.69	1.48	2.51	7.99	15.16	20.12	85
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.23	0.62	1.25	85
Agricultural Loans	0.91	0.00	0.00	0.00	0.27	1.44	3.88	6.34	85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Other Loans and Leases	2.71	0.04	0.17	0.86	1.90	4.40	7.00	9.57	85

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.23	1.07	1.69	2.98	6.04	10.03	16.71	21.60	85
Liquid Assets	23.31	10.04	11.61	17.57	21.34	29.50	37.20	43.68	85
Investment Securities	19.50	4.87	7.76	12.09	18.89	24.83	34.50	41.35	85
Net Loans and Leases	63.06	38.47	44.99	58.06	62.95	70.71	74.21	76.00	85
Net Lns, Ls & Stdby Ltrs of Credit	64.04	39.21	45.45	58.65	64.38	71.32	75.31	77.50	85
Core Deposits	61.32	33.78	44.50	55.52	63.05	67.36	71.17	73.80	85
Noncore Funding	25.35	12.84	14.32	17.34	23.87	30.53	42.73	49.80	85
Time Deposits of \$100K or More	13.24	5.12	6.93	9.46	12.78	16.63	21.24	22.49	85
Foreign Deposits	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.88	85
Fed Funds Purchased and Repos	3.71	0.00	0.01	1.16	3.24	5.89	10.05	12.49	85
Net Fed Funds Purchased (Sold)	3.68	-2.92	0.00	1.09	2.81	5.79	9.81	12.49	85
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Oth Borrowings W/Rem Mat 1 Yr or Less	1.66	0.00	0.00	0.20	0.89	3.03	5.61	8.21	85
Earning Assets Repr in 1 Year	38.82	14.87	17.20	29.00	39.86	47.34	56.05	64.18	85
Int-Bearing Liab Repr in 1 Year	29.45	11.15	13.69	18.07	24.95	41.62	54.11	59.54	85
Long-Term Debt Repr in 1 Year	0.29	0.00	0.00	0.00	0.00	0.41	1.60	2.24	85
Net Assets Repriceable in 1 Year	8.42	-15.38	-11.83	-3.08	8.88	17.89	28.71	31.70	85
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.54	-16.73	3.33	13.77	20.99	29.76	38.30	49.00	85
Net ST Noncore Funding Dependence	13.44	-19.84	-2.77	8.15	13.45	20.12	25.95	36.18	85
Short-Term Inv/ST Noncore Funding	42.80	4.89	9.21	17.10	31.04	60.97	114.13	146.73	85
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.21	-16.21	-12.59	-5.50	4.91	13.81	27.90	48.83	85
Net Loans and Leases/Total Deposits	82.34	49.91	59.92	75.59	83.16	90.15	97.88	111.27	85
Net Loans and Leases/Core Deposits	106.54	62.59	74.12	89.41	101.77	119.31	149.21	160.04	85
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.83	-0.29	0.00	0.01	0.39	1.09	3.66	4.99	59
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.94	-1.60	-0.08	1.27	3.48	6.11	8.90	13.57	85
Struct Notes Appr(Depr)/T1 Cap	0.07	-2.29	-0.32	0.00	0.07	0.15	0.39	0.48	44
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.10	0.00	0.00	0.00	3.03	19.79	35.14	54.90	85
Available-For-Sale Securities	90.89	42.36	62.68	79.73	96.52	100.00	100.00	100.00	85
U.S. Treasury Securities	1.40	0.00	0.00	0.00	0.00	1.25	6.44	21.32	85
U.S. Agency Securities (excl MBS)	22.20	0.00	0.11	3.74	17.70	38.13	49.46	73.47	85
Municipal Securities	13.67	0.00	0.35	2.13	10.44	24.23	32.92	39.41	85
Mortgage-Backed Securities	53.56	2.76	10.64	32.97	56.45	71.02	88.93	94.53	85
Asset-Backed Securities	0.27	0.00	0.00	0.00	0.00	0.29	1.69	3.21	85
Other Debt Securities	1.95	0.00	0.00	0.00	0.42	2.74	9.23	12.93	85
Mutual Funds and Equity Securities	0.43	0.00	0.00	0.00	0.17	0.62	1.75	3.46	85
Debt Securities 1 Year or Less	11.50	0.36	0.90	2.62	7.52	17.66	34.52	43.68	85
Debt Securities 1 To 5 Years	28.03	0.63	3.29	10.02	22.76	47.34	57.50	66.10	85
Debt Securities Over 5 Years	57.85	7.23	14.39	31.76	62.26	80.61	94.76	96.34	85
Pledged Securities	64.49	23.56	34.73	47.10	65.57	82.96	90.42	94.62	85
Structured Notes, Fair Value	2.82	0.00	0.00	0.00	0.07	4.28	13.75	21.86	85

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.06	0.16	0.23	0.49	0.86	1.33	2.80	3.48	85
Provision for Ln&Ls Losses/Avg Lns&Ls	1.62	0.31	0.44	0.77	1.28	2.08	4.21	5.25	85
Provision for Ln&Ls Losses/Net Losses	125.36	67.95	78.84	98.28	116.11	145.39	187.85	244.41	85
Ln&Ls Allowance/Total Loans & Leases	2.26	1.12	1.31	1.53	2.06	2.71	3.72	4.40	85
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.35	0.59	0.82	1.18	1.78	3.25	4.29	8.71	85
