

	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	303	295	297	293	275
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.30	3.13	3.22	3.32	3.48
+ Non-interest Income	0.87	0.93	0.93	0.90	0.96
- Overhead Expense	2.95	3.06	3.18	3.05	2.88
- Provision for Losses	0.92	1.14	1.31	0.83	0.27
+ Securities Gains (Losses)	0.06	0.03	0.03	-0.05	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	0.38	-0.10	-0.19	0.33	1.32
Net Operating Income	0.23	-0.17	-0.31	0.13	0.89
Net Income	0.23	-0.17	-0.31	0.13	0.89
Net Income (Sub S Adjusted)	0.60	0.48	0.34	0.31	1.02

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.06	5.42	5.35	6.25	7.26
Interest Expense	1.45	2.02	1.84	2.64	3.49
Net Interest Income (TE)	3.62	3.39	3.50	3.60	3.78

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.15	1.08	1.36	0.70	0.24
Earnings Coverage of Net Losses (X)	4.34	4.20	2.92	5.20	16.09
Ln&Ls Allowance/Total Loans & Leases	2.05	1.71	1.93	1.53	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.71	3.92	4.39	2.74	1.15
30-89 Days Past Due Loans and Leases	1.11	1.22	1.27	1.28	0.93

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.19	29.23	25.59	33.00	28.15
Net ST Noncore Funding Dependence	11.77	18.19	14.77	21.68	19.27
Net Loans and Leases/Total Assets	66.27	70.66	68.28	72.62	72.02

CAPITALIZATION:

Tier 1 Leverage Ratio	8.77	8.61	8.57	8.54	8.86
Equity Capital/Total Assets	8.72	8.29	8.36	8.15	8.65
Equity Capital+Minority Int/Total Assets	8.76	8.33	8.39	8.19	8.70
Net Loans&Ls/Equity Capital (X)	8.06	8.92	8.79	9.39	8.69
Cash Dividends/Net Income	32.20	44.81	41.70	54.28	32.24
Cash Dividends/Net Income (Sub S Adjusted)	13.01	14.86	11.78	11.06	27.39
Retained Earnings/Avg Equity Cap	-0.64	-5.40	-7.64	-1.76	6.42

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.55	0.90	0.73	1.14	0.65
Long-Term Debt/Equity Capital	1.56	1.36	1.53	1.36	1.45
Equity Investment in Subs/Equity Cap	115.93	114.59	115.91	117.23	117.36
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	78.56	89.90	91.36	99.49	121.11

PERCENT OF AVERAGE ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.63	5.00	4.93	5.77	6.70
Less: Interest Expense	1.32	1.87	1.70	2.44	3.22
Equals: Net Interest Income (TE)	3.30	3.13	3.22	3.32	3.48
Plus: Non-Interest Income	0.87	0.93	0.93	0.90	0.96
Equals: Adj Operating Income (TE)	4.22	4.11	4.20	4.27	4.50
Less: Overhead Expense	2.95	3.06	3.18	3.05	2.88
Less: Provision for Loan and Lease Losses	0.92	1.14	1.31	0.83	0.27
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	0.03	0.03	-0.05	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	0.38	-0.10	-0.19	0.33	1.32
Less: Applicable Income Taxes (TE)	0.18	0.09	0.08	0.18	0.40
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.23	-0.17	-0.31	0.13	0.89
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.23	-0.17	-0.31	0.13	0.89
Memo: Net Income (Last Four Qtrs)	-0.08	-0.24	-0.31	0.12	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.78	92.73	92.49	92.63	92.62
Avg Int-Bearing Funds / Avg Assets	80.06	80.86	80.34	81.07	80.16
Int Income (TE) / Avg Earning Assets	5.06	5.42	5.35	6.25	7.26
Int Expense / Avg Earning Assets	1.45	2.02	1.84	2.64	3.49
Net Int Inc (TE) / Avg Earn Assets	3.62	3.39	3.50	3.60	3.78
YIELD OR COST:					
Total Loans and Leases (TE)	5.72	5.77	5.79	6.58	7.81
Interest-Bearing Bank Balances	0.36	0.49	0.49	2.67	5.32
Fed Funds Sold & Reverse Repos	0.17	0.22	0.21	2.06	5.04
Trading Assets	1.21	1.99	2.04	3.49	4.17
Total Earning Assets	4.98	5.33	5.27	6.16	7.17
Investment Securities (TE)	3.90	4.77	4.53	5.10	5.14
U. S. Treasury & Agency Sec (excl MBS)	2.62	3.79	3.30	5.07	4.83
Mortgage-Backed Securities	4.10	4.86	4.62	4.85	4.80
All Other Securities	5.51	5.77	5.85	6.55	7.00
Interest-Bearing Deposits	1.38	2.09	1.87	2.81	3.78
Time Deposits of \$100K or More	1.97	2.98	2.71	3.90	4.82
Time Deposits < \$100K	2.22	3.12	2.88	3.88	4.79
Other Domestic Deposits	0.71	0.97	0.90	1.58	2.69
Foreign Deposits	1.21	1.36	1.04	2.47	2.43
Fed Funds Purchased and Repos	1.02	1.15	1.08	2.31	4.26
Other Borrowed Funds & Trading Liab	3.38	3.26	3.29	3.67	4.75
All Interest-Bearing Funds	1.64	2.30	2.11	3.01	4.04

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	33	34	66	65	64
Avg Assets per Employee (\$000)	4,727	4,737	4,717	4,467	4,163
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.86	1.48	1.56	1.97	1.93
Overhead Exp / NII + Non-Int Income	71.96	77.04	78.30	72.07	65.94
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.95	3.06	3.18	3.05	2.88
Personnel Expense	1.47	1.48	1.47	1.53	1.60
Net Occupancy Expense	0.39	0.40	0.40	0.42	0.41
Other Operating Expenses	1.08	1.10	1.26	1.03	0.85
Overhead Less Non-Interest Income	2.05	2.06	2.17	2.03	1.89
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.79	75.67	76.96	70.90	64.75
Personnel Expense	35.24	36.85	35.44	36.28	35.75
Net Occupancy Expense	9.33	9.94	9.68	9.83	9.21
Other Operating Expenses	25.96	27.87	31.27	23.87	19.06
Total Non-Interest Income	19.81	22.04	21.43	20.44	20.86
Fiduciary Activities Income	1.55	1.40	1.41	1.46	1.47
Serv Charges on Deposit Accts - Domestic	7.12	7.40	7.47	7.85	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.63	0.55	0.54	0.65	0.66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.31	0.27	0.19	0.22
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.52	0.61	0.58	0.61	0.66
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.08	1.77	0.98	0.76	1.44
Other Non-Interest Income	7.23	6.98	7.31	6.47	6.07
Overhead Less Non-Interest Income	50.17	53.36	55.38	49.98	42.88
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.97	18.57	14.03	16.16	24.31
Appl Inc Tax+TE/Pretax NOI+TE	29.79	31.62	31.01	31.33	31.51

PERCENT OF TOTAL ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	52.07	55.50	53.65	56.69	55.84
Commercial and Industrial Loans	9.19	9.82	9.42	10.28	10.12
Loans to Individuals	2.26	2.49	2.41	2.68	2.82
Loans to Depository Institutions	0.01	0.00	0.01	0.00	0.00
Agricultural Loans	0.66	0.70	0.69	0.69	0.64
Other Loans and Leases	1.04	1.10	1.11	1.09	1.14
Net Loans and Leases	66.27	70.66	68.28	72.62	72.02
Debt Securities Over 1 Year	16.13	14.21	15.19	13.66	13.51
Mutual Funds and Equity Securities	0.07	0.14	0.07	0.11	0.18
Subtotal	83.25	85.64	84.28	86.96	86.49
Interest-Bearing Bank Balances	4.62	2.39	3.78	0.86	0.23
Federal Funds Sold & Reverse Repos	0.30	0.52	0.34	0.49	0.81
Debt Securities 1 Year or Less	1.56	1.71	1.47	1.74	2.54
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.79	91.17	90.71	91.05	90.92
Non-Int Cash and Due From Dep Inst	1.60	1.80	1.69	2.01	2.28
Other Real Estate Owned	0.84	0.61	0.75	0.43	0.15
All Other Assets	7.51	6.87	7.48	6.78	6.68

MEMORANDA:

