

PEER GROUP 02

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

Number of BHCs in Peer Group

93

100

94

95

88

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

| | | | | | |
|-------------------------------|------|------|-------|------|-------|
| Net Interest Income (TE) | 3.08 | 3.30 | 3.26 | 3.41 | 3.52 |
| + Non-interest Income | 1.04 | 1.24 | 1.10 | 1.17 | 1.18 |
| - Overhead Expense | 2.82 | 2.98 | 3.03 | 2.91 | 2.82 |
| - Provision for Losses | 1.20 | 0.52 | 0.97 | 0.29 | 0.14 |
| + Securities Gains (Losses) | 0.05 | 0.05 | -0.18 | 0.00 | -0.01 |
| + Other Tax Equiv Adjustments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| = Pretax Net Oper Income (TE) | 0.14 | 1.13 | 0.07 | 1.35 | 1.71 |
| Net Operating Income | 0.06 | 0.73 | -0.03 | 0.87 | 1.12 |
| Net Income | 0.07 | 0.73 | -0.03 | 0.87 | 1.11 |
| Net Income (Sub S Adjusted) | 1.13 | 0.37 | 1.14 | 1.12 | 1.17 |

PERCENT OF AVG EARNING ASSETS:

| | | | | | |
|--------------------------|------|------|------|------|------|
| Interest Income (TE) | 5.30 | 6.54 | 6.05 | 7.09 | 6.84 |
| Interest Expense | 1.91 | 2.91 | 2.43 | 3.34 | 2.98 |
| Net Interest Income (TE) | 3.38 | 3.63 | 3.58 | 3.73 | 3.85 |

LOSSES, ALLOW, AND PAST DUE+NONACCR:

| | | | | | |
|--------------------------------------|------|-------|------|-------|-------|
| Net Ln&Ls Losses/Avg Loans & Leases | 1.19 | 0.44 | 0.87 | 0.27 | 0.16 |
| Earnings Coverage of Net Losses (X) | 4.27 | 17.21 | 4.77 | 16.06 | 29.69 |
| Ln&Ls Allowance/Total Loans & Leases | 1.85 | 1.34 | 1.72 | 1.29 | 1.23 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 3.22 | 1.24 | 2.59 | 0.96 | 0.49 |
| 30-89 Days Past Due Loans and Leases | 1.45 | 1.11 | 1.35 | 0.98 | 0.70 |

LIQUIDITY AND FUNDING:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Net Noncore Funding Dependence | 30.17 | 30.74 | 34.59 | 30.48 | 29.40 |
| Net ST Noncore Funding Dependence | 20.38 | 22.02 | 24.24 | 22.16 | 20.48 |
| Net Loans and Leases/Total Assets | 66.76 | 68.61 | 67.54 | 68.48 | 67.53 |

CAPITALIZATION:

| | | | | | |
|--|-------|-------|-------|-------|--------|
| Tier 1 Leverage Ratio | 8.63 | 8.50 | 8.78 | 8.50 | 8.76 |
| Equity Capital/Total Assets | 9.37 | 9.23 | 9.29 | 9.19 | 9.40 |
| Equity Capital+Minority Int/Total Assets | 9.48 | 9.36 | 9.40 | 9.42 | 9.55 |
| Net Loans&Ls/Equity Capital (X) | 7.61 | 7.65 | 7.92 | 7.66 | 7.48 |
| Cash Dividends/Net Income | 53.13 | 39.56 | 52.60 | 38.95 | 28.15 |
| Cash Dividends/Net Income (Sub S Adjusted) | 39.89 | 11.76 | 39.02 | 13.21 | -48.02 |
| Retained Earnings/Avg Equity Cap | -3.48 | 4.09 | -5.20 | 5.31 | 8.43 |

PARENT COMPANY RATIOS:

| | | | | | |
|--|--------|--------|--------|--------|--------|
| Short-Term Debt/Equity Capital | 0.53 | 1.65 | 0.69 | 1.30 | 0.85 |
| Long-Term Debt/Equity Capital | 1.98 | 2.52 | 2.13 | 2.26 | 2.31 |
| Equity Investment in Subs/Equity Cap | 110.12 | 115.55 | 112.11 | 113.92 | 113.00 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 87.12 | 131.01 | 116.53 | 149.55 | 154.29 |

| PERCENT OF AVERAGE ASSETS | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Interest Income (TE) | 4.83 | 5.98 | 5.54 | 6.48 | 6.25 |
| Less: Interest Expense | 1.74 | 2.67 | 2.23 | 3.07 | 2.73 |
| Equals: Net Interest Income (TE) | 3.08 | 3.30 | 3.26 | 3.41 | 3.52 |
| Plus: Non-Interest Income | 1.04 | 1.24 | 1.10 | 1.17 | 1.18 |
| Equals: Adj Operating Income (TE) | 4.18 | 4.59 | 4.42 | 4.62 | 4.72 |
| Less: Overhead Expense | 2.82 | 2.98 | 3.03 | 2.91 | 2.82 |
| Less: Provision for Loan and Lease Losses | 1.20 | 0.52 | 0.97 | 0.29 | 0.14 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Plus: Realized G/L on AFS Sec | 0.05 | 0.05 | -0.13 | 0.00 | -0.01 |
| Plus: Other Tax Equiv Adjustments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Pretax Net Oper Inc (TE) | 0.14 | 1.13 | 0.07 | 1.35 | 1.71 |
| Less: Applicable Income Taxes (TE) | 0.17 | 0.42 | 0.14 | 0.49 | 0.60 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Operating Income | 0.06 | 0.73 | -0.03 | 0.87 | 1.12 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Income | 0.07 | 0.73 | -0.03 | 0.87 | 1.11 |
| Memo: Net Income (Last Four Qtrs) | -0.16 | 0.79 | -0.04 | 0.88 | 1.11 |
| MARGIN ANALYSIS: | | | | | |
| Avg Earning Assets / Avg Assets | 91.34 | 91.78 | 91.47 | 91.68 | 91.64 |
| Avg Int-Bearing Funds / Avg Assets | 78.07 | 79.41 | 78.96 | 78.59 | 77.68 |
| Int Income (TE) / Avg Earning Assets | 5.30 | 6.54 | 6.05 | 7.09 | 6.84 |
| Int Expense / Avg Earning Assets | 1.91 | 2.91 | 2.43 | 3.34 | 2.98 |
| Net Int Inc (TE) / Avg Earn Assets | 3.38 | 3.63 | 3.58 | 3.73 | 3.85 |
| YIELD OR COST: | | | | | |
| Total Loans and Leases (TE) | 5.57 | 6.97 | 6.41 | 7.63 | 7.49 |
| Interest-Bearing Bank Balances | 0.89 | 4.65 | 2.54 | 5.36 | 4.46 |
| Fed Funds Sold & Reverse Repos | 0.26 | 3.08 | 2.03 | 5.03 | 4.94 |
| Trading Assets | 1.74 | 5.98 | 3.36 | 8.53 | 3.33 |
| Total Earning Assets | 5.19 | 6.41 | 5.93 | 6.97 | 6.73 |
| Investment Securities (TE) | 4.78 | 5.17 | 5.04 | 5.17 | 4.81 |
| U.S. Treasury & Agency Sec (excl MBS) | 3.50 | 6.04 | 4.97 | 4.84 | 4.23 |
| Mortgage-Backed Securities | 4.92 | 4.69 | 4.72 | 4.83 | 4.61 |
| All Other Securities | 5.95 | 6.51 | 6.38 | 7.13 | 6.59 |
| Interest-Bearing Deposits | 2.04 | 3.17 | 2.65 | 3.63 | 3.18 |
| Time Deposits of \$100K or More | 2.98 | 4.46 | 3.74 | 4.71 | 4.30 |
| Time Deposits < \$100K | 3.09 | 4.40 | 3.70 | 4.70 | 4.04 |
| Other Domestic Deposits | 0.91 | 1.85 | 1.45 | 2.54 | 2.18 |
| Foreign Deposits | 0.71 | 2.80 | 1.88 | 4.63 | 4.62 |
| Fed Funds Purchased and Repos | 1.34 | 3.14 | 2.34 | 4.42 | 4.28 |
| Other Borrowed Funds & Trading Liab | 2.74 | 4.01 | 3.30 | 4.68 | 4.52 |
| All Interest-Bearing Funds | 2.21 | 3.38 | 2.83 | 3.91 | 3.53 |

| | PEER GROUP 02 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Avg Personnel Exp Per Employee (\$000) | 17 | 18 | 68 | 66 | 62 |
| Avg Assets per Employee (\$000) | 5,238 | 4,752 | 5,021 | 4,598 | 4,275 |
| ANALYSIS RATIOS | | | | | |
| Mutual Fund Fee Inc / Non-Int Income | 2.35 | 2.90 | 3.32 | 2.99 | 2.87 |
| Overhead Exp / NII + Non-Int Income | 70.26 | 65.48 | 69.88 | 64.70 | 61.41 |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Total Overhead Expense | 2.82 | 2.98 | 3.03 | 2.91 | 2.82 |
| Personnel Expense | 1.39 | 1.60 | 1.46 | 1.55 | 1.54 |
| Net Occupancy Expense | 0.39 | 0.42 | 0.40 | 0.40 | 0.39 |
| Other Operating Expenses | 0.99 | 0.90 | 1.14 | 0.93 | 0.88 |
| Overhead Less Non-Interest Income | 1.71 | 1.63 | 1.83 | 1.69 | 1.62 |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): | | | | | |
| Total Overhead Expense | 68.75 | 63.83 | 68.50 | 63.12 | 60.13 |
| Personnel Expense | 34.43 | 34.72 | 32.87 | 33.82 | 32.79 |
| Net Occupancy Expense | 9.68 | 8.99 | 9.01 | 8.83 | 8.29 |
| Other Operating Expenses | 23.30 | 19.55 | 25.61 | 20.00 | 18.64 |
| Total Non-Interest Income | 24.67 | 26.32 | 24.11 | 24.92 | 24.71 |
| Fiduciary Activities Income | 1.57 | 2.14 | 1.87 | 2.11 | 1.92 |
| Serv Charges on Deposit Accts - Domestic | 7.69 | 7.44 | 7.75 | 7.85 | 7.52 |
| Trading Revenue | 0.05 | 0.07 | -0.02 | 0.13 | 0.12 |
| Investment Banking Fees & Commissions | 1.17 | 1.52 | 1.58 | 1.59 | 1.46 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 |
| Net Servicing Fees | 0.21 | 0.14 | 0.11 | 0.30 | 0.36 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance Activities Revenue | 0.94 | 0.84 | 0.78 | 0.86 | 1.05 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.70 | 1.22 | 0.88 | 1.36 | 1.23 |
| Other Non-Interest Income | 8.19 | 8.48 | 8.15 | 7.99 | 7.72 |
| Overhead Less Non-Interest Income | 43.87 | 37.58 | 44.20 | 37.64 | 35.01 |
| TAX RATIOS: | | | | | |
| Appl Inc Taxes/Pretax NOI (TE) | 18.82 | 27.04 | 15.93 | 27.88 | 29.51 |
| Appl Inc Tax+TE/Pretax NOI+TE | 32.21 | 34.89 | 32.04 | 35.39 | 35.01 |

| PERCENT OF TOTAL ASSETS | PEER GROUP 02 | | | | |
|------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Real Estate Loans | 49.75 | 49.73 | 49.41 | 49.55 | 48.29 |
| Commercial and Industrial Loans | 10.85 | 11.76 | 11.43 | 11.82 | 11.70 |
| Loans to Individuals | 3.30 | 3.62 | 3.30 | 3.70 | 4.10 |
| Loans to Depository Institutions | 0.02 | 0.01 | 0.03 | 0.01 | 0.02 |
| Agricultural Loans | 0.48 | 0.44 | 0.49 | 0.51 | 0.49 |
| Other Loans and Leases | 1.69 | 1.72 | 1.80 | 1.79 | 1.82 |
| Net Loans and Leases | 66.76 | 68.61 | 67.54 | 68.48 | 67.53 |
| Debt Securities Over 1 Year | 15.62 | 14.36 | 15.23 | 14.71 | 16.33 |
| Mutual Funds and Equity Securities | 0.14 | 0.15 | 0.11 | 0.20 | 0.18 |
| Subtotal | 83.64 | 84.59 | 84.39 | 84.58 | 85.02 |
| Interest-Bearing Bank Balances | 2.62 | 0.27 | 1.17 | 0.18 | 0.19 |
| Federal Funds Sold & Reverse Repos | 0.33 | 1.02 | 0.24 | 0.67 | 0.91 |
| Debt Securities 1 Year or Less | 2.31 | 2.57 | 2.23 | 2.89 | 2.83 |
| Trading Assets | 0.07 | 0.08 | 0.10 | 0.14 | 0.03 |
| Total Earning Assets | 89.98 | 89.86 | 89.16 | 89.86 | 89.86 |
| Non-Int Cash and Due From Dep Inst | 1.79 | 2.20 | 2.36 | 2.39 | 2.48 |
| Other Real Estate Owned | 0.34 | 0.12 | 0.25 | 0.10 | 0.05 |
| All Other Assets | 8.01 | 7.83 | 8.01 | 7.63 | 7.52 |