ALLL/Nonaccrual Assets	81.53	21.51	34.50	53.43	74.40	101.20	146.69	188.01	84
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	74.34	16.80	27.15	50.47	66.02	89.30	142.12	177.08	84
Gross Ln&Ls Losses/Avg Loans & Leases	1.61	0.25	0.42	0.59	1.19	2.01	4.50	5.78	85
Recoveries/Avg Loans and Leases	0.13	0.00	0.01	0.04	0.10	0.17	0.35	0.56	85
Net Losses/Avg Loans and Leases	1.45	0.17	0.32	0.55	1.05	1.89	4.24	4.87	85
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	85
Recoveries/Prior Year-End Losses	4.66	0.81	1.59	2.59	3.82	6.07	9.91	13.97	85
Earnings Coverage of Net Losses (X)	3.54	-0.25	0.12	1.09	2.48	4.65	10.99	14.62	85
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.43	0.04	0.19	0.35	0.98	2.11	4.11	6.46	85
RE Loans Secured By 1-4 Family	0.93	0.01	0.06	0.26	0.65	1.19	2.86	4.75	85
Revolving	0.95	0.00	0.00	0.12	0.57	1.40	3.77	4.41	79
Closed-End	0.87	0.00	0.05	0.16	0.55	1.19	2.48	4.98	85
Commercial Real Estate Loans	1.72	0.00	0.06	0.41	0.96	2.54	4.94	7.01	85
Construction and Land Dev	4.40	0.00	0.00	0.92	2.72	6.57	13.78	23.81	85
Multifamily	0.92	-0.00	0.00	0.00	0.00	0.98	4.93	6.30	82
Nonfarm Nonresidential	0.63	0.00	0.00	0.09	0.37	0.98	2.24	2.72	85
RE Loans Secured by Farmland	0.47	-0.31	-0.00	0.00	0.00	0.09	1.94	6.82	74
Commercial and Industrial Loans	1.37	0.07	0.20	0.47	1.05	1.71	3.63	4.74	85
Loans to Depository Institutions	0.00	-1.45	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	1.76	0.20	0.43	0.71	1.20	2.24	3.97	10.15	81
Credit Card Loans	3.88	-0.14	0.00	0.00	2.73	5.67	11.03	16.51	41
Agricultural Loans	0.06	-0.23	-0.08	0.00	0.00	0.00	0.52	0.88	66
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	1.02	-0.06	-0.00	0.00	0.06	0.58	5.72	12.68	84

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

30-89 Days PD Loans and Leases	1.00	0.27	0.37	0.60	0.85	1.46	1.96	2.23	85
90+ Days PD Loans and Leases	0.21	0.00	0.00	0.01	0.07	0.32	0.94	1.52	85
Nonaccrual Loans and Leases	3.52	0.60	1.14	1.78	2.54	4.69	9.04	11.74	85
90+ Days PD and Nonaccrual Loans and Leases	3.95	0.65	1.22	1.87	3.19	4.89	9.73	11.93	85
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.11	85
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	85
Nonaccrual Restructured	0.34	0.00	0.00	0.00	0.20	0.52	1.40	2.02	85
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.00	0.27	0.37	0.60	0.85	1.46	1.96	2.23	85
90+ Days Past Due Assets	0.21	0.00	0.00	0.01	0.08	0.32	0.94	1.52	85
Nonaccrual Assets	3.53	0.60	1.14	1.78	2.54	4.71	9.04	11.74	85
30+ Days PD & Nonaccrual Assets	5.05	1.33	1.71	2.55	4.18	6.24	11.62	14.49	85
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.59	0.38	0.73	1.19	2.10	3.36	6.10	8.48	85
90+ PD & Nonaccrual Assets + OREO	3.34	0.46	0.80	1.42	2.98	4.21	7.71	10.06	85
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.49	0.43	0.83	1.60	2.69	4.33	8.58	10.75	85
Allowance for Loan & Lease Losses	225.15	54.43	82.60	145.43	193.96	268.67	439.64	635.62	85
Equity Cap + ALLL	32.54	3.48	8.21	13.15	21.37	41.34	96.20	149.62	85
Tier 1 Cap + ALLL	34.33	4.79	8.67	14.78	24.56	45.33	87.59	154.09	85
Loans & Leases + RE Acquired	5.21	0.73	1.54	2.47	4.16	6.57	12.57	14.81	85

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	1.02	0.11	0.39	0.59	0.93	1.45	1.96	2.36	85
	- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.08	0.41	1.09	1.41	85
	- Nonaccrual	4.18	0.65	1.28	1.89	3.09	5.31	10.31	14.04	85
Coml & Indl	- 30-89 Days PD	0.89	0.04	0.12	0.32	0.59	1.35	2.24	3.20	85
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.12	0.35	0.79	85
	- Nonaccrual	2.13	0.20	0.32	0.78	1.76	3.03	5.33	6.26	85
Individuals	- 30-89 Days PD	1.39	0.04	0.28	0.79	1.20	1.90	2.90	3.83	85
	- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.09	0.26	0.80	1.47	85
	- Nonaccrual	0.49	0.00	0.00	0.09	0.31	0.71	1.68	2.82	85
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.50	1.07	3.48	66
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.11	66
	- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.39	1.81	3.99	66