Short-Term Investments	7.10	5.23	6.12	3.71	4.01
U. S. Treasury Securities	0.14	0.11	0.08	0.04	0.08
U. S. Agency Securities (excl MBS)	4.39	2.57	3.28	2.83	4.66
Municipal Securities	2.94	2.92	2.89	2.34	2.43
Mortgage-Backed Securities	8.93	8.74	8.96	8.51	7.18
Asset-Backed Securities	0.04	0.06	0.04	0.01	0.02
Other Debt Securities	0.22	0.24	0.21	0.29	0.41
RE Loans Secured by 1-4 Family	16.06	16.33	16.17	15.89	15.25
Revolving	3.14	3.11	3.15	2.94	2.64
Closed-End, Sec by First Liens	11.41	11.50	11.40	11.18	10.76
Closed-End, Sec by Junior Liens	1.08	1.23	1.15	1.29	1.32
Commercial Real Estate Loans	32.95	36.05	34.50	37.60	37.65
Construction and Land Dev	7.28	10.89	8.83	12.37	13.94
Multifamily	2.15	2.05	2.16	2.04	1.77
Nonfarm Nonresidential	22.47	21.97	22.59	21.77	20.24
RE Loans Secured by Farmland	1.22	1.24	1.22	1.18	1.09
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.41	77.43	77.43	77.19	77.04
RE Loans Secured by 1-4 Family	24.19	23.19	23.60	22.03	21.61
Revolving	4.67	4.37	4.57	4.03	3.69
Closed-End	19.09	18.39	18.63	17.61	17.57
Commercial Real Estate Loans	48.82	49.99	49.57	50.84	51.49
Construction and Land Dev	10.78	14.93	12.54	16.60	18.93
Multifamily	3.17	2.80	3.07	2.73	2.42
Nonfarm Nonresidential	33.35	30.65	32.56	29.63	28.14
RE Loans Secured by Farmland	1.87	1.75	1.80	1.63	1.52
Loans to Depository Institutions	0.01	0.01	0.01	0.00	0.00
Commercial and Industrial Loans	13.78	13.76	13.68	14.02	14.10
Loans to Individuals	3.48	3.62	3.56	3.77	3.98
Credit Card Loans	0.04	0.05	0.05	0.05	0.06
Agricultural Loans	1.00	0.98	1.04	0.95	0.88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.61	1.59	1.64	1.55	1.62

PERCENT OF TOTAL ASSETS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.10	5.23	6.12	3.71	4.01
Liquid Assets	21.30	17.44	19.33	15.88	16.05
Investment Securities	18.45	16.57	17.28	16.04	16.92
Net Loans and Leases	66.27	70.66	68.28	72.62	72.02
Net Lns, Ls & Stdby Ltrs of Credit	66.98	71.44	69.03	73.46	72.93
Core Deposits	61.93	58.30	60.92	56.22	59.35
Noncore Funding	26.79	30.80	28.14	32.87	28.84
Time Deposits of \$100K or More	15.36	15.28	15.10	14.43	14.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.96	2.18	2.14	2.69	3.26
Net Fed Funds Purchased (Sold)	1.69	1.73	1.89	2.27	2.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.39	1.97	1.81	3.19	2.81
Earning Assets Repr in 1 Year	34.08	36.88	34.03	38.23	41.90
Int-Bearing Liab Repr in 1 Year	30.19	34.26	31.54	34.64	34.25
Long-Term Debt Repr in 1 Year	0.40	0.44	0.44	0.51	0.53
Net Assets Repriceable in 1 Year	3.19	1.75	1.67	2.59	6.28
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.19	29.23	25.59	33.00	28.15
Net ST Noncore Funding Dependence	11.77	18.19	14.77	21.68	19.27
Short-Term Inv/ST Noncore Funding	44.45	26.87	35.66	18.67	23.41
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.66	-4.05	1.07	-7.90	-5.15
Net Loans and Leases/Total Deposits	82.29	89.78	85.71	94.78	94.81
Net Loans and Leases/Core Deposits	109.06	124.35	114.41	133.71	123.98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.57	0.06	0.32	0.03	0.10
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.59	0.19	1.56	-0.04	0.37
Struct Notes Appr(Depr)/T1 Cap	0.14	0.01	-0.05	0.04	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.25	5.98	5.19	6.42	7.39
Available-For-Sale Securities	94.75	94.02	94.81	93.58	92.61
U. S. Treasury Securities	1.14	0.87	0.65	0.29	0.58
U. S. Agency Securities (excl MBS)	25.41	17.37	20.72	20.34	29.52
Municipal Securities	16.85	18.52	17.90	14.94	15.10
Mortgage-Backed Securities	47.73	52.19	50.80	52.75	42.35
Asset-Backed Securities	0.19	0.35	0.24	0.08	0.11
Other Debt Securities	1.26	1.49	1.30	1.87	2.39
Mutual Funds and Equity Securities	0.48	0.87	0.47	0.75	1.16
Debt Securities 1 Year or Less	9.78	11.53	9.49	11.52	16.38
Debt Securities 1 To 5 Years	29.78	26.51	28.70	27.04	28.47
Debt Securities Over 5 Years	55.88	57.44	57.76	57.04	50.19
Pledged Securities	55.71	61.50	58.68	66.92	63.88
Structured Notes, Fair Value	4.07	0.92	2.74	0.72	1.32

ANALYSIS RATIOS

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.92	1.14	1.31	0.83	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	1.38	1.56	1.84	1.12	0.37
Provision for Ln&Ls Losses/Net Losses	153.91	182.95	151.42	196.48	182.12
Ln&Ls Allowance/Total Loans & Leases	2.05	1.71	1.93	1.53	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.40	3.49	2.49	4.40	10.13
ALL/Nonaccrual Assets	84.30	87.10	88.10	113.29	251.70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.71	78.52	79.87	99.12	202.87
Gross Ln&Ls Losses/Avg Loans & Leases	1.27	1.15	1.43	0.76	0.29
Recoveries/Avg Loans and Leases	0.09	0.06	0.07	0.05	0.05
Net Losses/Avg Loans and Leases	1.15	1.08	1.36	0.70	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	4.49	6.19	14.93	25.51	35.09
Earnings Coverage of Net Losses (X)	4.34	4.20	2.92	5.20	16.09

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.08	0.95	1.27	0.55	0.13
RE Loans Secured By 1-4 Family	0.71	0.57	0.81	0.32	0.12
Revolving	0.47	0.42	0.55	0.28	0.09
Closed-End	0.75	0.57	0.86	0.31	0.11
Commercial Real Estate Loans	1.24	1.05	1.52	0.61	0.13
Construction and Land Dev	3.37	2.34	3.79	1.40	0.17
Multifamily	0.47	0.21	0.51	0.15	0.01
Nonfarm Nonresidential	0.54	0.26	0.46	0.15	0.06
RE Loans Secured by Farmland	0.13	0.08	0.15	0.03	0.00
Commercial and Industrial Loans	1.42	1.36	1.78	0.92	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.43	1.76	1.77	1.50	0.95
Credit Card Loans	2.63	2.75	3.12	2.49	1.28
Agricultural Loans	0.11	0.04	0.10	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.25	1.12	2.10	1.04	0.55

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

1.11

1.22

1.27

1.28

0.93

90+ Days PD Loans and Leases

0.10

0.15

0.13

0.13

0.09

Nonaccrual Loans and Leases

3.44

3.10

3.32

2.22

0.95

90+ Days PD and Nonaccrual Loans and Leases

3.67

3.33

3.51

2.41

1.08

30-89 Days PD Restructured

0.03

0.01

0.02

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.34

0.10

0.25

0.04

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.11

1.22

1.27

1.28

0.93

90+ Days Past Due Assets

0.10

0.15

0.13

0.13

0.09

Nonaccrual Assets

3.46

3.11

3.34

2.23

0.96

30+ Days PD & Nonaccrual Assets

4.86

4.61

4.85

3.77

2.06

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.49

2.41

2.45

1.80

0.80

90+ PD & Nonaccrual Assets + OREO

3.42

3.06

3.25

2.26

0.98

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.86

3.18

3.62

2.21

0.88

Allowance for Loan & Lease Losses

256.11

235.18

249.05

179.39

97.73

Equity Cap + ALLL

38.75

33.95

39.48

24.50

9.54

Tier 1 Cap + ALLL

39.34

33.23

38.49

23.91

9.48

Loans & Leases + RE Acquired

5.59

4.36

5.11

2.94

1.19

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	1.12	1.24	1.28	1.30	0.92
- 90+ Days Past Due	0.11	0.15	0.12	0.13	0.09
- Nonaccrual	3.91	3.47	3.79	2.48	1.04
Coml & Indl - 30-89 Days PD	0.91	0.97	0.92	0.94	0.75
- 90+ Days Past Due	0.06	0.07	0.07	0.07	0.06
- Nonaccrual	2.11	1.63	1.84	1.25	0.63
Individuals - 30-89 Days PD	1.18	1.27	1.38	1.46	1.17
- 90+ Days Past Due	0.06	0.08	0.07	0.08	0.08
- Nonaccrual	0.40	0.39	0.37	0.33	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.13	0.22	0.23	0.18	0.16
- 90+ Days Past Due	0.01	0.01	0.01	0.00	0.00
- Nonaccrual	0.26	0.18	0.32	0.07	0.07
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	0.38	0.44	0.51	0.67	0.33
- 90+ Days Past Due	0.02	0.01	0.02	0.02	0.02
- Nonaccrual	0.48	0.23	0.29	0.14	0.05

MEMORANDA:

1-4 Family - 30-89 Days PD	1.09	1.14	1.39	1.37	1.12
- 90+ Days Past Due	0.09	0.11	0.11	0.10	0.10
- Nonaccrual	2.31	1.97	2.17	1.28	0.58
Revolving - 30-89 Days PD	0.54	0.46	0.60	0.49	0.51
- 90+ Days Past Due	0.03	0.03	0.02	0.03	0.04
- Nonaccrual	0.76	0.54	0.58	0.38	0.23
Closed-End - 30-89 Days PD	1.21	1.31	1.55	1.59	1.24
- 90+ Days Past Due	0.09	0.13	0.13	0.11	0.11
- Nonaccrual	2.77	2.34	2.68	1.51	0.64
- Jr Lien 30-89 Days PD	0.10	0.11	0.12	0.12	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.00
- Jr Lien Nonaccrual	0.23	0.18	0.22	0.11	0.05
Commercial RE - 30-89 Days PD	1.11	1.26	1.19	1.26	0.85
- 90+ Days Past Due	0.10	0.15	0.11	0.12	0.07
- Nonaccrual	4.72	4.11	4.53	2.98	1.24
Const & Dev - 30-89 Days PD	1.24	1.56	1.53	1.75	1.12
- 90+ Days Past Due	0.09	0.18	0.11	0.13	0.06
- Nonaccrual	11.84	9.11	10.89	5.73	1.79
Multi family - 30-89 Days PD	0.57	0.55	0.70	0.48	0.25
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.01
- Nonaccrual	1.79	1.82	1.76	1.20	0.36
Nonfarm Nres- 30-89 Days PD	1.01	1.01	0.97	0.86	0.53
- 90+ Days Past Due	0.09	0.09	0.07	0.08	0.04
- Nonaccrual	2.67	1.85	2.37	1.23	0.57
Farmland - 30-89 Days PD	0.44	0.33	0.39	0.35	0.22
- 90+ Days Past Due	0.02	0.03	0.03	0.01	0.01
- Nonaccrual	1.72	0.99	1.54	0.44	0.16
Credit Card - 30-89 Days PD	1.16	1.12	1.13	1.33	0.98
- 90+ Days Past Due	0.26	0.45	0.37	0.34	0.31
- Nonaccrual	0.04	0.07	0.06	0.04	0.02

CAPITAL RATIOS	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	8.77	8.61	8.57	8.54	8.86
Tier 1 RBC Ratio	12.16	11.13	11.50	10.66	10.90
Total Risk-Based Capital Ratio	13.85	12.69	13.12	12.19	12.35
Tangible Tier 1 Leverage Ratio	8.72	8.55	8.52	8.49	8.79
Tangible Common Eq Cap/Tan Assets	7.05	6.50	6.65	6.61	7.18
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.45	13.07	12.10	14.30	17.54
Standby Letters of Credit	0.63	0.71	0.65	0.76	0.80
Commercial & Similar Letters of Credit	0.01	0.02	0.02	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.42	1.48	1.11	1.02	0.80
Interest Rate Contracts	1.39	1.41	1.08	0.97	0.77
Interest Rate Futures & Forward Contr	0.19	0.20	0.11	0.15	0.07
Written Options Contr (Int Rate)	0.24	0.26	0.13	0.19	0.09
Purchased Options Contr (Int Rate)	0.01	0.01	0.01	0.00	0.05
Interest Rate Swaps	0.41	0.40	0.38	0.30	0.23
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	17.21	18.38	17.55	20.29	25.60

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.97	97.97	99.73	98.30	97.60
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.54	0.01	1.67	0.85
Futures and Forwards	20.53	21.25	19.17	26.12	18.87
Written Options	29.07	30.71	30.71	29.80	27.63
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.00	30.71	30.39	21.85	27.63
Purchased Options	2.84	2.85	3.34	3.76	5.60
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.84	2.85	3.34	3.32	5.60
Swaps	35.51	36.30	35.76	35.85	32.85
Held for Trading	3.19	2.19	3.03	2.37	1.41
Interest Rate Contracts	3.75	2.21	3.62	2.37	1.41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	96.81	97.81	96.97	97.63	98.59
Interest Rate Contracts	95.27	85.60	95.55	83.07	86.38
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.54	0.01	1.67	0.85
Deriv Contr (Excl Fut & FX LE 14 Days)	66.98	63.67	64.38	64.39	67.67
One Year or Less	30.76	22.95	20.44	30.04	30.50
Over 1 Year to 5 Years	12.87	13.43	15.26	21.73	26.77
Over 5 Years	10.55	8.83	11.12	8.02	5.80
Gross Negative Fair Value (Abs Val)	1.19	0.82	0.86	1.29	0.43
Gross Positive Fair Value	1.04	0.82	0.80	1.18	0.84
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.01	0.00

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	26.85	26.80	26.81	35.94	42.47
Ins Under Assets(L/H)/Tot Ins Und Ast	73.15	73.20	73.19	64.06	57.53
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.52	0.60	0.58	0.61	0.66
Premium Inc/Ins Activities Revenue	0.00	0.02	0.16	0.02	0.07
Credit Rel Prem Inc/Tot Prem Inc	77.78	61.86	61.08	66.19	57.14
Other Prem Inc/Total Prem Inc	22.22	38.14	38.92	33.81	42.86
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)	11.16	23.11	19.14	15.50	23.71
Ins Net Inc (L/H)/Equity (L/H)	27.41	30.21	18.05	20.67	30.04
Insur Ben, Losses, Exp/Insur Premiums	26.50	50.74	182.53	168.57	2434.79
Reinsurance Recov(P/C)/Tot Assets(P/C)	34.49	34.63	33.48	25.23	17.33
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.11	11.86	11.15	13.26	11.88
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.00	10.01	9.97	10.17	10.20
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	0.03	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.21	1.36	1.04	2.47	2.43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.12	0.07	0.31	0.36
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	194.79	-65.63	-47.32	-51.32	-22.53
Total Selected Assets	-23.88	-38.82	-28.05	-35.75	-15.11
Deposits	-21.87	30.28	5.44	-19.36	36.83

PROFITABILITY:	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	1.18	-3.19	-5.54	1.14	9.72
Bank Net Inc/Avg Eq Inv in Banks	2.39	-1.61	-3.96	2.49	10.42
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.60	1.94	-0.09	3.08	6.02
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	0.80	1.08	2.94	4.68	7.59
Bank Net Income/Parent Net Income	115.51	105.65	107.63	124.17	112.59
Nonbank Net Income/Parent Net Income	0.74	1.79	1.56	1.60	1.14
Sub BHCs Net Inc/Parent Net Income	87.04	100.60	105.96	95.47	82.89
LEVERAGE:					
Total Liabilities/Equity	22.91	22.76	23.89	25.63	25.53
Total Debt/Equity Capital	2.93	3.03	3.35	3.33	2.83
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.41	19.06	20.31	21.80	21.82
Tot Debt+Lns Guaranteed for Affl/Equity	3.34	3.56	3.83	4.09	3.18
Total Debt/Eq Cap - Exc Over Fair Value	2.96	3.08	3.38	3.37	2.90
Long-Term Debt/Equity Capital	1.56	1.36	1.53	1.36	1.45
Short-Term Debt/Equity Capital	0.55	0.90	0.73	1.14	0.65
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.13	0.14	0.09	0.16	0.25
Long-Term Debt/Consolidated LT Debt	2.88	1.89	2.22	1.70	2.05
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.93	114.59	115.91	117.23	117.36
Total Investment in Subs/Equity	116.67	115.44	116.87	118.06	118.66
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.23	99.50	100.73	100.44	100.04
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.91	100.28	101.59	101.32	101.10
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.91	2.40	2.06	3.05	1.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.26	6.45	9.78	5.62	3.58
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	63.92	78.91	82.00	98.14	114.96
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	78.56	89.90	91.36	99.49	121.11
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	79.53	112.65	98.54	111.63	99.46
Pretax Oper Inc + Int Exp/Int Expense	599.43	1618.27	1520.35	3302.02	2576.21
Div + Int From Subs/Int Exp + Div	76.44	131.43	144.77	171.53	201.83
Fees+Other Inc From Subs/Sal + Oth Exp	8.01	8.22	8.06	8.30	8.28
Net Inc/Curr Port of LT Debt+Pfd Div(X)	11.21	10.52	16.49	65.58	57.16
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.11	-0.23	-0.21	-0.75	-0.20
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	20.38	7.08	13.10	5.18	0.66
Total	20.38	7.08	13.13	5.18	0.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.36	0.46	0.41	0.54	0.52
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

	06/30/2010	06/30/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	104.17	105.20	120.42	96.93	73.63
Dividends Paid/Net Income	32.18	44.77	41.73	54.22	32.35
Net Income - Dividends/Avg Equity	-0.64	-5.40	-7.69	-1.81	6.42

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	60.90	89.78	101.63	133.86	155.63
Dividends From Nonbank Subs	0.88	0.91	1.90	2.42	1.29
Dividends From Subsidiary BHCs	0.73	0.89	0.50	3.39	3.38
Dividends From All Subsidiaries	74.63	102.06	117.34	169.42	185.34

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	23.87	46.97	51.79	61.39	48.21
Interest Income From Bank Subs	0.19	0.27	0.28	0.41	0.33
Mgt & Service Fees From Bank Subs	3.75	5.64	6.26	7.14	2.89
Other Income From Bank Subs	0.02	0.08	0.02	0.06	0.02
Operating Income From Bank Subs	34.38	64.92	68.99	84.05	56.88

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	55.55	72.92	68.38	77.41	67.41
Interest Income From Nonbank Subs	0.07	0.06	0.26	0.01	0.65
Mgt & Serv Fees From Nonbank Subs	0.78	0.71	2.15	1.26	2.41
Other Income From Nonbank Subs	0.17	0.15	0.00	0.00	0.09
Operating Inc From Nonbank Subs	75.86	96.67	99.42	98.84	94.14