MEMORANDA:

| | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|
| Short-Term Investments | 5.77 | 4.44 | 4.22 | 4.30 | 4.34 |
| U.S. Treasury Securities | 0.27 | 0.12 | 0.13 | 0.15 | 0.19 |
| U.S. Agency Securities (excl MBS) | 2.75 | 3.21 | 2.66 | 4.27 | 4.87 |
| Municipal Securities | 2.71 | 2.76 | 2.71 | 2.83 | 2.61 |
| Mortgage-Backed Securities | 10.66 | 9.45 | 10.63 | 9.13 | 9.73 |
| Asset-Backed Securities | 0.01 | 0.03 | 0.01 | 0.04 | 0.07 |
| Other Debt Securities | 0.48 | 0.57 | 0.47 | 0.57 | 0.69 |
| RE Loans Secured by 1-4 Family | 15.35 | 15.45 | 15.44 | 15.57 | 15.86 |
| Revolving | 3.10 | 2.82 | 3.07 | 2.91 | 2.81 |
| Closed-End, Sec by First Liens | 10.46 | 10.50 | 10.39 | 10.55 | 10.93 |
| Closed-End, Sec by Junior Liens | 1.24 | 1.43 | 1.28 | 1.55 | 1.53 |
| Commercial Real Estate Loans | 31.57 | 31.23 | 31.12 | 31.23 | 29.67 |
| Construction and Land Dev | 9.57 | 10.55 | 9.64 | 10.60 | 9.42 |
| Multifamily | 1.83 | 1.65 | 1.76 | 1.59 | 1.56 |
| Nonfarm Nonresidential | 18.68 | 17.42 | 18.12 | 17.51 | 17.33 |
| RE Loans Secured by Farmland | 0.67 | 0.67 | 0.67 | 0.70 | 0.71 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | |
| Real Estate Loans | 74.03 | 72.23 | 72.49 | 72.27 | 70.83 |
| RE Loans Secured by 1-4 Family | 23.36 | 22.87 | 23.07 | 23.32 | 23.46 |
| Revolving | 4.49 | 4.04 | 4.38 | 4.16 | 4.07 |
| Closed-End | 18.37 | 18.29 | 18.18 | 18.72 | 19.08 |
| Commercial Real Estate Loans | 46.26 | 44.52 | 44.93 | 44.51 | 42.85 |
| Construction and Land Dev | 13.92 | 14.69 | 13.68 | 14.78 | 13.51 |
| Multifamily | 2.72 | 2.35 | 2.60 | 2.36 | 2.26 |
| Nonfarm Nonresidential | 27.63 | 25.06 | 26.38 | 25.15 | 25.23 |
| RE Loans Secured by Farmland | 1.01 | 0.99 | 0.99 | 1.03 | 1.06 |
| Loans to Depository Institutions | 0.03 | 0.01 | 0.06 | 0.02 | 0.04 |
| Commercial and Industrial Loans | 15.93 | 16.78 | 16.64 | 17.13 | 17.62 |
| Loans to Individuals | 5.03 | 5.52 | 5.12 | 5.59 | 6.20 |
| Credit Card Loans | 0.12 | 0.15 | 0.16 | 0.16 | 0.16 |
| Agricultural Loans | 0.69 | 0.64 | 0.71 | 0.74 | 0.70 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Loans and Leases | 2.57 | 2.57 | 2.70 | 2.66 | 2.76 |

PERCENT OF TOTAL ASSETS

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

Short-Term Investments

5.77

4.44

4.22

4.30

4.34

Liquid Assets

19.83

17.85

18.79

18.22

19.04

Investment Securities

18.89

18.17

18.73

18.65

19.86

Net Loans and Leases

66.76

68.61

67.54

68.48

67.53

Net Lns, Ls & Stdby Ltrs of Credit

67.89

70.01

68.72

69.94

69.09

Core Deposits

55.32

55.51

52.86

56.41

56.78

Noncore Funding

31.79

30.96

33.78

30.66

29.67

Time Deposits of \$100K or More

13.79

12.94

12.93

13.66

15.14

Foreign Deposits

0.15

0.11

0.27

0.23

0.13

Fed Funds Purchased and Repos

4.21

5.11

5.01

5.27

5.01

Net Fed Funds Purchased (Sold)

4.03

3.77

4.54

4.77

3.85

Commercial Paper

0.00

0.00

0.00

0.00

0.00

Oth Borrowings W/Rem Mat 1 Yr or Less

3.11

3.72

3.74

3.45

2.83

Earning Assets Repr in 1 Year

40.10

42.66

40.27

43.01

40.25

Int-Bearing Liab Repr in 1 Year

32.09

31.49

31.13

32.71

30.32

Long-Term Debt Repr in 1 Year

0.70

0.63

0.78

0.56

0.44

Net Assets Repriceable in 1 Year

6.43

10.31

7.93

9.78

8.95

OTHER LIQUIDITY AND FUNDING RATIOS:

Net Noncore Funding Dependence

30.17

30.74

34.59

30.48

29.40

Net ST Noncore Funding Dependence

20.38

22.02

24.24

22.16

20.48

Short-Term Inv/ST Noncore Funding

27.32

20.72

20.07

20.83

23.34

Liq Asts-ST Noncore Fndg/Nonliq Asts

-4.17

-6.55

-7.09

-6.25

-3.96

Net Loans and Leases/Total Deposits

90.22

95.53

93.56

94.37

91.66

Net Loans and Leases/Core Deposits

125.45

128.92

133.32

129.21

125.50

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

0.02

0.32

-0.28

0.04

-0.21

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

0.10

1.34

-0.34

0.22

-1.41

Struct Notes Appr(Depr)/T1 Cap

-0.30

-0.08

-0.23

0.00

-0.04

PERCENT OF INVESTMENT SECURITIES:

Held-To-Maturity Securities

9.89

9.57

9.85

12.75

11.31

Available-For-Sale Securities

90.11

90.43

90.15

87.25

88.69

U. S. Treasury Securities

1.77

0.83

0.93

1.00

1.16

U. S. Agency Securities (excl MBS)

15.18

20.26

15.76

25.50

25.93

Municipal Securities

15.66

16.23

15.70

16.23

13.61

Mortgage-Backed Securities

56.96

51.94

56.80

48.73

49.26

Asset-Backed Securities

0.06

0.19

0.04

0.25

0.45

Other Debt Securities

2.32

3.22

2.57

3.34

3.26

Mutual Funds and Equity Securities

1.00

0.89

0.81

1.08

0.99

Debt Securities 1 Year or Less

13.94

15.79

13.78

17.11

14.40

Debt Securities 1 To 5 Years

24.75

22.40

22.54

24.35

30.00

Debt Securities Over 5 Years

57.09

56.47

58.76

54.38

51.76

Pledged Securities

70.16

67.23

70.49

67.39

64.83

Structured Notes, Fair Value

0.22

0.24

0.37

0.43

0.72

| ANALYSIS RATIOS | PEER GROUP 02 | | | | |
|---------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Provision for Ln&Ls Losses/Avg Assets | 1.20 | 0.52 | 0.97 | 0.29 | 0.14 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.69 | 0.77 | 1.39 | 0.42 | 0.21 |
| Provision for Ln&Ls Losses/Net Losses | 173.41 | 238.21 | 183.94 | 181.49 | 162.11 |
| Ln&Ls Allowance/Total Loans & Leases | 1.85 | 1.34 | 1.72 | 1.29 | 1.23 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 2.97 | 9.43 | 3.89 | 9.07 | 14.46 |
| ALLL/Nonaccrual Assets | 93.04 | 220.75 | 120.43 | 244.16 | 402.52 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 85.71 | 174.36 | 110.04 | 203.02 | 336.46 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.28 | 0.52 | 0.96 | 0.35 | 0.25 |
| Recoveries/Avg Loans and Leases | 0.06 | 0.07 | 0.07 | 0.07 | 0.09 |
| Net Losses/Avg Loans and Leases | 1.19 | 0.44 | 0.87 | 0.27 | 0.16 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Recoveries/Prior Year-End Losses | 3.10 | 6.43 | 28.47 | 35.40 | 41.29 |
| Earnings Coverage of Net Losses (X) | 4.27 | 17.21 | 4.77 | 16.06 | 29.69 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | |
| Real Estate Loans | 1.03 | 0.26 | 0.76 | 0.12 | 0.03 |
| RE Loans Secured By 1-4 Family | 0.53 | 0.20 | 0.36 | 0.10 | 0.04 |
| Revolving | 0.51 | 0.24 | 0.32 | 0.14 | 0.06 |
| Closed-End | 0.53 | 0.18 | 0.36 | 0.09 | 0.03 |
| Commercial Real Estate Loans | 1.23 | 0.25 | 0.93 | 0.13 | 0.03 |
| Construction and Land Dev | 3.03 | 0.39 | 2.45 | 0.23 | 0.02 |
| Multifamily | 0.44 | 0.05 | 0.34 | 0.05 | 0.04 |
| Nonfarm Nonresidential | 0.21 | 0.05 | 0.17 | 0.05 | 0.02 |
| RE Loans Secured by Farmland | 0.04 | 0.00 | 0.04 | 0.00 | 0.01 |
| Commercial and Industrial Loans | 1.25 | 0.40 | 0.76 | 0.40 | 0.31 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans to Individuals | 2.29 | 1.25 | 1.70 | 1.01 | 0.69 |
| Credit Card Loans | 4.25 | 2.74 | 3.40 | 1.83 | 1.08 |
| Agricultural Loans | 0.04 | 0.00 | 0.04 | 0.03 | 0.02 |
| Loans to Foreign Governments & Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Loans and Leases | 0.76 | 0.52 | 0.82 | 0.63 | 0.65 |

PERCENT OF LOANS AND LEASES

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.45

1.11

1.35

0.98

0.70

90+ Days PD Loans and Leases

0.14

0.08

0.12

0.07

0.07

Nonaccrual Loans and Leases

2.82

1.12

2.28

0.86

0.43

90+ Days PD and Nonaccrual Loans and Leases

3.07

1.27

2.46

0.97

0.51

30-89 Days PD Restructured

0.00

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.09

0.01

0.05

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.45

1.13

1.35

0.98

0.70

90+ Days Past Due Assets

0.14

0.08

0.12

0.07

0.07

Nonaccrual Assets

2.87

1.12

2.30

0.86

0.43

30+ Days PD & Nonaccrual Assets

4.64

2.40

3.87

1.97

1.22

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.13

0.89

1.73

0.69

0.36

90+ PD & Nonaccrual Assets + OREO

2.49

1.01

2.01

0.80

0.43

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.35

0.91

1.90

0.69

0.36

Allowance for Loan & Lease Losses

176.33

92.95

148.92

76.08

44.27

Equity Cap + ALLL

24.33

9.42

21.53

7.18

3.59

Tier 1 Cap + ALLL

25.73

10.60

21.23

8.04

3.88

Loans & Leases + RE Acquired

3.38

1.27

2.68

0.98

0.52

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

| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|------------------------------|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD | 1.54 | 1.14 | 1.47 | 0.99 | 0.68 |
| - 90+ Days Past Due | 0.16 | 0.08 | 0.14 | 0.08 | 0.06 |
| - Nonaccrual | 3.43 | 1.31 | 2.80 | 0.97 | 0.43 |
| Coml & Indl - 30-89 Days PD | 1.24 | 0.88 | 0.97 | 0.82 | 0.63 |
| - 90+ Days Past Due | 0.09 | 0.07 | 0.07 | 0.06 | 0.06 |
| - Nonaccrual | 1.73 | 0.72 | 1.40 | 0.68 | 0.63 |
| Individuals - 30-89 Days PD | 1.53 | 1.40 | 1.81 | 1.44 | 1.11 |
| - 90+ Days Past Due | 0.14 | 0.12 | 0.14 | 0.09 | 0.08 |
| - Nonaccrual | 0.43 | 0.22 | 0.31 | 0.21 | 0.14 |
| 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 | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural - 30-89 Days PD | 0.13 | 0.19 | 0.21 | 0.23 | 0.32 |
| - 90+ Days Past Due | 0.01 | 0.00 | 0.00 | 0.01 | 0.00 |
| - Nonaccrual | 0.11 | 0.24 | 0.16 | 0.20 | 0.12 |
| 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 | 0.68 | 0.37 | 0.63 | 0.47 | 0.36 |
| - 90+ Days Past Due | 0.06 | 0.03 | 0.03 | 0.02 | 0.04 |
| - Nonaccrual | 0.58 | 0.12 | 0.36 | 0.09 | 0.10 |