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	0.87	0.00	0.00	0.00	0.11	0.71	4.34	9.96	84
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.01	0.25	1.13	84
	- Nonaccrual	0.84	0.00	0.00	0.00	0.01	1.07	4.41	7.41	84
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.17	0.10	0.28	0.55	1.02	1.63	2.41	3.02	85
	- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.10	0.40	1.36	1.91	85
	- Nonaccrual	2.52	0.12	0.47	0.87	1.84	3.56	6.78	7.92	85
Revolving	- 30-89 Days PD	0.62	0.00	0.00	0.18	0.46	0.92	1.91	2.65	79
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.30	0.41	79
	- Nonaccrual	0.87	0.00	0.00	0.16	0.53	1.28	3.19	4.44	79
Closed-End	- 30-89 Days PD	1.29	0.10	0.23	0.61	1.06	1.93	2.97	3.49	85
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.10	0.44	1.56	2.67	85
	- Nonaccrual	2.91	0.13	0.48	1.03	2.12	4.39	7.34	9.80	85
	- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.01	0.08	0.19	0.30	0.47	85
	- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.14	85
	- Jr Lien Nonaccrual	0.20	0.00	0.00	0.03	0.10	0.36	0.72	0.94	85
Commercial RE	- 30-89 Days PD	0.91	0.04	0.15	0.40	0.79	1.48	1.76	2.14	85
	- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.01	0.19	1.02	1.66	85
	- Nonaccrual	5.11	0.55	1.30	2.54	4.26	6.67	11.36	19.47	85
Const & Dev	- 30-89 Days PD	1.24	0.00	0.01	0.32	0.95	2.23	3.10	4.55	85
	- 90+ Days Past Due	0.41	0.00	0.00	0.00	0.00	0.24	2.26	6.57	85
	- Nonaccrual	12.10	0.22	0.58	4.61	9.12	16.46	29.98	52.54	85
Multifamily	- 30-89 Days PD	0.79	0.00	0.00	0.00	0.22	1.25	3.32	7.66	82
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.41	1.71	82
	- Nonaccrual	3.41	0.00	0.00	0.32	1.85	6.37	12.23	16.82	82
Nonfarm Nres-	- 30-89 Days PD	0.71	0.02	0.06	0.26	0.62	1.02	1.59	1.80	85
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.14	0.40	1.37	85
	- Nonaccrual	2.76	0.11	0.53	1.02	2.26	3.69	6.44	8.92	85
Farmland	- 30-89 Days PD	0.65	0.00	0.00	0.00	0.30	0.93	2.25	4.50	74
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.00	0.66	1.67	74
	- Nonaccrual	2.39	0.00	0.00	0.00	1.09	3.94	8.21	12.87	74
Credit Card	- 30-89 Days PD	1.39	0.00	0.00	0.00	1.29	2.12	4.35	6.21	41
	- 90+ Days Past Due	0.56	0.00	0.00	0.00	0.08	0.86	2.49	3.50	41
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.16	1.89	41

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.25	3.95	6.33	8.01	9.40	10.29	11.93	12.99	85
Tier 1 RBC Ratio	13.44	6.20	9.21	11.53	13.01	15.23	18.40	19.72	85
Total Risk-Based Capital Ratio	15.17	9.69	11.36	13.02	14.89	17.11	19.46	20.96	85
Tangible Tier 1 Leverage Ratio	9.13	3.91	5.97	7.98	9.27	10.26	11.83	12.84	85
Tangible Common Eq Cap/Tan Assets	7.51	-0.35	3.97	5.79	7.66	9.06	10.89	11.30	85
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.82	4.03	6.53	9.43	12.25	16.05	19.69	21.32	85
Standby Letters of Credit	0.85	0.05	0.16	0.33	0.64	1.23	1.96	2.71	85
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.27	85
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.27	0.00	0.00	0.48	1.88	6.69	15.32	22.90	85
Interest Rate Contracts	3.66	0.00	0.00	0.41	1.82	6.10	13.56	21.91	85
Interest Rate Futures & Forward Contr	0.40	0.00	0.00	0.00	0.00	0.75	1.56	3.04	85
Written Options Contr (Int Rate)	0.41	0.00	0.00	0.00	0.19	0.70	1.51	2.75	85
Purchased Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.44	0.69	85
Interest Rate Swaps	2.14	0.00	0.00	0.00	0.25	3.74	9.75	14.20	85
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.29	85
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.40	85
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	85
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	85
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	85
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.78	5.74	10.26	15.07	18.93	24.79	29.18	34.19	85

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	95.92	24.65	72.21	100.00	100.00	100.00	100.00	100.00	72
Foreign Exchange Contracts	2.29	0.00	0.00	0.00	0.00	0.00	6.25	62.07	72
Equity, Comm, & Other Contracts	0.46	0.00	0.00	0.00	0.00	0.00	0.81	9.98	72