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	21.90	24.53	21.46	31.54	37.32
Interest Inc From Subsidiary BHCs	0.01	0.35	0.27	0.14	0.98
Mgt & Serv Fees From Sub BHCs	0.19	0.01	0.24	0.05	10.82
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	25.27	26.23	22.90	32.70	70.41

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	34.26	48.84	51.87	61.27	66.72
Interest Income From Bank Subs	4.76	4.66	3.33	1.69	0.85
Mgt & Serv Fees From Bank Subs	6.30	5.64	4.41	3.80	3.31
Other Income From Bank Subs	0.13	0.10	0.07	0.09	0.03
Operating Income From Bank Subs	60.45	69.61	71.80	77.12	78.73

Dividends From Nonbank Subs	3.69	5.06	2.84	1.64	1.11
Interest Income From Nonbank Subs	1.13	0.05	0.03	0.05	0.04
Mgt & Serv Fees From Nonbank Subs	0.01	0.02	0.01	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	8.00	6.81	5.36	3.53	2.38

Dividends From Subsidiary BHCs	0.04	0.25	0.36	1.61	1.45
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	0.19	0.67	0.73	2.07	2.84

Loans and Adv From Subs/ST Debt	726.27	938.51	868.66	552.32	944.15
Loans and Adv From Subs/Total Debt	434.79	341.30	295.09	319.26	410.39

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									303
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.30	2.15	2.49	2.93	3.35	3.67	4.06	4.23	303
+ Non-interest Income	0.87	0.07	0.21	0.50	0.79	1.21	1.67	2.08	303
- Overhead Expense	2.94	1.92	2.06	2.51	2.90	3.32	3.98	4.32	303
- Provision for Losses	0.92	0.11	0.19	0.37	0.71	1.18	2.47	3.66	303
+ Securities Gains (Losses)	0.05	-0.09	-0.02	0.00	0.01	0.10	0.27	0.36	303
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	303
= Pretax Net Oper Income (TE)	0.37	-3.56	-2.12	-0.29	0.63	1.20	1.72	1.94	303
Net Operating Income	0.22	-3.31	-1.76	-0.20	0.44	0.83	1.20	1.52	303
Net Income	0.22	-3.31	-1.76	-0.20	0.44	0.83	1.20	1.52	303
Net Income (Sub S Adjusted)	0.59	-1.49	-0.75	0.27	0.61	1.07	1.17	1.34	44
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.05	4.06	4.39	4.72	5.05	5.37	5.66	5.96	303
Interest Expense	1.44	0.67	0.85	1.09	1.44	1.77	2.06	2.39	303
Net Interest Income (TE)	3.61	2.35	2.74	3.17	3.64	4.06	4.42	4.68	303
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.15	0.05	0.12	0.33	0.80	1.71	3.24	4.69	303
Earnings Coverage of Net Losses (X)	4.34	-0.39	0.02	0.90	2.10	5.96	15.47	32.24	301
Ln&Ls Allowance/Total Loans & Leases	2.04	0.99	1.14	1.42	1.82	2.55	3.45	4.27	303
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.70	0.61	0.95	1.74	3.98	6.95	10.75	14.35	303
30-89 Days Past Due Loans and Leases	1.10	0.12	0.25	0.49	0.89	1.62	2.51	3.67	303
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.19	1.22	7.94	14.49	23.36	30.77	41.43	50.44	303
Net ST Noncore Funding Dependence	11.77	-5.56	-0.57	5.41	11.35	18.34	23.88	28.47	303
Net Loans and Leases/Total Assets	66.26	47.65	53.40	60.20	66.64	72.61	77.77	80.56	303
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.77	3.43	5.79	7.73	8.78	10.02	11.62	12.44	303
Equity Capital/Total Assets	8.72	3.19	4.94	7.14	8.71	10.28	12.23	13.99	303
Equity Capital+Minority Int/Total Assets	8.76	3.19	5.01	7.20	8.76	10.35	12.23	14.07	303
Net Loans&Ls/Equity Capital (X)	8.05	3.94	4.79	6.01	7.48	9.51	12.92	18.64	299
Cash Dividends/Net Income	32.19	0.00	0.00	8.30	30.11	52.84	85.03	113.12	216
Cash Dividends/Net Income (Sub S Adjusted)	13.00	-48.91	-32.42	0.00	0.00	31.24	62.05	75.03	44
Retained Earnings/Avg Equity Cap	-0.64	-60.77	-26.20	-3.46	2.84	6.45	10.07	11.33	301
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.55	0.00	0.00	0.00	0.00	0.00	4.08	12.03	299
Long-Term Debt/Equity Capital	1.55	0.00	0.00	0.00	0.00	0.00	10.90	22.64	299
Equity Investment in Subs/Equity Cap	115.92	87.68	94.64	99.32	112.15	127.93	152.78	189.70	299
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	78.55	-53.99	-2.65	26.45	81.54	110.41	170.56	291.77	297

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.62	3.73	3.99	4.37	4.65	4.93	5.16	5.31	303
Less: Interest Expense	1.31	0.60	0.76	1.00	1.31	1.59	1.85	2.05	303
Equals: Net Interest Income (TE)	3.30	2.15	2.49	2.93	3.35	3.67	4.06	4.23	303
Plus: Non-Interest Income	0.87	0.07	0.21	0.50	0.79	1.21	1.67	2.08	303
Equals: Adj Operating Income (TE)	4.22	2.51	3.10	3.65	4.18	4.77	5.44	5.78	303
Less: Overhead Expense	2.94	1.92	2.06	2.51	2.90	3.32	3.98	4.32	303
Less: Provision for Loan and Lease Losses	0.92	0.11	0.19	0.37	0.71	1.18	2.47	3.66	303
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Plus: Realized G/L on AFS Sec	0.05	-0.08	-0.01	0.00	0.01	0.11	0.27	0.36	303
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	303
Equals: Pretax Net Oper Inc (TE)	0.37	-3.56	-2.12	-0.29	0.63	1.20	1.72	1.94	303
Less: Applicable Income Taxes (TE)	0.17	-0.66	-0.20	0.01	0.15	0.37	0.57	0.67	303
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Equals: Net Operating Income	0.22	-3.31	-1.76	-0.20	0.44	0.83	1.20	1.52	303
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Equals: Net Income	0.22	-3.31	-1.76	-0.20	0.44	0.83	1.20	1.52	303
Memo: Net Income (Last Four Qtrs)	-0.07	-4.42	-2.51	-0.82	0.31	0.79	1.16	1.53	300
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.78	83.24	86.94	89.79	92.20	94.00	95.26	96.22	303
Avg Int-Bearing Funds / Avg Assets	80.06	65.54	69.61	75.72	80.68	84.80	88.33	90.11	303
Int Income (TE) / Avg Earning Assets	5.05	4.06	4.39	4.72	5.05	5.37	5.66	5.96	303
Int Expense / Avg Earning Assets	1.44	0.67	0.85	1.09	1.44	1.77	2.06	2.39	303
Net Int Inc (TE) / Avg Earn Assets	3.61	2.35	2.74	3.17	3.64	4.06	4.42	4.68	303
YIELD OR COST:									
Total Loans and Leases (TE)	5.71	4.93	5.11	5.34	5.71	6.03	6.41	6.80	303
Interest-Bearing Bank Balances	0.35	0.00	0.04	0.19	0.26	0.41	0.92	1.43	300
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.07	0.18	0.25	0.41	0.61	214
Trading Assets	1.20	0.00	0.00	0.00	0.00	3.05	4.17	4.44	27
Total Earning Assets	4.97	4.02	4.33	4.67	4.97	5.27	5.57	5.85	303
Investment Securities (TE)	3.89	2.24	2.66	3.30	3.94	4.47	5.03	5.38	303
U. S. Treasury & Agency Sec (excl MBS)	2.61	0.47	1.02	1.61	2.44	3.49	4.78	5.81	291
Mortgage-Backed Securities	4.10	2.14	2.78	3.48	4.05	4.77	5.49	6.08	292
All Other Securities	5.51	2.88	3.57	4.51	5.50	6.37	7.47	9.23	299
Interest-Bearing Deposits	1.37	0.67	0.82	1.10	1.33	1.67	1.94	2.12	303
Time Deposits of \$100K or More	1.97	1.10	1.29	1.63	1.98	2.32	2.61	2.84	302
Time Deposits < \$100K	2.22	1.26	1.54	1.86	2.19	2.60	2.87	3.22	302
Other Domestic Deposits	0.70	0.26	0.34	0.48	0.67	0.91	1.18	1.36	303
Foreign Deposits	1.21	0.00	0.00	0.07	0.55	1.00	2.44	3.49	6
Fed Funds Purchased and Repos	1.02	0.00	0.13	0.29	0.67	1.38	3.06	4.11	261
Other Borrowed Funds & Trading Liab	3.37	0.70	1.82	2.63	3.46	4.11	4.73	5.18	293
All Interest-Bearing Funds	1.63	0.87	1.02	1.32	1.65	1.95	2.19	2.32	303

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	33.34	23.02	25.20	27.75	31.98	38.67	44.80	51.09	303
Avg Assets per Employee (\$000)	4726.79	2889.86	3149.50	3580.83	4347.93	5738.20	7258.80	9021.02	303