MEMORANDA:

| | | | | | |
|-------------------------------|------|------|------|------|------|
| 1-4 Family - 30-89 Days PD | 1.35 | 1.13 | 1.41 | 1.00 | 0.76 |
| - 90+ Days Past Due | 0.17 | 0.10 | 0.17 | 0.11 | 0.08 |
| - Nonaccrual | 1.76 | 0.80 | 1.44 | 0.72 | 0.36 |
| Revolvi ng - 30-89 Days PD | 0.69 | 0.63 | 0.62 | 0.62 | 0.44 |
| - 90+ Days Past Due | 0.10 | 0.05 | 0.05 | 0.04 | 0.05 |
| - Nonaccrual | 0.72 | 0.36 | 0.57 | 0.29 | 0.18 |
| Closed-End - 30-89 Days PD | 1.52 | 1.23 | 1.60 | 1.11 | 0.83 |
| - 90+ Days Past Due | 0.18 | 0.11 | 0.19 | 0.13 | 0.08 |
| - Nonaccrual | 2.04 | 0.88 | 1.66 | 0.77 | 0.40 |
| - Jr Lien 30-89 Days PD | 0.13 | 0.10 | 0.13 | 0.11 | 0.08 |
| - Jr Lien 90+ Days PD | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| - Jr Lien Nonaccrual | 0.18 | 0.09 | 0.12 | 0.09 | 0.06 |
| Commercial RE - 30-89 Days PD | 1.59 | 1.14 | 1.41 | 0.93 | 0.58 |
| - 90+ Days Past Due | 0.14 | 0.06 | 0.10 | 0.05 | 0.04 |
| - Nonaccrual | 4.39 | 1.63 | 3.48 | 1.12 | 0.44 |
| Const & Dev - 30-89 Days PD | 2.45 | 1.80 | 2.19 | 1.42 | 0.72 |
| - 90+ Days Past Due | 0.30 | 0.10 | 0.18 | 0.07 | 0.04 |
| - Nonaccrual | 9.97 | 3.07 | 7.14 | 1.67 | 0.39 |
| Multifamily - 30-89 Days PD | 0.92 | 0.57 | 0.58 | 0.59 | 0.37 |
| - 90+ Days Past Due | 0.03 | 0.02 | 0.04 | 0.01 | 0.01 |
| - Nonaccrual | 2.80 | 0.70 | 1.69 | 0.70 | 0.25 |
| Nonfarm Nres- 30-89 Days PD | 1.05 | 0.69 | 0.83 | 0.57 | 0.51 |
| - 90+ Days Past Due | 0.06 | 0.03 | 0.05 | 0.03 | 0.03 |
| - Nonaccrual | 1.72 | 0.59 | 1.31 | 0.61 | 0.41 |
| Farmland - 30-89 Days PD | 1.07 | 0.43 | 0.64 | 0.37 | 0.32 |
| - 90+ Days Past Due | 0.03 | 0.01 | 0.01 | 0.00 | 0.01 |
| - Nonaccrual | 1.43 | 0.35 | 1.23 | 0.31 | 0.36 |
| Credit Card - 30-89 Days PD | 1.98 | 1.46 | 1.82 | 1.48 | 1.23 |
| - 90+ Days Past Due | 0.79 | 0.56 | 0.44 | 0.47 | 0.46 |
| - Nonaccrual | 0.21 | 0.18 | 0.30 | 0.32 | 0.07 |

| CAPITAL RATIOS | PEER GROUP 02 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Tier 1 Leverage Ratio | 8.63 | 8.50 | 8.78 | 8.50 | 8.76 |
| Tier 1 RBC Ratio | 11.48 | 10.68 | 11.22 | 10.73 | 11.16 |
| Total Risk-Based Capital Ratio | 13.22 | 12.33 | 13.03 | 12.38 | 12.74 |
| Tangible Tier 1 Leverage Ratio | 8.53 | 8.41 | 8.69 | 8.40 | 8.66 |
| Tangible Common Eq Cap/Tan Assets | 6.13 | 6.71 | 6.20 | 6.71 | 6.91 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | |
| Loan Commitments | 14.28 | 17.92 | 15.29 | 18.68 | 19.23 |
| Standby Letters of Credit | 0.99 | 1.12 | 1.01 | 1.22 | 1.29 |
| Commercial & Similar Letters of Credit | 0.04 | 0.06 | 0.06 | 0.07 | 0.09 |
| 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 | 4.30 | 4.21 | 4.38 | 3.54 | 4.32 |
| Interest Rate Contracts | 3.75 | 3.22 | 3.43 | 2.92 | 3.05 |
| Interest Rate Futures & Forward Contr | 0.58 | 0.32 | 0.33 | 0.22 | 0.23 |
| Written Options Contr (Int Rate) | 0.62 | 0.30 | 0.50 | 0.17 | 0.17 |
| Purchased Options Contr (Int Rate) | 0.07 | 0.20 | 0.14 | 0.35 | 0.28 |
| Interest Rate Swaps | 1.87 | 1.85 | 1.92 | 1.73 | 1.51 |
| Foreign Exchange Contracts | 0.01 | 0.02 | 0.02 | 0.04 | 0.04 |
| Futures & Forward Foreign Exch Contr | 0.00 | 0.01 | 0.02 | 0.03 | 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 | 0.01 | 0.02 | 0.04 | 0.04 | 0.03 |
| 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 | 0.01 | 0.00 |
| Purchased Options Contr (Comm & Oth) | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | |
| Loan Commitments | 20.69 | 26.52 | 23.83 | 28.43 | 30.01 |

| PERCENT OF NOTIONAL AMOUNT | PEER GROUP 02 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Interest Rate Contracts | 96.63 | 93.85 | 94.59 | 92.27 | 93.74 |
| Foreign Exchange Contracts | 0.67 | 1.33 | 1.09 | 2.28 | 3.18 |
| Equity, Comm, & Other Contracts | 0.66 | 1.74 | 1.08 | 2.47 | 1.03 |
| Futures and Forwards | 20.19 | 17.94 | 15.90 | 19.08 | 21.09 |
| Written Options | 22.40 | 19.55 | 23.46 | 17.81 | 15.51 |
| Exchange-Traded | 0.00 | 0.00 | 0.01 | 0.03 | 0.00 |
| Over-The-Counter | 21.94 | 18.80 | 23.72 | 16.61 | 14.96 |
| Purchased Options | 2.41 | 5.61 | 3.63 | 8.94 | 6.08 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 |
| Over-The-Counter | 2.26 | 5.41 | 3.44 | 8.65 | 5.54 |
| Swaps | 43.40 | 45.92 | 44.58 | 44.53 | 44.41 |
| Held for Trading | 24.69 | 25.03 | 26.25 | 18.14 | 16.66 |
| Interest Rate Contracts | 22.17 | 21.91 | 23.42 | 14.71 | 12.22 |
| Foreign Exchange Contracts | 0.00 | 0.02 | 0.00 | 0.14 | 1.47 |
| Equity, Comm, & Other Contracts | 0.01 | 0.01 | 0.00 | 0.04 | 0.00 |
| Non-Traded | 75.31 | 74.97 | 73.75 | 81.86 | 83.34 |
| Interest Rate Contracts | 71.00 | 67.88 | 66.86 | 69.43 | 71.72 |
| Foreign Exchange Contracts | 0.03 | 0.22 | 0.08 | 0.42 | 0.34 |
| Equity, Comm, & Other Contracts | 0.40 | 0.91 | 0.89 | 1.62 | 0.73 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 65.08 | 73.49 | 71.37 | 77.94 | 76.20 |
| One Year or Less | 21.33 | 23.02 | 19.66 | 23.74 | 19.68 |
| Over 1 Year to 5 Years | 20.94 | 20.34 | 20.91 | 28.68 | 24.67 |
| Over 5 Years | 12.70 | 15.79 | 12.50 | 12.55 | 13.30 |
| Gross Negative Fair Value (Abs Val) | 2.20 | 1.67 | 2.54 | 1.01 | 0.48 |
| Gross Positive Fair Value | 1.81 | 1.45 | 2.31 | 1.52 | 0.67 |
| PERCENT OF TIER 1 CAPITAL: | | | | | |
| Gross Negative Fair Value, Abs Val (X) | 0.01 | 0.01 | 0.01 | 0.01 | 0.00 |
| Gross Positive Fair Value (X) | 0.01 | 0.01 | 0.02 | 0.01 | 0.00 |
| Held for Trading (X) | 0.00 | 0.00 | 0.01 | 0.00 | 0.00 |
| Non-Traded (X) | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 |
| Current Credit Exposure (X) | 0.01 | 0.01 | 0.01 | 0.01 | 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 | 0.10 | 0.07 | 0.12 | 0.05 | 0.03 |

INSURANCE ACTIVITIES

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

ANALYSIS RATIOS:

| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Ins Underwriting Assets/Consol Assets | 0.01 | N/A | N/A | N/A | N/A |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 31.74 | 31.68 | 35.62 | 35.53 | 35.51 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 68.26 | 68.32 | 64.38 | 64.47 | 64.49 |
| Sep Acct Assets(L/H)/Total Life Ast | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Ins Activities Revenue/Adj Oper Inc | 0.93 | 0.84 | 0.78 | 0.86 | 1.05 |
| Premium Inc/Ins Activities Revenue | 2.59 | 2.91 | 4.39 | 3.43 | 2.85 |
| Credit Rel Prem Inc/Tot Prem Inc | 65.38 | 58.16 | 60.61 | 57.86 | 72.22 |
| Other Prem Inc/Total Prem Inc | 34.62 | 41.84 | 39.39 | 42.14 | 27.78 |
| Ins Under Net Income/Consol Net Income | 0.04 | 0.03 | 0.03 | 0.05 | 0.07 |
| Ins Net Inc (P/C)/Equity (P/C) | -19.33 | 10.82 | 19.91 | 13.96 | 10.64 |
| Ins Net Inc (L/H)/Equity (L/H) | 9.78 | 0.66 | 2.08 | 6.26 | 6.54 |
| Insur Ben, Losses, Exp/Insur Premiums | 109.45 | 66.68 | 67.93 | 465.93 | 304.30 |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 4.19 | 4.25 | 4.40 | 4.37 | 4.38 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 9.91 | 10.93 | 9.97 | 10.98 | 10.31 |
| 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 | 0.38 | 0.54 | 0.30 | 0.58 | 0.52 |
| Cost: Interest-Bearing Deposits | 0.71 | 2.80 | 1.88 | 4.63 | 4.62 |
| 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 | 1.72 | 5.24 | 0.27 | 1.73 | 1.62 |
| Foreign Governments and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| GROWTH RATES: | | | | | |
| Net Loans and Leases | 42.20 | -13.05 | 2.90 | -17.84 | -1.36 |
| Total Selected Assets | 19.92 | -9.54 | -22.05 | -9.39 | -3.15 |
| Deposits | 150.42 | -17.15 | 247.27 | 10.61 | 14.04 |