Futures and Forwards	23.12	0.00	0.00	0.00	17.86	49.12	61.11	88.18	72
Written Options	19.85	0.00	0.00	0.00	11.52	42.20	55.24	79.43	72
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	72
Over-The-Counter	19.57	0.00	0.00	0.00	11.52	42.20	55.24	79.43	72
Purchased Options	1.60	0.00	0.00	0.00	0.00	1.17	9.35	14.67	72
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Over-The-Counter	1.39	0.00	0.00	0.00	0.00	0.21	8.08	14.67	72
Swaps	46.49	0.00	0.00	0.00	42.95	93.48	100.00	100.00	72
Held for Trading	22.20	0.00	0.00	0.00	0.00	31.22	100.00	100.00	72
Interest Rate Contracts	19.32	0.00	0.00	0.00	0.00	21.54	95.08	100.00	72
Foreign Exchange Contracts	0.22	0.00	0.00	0.00	0.00	0.00	0.00	6.38	72
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	72
Non-Traded	77.79	0.00	0.00	56.26	100.00	100.00	100.00	100.00	72
Interest Rate Contracts	72.86	0.00	0.00	36.52	100.00	100.00	100.00	100.00	72
Foreign Exchange Contracts	0.52	0.00	0.00	0.00	0.00	0.00	0.00	13.02	72
Equity, Comm, & Other Contracts	0.22	0.00	0.00	0.00	0.00	0.00	0.00	6.27	72
Deriv Contr (Excl Fut & FX LE 14 Days)	73.90	0.00	33.17	50.00	68.77	99.69	100.00	100.00	72
One Year or Less	28.90	0.00	0.00	4.58	30.95	50.00	68.07	91.51	72
Over 1 Year to 5 Years	17.50	0.00	0.00	0.00	4.23	38.22	60.61	71.15	72
Over 5 Years	13.57	0.00	0.00	0.00	0.00	22.43	58.09	79.92	72
Gross Negative Fair Value (Abs Val)	2.04	0.00	0.00	0.36	1.32	3.50	5.39	8.09	72
Gross Positive Fair Value	1.63	0.00	0.00	0.36	1.24	2.78	4.75	5.79	72
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.05	85
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	85
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	85
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	85
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	85
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.09	0.00	0.00	0.00	0.01	0.11	0.45	0.59	85

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	0.02	0.10	85
Ins Under Assets(P/C)/Tot Ins Und Ast	30.77	0.00	0.00	0.00	0.00	53.85	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	69.22	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.78	0.00	0.00	0.00	0.14	0.94	3.75	5.35	85
Premium Inc/Ins Activities Revenue	0.50	0.00	0.00	0.00	0.00	0.00	2.77	12.89	66
Credit Rel Prem Inc/Tot Prem Inc	61.44	0.00	0.00	0.00	76.49	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	38.55	0.00	0.00	0.00	0.00	86.75	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.66	84
Ins Net Inc (P/C)/Equity (P/C)	6.82	1.95	1.95	1.95	4.93	8.58	9.79	10.20	3
Ins Net Inc (L/H)/Equity (L/H)	3.83	-1.76	-1.76	-1.18	0.63	0.76	9.83	14.36	5
Insur Ben, Losses, Exp/Insur Premiums	98.38	0.00	0.00	32.34	48.66	119.35	164.07	264.49	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	6.49	0.00	0.00	0.00	0.00	0.00	15.59	20.79	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.50	0.00	0.00	0.00	0.00	2.04	19.04	31.71	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
CSV Life Insurance/Tier 1 Cap + ALLL	8.98	0.00	0.00	1.29	9.24	15.36	20.45	24.64	85
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	85
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.18	0.00	0.00	0.00	0.00	0.00	1.12	2.14	29
Cost: Interest-Bearing Deposits	0.54	0.14	0.14	0.39	0.47	0.54	0.74	1.01	8
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	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	-4.31	-100.00	-97.04	-46.70	-8.35	20.40	52.63	233.99	27
Total Selected Assets	-16.49	-100.00	-100.00	-90.91	-8.36	10.77	47.04	147.13	33
Deposits	0.65	-58.53	-58.53	-19.28	-1.32	7.25	42.86	42.96	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	96.89	0.00	0.00	44.20	93.78	123.65	220.36	324.69	49
Dividends Paid/Net Income	42.00	0.00	0.00	9.59	44.20	59.12	89.61	191.83	68
Net Income - Dividends/Avg Equity	-0.33	-84.56	-30.48	-0.80	3.01	5.62	8.77	12.39	85
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	68.67	0.00	0.00	0.00	68.37	115.82	188.55	354.84	66
Dividends From Nonbank Subs	2.14	0.00	0.00	0.00	0.00	2.04	11.25	23.40	66