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.85	0.00	0.00	0.00	0.43	3.67	7.35	9.22	293
Overhead Exp / NII + Non-Int Income	71.95	51.50	54.79	62.12	70.31	80.00	94.10	114.34	303

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.94	1.92	2.06	2.51	2.90	3.32	3.98	4.32	303
Personnel Expense	1.46	0.77	0.97	1.21	1.47	1.70	2.02	2.27	303
Net Occupancy Expense	0.38	0.19	0.23	0.28	0.37	0.47	0.57	0.63	303
Other Operating Expenses	1.07	0.65	0.72	0.84	1.04	1.25	1.56	1.95	303
Overhead Less Non-Interest Income	2.04	1.12	1.38	1.70	1.99	2.37	2.83	3.15	303

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	70.78	49.07	53.13	60.73	69.28	79.41	93.57	114.19	303
Personnel Expense	35.23	21.68	26.08	30.27	35.29	39.86	44.37	49.78	303
Net Occupancy Expense	9.33	4.78	5.69	7.29	9.08	11.12	13.37	15.63	303
Other Operating Expenses	25.95	15.63	17.03	19.91	23.70	29.93	42.29	55.85	303
Total Non-Interest Income	19.80	2.21	6.28	12.97	19.47	26.40	33.53	39.06	303
Fiduciary Activities Income	1.55	0.00	0.00	0.00	0.32	2.82	5.96	10.89	303
Serv Charges on Deposit Accts - Domestic	7.11	1.45	2.58	4.27	6.81	9.67	12.80	14.62	303
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Investment Banking Fees & Commissions	0.63	0.00	0.00	0.00	0.40	1.21	2.16	3.28	303
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Net Servicing Fees	0.24	0.00	0.00	0.00	0.00	0.37	1.14	1.85	303
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Insurance Activities Revenue	0.52	0.00	0.00	0.00	0.02	0.33	3.66	7.44	303
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.07	-11.34	-6.99	-1.28	0.37	1.81	4.29	6.72	303
Other Non-Interest Income	7.22	1.83	2.77	4.69	6.46	9.55	13.55	19.39	303
Overhead Less Non-Interest Income	50.16	24.02	30.66	38.14	46.99	58.77	78.40	100.36	303

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.96	-6.22	0.00	4.45	22.85	30.52	34.71	36.86	219
Appl Inc Tax+TE/Pretax NOI+TE	29.79	0.00	4.54	24.83	33.35	37.18	40.77	45.84	219

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.06	28.76	34.71	44.01	52.86	60.48	66.38	69.52	303
Commercial and Industrial Loans	9.19	2.23	3.51	5.50	8.13	12.28	18.13	21.52	303
Loans to Individuals	2.26	0.11	0.19	0.53	1.53	3.17	7.48	12.39	303
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	303
Agricultural Loans	0.66	0.00	0.00	0.00	0.07	1.02	3.14	6.54	303
Other Loans and Leases	1.04	0.00	0.01	0.14	0.57	1.56	3.61	5.27	303
Net Loans and Leases	66.26	47.65	53.40	60.20	66.64	72.61	77.77	80.56	303
Debt Securities Over 1 Year	16.12	2.04	4.77	9.71	15.70	22.51	28.74	33.60	303
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.11	0.39	0.60	303
Subtotal	83.24	69.44	73.50	79.23	84.11	87.48	90.22	90.99	303
Interest-Bearing Bank Balances	4.62	0.01	0.04	0.88	3.50	7.74	12.87	16.30	303
Federal Funds Sold & Reverse Repos	0.30	0.00	0.00	0.00	0.00	0.46	1.86	2.96	303
Debt Securities 1 Year or Less	1.56	0.03	0.08	0.27	0.96	2.60	4.86	6.19	303
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	303
Total Earning Assets	90.78	85.91	87.29	88.90	90.98	92.56	93.70	94.44	303
Non-Int Cash and Due From Dep Inst	1.59	0.50	0.71	1.10	1.59	2.01	2.58	3.21	303
Other Real Estate Owned	0.84	0.01	0.03	0.14	0.60	1.35	2.33	3.28	303
All Other Assets	7.50	3.80	4.61	5.66	7.18	9.12	10.94	12.63	303
MEMORANDA:									
Short-Term Investments	7.10	0.69	1.57	3.45	6.07	10.44	15.37	18.81	303
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.03	0.95	2.89	303
U.S. Agency Securities (excl MBS)	4.39	0.00	0.00	0.41	3.25	6.96	11.50	14.70	303
Municipal Securities	2.93	0.00	0.02	0.60	2.23	4.77	8.04	10.57	303
Mortgage-Backed Securities	8.92	0.00	0.14	3.06	8.21	14.07	20.75	25.11	303
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.01	0.28	0.56	303
Other Debt Securities	0.22	0.00	0.00	0.00	0.01	0.28	1.19	2.85	303
RE Loans Secured by 1-4 Family	16.05	3.26	5.78	9.45	14.86	22.48	29.72	33.86	303
Revolving	3.14	0.00	0.22	1.19	2.83	5.02	6.86	8.16	303
Closed-End, Sec by First Liens	11.41	2.25	3.30	6.22	10.39	16.22	23.21	27.39	303
Closed-End, Sec by Junior Liens	1.08	0.04	0.16	0.54	0.98	1.50	2.43	3.04	303
Commercial Real Estate Loans	32.94	12.19	16.86	25.23	32.01	39.93	50.43	54.32	303
Construction and Land Dev	7.28	0.96	1.84	3.94	6.93	9.96	13.81	18.73	303
Multifamily	2.14	0.18	0.43	1.11	1.84	2.93	4.96	7.72	303
Nonfarm Nonresidential	22.47	8.97	12.51	17.17	21.85	27.63	34.00	39.38	303
RE Loans Secured by Farmland	1.22	0.00	0.00	0.05	0.58	2.23	4.80	6.13	303
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.40	51.68	58.26	69.23	78.82	86.02	91.43	94.71	303
RE Loans Secured by 1-4 Family	24.19	4.83	8.72	14.20	23.38	32.99	43.59	49.46	303
Revolving	4.67	0.00	0.29	1.80	4.37	7.48	10.07	12.11	303
Closed-End	19.08	3.14	5.62	10.41	18.60	26.51	35.72	42.12	303
Commercial Real Estate Loans	48.82	21.02	28.27	39.27	48.55	58.94	68.49	74.96	303
Construction and Land Dev	10.78	1.57	2.89	5.70	10.18	15.47	19.84	26.43	303
Multifamily	3.16	0.28	0.69	1.65	2.79	4.28	6.69	10.66	303
Nonfarm Nonresidential	33.34	16.97	20.83	26.07	33.25	40.00	48.97	52.12	303
RE Loans Secured by Farmland	1.86	0.00	0.00	0.07	0.88	3.37	7.14	10.11	303
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	303
Commercial and Industrial Loans	13.77	3.43	5.27	8.12	12.94	19.06	25.42	32.29	303
Loans to Individuals	3.48	0.15	0.29	0.76	2.32	4.51	11.51	20.23	303
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.04	0.27	0.51	303
Agricultural Loans	1.00	0.00	0.00	0.00	0.10	1.46	5.10	8.80	303
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Other Loans and Leases	1.60	0.00	0.02	0.20	0.83	2.29	6.37	8.16	303