| PROFITABILITY: | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Net Income/Avg Equity Capital | -0.56 | 7.72 | -1.77 | 9.45 | 12.23 |
| Bank Net Inc/Avg Eq Inv in Banks | 0.83 | 8.00 | -0.72 | 9.80 | 12.37 |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks | 3.25 | 6.28 | 5.10 | 5.89 | 6.06 |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | -13.74 | 4.68 | -4.93 | 8.67 | 9.56 |
| Bank Net Income/Parent Net Income | 97.87 | 105.27 | 110.19 | 107.86 | 94.89 |
| Nonbank Net Income/Parent Net Income | 3.31 | 2.39 | 2.67 | 1.73 | 1.92 |
| Sub BHCs Net Inc/Parent Net Income | 89.25 | 97.51 | 89.48 | 85.56 | 87.17 |
| LEVERAGE: | | | | | |
| Total Liabilities/Equity | 23.19 | 27.85 | 25.95 | 25.88 | 24.70 |
| Total Debt/Equity Capital | 2.92 | 4.89 | 3.52 | 4.31 | 3.79 |
| Tot Debt+NP to Subs Iss Tr Pref/Equity | 18.09 | 22.19 | 20.20 | 20.64 | 20.45 |
| Tot Debt+Lns Guaranteed for Affl/Equity | 3.02 | 5.23 | 3.79 | 4.31 | 3.79 |
| Total Debt/Eq Cap - Exc Over Fair Value | 2.96 | 5.02 | 3.55 | 4.56 | 3.91 |
| Long-Term Debt/Equity Capital | 1.98 | 2.52 | 2.13 | 2.26 | 2.31 |
| Short-Term Debt/Equity Capital | 0.53 | 1.65 | 0.69 | 1.30 | 0.85 |
| Current Portion of LT Debt/Equity | 0.00 | 0.01 | 0.00 | 0.01 | 0.00 |
| Exc Cost Over Fair Value/Equity Cap | 0.10 | 0.09 | 0.09 | 0.13 | 0.14 |
| Long-Term Debt/Consolidated LT Debt | 2.98 | 3.87 | 2.91 | 4.22 | 4.26 |
| DOUBLE LEVERAGE: | | | | | |
| Equity Investment in Subs/Equity | 110.12 | 115.55 | 112.11 | 113.92 | 113.00 |
| Total Investment in Subs/Equity | 112.54 | 118.12 | 114.35 | 115.71 | 115.01 |
| Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 96.04 | 99.54 | 97.78 | 98.88 | 97.67 |
| Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 98.15 | 101.55 | 99.83 | 100.25 | 99.19 |
| DOUBLE LEVERAGE PAYBACK: | | | | | |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 0.79 | 1.91 | 0.78 | 1.44 | 1.09 |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 4.50 | 5.84 | 5.11 | 4.25 | 2.63 |
| COVERAGE ANALYSIS: | | | | | |
| Op Inc-Tax + Noncash/Oper Exp + Div | 77.70 | 119.31 | 116.35 | 152.01 | 149.23 |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div | 87.12 | 131.01 | 116.53 | 149.55 | 154.29 |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div | 114.32 | 103.11 | 155.03 | 95.02 | 106.17 |
| Pretax Oper Inc + Int Exp/Int Expense | 397.97 | 6680.33 | 7395.80 | 28090.6 | 7901.37 |
| Div + Int From Subs/Int Exp + Div | 75.72 | 181.00 | 162.97 | 232.42 | 235.87 |
| Fees+Other Inc From Subs/Sal + Oth Exp | 8.59 | 10.28 | 8.77 | 10.02 | 10.96 |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 12.65 | 1055.20 | 159.78 | 8497.79 | 8204.11 |
| OTHER RATIOS: | | | | | |
| Net Assets Repr in 1 Yr/Total Assets | 1.63 | -0.60 | 1.23 | 0.23 | 0.82 |
| PAST DUE AND NONACCRUAL AS % OF LNS&LS: | | | | | |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual | 13.26 | 6.78 | 12.59 | 7.18 | 9.37 |
| Total | 13.26 | 6.78 | 12.59 | 7.18 | 9.37 |
| 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 | 0.81 | 1.14 | 0.96 | 0.92 | 1.03 |
| Combined Thrift Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Combined Foreign Nonbank Sub Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| PAYOUT RATIOS - PARENT | PEER GROUP 02 | | | | |
|------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Div Paid/Inc Before Undist Inc | 110.23 | 65.01 | 80.10 | 58.62 | 66.86 |
| Dividends Paid/Net Income | 53.98 | 39.56 | 51.80 | 38.95 | 28.15 |
| Net Income - Dividends/Avg Equity | -3.48 | 4.08 | -5.18 | 5.31 | 8.43 |
| PERCENT OF DIVIDENDS PAID: | | | | | |
| Dividends From Bank Subs | 65.98 | 129.52 | 131.62 | 184.35 | 174.90 |
| Dividends From Nonbank Subs | 1.30 | 6.11 | 3.53 | 4.05 | 2.87 |
| Dividends From Subsidiary BHCs | 2.37 | 1.84 | 1.77 | 4.95 | 2.78 |
| Dividends From All Subsidiaries | 76.09 | 177.65 | 169.80 | 215.38 | 217.42 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | |
| Dividends From Bank Subs | 36.81 | 44.72 | 67.74 | 73.30 | 54.56 |
| Interest Income From Bank Subs | 0.92 | 0.84 | 1.19 | 1.11 | 0.96 |
| Mgt & Service Fees From Bank Subs | 2.51 | 2.15 | 1.83 | 2.22 | 3.79 |
| Other Income From Bank Subs | 0.02 | 0.01 | 0.04 | 0.02 | 0.02 |
| Operating Income From Bank Subs | 46.54 | 58.38 | 79.74 | 86.32 | 67.17 |
| PERCENT OF NONBANK NET INCOME: | | | | | |
| Dividends From Nonbank Subs | 50.30 | 72.38 | 90.53 | 78.99 | 63.14 |
| Interest Income From Nonbank Subs | 3.74 | 5.17 | 2.55 | 4.27 | 11.74 |
| Mgt & Serv Fees From Nonbank Subs | 2.02 | 2.66 | 2.46 | 3.03 | 1.80 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.02 | 0.55 |
| Operating Inc From Nonbank Subs | 65.35 | 98.45 | 98.65 | 123.99 | 84.38 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | |
| Dividends From Subsidiary BHCs | 31.26 | 51.51 | 56.09 | 38.82 | 51.07 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.30 | 0.00 | 0.50 | 0.45 |
| Mgt & Serv Fees From Sub BHCs | 2.04 | 2.05 | 4.23 | 1.59 | 1.66 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Income From Sub BHCs | 33.30 | 53.86 | 60.32 | 40.91 | 53.17 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | |
| Dividends From Bank Subsidiaries | 39.32 | 45.97 | 60.97 | 68.20 | 68.52 |
| Interest Income From Bank Subs | 6.07 | 4.33 | 1.81 | 1.38 | 1.34 |
| Mgt & Serv Fees From Bank Subs | 6.34 | 4.52 | 3.40 | 3.46 | 3.79 |
| Other Income From Bank Subs | 0.01 | 0.01 | 0.01 | 0.02 | 0.06 |
| Operating Income From Bank Subs | 62.91 | 65.76 | 74.29 | 85.55 | 88.00 |
| Dividends From Nonbank Subs | 1.82 | 2.64 | 2.07 | 1.61 | 1.29 |
| Interest Income From Nonbank Subs | 0.08 | 0.12 | 0.09 | 0.17 | 0.29 |
| Mgt & Serv Fees From Nonbank Subs | 0.03 | 0.13 | 0.03 | 0.05 | 0.04 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.02 | 0.01 |
| Operating Inc From Nonbank Subs | 3.84 | 4.10 | 2.79 | 2.86 | 2.23 |
| Dividends From Subsidiary BHCs | 0.22 | 2.07 | 1.15 | 2.04 | 1.27 |
| 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 | 0.36 | 2.26 | 1.35 | 2.36 | 1.40 |
| Loans and Adv From Subs/ST Debt | +++++ | 609.97 | 2028.33 | 754.10 | 797.93 |
| Loans and Adv From Subs/Total Debt | 1337.36 | 398.20 | 1338.87 | 487.80 | 892.50 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|---------|--------|-------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group | | | | | | | | | 93 |
| EARNINGS AND PROFITABILITY | | | | | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | |
| Net Interest Income (TE) | 3.07 | 1.49 | 2.08 | 2.54 | 3.10 | 3.53 | 4.04 | 4.42 | 93 |
| + Non-interest Income | 1.03 | 0.20 | 0.39 | 0.55 | 0.93 | 1.44 | 1.86 | 2.93 | 93 |
| - Overhead Expense | 2.81 | 1.39 | 1.90 | 2.33 | 2.80 | 3.14 | 3.72 | 5.19 | 93 |
| - Provision for Losses | 1.20 | 0.14 | 0.22 | 0.43 | 0.74 | 1.62 | 3.35 | 5.03 | 93 |
| + Securities Gains (Losses) | 0.05 | -0.58 | -0.12 | 0.00 | 0.00 | 0.07 | 0.42 | 0.53 | 93 |
| + Other Tax Equiv Adjustments | 0.00 | -0.06 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 93 |
| = Pretax Net Oper Income (TE) | 0.13 | -6.52 | -4.41 | -0.24 | 0.59 | 1.22 | 1.77 | 2.48 | 93 |
| Net Operating Income | 0.06 | -5.54 | -3.08 | -0.21 | 0.36 | 0.80 | 1.25 | 1.70 | 93 |
| Net Income | 0.06 | -5.54 | -3.08 | -0.20 | 0.36 | 0.80 | 1.25 | 1.70 | 93 |
| Net Income (Sub S Adjusted) | 1.13 | 0.74 | 0.74 | 0.74 | 0.90 | 1.19 | 1.42 | 1.50 | 3 |
| PERCENT OF AVG EARNING ASSETS: | | | | | | | | | |
| Interest Income (TE) | 5.30 | 3.84 | 4.43 | 4.99 | 5.32 | 5.60 | 6.19 | 6.57 | 93 |
| Interest Expense | 1.90 | 1.02 | 1.15 | 1.51 | 1.88 | 2.24 | 2.62 | 3.20 | 93 |
| Net Interest Income (TE) | 3.38 | 1.54 | 2.24 | 2.83 | 3.49 | 3.95 | 4.51 | 4.87 | 93 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 1.18 | 0.06 | 0.17 | 0.35 | 0.68 | 1.76 | 3.45 | 4.02 | 93 |
| Earnings Coverage of Net Losses (X) | 4.27 | -1.33 | -0.08 | 0.88 | 2.84 | 6.19 | 11.40 | 30.34 | 92 |
| Ln&Ls Allowance/Total Loans & Leases | 1.85 | 0.92 | 1.11 | 1.34 | 1.64 | 2.16 | 3.11 | 3.95 | 93 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 3.21 | 0.48 | 0.96 | 1.41 | 2.59 | 4.62 | 7.57 | 10.40 | 93 |
| 30-89 Days Past Due Loans and Leases | 1.45 | 0.30 | 0.40 | 0.73 | 1.22 | 1.81 | 3.32 | 4.04 | 93 |
| LIQUIDITY AND FUNDING: | | | | | | | | | |
| Net Noncore Funding Dependence | 30.17 | -2.11 | 8.34 | 20.91 | 28.89 | 38.76 | 51.21 | 58.76 | 93 |
| Net ST Noncore Funding Dependence | 20.37 | -3.83 | 2.59 | 12.43 | 20.13 | 26.99 | 37.32 | 46.86 | 93 |
| Net Loans and Leases/Total Assets | 66.75 | 39.73 | 47.71 | 61.24 | 68.16 | 73.29 | 79.63 | 82.89 | 93 |
| CAPITALIZATION: | | | | | | | | | |
| Tier 1 Leverage Ratio | 8.63 | 4.03 | 5.07 | 7.21 | 8.78 | 10.17 | 11.08 | 11.73 | 93 |
| Equity Capital/Total Assets | 9.36 | 2.96 | 4.68 | 7.37 | 9.61 | 11.38 | 12.72 | 14.46 | 93 |
| Equity Capital+Minority Int/Total Assets | 9.47 | 2.97 | 4.68 | 7.49 | 9.80 | 11.41 | 12.72 | 14.46 | 93 |
| Net Loans&Ls/Equity Capital (X) | 7.60 | 3.19 | 4.18 | 5.71 | 6.79 | 9.00 | 13.04 | 17.26 | 92 |
| Cash Dividends/Net Income | 53.12 | 0.00 | 0.00 | 9.20 | 49.13 | 73.19 | 143.07 | 262.69 | 66 |
| Cash Dividends/Net Income (Sub S Adjusted) | 39.88 | 0.00 | 0.00 | 0.00 | 5.84 | 35.76 | 79.08 | 93.52 | 3 |
| Retained Earnings/Avg Equity Cap | -3.48 | -61.00 | -46.45 | -6.77 | 1.17 | 4.50 | 9.23 | 24.89 | 93 |
| PARENT COMPANY RATIOS: | | | | | | | | | |
| Short-Term Debt/Equity Capital | 0.53 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.65 | 7.92 | 92 |
| Long-Term Debt/Equity Capital | 1.97 | 0.00 | 0.00 | 0.00 | 0.00 | 1.81 | 10.62 | 18.02 | 92 |
| Equity Investment in Subs/Equity Cap | 110.11 | 85.01 | 88.16 | 98.22 | 107.59 | 116.88 | 137.98 | 174.03 | 92 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 87.12 | -255.38 | -13.24 | 22.31 | 83.76 | 115.56 | 235.84 | 437.62 | 90 |