Dividends From Subsidiary BHCs	1.26	0.00	0.00	0.00	0.00	0.00	0.00	55.73	66
Dividends From All Subsidiaries	78.07	0.00	0.00	1.02	90.27	122.56	222.52	355.03	66
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.84	0.00	0.00	0.00	33.98	55.54	86.10	104.05	62
Interest Income From Bank Subs	0.44	0.00	0.00	0.00	0.01	0.35	2.46	5.15	62
Mgt & Service Fees From Bank Subs	4.99	0.00	0.00	0.00	0.00	1.81	23.51	95.23	62
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	62
Operating Income From Bank Subs	42.92	0.00	0.00	1.84	40.00	74.47	107.18	187.50	62
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.76	0.00	0.00	0.00	29.55	100.00	108.95	145.34	48
Interest Income From Nonbank Subs	1.36	0.00	0.00	0.00	0.00	0.00	4.17	24.97	48
Mgt & Serv Fees From Nonbank Subs	2.85	0.00	0.00	0.00	0.00	0.00	12.48	38.91	48
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Operating Inc From Nonbank Subs	56.17	0.00	0.00	0.60	38.05	100.00	145.40	202.03	48
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.33	0.00	0.00	0.00	0.00	67.53	74.10	80.26	8
Interest Inc From Subsidiary BHCs	3.36	0.00	0.00	0.00	0.00	0.00	5.39	16.17	8
Mgt & Serv Fees From Sub BHCs	2.92	0.00	0.00	0.00	0.00	0.00	8.99	12.57	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	36.62	0.00	0.00	0.00	17.72	67.53	83.10	92.84	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	38.04	0.00	0.00	0.00	0.00	93.21	99.71	100.00	80
Interest Income From Bank Subs	7.29	0.00	0.00	0.00	0.00	0.72	51.17	97.11	80
Mgt & Serv Fees From Bank Subs	9.69	0.00	0.00	0.00	0.00	5.58	62.09	88.41	80
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	80
Operating Income From Bank Subs	65.78	0.00	0.00	3.90	91.39	99.16	100.00	100.00	80
Dividends From Nonbank Subs	2.88	0.00	0.00	0.00	0.00	1.08	14.55	39.07	80
Interest Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.28	8.00	80
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.24	2.32	80
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Operating Inc From Nonbank Subs	4.55	0.00	0.00	0.00	0.13	5.26	22.56	47.50	80
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Operating Income From Sub BHCs	0.25	0.00	0.00	0.00	0.00	0.00	0.00	11.25	80
Loans and Adv From Subs/ST Debt	434.38	0.00	0.00	0.00	293.67	470.90	558.46	1332.83	11
Loans and Adv From Subs/Total Debt	515.34	0.00	0.00	81.38	172.92	567.62	2193.62	2300.22	28

BHCPR Reporters for Quarter Ending 06/30/2010
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
3446412	6,952,824	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	4,628,022	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,269,525	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	4,701,606	BANNER CORPORATION	WALLA WALLA, WA	
2947435	5,050,643	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,635,498	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	4,748,658	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	9,136,914	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,279,343	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,120,516	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
3762457	4,588,256	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,289,187	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,447,802	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,209,292	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,861,238	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,794,631	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,104,548	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3602067	9,320,973	DORAL GP LTD.	SAN JUAN, PR	
1427239	6,731,374	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,833,060	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,319,462	FIRST BANCORP	TROY, NC	