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.10	0.69	1.57	3.45	6.07	10.44	15.37	18.81	303
Liquid Assets	21.30	9.29	12.41	15.40	20.62	26.83	32.21	37.28	303
Investment Securities	18.45	4.15	6.65	11.42	18.04	24.43	32.81	37.29	303
Net Loans and Leases	66.26	47.65	53.40	60.20	66.64	72.61	77.77	80.56	303
Net Lns, Ls & Stdby Ltrs of Credit	66.98	47.73	53.85	60.72	67.39	73.23	78.89	81.20	303
Core Deposits	61.92	39.46	47.67	55.66	62.69	68.70	73.77	76.88	303
Noncore Funding	26.79	11.78	14.59	19.04	26.08	33.06	42.05	50.09	303
Time Deposits of \$100K or More	15.35	5.67	7.73	10.44	14.34	19.94	25.45	30.45	303
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Fed Funds Purchased and Repos	1.95	0.00	0.00	0.03	1.29	3.20	6.90	8.68	303
Net Fed Funds Purchased (Sold)	1.69	-1.76	-0.57	0.00	0.87	2.86	6.56	8.68	303
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Oth Borrowings W/Rem Mat 1 Yr or Less	1.39	0.00	0.00	0.08	1.02	2.70	4.30	5.83	303
Earning Assets Repr in 1 Year	34.08	15.28	18.51	24.80	33.67	42.46	51.48	55.74	303
Int-Bearing Liab Repr in 1 Year	30.18	8.91	13.86	19.14	25.91	40.50	57.79	63.49	303
Long-Term Debt Repr in 1 Year	0.40	0.00	0.00	0.00	0.00	0.59	2.34	4.74	303
Net Assets Repriceable in 1 Year	3.18	-32.09	-24.63	-5.58	5.14	13.01	22.73	28.22	303
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.19	1.22	7.94	14.49	23.36	30.77	41.43	50.44	303
Net ST Noncore Funding Dependence	11.77	-5.56	-0.57	5.41	11.35	18.34	23.88	28.47	303
Short-Term Inv/ST Noncore Funding	44.44	2.92	9.41	19.91	37.92	65.12	102.40	135.34	302
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.66	-15.79	-10.11	-4.12	3.84	13.57	26.50	33.12	303
Net Loans and Leases/Total Deposits	82.29	56.80	65.41	75.61	82.13	89.78	96.34	101.22	303
Net Loans and Leases/Core Deposits	109.06	68.98	79.34	93.88	107.26	124.84	140.62	162.63	303
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.57	-0.29	-0.01	0.00	0.11	0.72	2.89	4.50	145
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.59	-3.01	0.00	1.15	3.03	5.70	9.78	11.67	294
Struct Notes Appr(Depr)/T1 Cap	0.13	-0.00	0.00	0.02	0.08	0.22	0.44	0.68	166
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.24	0.00	0.00	0.00	0.00	4.57	36.09	56.39	303
Available-For-Sale Securities	94.75	43.07	60.65	95.20	100.00	100.00	100.00	100.00	303
U.S. Treasury Securities	1.13	0.00	0.00	0.00	0.00	0.22	5.69	25.02	303
U.S. Agency Securities (excl MBS)	25.41	0.00	0.02	4.17	20.95	40.50	61.81	76.84	303
Municipal Securities	16.84	0.00	0.29	4.36	14.52	25.82	40.24	52.20	303
Mortgage-Backed Securities	47.73	0.15	1.10	26.66	48.44	70.55	85.37	92.41	303
Asset-Backed Securities	0.19	0.00	0.00	0.00	0.00	0.06	1.30	3.28	303
Other Debt Securities	1.25	0.00	0.00	0.00	0.05	1.65	7.09	13.68	303
Mutual Funds and Equity Securities	0.48	0.00	0.00	0.00	0.03	0.68	2.31	5.00	303
Debt Securities 1 Year or Less	9.78	0.19	0.56	2.10	6.40	15.65	28.54	45.46	303
Debt Securities 1 To 5 Years	29.77	2.66	4.94	11.49	27.81	45.57	61.30	70.14	303
Debt Securities Over 5 Years	55.87	5.42	15.11	33.19	57.31	78.03	90.91	94.56	303
Pledged Securities	55.70	10.77	20.86	38.99	57.16	73.32	88.26	94.07	303
Structured Notes, Fair Value	4.07	0.00	0.00	0.00	0.48	7.86	16.69	27.90	303

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.92	0.11	0.19	0.37	0.71	1.18	2.47	3.66	303
Provision for Ln&Ls Losses/Avg Lns&Ls	1.37	0.17	0.31	0.56	1.03	1.81	3.72	5.72	303
Provision for Ln&Ls Losses/Net Losses	153.91	57.50	69.92	96.35	125.42	189.68	324.64	538.40	301
Ln&Ls Allowance/Total Loans & Leases	2.04	0.99	1.14	1.42	1.82	2.55	3.45	4.27	303
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.40	0.65	0.84	1.33	2.19	4.78	9.88	18.11	299
ALLL/Nonaccrual Assets	84.29	25.96	34.02	46.74	67.85	109.69	180.04	349.05	301
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.71	24.55	31.06	45.71	63.24	103.03	176.89	253.52	302
Gross Ln&Ls Losses/Avg Loans & Leases	1.26	0.09	0.19	0.38	0.92	1.87	3.48	4.97	303
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.02	0.06	0.13	0.29	0.40	303
Net Losses/Avg Loans and Leases	1.15	0.05	0.12	0.33	0.80	1.71	3.24	4.69	303
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Recoveries/Prior Year-End Losses	4.48	0.45	0.73	1.68	3.22	6.45	11.97	18.40	300
Earnings Coverage of Net Losses (X)	4.34	-0.39	0.02	0.90	2.10	5.96	15.47	32.24	301
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.07	0.00	0.04	0.20	0.72	1.58	3.42	5.02	301
RE Loans Secured By 1-4 Family	0.71	-0.00	0.00	0.11	0.47	1.22	2.27	2.96	301
Revolving	0.47	-0.00	0.00	0.00	0.12	0.87	1.85	3.13	288
Closed-End	0.74	-0.00	0.00	0.09	0.40	1.28	2.49	3.61	301
Commercial Real Estate Loans	1.24	0.00	0.00	0.20	0.75	1.77	4.47	6.56	301
Construction and Land Dev	3.37	-0.00	0.00	0.04	1.60	5.53	11.94	17.02	300
Multifamily	0.47	0.00	0.00	0.00	0.00	0.41	2.95	5.77	298
Nonfarm Nonresidential	0.53	-0.00	0.00	0.01	0.28	0.85	2.12	3.37	301
RE Loans Secured by Farmland	0.12	-0.01	0.00	0.00	0.00	0.00	0.77	3.26	249
Commercial and Industrial Loans	1.41	-0.07	-0.00	0.19	0.89	2.43	4.53	6.36	303
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Loans to Individuals	1.42	0.09	0.16	0.38	0.96	2.05	4.43	7.55	270
Credit Card Loans	2.63	-0.15	0.00	0.00	2.18	4.26	6.78	10.18	92
Agricultural Loans	0.11	-0.09	0.00	0.00	0.00	0.00	0.77	1.84	214
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.24	-0.07	0.00	0.00	0.00	1.33	6.09	18.42	291

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

30-89 Days PD Loans and Leases	1.10	0.12	0.25	0.49	0.89	1.62	2.51	3.67	303
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.03	0.15	0.49	0.81	303
Nonaccrual Loans and Leases	3.44	0.35	0.72	1.31	2.80	4.87	8.11	11.68	303
90+ Days PD and Nonaccrual Loans and Leases	3.67	0.56	0.80	1.47	2.99	5.00	8.85	12.06	303
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.18	0.38	303
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Nonaccrual Restructured	0.34	0.00	0.00	0.00	0.05	0.65	1.58	2.34	303
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.10	0.12	0.25	0.49	0.89	1.62	2.51	3.67	303
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.03	0.15	0.49	0.81	303
Nonaccrual Assets	3.45	0.36	0.72	1.32	2.83	4.90	8.20	11.68	303
30+ Days PD & Nonaccrual Assets	4.85	0.98	1.30	2.20	4.02	6.73	11.28	15.40	303
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.48	0.36	0.51	0.92	2.03	3.54	6.00	8.28	303
90+ PD & Nonaccrual Assets + OREO	3.41	0.45	0.63	1.28	2.87	4.92	8.53	10.63	303
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.85	0.45	0.77	1.40	3.19	5.97	9.00	12.47	303
Allowance for Loan & Lease Losses	256.11	52.94	83.66	133.04	234.88	340.36	526.21	621.02	301
Equity Cap + ALLL	38.75	3.35	6.93	12.46	30.07	58.59	104.43	152.77	299
Tier 1 Cap + ALLL	39.33	4.16	7.08	13.39	30.65	56.01	100.25	165.49	303
Loans & Leases + RE Acquired	5.59	0.74	1.19	2.11	4.53	8.22	13.05	17.93	303

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	1.11	0.09	0.18	0.47	0.92	1.62	2.61	3.83	301
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.02	0.16	0.56	0.89	301
	- Nonaccrual	3.91	0.39	0.70	1.44	3.18	5.78	9.35	13.37	301
Coml & Indl	- 30-89 Days PD	0.91	0.00	0.06	0.24	0.61	1.42	2.71	3.73	303
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.28	0.53	303
	- Nonaccrual	2.10	0.00	0.12	0.61	1.55	3.19	5.87	8.62	303
Individuals	- 30-89 Days PD	1.18	0.00	0.09	0.42	0.99	1.72	3.05	4.18	302
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.30	0.73	302
	- Nonaccrual	0.39	0.00	0.00	0.00	0.21	0.64	1.49	2.93	302
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Agricultural	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.09	0.64	1.90	214
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.32	214
	- Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.26	1.77	2.85	214
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&LS	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.41	1.87	5.91	291
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.89	291
	- Nonaccrual	0.47	0.00	0.00	0.00	0.00	0.25	3.41	6.61	291
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.09	0.02	0.16	0.47	0.95	1.62	2.39	3.31	301
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.15	0.42	0.66	301
	- Nonaccrual	2.31	0.09	0.27	0.79	1.75	3.49	6.19	8.84	301
Revolving	- 30-89 Days PD	0.53	0.00	0.00	0.07	0.43	0.92	1.63	2.36	288
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.47	288
	- Nonaccrual	0.76	0.00	0.00	0.04	0.46	1.28	2.83	4.39	288
Closed-End	- 30-89 Days PD	1.20	0.00	0.08	0.48	1.08	1.81	2.89	3.55	301
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.48	0.71	301
	- Nonaccrual	2.77	0.08	0.31	0.92	1.95	4.30	7.78	11.01	301
	- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.00	0.06	0.18	0.37	0.53	301
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.09	301
	- Jr Lien Nonaccrual	0.22	0.00	0.00	0.02	0.12	0.38	0.89	1.68	301
Commercial RE	- 30-89 Days PD	1.11	0.00	0.08	0.34	0.84	1.64	2.96	4.50	301
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.13	0.62	0.99	301
	- Nonaccrual	4.71	0.28	0.59	1.68	3.99	7.35	11.04	15.00	301
Const & Dev	- 30-89 Days PD	1.23	0.00	0.00	0.05	0.64	1.93	4.55	7.25	300
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.00	0.64	1.46	300
	- Nonaccrual	11.83	0.00	0.10	3.12	9.02	19.31	27.81	36.24	300
Multifamily	- 30-89 Days PD	0.56	0.00	0.00	0.00	0.00	0.88	3.17	7.06	298
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	298
	- Nonaccrual	1.79	0.00	0.00	0.00	0.26	2.48	9.19	16.76	298
Nonfarm Nres-	- 30-89 Days PD	1.00	0.00	0.02	0.24	0.81	1.47	2.78	4.06	301
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.07	0.67	1.09	301
	- Nonaccrual	2.66	0.02	0.20	0.89	2.07	3.99	6.79	8.97	301
Farmland	- 30-89 Days PD	0.43	0.00	0.00	0.00	0.00	0.57	2.55	4.49	249
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.65	249
	- Nonaccrual	1.71	0.00	0.00	0.00	0.03	1.99	9.07	19.56	249
Credit Card	- 30-89 Days PD	1.15	0.00	0.00	0.00	0.70	1.99	3.91	5.01	92
	- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.48	0.97	1.53	92
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.05	92