| PERCENT OF AVERAGE ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Interest Income (TE) | 4.83 | 3.20 | 3.95 | 4.55 | 4.82 | 5.08 | 5.64 | 6.14 | 93 |
| Less: Interest Expense | 1.73 | 0.90 | 1.07 | 1.38 | 1.70 | 2.04 | 2.49 | 2.95 | 93 |
| Equals: Net Interest Income (TE) | 3.07 | 1.49 | 2.08 | 2.54 | 3.10 | 3.53 | 4.04 | 4.42 | 93 |
| Plus: Non-Interest Income | 1.03 | 0.20 | 0.39 | 0.55 | 0.93 | 1.44 | 1.86 | 2.93 | 93 |
| Equals: Adj Operating Income (TE) | 4.17 | 1.59 | 2.63 | 3.27 | 4.22 | 4.76 | 5.57 | 8.41 | 93 |
| Less: Overhead Expense | 2.81 | 1.39 | 1.90 | 2.33 | 2.80 | 3.14 | 3.72 | 5.19 | 93 |
| Less: Provision for Loan and Lease Losses | 1.20 | 0.14 | 0.22 | 0.43 | 0.74 | 1.62 | 3.35 | 5.03 | 93 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Plus: Realized G/L on AFS Sec | 0.05 | -0.58 | -0.12 | 0.00 | 0.00 | 0.08 | 0.42 | 0.53 | 93 |
| Plus: Other Tax Equiv Adjustments | 0.00 | -0.06 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 93 |
| Equals: Pretax Net Oper Inc (TE) | 0.13 | -6.52 | -4.41 | -0.24 | 0.59 | 1.22 | 1.77 | 2.48 | 93 |
| Less: Applicable Income Taxes (TE) | 0.17 | -1.32 | -0.57 | -0.00 | 0.20 | 0.39 | 0.66 | 0.95 | 93 |
| Less: Minority Interest | 0.00 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 93 |
| Equals: Net Operating Income | 0.06 | -5.54 | -3.08 | -0.21 | 0.36 | 0.80 | 1.25 | 1.70 | 93 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Equals: Net Income | 0.06 | -5.54 | -3.08 | -0.20 | 0.36 | 0.80 | 1.25 | 1.70 | 93 |
| Memo: Net Income (Last Four Qtrs) | -0.16 | -5.64 | -3.27 | -0.97 | 0.37 | 0.88 | 1.15 | 1.32 | 92 |
| MARGIN ANALYSIS: | | | | | | | | | |
| Avg Earning Assets / Avg Assets | 91.33 | 82.75 | 85.93 | 88.84 | 91.35 | 93.60 | 96.97 | 98.37 | 93 |
| Avg Int-Bearing Funds / Avg Assets | 78.06 | 63.68 | 68.41 | 73.56 | 77.95 | 81.43 | 87.53 | 90.56 | 93 |
| Int Income (TE) / Avg Earning Assets | 5.30 | 3.84 | 4.43 | 4.99 | 5.32 | 5.60 | 6.19 | 6.57 | 93 |
| Int Expense / Avg Earning Assets | 1.90 | 1.02 | 1.15 | 1.51 | 1.88 | 2.24 | 2.62 | 3.20 | 93 |
| Net Int Inc (TE) / Avg Earn Assets | 3.38 | 1.54 | 2.24 | 2.83 | 3.49 | 3.95 | 4.51 | 4.87 | 93 |
| YIELD OR COST: | | | | | | | | | |
| Total Loans and Leases (TE) | 5.56 | 4.27 | 4.52 | 5.20 | 5.55 | 5.96 | 6.32 | 6.93 | 93 |
| Interest-Bearing Bank Balances | 0.88 | 0.00 | 0.00 | 0.13 | 0.31 | 0.82 | 2.42 | 8.21 | 90 |
| Fed Funds Sold & Reverse Repos | 0.25 | 0.00 | 0.00 | 0.03 | 0.23 | 0.35 | 0.70 | 1.24 | 66 |
| Trading Assets | 1.73 | 0.00 | 0.00 | 0.00 | 0.56 | 3.73 | 5.02 | 6.89 | 31 |
| Total Earning Assets | 5.18 | 3.68 | 4.35 | 4.88 | 5.18 | 5.46 | 6.01 | 6.33 | 93 |
| Investment Securities (TE) | 4.77 | 2.71 | 3.49 | 4.32 | 4.79 | 5.31 | 5.86 | 6.08 | 93 |
| U.S. Treasury & Agency Sec (excl MBS) | 3.49 | 0.29 | 0.91 | 2.01 | 3.68 | 4.52 | 6.01 | 7.05 | 88 |
| Mortgage-Backed Securities | 4.91 | 3.51 | 3.93 | 4.46 | 4.93 | 5.34 | 5.83 | 6.17 | 92 |
| All Other Securities | 5.95 | 1.73 | 3.21 | 5.00 | 5.91 | 6.87 | 7.94 | 10.72 | 92 |
| Interest-Bearing Deposits | 2.03 | 0.90 | 1.26 | 1.64 | 2.05 | 2.39 | 2.84 | 3.07 | 93 |
| Time Deposits of \$100K or More | 2.98 | 1.95 | 2.06 | 2.55 | 3.02 | 3.37 | 3.78 | 3.99 | 93 |
| Time Deposits < \$100K | 3.09 | 1.54 | 2.03 | 2.79 | 3.18 | 3.45 | 3.77 | 4.01 | 93 |
| Other Domestic Deposits | 0.91 | 0.27 | 0.41 | 0.65 | 0.83 | 1.13 | 1.58 | 1.97 | 93 |
| Foreign Deposits | 0.71 | 0.00 | 0.00 | 0.13 | 0.63 | 1.06 | 1.26 | 1.55 | 10 |
| Fed Funds Purchased and Repos | 1.33 | 0.09 | 0.20 | 0.43 | 1.00 | 1.94 | 3.60 | 3.97 | 88 |
| Other Borrowed Funds & Trading Liab | 2.73 | 0.14 | 0.79 | 1.65 | 2.95 | 3.61 | 4.18 | 4.77 | 91 |
| All Interest-Bearing Funds | 2.21 | 1.21 | 1.45 | 1.79 | 2.21 | 2.54 | 3.02 | 3.33 | 93 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 17.14 | 11.03 | 12.19 | 13.81 | 16.55 | 19.75 | 24.66 | 27.17 | 93 |
| Avg Assets per Employee (\$000) | 5237.95 | 2757.51 | 3238.41 | 3777.98 | 4541.48 | 5579.90 | 9826.96 | 11850.3 | 93 |

ANALYSIS RATIOS

| | | | | | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|--------|----|
| Mutual Fund Fee Inc / Non-Int Income | 2.35 | 0.00 | 0.00 | 0.06 | 1.70 | 4.51 | 6.65 | 9.16 | 90 |
| Overhead Exp / NII + Non-Int Income | 70.25 | 43.18 | 51.00 | 59.25 | 67.01 | 75.23 | 97.03 | 130.82 | 93 |

PERCENT OF AVERAGE ASSETS:

| | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|----|
| Total Overhead Expense | 2.81 | 1.39 | 1.90 | 2.33 | 2.80 | 3.14 | 3.72 | 5.19 | 93 |
| Personnel Expense | 1.39 | 0.66 | 0.84 | 1.13 | 1.42 | 1.63 | 1.81 | 2.02 | 93 |
| Net Occupancy Expense | 0.39 | 0.19 | 0.24 | 0.31 | 0.38 | 0.45 | 0.56 | 0.59 | 93 |
| Other Operating Expenses | 0.99 | 0.48 | 0.64 | 0.74 | 0.88 | 1.10 | 1.63 | 2.61 | 93 |
| Overhead Less Non-Interest Income | 1.70 | 0.44 | 0.96 | 1.34 | 1.65 | 1.93 | 2.50 | 3.51 | 93 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

| | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|--------|----|
| Total Overhead Expense | 68.74 | 38.07 | 49.04 | 58.55 | 65.17 | 73.65 | 95.54 | 128.74 | 93 |
| Personnel Expense | 34.42 | 14.34 | 23.63 | 30.20 | 34.73 | 38.82 | 44.72 | 51.04 | 93 |
| Net Occupancy Expense | 9.68 | 5.33 | 6.38 | 7.51 | 9.35 | 11.00 | 14.73 | 16.64 | 93 |
| Other Operating Expenses | 23.29 | 13.40 | 15.15 | 17.41 | 21.08 | 26.38 | 34.69 | 53.51 | 93 |
| Total Non-Interest Income | 24.67 | 9.81 | 11.89 | 16.66 | 22.97 | 29.91 | 38.81 | 56.26 | 93 |
| Fiduciary Activities Income | 1.57 | 0.00 | 0.00 | 0.00 | 1.19 | 3.11 | 4.63 | 6.49 | 92 |
| Serv Charges on Deposit Accts - Domestic | 7.68 | 1.79 | 2.96 | 5.33 | 6.88 | 9.90 | 13.36 | 16.88 | 92 |
| Trading Revenue | 0.04 | -0.67 | -0.08 | 0.00 | 0.00 | 0.00 | 0.49 | 1.39 | 92 |
| Investment Banking Fees & Commissions | 1.16 | 0.00 | 0.00 | 0.16 | 1.00 | 1.90 | 3.19 | 4.01 | 92 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 92 |
| Net Servicing Fees | 0.20 | -0.73 | -0.08 | 0.00 | 0.07 | 0.32 | 1.02 | 1.83 | 92 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 92 |
| Insurance Activities Revenue | 0.94 | 0.00 | 0.00 | 0.00 | 0.12 | 1.18 | 4.03 | 5.86 | 92 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.69 | -3.54 | -0.78 | 0.03 | 0.73 | 2.85 | 6.55 | 8.70 | 92 |
| Other Non-Interest Income | 8.18 | 0.50 | 2.80 | 4.83 | 6.99 | 10.63 | 16.46 | 20.55 | 92 |
| Overhead Less Non-Interest Income | 43.86 | 2.82 | 22.59 | 31.44 | 40.31 | 49.78 | 73.05 | 116.37 | 93 |

TAX RATIOS:

| | | | | | | | | | |
|--------------------------------|-------|--------|--------|-------|-------|-------|-------|-------|----|
| Appl Inc Taxes/Pretax NOI (TE) | 18.82 | -69.59 | -23.35 | 8.97 | 24.05 | 31.32 | 34.55 | 35.52 | 64 |
| Appl Inc Tax+TE/Pretax NOI+TE | 32.21 | -6.86 | 2.97 | 28.32 | 35.14 | 37.94 | 41.31 | 44.20 | 64 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans | 49.74 | 21.15 | 28.08 | 42.31 | 50.05 | 58.43 | 65.73 | 68.62 | 93 |
| Commercial and Industrial Loans | 10.85 | 0.75 | 3.17 | 6.51 | 10.28 | 14.22 | 19.81 | 25.44 | 93 |
| Loans to Individuals | 3.29 | 0.09 | 0.29 | 0.99 | 1.91 | 5.23 | 9.57 | 12.60 | 93 |
| Loans to Depository Institutions | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 | 0.30 | 93 |
| Agricultural Loans | 0.47 | 0.00 | 0.00 | 0.00 | 0.15 | 0.68 | 2.00 | 3.83 | 93 |
| Other Loans and Leases | 1.69 | 0.02 | 0.09 | 0.46 | 1.11 | 2.68 | 4.61 | 6.64 | 93 |
| Net Loans and Leases | 66.75 | 39.73 | 47.71 | 61.24 | 68.16 | 73.29 | 79.63 | 82.89 | 93 |
| Debt Securities Over 1 Year | 15.61 | 2.62 | 4.40 | 9.17 | 15.37 | 20.10 | 27.91 | 35.38 | 93 |
| Mutual Funds and Equity Securities | 0.14 | 0.00 | 0.00 | 0.00 | 0.03 | 0.16 | 0.41 | 1.82 | 93 |
| Subtotal | 83.63 | 64.53 | 74.04 | 80.99 | 84.06 | 87.57 | 90.19 | 91.20 | 93 |
| Interest-Bearing Bank Balances | 2.61 | 0.00 | 0.00 | 0.03 | 1.17 | 4.51 | 9.17 | 13.38 | 93 |
| Federal Funds Sold & Reverse Repos | 0.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.33 | 1.82 | 2.50 | 93 |
| Debt Securities 1 Year or Less | 2.31 | 0.10 | 0.19 | 0.40 | 1.32 | 3.15 | 6.62 | 11.64 | 93 |
| Trading Assets | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.28 | 1.36 | 93 |
| Total Earning Assets | 89.97 | 83.70 | 86.12 | 87.98 | 89.75 | 91.83 | 94.13 | 95.26 | 93 |
| Non-Int Cash and Due From Dep Inst | 1.79 | 0.33 | 0.66 | 1.24 | 1.63 | 2.10 | 3.04 | 4.90 | 93 |
| Other Real Estate Owned | 0.33 | 0.00 | 0.02 | 0.09 | 0.29 | 0.49 | 0.84 | 1.07 | 93 |
| All Other Assets | 8.00 | 3.70 | 4.46 | 5.99 | 8.27 | 9.91 | 11.61 | 12.85 | 93 |
| MEMORANDA: | | | | | | | | | |
| Short-Term Investments | 5.76 | 0.28 | 0.49 | 2.09 | 4.22 | 8.31 | 13.67 | 19.73 | 93 |
| U. S. Treasury Securities | 0.27 | 0.00 | 0.00 | 0.00 | 0.00 | 0.15 | 1.32 | 5.13 | 93 |
| U. S. Agency Securities (excl MBS) | 2.74 | 0.00 | 0.00 | 0.15 | 1.37 | 4.74 | 9.22 | 12.11 | 93 |
| Municipal Securities | 2.71 | 0.00 | 0.11 | 0.59 | 2.03 | 4.14 | 6.87 | 11.06 | 93 |
| Mortgage-Backed Securities | 10.65 | 0.26 | 0.84 | 4.26 | 10.34 | 14.29 | 23.63 | 25.96 | 93 |
| Asset-Backed Securities | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.22 | 93 |
| Other Debt Securities | 0.48 | 0.00 | 0.00 | 0.00 | 0.14 | 0.42 | 2.01 | 3.99 | 93 |
| RE Loans Secured by 1-4 Family | 15.34 | 1.05 | 5.12 | 8.90 | 14.79 | 20.78 | 26.04 | 34.36 | 93 |
| Revolving | 3.09 | 0.00 | 0.04 | 0.76 | 2.97 | 4.71 | 7.06 | 8.13 | 93 |
| Closed-End, Sec by First Liens | 10.46 | 0.95 | 2.82 | 5.57 | 9.65 | 14.27 | 19.13 | 29.62 | 93 |
| Closed-End, Sec by Junior Liens | 1.23 | 0.00 | 0.03 | 0.40 | 1.06 | 1.71 | 3.10 | 3.88 | 93 |
| Commercial Real Estate Loans | 31.56 | 9.27 | 12.32 | 22.56 | 31.22 | 41.17 | 49.45 | 54.52 | 93 |
| Construction and Land Dev | 9.57 | 0.81 | 1.82 | 4.72 | 8.40 | 14.43 | 20.30 | 21.99 | 93 |
| Multifamily | 1.82 | 0.17 | 0.42 | 0.83 | 1.59 | 2.63 | 3.92 | 4.86 | 93 |
| Nonfarm Nonresidential | 18.67 | 2.74 | 9.15 | 12.62 | 19.44 | 23.13 | 30.74 | 35.31 | 93 |
| RE Loans Secured by Farmland | 0.67 | 0.00 | 0.00 | 0.05 | 0.35 | 1.21 | 2.41 | 2.93 | 93 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | | | | | |
| Real Estate Loans | 74.03 | 34.90 | 54.47 | 65.05 | 75.66 | 82.37 | 90.43 | 94.16 | 93 |
| RE Loans Secured by 1-4 Family | 23.35 | 2.68 | 7.66 | 14.08 | 21.58 | 31.12 | 45.37 | 56.69 | 93 |
| Revolving | 4.48 | 0.00 | 0.10 | 1.21 | 4.13 | 6.75 | 9.70 | 11.30 | 93 |
| Closed-End | 18.36 | 2.02 | 5.27 | 9.91 | 16.71 | 22.87 | 40.15 | 50.79 | 93 |
| Commercial Real Estate Loans | 46.26 | 14.97 | 20.56 | 34.35 | 46.80 | 59.34 | 68.03 | 74.44 | 93 |
| Construction and Land Dev | 13.92 | 1.72 | 3.18 | 7.11 | 12.36 | 19.37 | 27.89 | 33.06 | 93 |
| Multifamily | 2.72 | 0.24 | 0.60 | 1.31 | 2.33 | 3.79 | 5.58 | 8.51 | 93 |
| Nonfarm Nonresidential | 27.63 | 9.18 | 13.88 | 20.50 | 27.74 | 34.46 | 40.59 | 47.89 | 93 |
| RE Loans Secured by Farmland | 1.00 | 0.00 | 0.00 | 0.07 | 0.49 | 1.76 | 3.77 | 4.56 | 93 |
| Loans to Depository Institutions | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.20 | 0.45 | 93 |
| Commercial and Industrial Loans | 15.92 | 2.10 | 4.73 | 9.86 | 14.87 | 20.35 | 28.80 | 41.88 | 93 |
| Loans to Individuals | 5.03 | 0.14 | 0.54 | 1.26 | 2.92 | 7.69 | 14.25 | 19.71 | 93 |
| Credit Card Loans | 0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.78 | 1.18 | 93 |
| Agricultural Loans | 0.69 | 0.00 | 0.00 | 0.00 | 0.21 | 1.04 | 2.91 | 5.36 | 93 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Other Loans and Leases | 2.56 | 0.03 | 0.19 | 0.75 | 1.71 | 3.77 | 7.00 | 9.59 | 93 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Short-Term Investments | 5.76 | 0.28 | 0.49 | 2.09 | 4.22 | 8.31 | 13.67 | 19.73 | 93 |
| Liquid Assets | 19.82 | 7.56 | 9.64 | 13.43 | 18.54 | 25.22 | 32.03 | 40.15 | 93 |
| Investment Securities | 18.88 | 3.08 | 7.70 | 13.43 | 17.85 | 23.06 | 32.40 | 43.69 | 93 |
| Net Loans and Leases | 66.75 | 39.73 | 47.71 | 61.24 | 68.16 | 73.29 | 79.63 | 82.89 | 93 |
| Net Lns, Ls & Stdbly Ltrs of Credit | 67.88 | 41.51 | 48.59 | 62.27 | 68.96 | 74.37 | 80.97 | 84.09 | 93 |
| Core Deposits | 55.32 | 23.71 | 37.43 | 46.76 | 57.40 | 63.28 | 67.91 | 72.00 | 93 |
| Noncore Funding | 31.78 | 15.04 | 16.78 | 22.37 | 29.01 | 41.27 | 49.67 | 61.93 | 93 |
| Time Deposits of \$100K or More | 13.79 | 6.32 | 7.63 | 9.86 | 12.75 | 16.71 | 22.06 | 29.14 | 93 |
| Foreign Deposits | 0.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.32 | 93 |
| Fed Funds Purchased and Repos | 4.21 | 0.00 | 0.00 | 0.84 | 3.74 | 6.90 | 10.39 | 12.83 | 93 |
| Net Fed Funds Purchased (Sold) | 4.02 | -1.49 | 0.00 | 0.68 | 3.38 | 6.66 | 10.39 | 11.56 | 93 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 3.11 | 0.00 | 0.00 | 0.49 | 1.95 | 4.77 | 9.17 | 12.09 | 93 |
| Earning Assets Repr in 1 Year | 40.10 | 15.32 | 18.49 | 30.76 | 42.97 | 48.95 | 55.27 | 59.84 | 93 |
| Int-Bearing Liab Repr in 1 Year | 32.08 | 14.71 | 15.78 | 20.18 | 28.27 | 44.29 | 57.34 | 61.12 | 93 |
| Long-Term Debt Repr in 1 Year | 0.70 | 0.00 | 0.00 | 0.00 | 0.00 | 1.10 | 2.92 | 5.85 | 93 |
| Net Assets Repriceable in 1 Year | 6.42 | -25.47 | -16.48 | -2.39 | 5.16 | 19.21 | 25.65 | 29.65 | 93 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | | | | | |
| Net Noncore Funding Dependence | 30.17 | -2.11 | 8.34 | 20.91 | 28.89 | 38.76 | 51.21 | 58.76 | 93 |
| Net ST Noncore Funding Dependence | 20.37 | -3.83 | 2.59 | 12.43 | 20.13 | 26.99 | 37.32 | 46.86 | 93 |
| Short-Term Inv/ST Noncore Funding | 27.32 | 1.12 | 1.83 | 7.13 | 20.95 | 39.53 | 60.61 | 106.69 | 93 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | -4.16 | -30.05 | -24.16 | -15.04 | -4.54 | 4.43 | 16.99 | 24.93 | 93 |
| Net Loans and Leases/Total Deposits | 90.22 | 51.49 | 67.72 | 80.70 | 91.51 | 98.38 | 109.64 | 117.64 | 93 |
| Net Loans and Leases/Core Deposits | 125.45 | 73.72 | 86.99 | 104.44 | 117.31 | 143.11 | 184.13 | 204.01 | 93 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | 0.01 | -5.88 | -2.16 | -0.23 | 0.04 | 0.44 | 1.76 | 2.30 | 68 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 0.10 | -19.11 | -10.33 | -2.04 | 1.01 | 3.88 | 5.38 | 8.13 | 92 |
| Struct Notes Appr(Depr)/T1 Cap | -0.29 | -9.27 | -2.91 | -0.02 | 0.00 | 0.01 | 0.04 | 0.07 | 26 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | | | | | |
| Held-To-Maturity Securities | 9.88 | 0.00 | 0.00 | 0.00 | 2.94 | 14.12 | 48.40 | 62.35 | 93 |
| Available-For-Sale Securities | 90.11 | 30.60 | 49.35 | 85.41 | 96.81 | 100.00 | 100.00 | 100.00 | 93 |
| U.S. Treasury Securities | 1.77 | 0.00 | 0.00 | 0.00 | 0.01 | 1.05 | 8.39 | 27.80 | 93 |
| U.S. Agency Securities (excl MBS) | 15.18 | 0.00 | 0.00 | 0.93 | 7.67 | 28.05 | 53.89 | 64.56 | 93 |
| Municipal Securities | 15.65 | 0.05 | 0.99 | 4.64 | 13.05 | 22.97 | 41.18 | 45.80 | 93 |
| Mortgage-Backed Securities | 56.95 | 3.30 | 7.26 | 40.66 | 61.12 | 75.70 | 86.30 | 90.51 | 93 |
| Asset-Backed Securities | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 1.10 | 93 |
| Other Debt Securities | 2.32 | 0.00 | 0.00 | 0.00 | 0.88 | 3.21 | 10.12 | 13.92 | 93 |
| Mutual Funds and Equity Securities | 0.99 | 0.00 | 0.00 | 0.00 | 0.20 | 1.26 | 3.73 | 8.83 | 93 |
| Debt Securities 1 Year or Less | 13.94 | 0.64 | 1.35 | 2.64 | 9.06 | 21.07 | 41.92 | 55.84 | 93 |
| Debt Securities 1 To 5 Years | 24.74 | 2.25 | 3.39 | 8.78 | 19.29 | 36.47 | 58.42 | 63.94 | 93 |
| Debt Securities Over 5 Years | 57.08 | 3.02 | 12.29 | 29.78 | 62.88 | 80.04 | 91.95 | 94.96 | 93 |
| Pledged Securities | 70.16 | 27.88 | 44.88 | 55.04 | 72.38 | 82.20 | 90.55 | 94.89 | 93 |
| Structured Notes, Fair Value | 0.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 1.27 | 2.80 | 93 |

| ANALYSIS RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|---------------|-------|-------|--------|--------|--------|--------|--------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 1.20 | 0.14 | 0.22 | 0.43 | 0.74 | 1.62 | 3.35 | 5.03 | 93 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 1.69 | 0.21 | 0.36 | 0.62 | 1.10 | 2.40 | 4.57 | 6.11 | 93 |
| Provision for Ln&Ls Losses/Net Losses | 173.41 | 52.66 | 75.70 | 112.66 | 139.87 | 215.27 | 333.25 | 482.53 | 92 |
| Ln&Ls Allowance/Total Loans & Leases | 1.85 | 0.92 | 1.11 | 1.34 | 1.64 | 2.16 | 3.11 | 3.95 | 93 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 2.97 | 0.38 | 0.64 | 1.23 | 2.21 | 3.80 | 6.91 | 12.41 | 92 |
| ALLL/Nonaccrual Assets | 93.03 | 22.92 | 34.97 | 53.98 | 74.34 | 126.55 | 214.30 | 278.59 | 93 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 85.71 | 20.66 | 34.11 | 50.99 | 68.34 | 118.48 | 162.14 | 264.86 | 93 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.27 | 0.11 | 0.22 | 0.43 | 0.76 | 1.87 | 3.51 | 4.31 | 93 |
| Recoveries/Avg Loans and Leases | 0.06 | 0.00 | 0.01 | 0.02 | 0.04 | 0.08 | 0.16 | 0.21 | 93 |
| Net Losses/Avg Loans and Leases | 1.18 | 0.06 | 0.17 | 0.35 | 0.68 | 1.76 | 3.45 | 4.02 | 93 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Recoveries/Prior Year-End Losses | 3.10 | 0.23 | 0.42 | 0.89 | 2.03 | 3.97 | 8.34 | 17.21 | 93 |
| Earnings Coverage of Net Losses (X) | 4.27 | -1.33 | -0.08 | 0.88 | 2.84 | 6.19 | 11.40 | 30.34 | 92 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | | | | | |
| Real Estate Loans | 1.03 | 0.00 | 0.01 | 0.15 | 0.52 | 1.48 | 3.39 | 4.66 | 93 |
| RE Loans Secured By 1-4 Family | 0.53 | -0.01 | 0.00 | 0.07 | 0.21 | 0.64 | 2.06 | 3.55 | 93 |
| Revolving | 0.50 | -0.02 | 0.00 | 0.00 | 0.16 | 0.71 | 1.79 | 4.35 | 88 |
| Closed-End | 0.52 | -0.02 | 0.00 | 0.05 | 0.19 | 0.61 | 2.52 | 3.13 | 93 |
| Commercial Real Estate Loans | 1.22 | 0.00 | 0.00 | 0.08 | 0.56 | 1.88 | 3.80 | 5.54 | 93 |
| Construction and Land Dev | 3.02 | 0.00 | 0.00 | 0.10 | 1.18 | 5.80 | 11.10 | 13.77 | 92 |
| Multifamily | 0.44 | -0.03 | 0.00 | 0.00 | 0.00 | 0.16 | 2.25 | 5.88 | 89 |
| Nonfarm Nonresidential | 0.20 | -0.01 | -0.00 | 0.00 | 0.06 | 0.32 | 0.78 | 1.32 | 93 |
| RE Loans Secured by Farmland | 0.04 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.23 | 0.88 | 79 |
| Commercial and Industrial Loans | 1.25 | -0.03 | 0.00 | 0.22 | 0.64 | 1.87 | 3.72 | 6.74 | 93 |
| Loans to Depository Institutions | 0.00 | -0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| Loans to Individuals | 2.29 | 0.29 | 0.48 | 0.86 | 1.44 | 2.86 | 6.76 | 10.05 | 85 |
| Credit Card Loans | 4.24 | 0.00 | 0.00 | 0.00 | 3.63 | 5.61 | 11.80 | 20.54 | 42 |
| Agricultural Loans | 0.03 | -0.02 | -0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.99 | 67 |
| Loans to Foreign Governments & Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other Loans and Leases | 0.76 | -0.11 | -0.02 | 0.00 | 0.04 | 0.91 | 3.03 | 7.86 | 91 |