1118797	8,460,580	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,699,216	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,672,190	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,059,558	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,607,165	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,335,595	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,222,669	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,186,230	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,805,547	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,903,160	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,392,168	FIRST SECURITY BANCORP	SEARCY, AR	
2003975	6,294,836	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,491,026	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1086533	8,516,585	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1206546	4,008,429	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,038,889	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	4,740,975	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,623,398	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	8,845,705	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1490701	5,636,934	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1135972	6,445,435	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,110,263	MIDDLESEX BANCORP MHC	NATICK, MA	
3719965	8,460,307	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	9,222,127	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,415,161	NBT BANCORP INC.	NORWICH, NY	
3214095	8,712,875	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	3,874,027	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7,701,177	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	8,078,544	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,126,226	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	

BHCPR Reporters for Quarter Ending 06/30/2010
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
2875332	5,154,391	PACWEST BANCORP	SAN DIEGO, CA	
1142336	7,093,098	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	5,656,538	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,958,478	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	4,924,570	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,612,421	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,823,487	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	3,593,872	RENASANT CORPORATION	TUPELO, MS	
1097025	3,140,452	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,139,238	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,701,150	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,785,249	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,618,646	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,025,125	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	3,654,541	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1062621	3,010,835	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1105425	5,078,052	STERLING BANCSHARES, INC.	HOUSTON, TX	
3152245	9,750,948	STERLING FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 1
1139242	3,512,310	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,585,231	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	5,962,125	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,161,648	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,244,545	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,875,178	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	7,463,360	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,652,484	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,267,472	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,076,258	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,358,394	WESBANCO, INC.	WHEELING, WV	
1025541	4,724,277	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5,959,479	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
3248513	3,437,089	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	3,353,329	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,534,454	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 85 bank holding companies.