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.77	3.43	5.79	7.73	8.78	10.02	11.62	12.44	303
Tier 1 RBC Ratio	12.16	4.73	7.73	10.19	11.94	14.15	16.51	19.15	303
Total Risk-Based Capital Ratio	13.84	8.43	10.60	11.87	13.55	15.55	17.95	20.41	303
Tangible Tier 1 Leverage Ratio	8.71	3.34	5.71	7.58	8.70	9.98	11.50	12.36	303
Tangible Common Eq Cap/Tan Assets	7.04	1.44	3.60	5.51	6.85	8.87	10.39	12.20	303
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.45	3.11	4.76	7.15	11.04	14.99	19.34	21.98	303
Standby Letters of Credit	0.62	0.06	0.12	0.24	0.45	0.94	1.60	2.20	303
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.37	303
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.41	0.00	0.00	0.00	0.34	2.05	6.67	13.77	303
Interest Rate Contracts	1.39	0.00	0.00	0.00	0.31	2.01	6.67	13.77	303
Interest Rate Futures & Forward Contr	0.18	0.00	0.00	0.00	0.00	0.14	1.11	2.82	303
Written Options Contr (Int Rate)	0.23	0.00	0.00	0.00	0.00	0.31	1.33	3.05	303
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.61	303
Interest Rate Swaps	0.41	0.00	0.00	0.00	0.00	0.21	2.36	5.49	303
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.21	4.90	7.27	10.79	16.44	22.40	29.95	34.12	303

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.97	97.61	100.00	100.00	100.00	100.00	100.00	100.00	179
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	179
Futures and Forwards	20.52	0.00	0.00	0.00	6.03	52.61	91.93	100.00	179
Written Options	29.06	0.00	0.00	0.00	15.21	50.00	98.48	100.00	179
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Over-The-Counter	29.00	0.00	0.00	0.00	15.21	50.00	98.48	100.00	179
Purchased Options	2.83	0.00	0.00	0.00	0.00	0.00	16.41	72.73	179
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Over-The-Counter	2.83	0.00	0.00	0.00	0.00	0.00	16.41	72.73	179
Swaps	35.51	0.00	0.00	0.00	0.00	87.98	100.00	100.00	179
Held for Trading	3.19	0.00	0.00	0.00	0.00	0.00	2.81	100.00	179
Interest Rate Contracts	3.75	0.00	0.00	0.00	0.00	0.00	2.81	98.97	179
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Non-Traded	96.80	0.00	76.24	100.00	100.00	100.00	100.00	100.00	179
Interest Rate Contracts	95.26	0.00	9.49	100.00	100.00	100.00	100.00	100.00	179
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	179
Deriv Contr (Excl Fut & FX LE 14 Days)	66.97	0.00	0.00	43.94	76.26	100.00	100.00	100.00	179
One Year or Less	30.76	0.00	0.00	0.00	13.35	54.41	96.29	100.00	179
Over 1 Year to 5 Years	12.86	0.00	0.00	0.00	0.00	29.81	88.76	100.00	179
Over 5 Years	10.55	0.00	0.00	0.00	0.00	19.20	65.02	100.00	179
Gross Negative Fair Value (Abs Val)	1.19	0.00	0.00	0.00	0.28	2.42	5.54	7.41	179
Gross Positive Fair Value	1.04	0.00	0.00	0.00	0.48	2.03	3.59	6.43	179
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	303
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	303
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	303
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	303
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
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	303
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.15	303

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Ins Under Assets(P/C)/Tot Ins Und Ast	26.85	0.00	0.00	0.00	0.00	23.83	99.53	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	73.14	0.00	0.00	3.48	100.00	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.52	0.00	0.00	0.00	0.02	0.33	3.66	7.44	303
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188
Credit Rel Prem Inc/Tot Prem Inc	77.77	0.00	0.00	25.00	100.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	22.22	0.00	0.00	0.00	0.00	0.00	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Ins Net Inc (P/C)/Equity (P/C)	11.15	5.24	5.24	5.24	7.42	11.85	15.91	17.27	3
Ins Net Inc (L/H)/Equity (L/H)	27.41	-9.90	-9.90	-4.52	6.40	13.89	40.25	120.12	9
Insur Ben, Losses, Exp/Insur Premiums	26.50	-94.52	-94.52	0.00	0.56	60.43	77.39	114.37	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	34.49	0.00	0.00	0.00	1.73	27.60	71.04	85.52	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.11	0.00	0.00	0.00	0.00	0.00	10.00	55.00	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
CSV Life Insurance/Tier 1 Cap + ALLL	9.99	0.00	0.00	2.29	10.84	17.31	21.53	24.91	303
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	303
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Cost: Interest-Bearing Deposits	1.21	0.00	0.00	0.07	0.55	1.00	2.44	3.49	6
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	194.79	-100.00	-70.93	-46.50	-12.36	16.47	38.22	597.42	17
Total Selected Assets	-23.88	-100.00	-100.00	-51.46	-13.79	2.04	20.89	73.36	42
Deposits	-21.86	-75.08	-75.08	-64.25	-19.05	-2.72	1.93	3.65	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	104.16	0.00	0.00	51.01	97.61	124.55	228.51	665.80	133
Dividends Paid/Net Income	32.18	0.00	0.00	8.30	30.07	52.84	85.03	113.12	216
Net Income - Dividends/Avg Equity	-0.63	-60.77	-26.20	-3.46	2.84	6.45	10.07	11.33	301
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	60.90	0.00	0.00	0.00	25.31	118.78	195.41	306.83	213
Dividends From Nonbank Subs	0.87	0.00	0.00	0.00	0.00	0.84	4.81	16.56	213
Dividends From Subsidiary BHCs	0.72	0.00	0.00	0.00	0.00	0.00	0.00	71.24	213
Dividends From All Subsidiaries	74.62	0.00	0.00	0.00	81.18	133.22	212.37	325.79	213
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	23.87	0.00	0.00	0.00	12.12	50.07	79.14	101.86	210
Interest Income From Bank Subs	0.18	0.00	0.00	0.00	0.00	0.06	0.91	2.91	210
Mgt & Service Fees From Bank Subs	3.74	0.00	0.00	0.00	0.00	0.00	18.14	100.16	210
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.02	210
Operating Income From Bank Subs	34.37	0.00	0.00	0.02	23.70	58.58	119.63	198.51	210
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	55.55	0.00	0.00	0.00	64.57	100.00	100.00	263.16	125
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.46	125
Mgt & Serv Fees From Nonbank Subs	0.77	0.00	0.00	0.00	0.00	0.00	0.48	30.98	125
Other Income From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.00	11.90	125
Operating Inc From Nonbank Subs	75.85	0.00	0.00	2.25	100.00	100.00	247.97	472.61	125
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	21.90	0.00	0.00	0.00	1.45	41.59	56.75	130.31	27
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	27
Mgt & Serv Fees From Sub BHCs	0.18	0.00	0.00	0.00	0.00	0.00	0.04	3.10	27
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating Income From Sub BHCs	25.27	0.00	0.00	0.00	8.78	45.31	74.42	134.10	27
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	34.26	0.00	0.00	0.00	0.00	96.24	99.68	100.00	276
Interest Income From Bank Subs	4.76	0.00	0.00	0.00	0.00	0.53	40.05	100.00	276
Mgt & Serv Fees From Bank Subs	6.29	0.00	0.00	0.00	0.00	0.00	51.65	78.43	276
Other Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	4.89	276
Operating Income From Bank Subs	60.44	0.00	0.00	0.00	95.05	99.74	100.00	100.00	276
Dividends From Nonbank Subs	3.68	0.00	0.00	0.00	0.00	0.85	21.69	82.72	276
Interest Income From Nonbank Subs	1.13	0.00	0.00	0.00	0.00	0.00	1.31	67.93	276
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	276
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Operating Inc From Nonbank Subs	8.00	0.00	0.00	0.00	0.10	5.21	89.16	100.00	276
Dividends From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.24	276
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Operating Income From Sub BHCs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	13.41	276
Loans and Adv From Subs/ST Debt	726.27	0.00	0.00	75.58	288.85	787.64	3369.31	4700.03	61
Loans and Adv From Subs/Total Debt	434.79	0.00	0.00	36.51	189.70	515.50	1698.34	3447.69	116