| PERCENT OF LOANS AND LEASES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|-------|-------|--------|--------|--------|--------|--------|--------------|
| ----- | | | | | | | | | |
| 30-89 Days PD Loans and Leases | 1.45 | 0.30 | 0.40 | 0.73 | 1.22 | 1.81 | 3.32 | 4.04 | 93 |
| 90+ Days PD Loans and Leases | 0.14 | 0.00 | 0.00 | 0.01 | 0.07 | 0.23 | 0.47 | 0.67 | 93 |
| Nonaccrual Loans and Leases | 2.82 | 0.45 | 0.65 | 1.14 | 2.03 | 3.99 | 6.57 | 10.00 | 93 |
| 90+ Days PD and Nonaccrual Loans and Leases | 3.06 | 0.47 | 0.78 | 1.16 | 2.39 | 4.55 | 6.87 | 10.43 | 93 |
| 30-89 Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.07 | 93 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Nonaccrual Restructured | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.14 | 0.39 | 0.74 | 93 |
| PERCENT OF LNS&LS + OTHER ASSETS | | | | | | | | | |
| 30+ DAYS PAST DUE AND NONACCRUAL | | | | | | | | | |
| ----- | | | | | | | | | |
| 30-89 Days Past Due Assets | 1.45 | 0.30 | 0.40 | 0.73 | 1.22 | 1.81 | 3.32 | 4.04 | 93 |
| 90+ Days Past Due Assets | 0.14 | 0.00 | 0.00 | 0.01 | 0.07 | 0.23 | 0.47 | 0.67 | 93 |
| Nonaccrual Assets | 2.86 | 0.45 | 0.65 | 1.14 | 2.03 | 4.18 | 6.60 | 10.00 | 93 |
| 30+ Days PD & Nonaccrual Assets | 4.63 | 1.15 | 1.45 | 2.14 | 3.80 | 6.20 | 10.16 | 14.25 | 93 |
| PERCENT OF TOTAL ASSETS | | | | | | | | | |
| ----- | | | | | | | | | |
| 90+ Days PD and Nonaccrual Assets | 2.12 | 0.28 | 0.47 | 0.76 | 1.59 | 3.16 | 4.88 | 6.72 | 93 |
| 90+ PD & Nonaccrual Assets + OREO | 2.48 | 0.31 | 0.54 | 1.02 | 2.01 | 3.69 | 5.64 | 7.50 | 93 |
| RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF: | | | | | | | | | |
| ----- | | | | | | | | | |
| Total Assets | 2.34 | 0.30 | 0.50 | 0.88 | 1.89 | 3.54 | 5.64 | 7.27 | 93 |
| Allowance for Loan & Lease Losses | 176.32 | 37.90 | 64.65 | 100.09 | 157.28 | 229.81 | 342.62 | 448.40 | 93 |
| Equity Cap + ALLL | 24.32 | 3.19 | 4.67 | 7.92 | 15.79 | 30.71 | 66.82 | 110.88 | 92 |
| Tier 1 Cap + ALLL | 25.73 | 3.31 | 5.72 | 9.01 | 18.23 | 34.76 | 64.12 | 110.06 | 93 |
| Loans & Leases + RE Acquired | 3.37 | 0.50 | 0.97 | 1.41 | 2.70 | 4.67 | 7.99 | 10.41 | 93 |

PEER GROUP 2

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 | 1.54 | 0.27 | 0.47 | 0.78 | 1.25 | 2.10 | 3.65 | 4.14 | 93 |
| - 90+ Days Past Due | 0.16 | 0.00 | 0.00 | 0.00 | 0.06 | 0.27 | 0.58 | 0.82 | 93 |
| - Nonaccrual | 3.42 | 0.51 | 0.79 | 1.32 | 2.50 | 4.65 | 8.57 | 13.83 | 93 |
| Coml & Indl - 30-89 Days PD | 1.23 | 0.04 | 0.20 | 0.42 | 0.91 | 1.86 | 3.09 | 3.53 | 93 |
| - 90+ Days Past Due | 0.08 | 0.00 | 0.00 | 0.00 | 0.02 | 0.12 | 0.39 | 0.67 | 93 |
| - Nonaccrual | 1.72 | 0.01 | 0.09 | 0.58 | 1.45 | 2.63 | 3.69 | 5.09 | 93 |
| Individuals - 30-89 Days PD | 1.53 | 0.10 | 0.40 | 0.80 | 1.15 | 1.98 | 3.24 | 6.53 | 93 |
| - 90+ Days Past Due | 0.13 | 0.00 | 0.00 | 0.00 | 0.09 | 0.21 | 0.39 | 1.15 | 93 |
| - Nonaccrual | 0.43 | 0.00 | 0.00 | 0.05 | 0.24 | 0.54 | 1.51 | 3.38 | 93 |
| Dep Inst Lns - 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| - Nonaccrual | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.73 | 24 |
| Agricultural - 30-89 Days PD | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.72 | 1.30 | 67 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.18 | 67 |
| - Nonaccrual | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.50 | 1.74 | 67 |
| 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 | 0.67 | 0.00 | 0.00 | 0.00 | 0.13 | 1.22 | 2.84 | 4.35 | 91 |
| - 90+ Days Past Due | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.19 | 1.40 | 91 |
| - Nonaccrual | 0.57 | 0.00 | 0.00 | 0.00 | 0.00 | 0.70 | 3.38 | 3.98 | 91 |
| MEMORANDA: | | | | | | | | | |
| 1-4 Family - 30-89 Days PD | 1.34 | 0.05 | 0.30 | 0.62 | 1.11 | 1.86 | 2.80 | 4.25 | 93 |
| - 90+ Days Past Due | 0.16 | 0.00 | 0.00 | 0.00 | 0.05 | 0.28 | 0.62 | 1.14 | 93 |
| - Nonaccrual | 1.75 | 0.00 | 0.19 | 0.60 | 1.17 | 2.34 | 5.17 | 6.92 | 93 |
| Revolving - 30-89 Days PD | 0.68 | 0.00 | 0.00 | 0.24 | 0.56 | 1.10 | 1.78 | 2.69 | 88 |
| - 90+ Days Past Due | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 0.49 | 0.74 | 88 |
| - Nonaccrual | 0.72 | 0.00 | 0.00 | 0.08 | 0.41 | 1.04 | 2.45 | 4.24 | 88 |
| Closed-End - 30-89 Days PD | 1.51 | 0.08 | 0.29 | 0.68 | 1.22 | 2.16 | 3.36 | 4.42 | 93 |
| - 90+ Days Past Due | 0.18 | 0.00 | 0.00 | 0.00 | 0.05 | 0.20 | 0.91 | 1.30 | 93 |
| - Nonaccrual | 2.04 | 0.00 | 0.21 | 0.74 | 1.31 | 2.66 | 6.55 | 8.45 | 93 |
| - Jr Lien 30-89 Days PD | 0.13 | 0.00 | 0.00 | 0.02 | 0.09 | 0.19 | 0.46 | 0.60 | 93 |
| - Jr Lien 90+ Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.04 | 0.08 | 93 |
| - Jr Lien Nonaccrual | 0.17 | 0.00 | 0.00 | 0.01 | 0.08 | 0.30 | 0.59 | 1.02 | 93 |
| Commercial RE - 30-89 Days PD | 1.58 | 0.21 | 0.33 | 0.75 | 1.30 | 2.26 | 3.55 | 4.66 | 93 |
| - 90+ Days Past Due | 0.14 | 0.00 | 0.00 | 0.00 | 0.02 | 0.26 | 0.51 | 0.95 | 93 |
| - Nonaccrual | 4.39 | 0.62 | 1.00 | 1.73 | 3.40 | 5.90 | 11.28 | 17.91 | 93 |
| Const & Dev - 30-89 Days PD | 2.45 | 0.00 | 0.00 | 0.53 | 1.69 | 3.87 | 7.34 | 10.02 | 92 |
| - 90+ Days Past Due | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.44 | 1.17 | 2.81 | 92 |
| - Nonaccrual | 9.97 | 0.00 | 0.47 | 2.75 | 7.22 | 13.51 | 28.80 | 37.17 | 92 |
| Multifamily - 30-89 Days PD | 0.91 | 0.00 | 0.00 | 0.00 | 0.28 | 1.45 | 3.53 | 7.43 | 89 |
| - 90+ Days Past Due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 0.66 | 89 |
| - Nonaccrual | 2.79 | 0.00 | 0.00 | 0.00 | 0.75 | 4.21 | 12.00 | 21.23 | 89 |
| Nonfarm Nres- 30-89 Days PD | 1.05 | 0.03 | 0.16 | 0.46 | 0.83 | 1.57 | 2.35 | 3.40 | 93 |
| - 90+ Days Past Due | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.31 | 0.62 | 93 |
| - Nonaccrual | 1.72 | 0.06 | 0.19 | 0.67 | 1.20 | 2.60 | 4.43 | 5.95 | 93 |
| Farmland - 30-89 Days PD | 1.07 | 0.00 | 0.00 | 0.00 | 0.24 | 1.43 | 4.37 | 10.94 | 79 |
| - 90+ Days Past Due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.15 | 0.75 | 79 |
| - Nonaccrual | 1.43 | 0.00 | 0.00 | 0.00 | 0.21 | 2.13 | 7.95 | 11.32 | 79 |
| Credit Card - 30-89 Days PD | 1.98 | 0.00 | 0.00 | 0.32 | 1.46 | 2.64 | 6.56 | 10.37 | 42 |
| - 90+ Days Past Due | 0.78 | 0.00 | 0.00 | 0.00 | 0.51 | 1.25 | 2.35 | 3.79 | 42 |
| - Nonaccrual | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.80 | 2.75 | 42 |

| CAPITAL RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|------|------|-------|-------|-------|-------|-------|-----------|
| Tier 1 Leverage Ratio | 8.63 | 4.03 | 5.07 | 7.21 | 8.78 | 10.17 | 11.08 | 11.73 | 93 |
| Tier 1 RBC Ratio | 11.47 | 5.03 | 6.61 | 9.86 | 11.53 | 13.16 | 14.97 | 16.41 | 93 |
| Total Risk-Based Capital Ratio | 13.22 | 8.36 | 8.84 | 11.76 | 13.42 | 14.78 | 16.24 | 17.23 | 93 |
| Tangible Tier 1 Leverage Ratio | 8.53 | 4.01 | 5.07 | 6.93 | 8.74 | 10.04 | 10.98 | 11.59 | 93 |
| Tangible Common Eq Cap/Tan Assets | 6.12 | 2.09 | 3.36 | 4.63 | 6.18 | 7.59 | 8.64 | 10.38 | 93 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | | | | | |
| Loan Commitments | 14.28 | 3.73 | 5.72 | 9.93 | 14.58 | 17.98 | 22.20 | 23.74 | 93 |
| Standby Letters of Credit | 0.99 | 0.08 | 0.20 | 0.42 | 0.86 | 1.41 | 2.16 | 2.55 | 93 |
| Commercial & Similar Letters of Credit | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.17 | 0.51 | 93 |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| TYPE OF DERIVATIVE INSTRUMENT: | | | | | | | | | |
| Derivative Contracts | 4.30 | 0.00 | 0.00 | 0.40 | 2.33 | 7.35 | 14.44 | 19.64 | 93 |
| Interest Rate Contracts | 3.75 | 0.00 | 0.00 | 0.40 | 2.24 | 6.83 | 11.29 | 16.65 | 93 |
| Interest Rate Futures & Forward Contr | 0.58 | 0.00 | 0.00 | 0.00 | 0.00 | 0.95 | 2.11 | 3.86 | 93 |
| Written Options Contr (Int Rate) | 0.62 | 0.00 | 0.00 | 0.00 | 0.19 | 1.17 | 2.27 | 3.53 | 93 |
| Purchased Options Contr (Int Rate) | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.41 | 1.05 | 93 |
| Interest Rate Swaps | 1.87 | 0.00 | 0.00 | 0.00 | 0.24 | 2.97 | 8.11 | 10.67 | 93 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.26 | 93 |
| Futures & Forward Foreign Exch Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 93 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Equity, Commodity, & Other Deriv Contr | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 93 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 93 |
| Purchased Options Contr (Comm & Oth) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 93 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | | | | | |
| Loan Commitments | 20.69 | 6.48 | 9.43 | 15.66 | 21.39 | 25.72 | 29.36 | 36.57 | 93 |

| PERCENT OF NOTIONAL AMOUNT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|-------|-------|--------|--------|--------|--------|--------|-----------|
| Interest Rate Contracts | 96.63 | 14.60 | 87.29 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 78 |
| Foreign Exchange Contracts | 0.67 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 10.72 | 78 |
| Equity, Comm, & Other Contracts | 0.66 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.74 | 11.96 | 78 |
| Futures and Forwards | 20.18 | 0.00 | 0.00 | 0.00 | 10.79 | 44.13 | 56.88 | 62.77 | 78 |
| Written Options | 22.40 | 0.00 | 0.00 | 0.00 | 19.99 | 44.46 | 72.65 | 100.00 | 78 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 78 |
| Over-The-Counter | 21.93 | 0.00 | 0.00 | 0.00 | 18.41 | 44.46 | 72.65 | 100.00 | 78 |
| Purchased Options | 2.41 | 0.00 | 0.00 | 0.00 | 0.00 | 2.07 | 12.24 | 21.64 | 78 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 78 |
| Over-The-Counter | 2.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.95 | 12.24 | 21.64 | 78 |
| Swaps | 43.39 | 0.00 | 0.00 | 0.00 | 33.96 | 91.56 | 100.00 | 100.00 | 78 |
| Held for Trading | 24.69 | 0.00 | 0.00 | 0.00 | 0.00 | 46.68 | 100.00 | 100.00 | 78 |
| Interest Rate Contracts | 22.17 | 0.00 | 0.00 | 0.00 | 0.00 | 23.31 | 100.00 | 100.00 | 78 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 78 |
| Equity, Comm, & Other Contracts | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 78 |
| Non-Traded | 75.30 | 0.00 | 0.00 | 39.75 | 100.00 | 100.00 | 100.00 | 100.00 | 78 |
| Interest Rate Contracts | 71.00 | 0.00 | 0.00 | 21.61 | 100.00 | 100.00 | 100.00 | 100.00 | 78 |
| Foreign Exchange Contracts | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.86 | 78 |
| Equity, Comm, & Other Contracts | 0.39 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 11.96 | 78 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 65.08 | 0.00 | 5.28 | 46.46 | 65.17 | 97.05 | 100.00 | 100.00 | 78 |
| One Year or Less | 21.32 | 0.00 | 0.00 | 0.00 | 11.21 | 45.21 | 59.46 | 72.14 | 78 |
| Over 1 Year to 5 Years | 20.93 | 0.00 | 0.00 | 0.00 | 8.92 | 37.74 | 86.36 | 99.67 | 78 |
| Over 5 Years | 12.70 | 0.00 | 0.00 | 0.00 | 0.00 | 26.38 | 53.78 | 69.00 | 78 |
| Gross Negative Fair Value (Abs Val) | 2.20 | 0.00 | 0.00 | 0.25 | 1.07 | 4.37 | 5.91 | 8.94 | 78 |
| Gross Positive Fair Value | 1.80 | 0.00 | 0.00 | 0.20 | 1.00 | 3.72 | 5.05 | 6.55 | 78 |
| 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 | 93 |
| Gross Positive Fair Value (X) | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.04 | 0.05 | 93 |
| Held for Trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.04 | 93 |
| Non-Traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.04 | 93 |
| Current Credit Exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.04 | 0.05 | 93 |
| Credit Losses on Derivative Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| 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 | 93 |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| OTHER RATIOS: | | | | | | | | | |
| Current Credit Exposure/Risk Wtd Asts | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.54 | 0.67 | 93 |