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
2067007	1,055,856	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	1,035,244	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
1140510	1,457,379	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1,048,312	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,476,110	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2,729,637	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,576,906	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2,615,693	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,674,610	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2,490,499	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,484,448	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2,426,765	AMERIS BANCORP	MOULTRIE, GA	
2326629	1,867,861	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,242,891	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,846,119	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	1,064,515	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,467,769	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,612,995	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2,123,870	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2,307,059	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2,058,286	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,339,518	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,046,415	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1,329,046	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1205398	1,241,833	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,519,620	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,185,536	BANK OF MARIN BANCORP	NOVATO, CA	
1097089	2,878,572	BANK OF THE OZARKS INC	LITTLE ROCK, AR	Moved from Peer 2
3434624	2,171,883	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,063,483	BANTERRA CORP	ELDORADO, IL	
1115385	1,084,547	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,042,351	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1,213,462	BEACON BANCORP	TAUNTON, MA	
1246159	1,889,975	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1919770	1,286,206	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	2,161,991	BNC BANCORP	THOMASVILLE, NC	
2835514	1,369,460	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3944628	2,169,446	BOND STREET HOLDINGS LLC	MIAMI, FL	
3244113	1,256,421	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,519,685	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,263,481	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1,280,672	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2,898,813	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1,886,445	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
1115013	1,059,241	CAMBRIDGE BANCORP	CAMBRI DGE, MA	
2687795	2,155,350	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2,294,834	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,623,958	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1,694,977	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2,632,096	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2,072,667	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
2507790	1,053,149	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	1,918,775	CASCADE BANCORP	BEND, OR	
2568362	1,678,533	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1,068,492	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,323,380	CBFH, INC.	ORANGE, TX	
1493654	1,252,686	CBS BANC-CORP.	RUSSELLVILLE, AL	
1053496	1,023,400	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	Moved from Peer 4
1048764	1,195,819	CENTER BANCORP, INC.	UNION, NJ	
3003178	2,273,242	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,821,342	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1,370,251	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2,626,628	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2,120,431	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,042,645	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,226,073	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	2,419,208	CENTURY BANCORP, INC.	MEDFORD, MA	
1133594	1,001,096	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,973,879	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,338,657	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,072,957	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1,184,114	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,643,006	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1,324,980	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,532,786	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,458,079	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,251,777	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,183,730	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,241,937	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1,222,145	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3967430	1,881,660	COMMUNITY & SOUTHERN HOLDINGS,	CARROLLTON, GA	
1080595	2,308,537	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,203,953	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1,812,484	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,473,340	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1,690,097	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,196,166	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,143,230	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,100,421	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1,693,791	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	2,525,930	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	2,198,038	DURANT BANCORP, INC.	DURANT, OK	
2652104	1,937,675	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1,099,966	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1,452,182	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1,383,368	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,625,615	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,374,026	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2,272,741	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1104923	1,169,851	EXTRACO CORPORATION	WACO, TX	
1055315	1,410,555	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,723,404	FARMERS & MERCHANTS BANCORP	LODI, CA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
1053580	2, 470, 692	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2, 092, 737	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1, 014, 647	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1, 388, 055	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 884, 840	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 142, 931	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 852, 292	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1, 183, 605	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1, 326, 275	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2, 036, 040	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 534, 301	FIRST BANK CORP	FORT SMITH, AR	
1247428	1, 073, 939	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1, 452, 999	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1, 167, 870	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1, 089, 956	FIRST CHICAGO BANCORP	CHICAGO, IL	
1246533	1, 118, 564	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1, 059, 182	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1, 011, 468	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	Moved from Peer 4
1108097	1, 157, 290	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2, 246, 845	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1, 340, 621	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1, 117, 180	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2, 522, 608	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1, 239, 209	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1, 026, 656	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	Moved from Peer 4
1095982	1, 568, 390	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 345, 382	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1, 109, 279	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1, 339, 538	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1426755	1, 005, 565	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
3485541	1, 236, 183	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1, 598, 287	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1, 532, 317	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
2836801	1, 333, 505	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2, 266, 895	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 627, 568	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1099917	1, 098, 800	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1, 775, 998	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 478, 815	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 557, 233	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1, 086, 235	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2, 022, 457	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1, 067, 687	FORCHT BANCORP, INC.	CORBIN, KY	
1128358	1, 361, 880	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 476, 959	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 064, 228	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 652, 469	FVNB CORP.	VICTORIA, TX	
1098620	1, 341, 791	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2, 529, 332	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	1, 983, 798	GUARANTY BANCORP	DENVER, CO	
3012554	2, 877, 111	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	

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2900261	2,914,946	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	Moved from Peer 2
1843062	1,359,822	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,239,543	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,648,747	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,303,760	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,009,763	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	1,010,523	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1067804	1,646,711	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1,842,279	HILLS BANCORPORATION	HILLS, IA	
2592714	2,532,786	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,464,415	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,883,239	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,098,697	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2,737,179	INDEPENDENT BANK CORPORATION	IONIA, MI	
3059504	1,060,868	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1,242,950	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,238,482	INLAND BANCORP, INC.	OAK BROOK, IL	
1132654	2,969,811	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2634490	1,067,021	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2,164,442	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,315,180	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,162,341	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,571,909	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,738,913	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,635,355	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,096,084	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,533,866	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,552,728	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,613,797	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,538,550	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,153,954	LNB BANCORP INC.	LORAIN, OH	
2325350	1,931,989	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,275,645	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,044,876	LSB FINANCIAL	LACONIA, NH	
2634696	1,649,747	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,079,551	MACON BANCORP	FRANKLIN, NC	
1209109	2,851,700	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,822,934	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,803,695	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,263,678	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,011,528	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1,804,138	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,390,635	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,122,257	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	1,861,362	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,195,703	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,624,985	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,921,315	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	Moved from Peer 2
3142349	2,892,485	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2176413	1,061,352	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,659,140	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	

BHCPR Reporters for Quarter Ending 06/30/2010
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
2803719	1,093,145	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,563,548	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,119,862	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,654,255	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,901,064	NARA BANCORP, INC.	LOS ANGELES, CA	Moved from Peer 2
2947882	1,234,723	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,292,720	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,444,765	NEB CORPORATION	FOND DU LAC, WI	
1076002	1,930,842	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,854,529	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
2962737	1,018,964	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
3025385	1,007,164	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	Moved from Peer 4
3232688	1,272,963	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1,101,615	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2,462,760	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,621,746	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1,359,528	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1,111,082	PAB BANCSHARES, INC.	VALDOSTA, GA	
2762973	1,177,352	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,148,490	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,387,290	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,350,893	PARAGON COMMERCIAL CORPORATIO	RALEIGH, NC	
1200692	2,524,197	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,311,136	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,477,263	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1030947	1,128,958	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,967,473	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,087,793	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,586,428	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1,760,657	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,185,682	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2007647	1,076,506	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,461,363	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,132,543	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1,835,715	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,405,815	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,447,875	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,413,769	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1,611,824	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,372,896	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,183,478	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,860,238	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,700,312	SALEM FIVE BANCORP	SALEM, MA	
1493560	1,234,817	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1085013	2,092,812	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,053,141	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1,681,884	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,129,196	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2,376,680	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,328,306	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1,668,529	SINOPAC BANCORP	LOS ANGELES, CA	

BHCPR Reporters for Quarter Ending 06/30/2010
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2010 and Other Notes
1048997	2,307,172	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	2,099,885	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,581,204	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,077,990	SOUTHERN BANCORP, INC	ARCADELPHIA, AR	
1075694	1,311,303	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1,660,114	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2,966,751	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	Moved from Peer 2
1062135	1,368,598	SPIRIT BANKCORP, INC.	BRI STOW, OK	
3345430	1,232,198	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,372,334	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,687,346	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,614,901	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,614,885	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,962,756	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,346,944	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,978,238	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	Moved from Peer 2
1039454	2,283,295	STERLING BANCORP	NEW YORK, NY	
1126046	1,866,887	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,014,756	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,702,952	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,133,080	SUMMIT BANCORP, INC.	ARCADELPHIA, AR	
1247679	1,519,584	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,725,398	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
2916169	1,389,528	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1,658,902	TIB FINANCIAL CORP.	NAPLES, FL	
1118292	1,588,079	TOWER BANCORP INC.	HARRISBURG, PA	
1070420	1,004,954	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	Moved from Peer 4
1203974	1,076,809	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,224,645	TRICO BANCSHARES	CHICO, CA	
1056161	1,562,854	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,544,628	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,024,603	UFS BANCORP	WHITINSVILLE, MA	Moved from Peer 4
1097182	1,153,503	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	2,088,572	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
2012315	1,153,543	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,826,807	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,288,604	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,599,987	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1115349	2,930,454	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,608,877	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,505,486	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,973,652	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	2,010,781	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,514,361	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,045,101	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	2,240,181	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,045,803	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	1,894,186	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 303 bank holding companies.