| 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 | 0.03 | 0.12 | 93 |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 31.73 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 16 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 68.26 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 100.00 | 16 |
| Sep Acct Assets(L/H)/Total Life Ast | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 11 |
| Ins Activities Revenue/Adj Oper Inc | 0.93 | 0.00 | 0.00 | 0.00 | 0.11 | 1.16 | 4.03 | 5.82 | 93 |
| Premium Inc/Ins Activities Revenue | 2.59 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 18.42 | 36.92 | 67 |
| Credit Rel Prem Inc/Tot Prem Inc | 65.37 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 100.00 | 14 |
| Other Prem Inc/Total Prem Inc | 34.62 | 0.00 | 0.00 | 0.00 | 0.00 | 74.55 | 100.00 | 100.00 | 14 |
| Ins Under Net Income/Consol Net Income | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.28 | 0.79 | 93 |
| Ins Net Inc (P/C)/Equity (P/C) | -19.32 | -135.27 | -135.27 | -100.77 | 3.43 | 11.85 | 15.89 | 16.62 | 5 |
| Ins Net Inc (L/H)/Equity (L/H) | 9.78 | -11.68 | -11.68 | 0.60 | 2.61 | 11.33 | 31.50 | 36.24 | 9 |
| Insur Ben, Losses, Exp/Insur Premiums | 109.45 | 0.00 | 0.00 | 3.50 | 27.02 | 99.16 | 273.98 | 418.05 | 14 |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6 |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 4.19 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.38 | 21.78 | 11 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 93 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 9.91 | 0.00 | 0.00 | 1.47 | 10.16 | 17.67 | 22.82 | 25.49 | 93 |
| 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 | 93 |
| FOREIGN ACTIVITIES | | | | | | | | | |
| Yield: Foreign Loans | 0.38 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.20 | 4.25 | 33 |
| Cost: Interest-Bearing Deposits | 0.71 | 0.00 | 0.00 | 0.13 | 0.63 | 1.06 | 1.26 | 1.55 | 10 |
| 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 | 1.71 | 0.55 | 0.55 | 0.55 | 1.04 | 1.92 | 2.60 | 2.83 | 3 |
| 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 | 42.19 | -100.00 | -99.51 | -40.92 | -1.72 | 68.27 | 194.16 | 505.52 | 30 |
| Total Selected Assets | 19.91 | -100.00 | -99.65 | -68.75 | -12.63 | 9.09 | 166.33 | 614.37 | 40 |
| Deposits | 150.42 | -58.56 | -58.56 | -56.94 | -12.72 | -9.24 | 414.86 | 731.24 | 6 |

| PAYOUT RATIOS - PARENT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------------|---------------|--------|--------|--------|--------|---------|---------|---------|--------------|
| Div Paid/Inc Before Undist Inc | 110.23 | 0.00 | 15.83 | 63.70 | 93.20 | 133.02 | 202.31 | 271.55 | 52 |
| Dividends Paid/Net Income | 53.98 | 0.00 | 0.00 | 9.64 | 49.54 | 74.28 | 144.86 | 262.93 | 65 |
| Net Income - Dividends/Avg Equity | -3.48 | -61.00 | -46.45 | -6.77 | 1.17 | 4.50 | 9.23 | 24.90 | 93 |
| PERCENT OF DIVIDENDS PAID: | | | | | | | | | |
| Dividends From Bank Subs | 65.98 | 0.00 | 0.00 | 0.00 | 81.94 | 118.24 | 185.09 | 249.72 | 69 |
| Dividends From Nonbank Subs | 1.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.92 | 4.78 | 17.71 | 69 |
| Dividends From Subsidiary BHCs | 2.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 78.59 | 69 |
| Dividends From All Subsidiaries | 76.08 | 0.00 | 0.00 | 0.23 | 100.15 | 125.06 | 189.47 | 251.87 | 69 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | | | | | |
| Dividends From Bank Subs | 36.81 | 0.00 | 0.00 | 0.00 | 31.30 | 66.10 | 101.10 | 220.49 | 61 |
| Interest Income From Bank Subs | 0.91 | 0.00 | 0.00 | 0.00 | 0.01 | 0.62 | 3.62 | 22.72 | 61 |
| Mgt & Service Fees From Bank Subs | 2.51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.42 | 56.75 | 61 |
| Other Income From Bank Subs | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.68 | 61 |
| Operating Income From Bank Subs | 46.53 | 0.00 | 0.00 | 0.92 | 44.47 | 73.03 | 114.46 | 224.77 | 61 |
| PERCENT OF NONBANK NET INCOME: | | | | | | | | | |
| Dividends From Nonbank Subs | 50.30 | 0.00 | 0.00 | 0.00 | 24.44 | 100.00 | 117.85 | 190.03 | 50 |
| Interest Income From Nonbank Subs | 3.73 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 17.80 | 64.08 | 50 |
| Mgt & Serv Fees From Nonbank Subs | 2.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 17.25 | 27.77 | 50 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 50 |
| Operating Inc From Nonbank Subs | 65.34 | 0.00 | 0.00 | 0.11 | 50.00 | 105.37 | 195.00 | 231.13 | 50 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | | | | | |
| Dividends From Subsidiary BHCs | 31.25 | 0.00 | 0.00 | 0.00 | 18.57 | 44.17 | 72.91 | 80.94 | 9 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9 |
| Mgt & Serv Fees From Sub BHCs | 2.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.07 | 9.19 | 9 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9 |
| Operating Income From Sub BHCs | 33.29 | 0.00 | 0.00 | 0.00 | 18.88 | 53.27 | 72.91 | 80.94 | 9 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | | | | | |
| Dividends From Bank Subsidiaries | 39.31 | 0.00 | 0.00 | 0.00 | 2.47 | 93.46 | 98.86 | 99.73 | 85 |
| Interest Income From Bank Subs | 6.07 | 0.00 | 0.00 | 0.00 | 0.01 | 0.92 | 37.35 | 89.01 | 85 |
| Mgt & Serv Fees From Bank Subs | 6.33 | 0.00 | 0.00 | 0.00 | 0.00 | 1.22 | 46.40 | 78.09 | 85 |
| Other Income From Bank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.33 | 85 |
| Operating Income From Bank Subs | 62.91 | 0.00 | 0.00 | 0.00 | 90.40 | 99.31 | 99.85 | 100.43 | 85 |
| Dividends From Nonbank Subs | 1.82 | 0.00 | 0.00 | 0.00 | 0.00 | 0.61 | 11.47 | 32.49 | 85 |
| Interest Income From Nonbank Subs | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.45 | 1.76 | 85 |
| Mgt & Serv Fees From Nonbank Subs | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.65 | 85 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 85 |
| Operating Inc From Nonbank Subs | 3.83 | 0.00 | 0.00 | 0.00 | 0.29 | 1.98 | 23.08 | 52.32 | 85 |
| Dividends From Subsidiary BHCs | 0.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 9.72 | 85 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 85 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 85 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 85 |
| Operating Income From Sub BHCs | 0.36 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10.20 | 85 |
| Loans and Adv From Subs/ST Debt | 443212 | 0.00 | 41.24 | 161.05 | 412.38 | 1178.32 | 9300.97 | 817116 | 18 |
| Loans and Adv From Subs/Total Debt | 1337.36 | 0.00 | 36.08 | 92.52 | 217.52 | 711.18 | 2545.42 | 8271.41 | 37 |

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 2 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2008 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1208661 | 5,298,989 | AMCORE FINANCIAL, INC. | ROCKFORD, IL | |
| 1401109 | 3,080,087 | AMERICAN CHARTERED BANCORP, IN | SCHAUMBURG, IL | |
| 3446412 | 6,733,768 | APPLE FINANCIAL HOLDINGS, INC. | NEW YORK, NY | |
| 1133286 | 3,958,154 | BANCFIRST CORPORATION | OKLAHOMA CITY, OK | |
| 1245620 | 5,613,029 | BANK LEUMI LE-ISRAEL CORPORATI | NEW YORK, NY | |
| 1097089 | 3,159,819 | BANK OF THE OZARKS INC | LITTLE ROCK, AR | |
| 2126977 | 4,510,124 | BANNER CORPORATION | WALLA WALLA, WA | |
| 2947435 | 6,327,092 | BBVA PR HOLDING CORPORATION | SAN JUAN, PR | |
| 1020180 | 7,519,138 | BREMER FINANCIAL CORPORATION | SAINT PAUL, MN | |
| 1247334 | 5,781,649 | CAPITOL BANCORP LTD. | LANSING, MI | |
| 1094314 | 9,254,731 | CENTRAL BANCOMPANY | JEFFERSON CITY, MO | |
| 1022764 | 5,431,559 | CENTRAL PACIFIC FINANCIAL CORP | HONOLULU, HI | |
| 1201934 | 3,975,751 | CHEMICAL FINANCIAL CORPORATION | MIDLAND, MI | |
| 3762457 | 4,778,556 | CM FLORIDA HOLDINGS, INC. | CORAL GABLES, FL | |
| 2078816 | 3,045,911 | COLUMBIA BANKING SYSTEM, INC. | TACOMA, WA | |
| 1048867 | 5,324,733 | COMMUNITY BANK SYSTEM, INC. | DEWITT, NY | |
| 1070644 | 3,022,199 | COMMUNITY TRUST BANCORP, INC. | PIKEVILLE, KY | Moved from Peer 3 |
| 1200393 | 7,689,757 | CORUS BANKSHARES, INC. | CHICAGO, IL | |
| 1029222 | 6,418,946 | CVB FINANCIAL CORP. | ONTARIO, CA | |
| 2107707 | 5,930,294 | DICKINSON FINANCIAL CORPORATIO | KANSAS CITY, MO | |
| 2894230 | 9,474,250 | DISCOUNT BANCORP, INC. | NEW YORK, NY | |
| 1427239 | 6,749,058 | EASTERN BANK CORPORATION | BOSTON, MA | |
| 3005332 | 8,454,797 | F. N. B. CORPORATION | HERMITAGE, PA | |
| 1203602 | 4,470,475 | FIRST BUSEY CORPORATION | URBANA, IL | |
| 1075911 | 7,225,189 | FIRST CITIZENS BANCORPORATION, | COLUMBIA, SC | |
| 1071306 | 6,422,996 | FIRST COMMONWEALTH FINANCIAL | INDIANA, PA | |
| 1071276 | 3,809,196 | FIRST FINANCIAL BANCORP | CINCINNATI, OH | |
| 1102312 | 3,121,362 | FIRST FINANCIAL BANKSHARES, IN | ABILENE, TX | |
| 1123670 | 6,718,509 | FIRST INTERSTATE BANCYSYSTEM | BILLINGS, MT | |
| 1208559 | 4,886,897 | FIRST MERCHANTS CORPORATION | MUNCIE, IN | |
| 1208184 | 8,254,406 | FIRST MIDWEST BANCORP, INC. | ITASCA, IL | |
| 1106516 | 4,221,936 | FIRST NATIONAL BANK GROUP, INC | EDINBURG, TX | |
| 1364071 | 3,550,457 | FIRST STATE BANCORPORATION | ALBUQUERQUE, NM | |
| 1060627 | 9,521,244 | FIRSTBANK HOLDING COMPANY | LAKEWOOD, CO | |
| 1031346 | 4,153,780 | FRONTIER FINANCIAL CORPORATION | EVERETT, WA | |
| 2003975 | 5,580,800 | GLACIER BANCORP, INC. | KALISPELL, MT | |
| 2339133 | 3,409,680 | GREAT SOUTHERN BANCORP, INC. | SPRINGFIELD, MO | Moved from Peer 3 |
| 3012554 | 3,090,724 | HAMPTON ROADS BANKSHARES, INC. | NORFOLK, VA | |
| 1086533 | 7,111,957 | HANCOCK HOLDING COMPANY | GULFPORT, MS | |
| 2900261 | 3,892,892 | HANMI FINANCIAL CORPORATION | LOS ANGELES, CA | |
| 1117192 | 5,646,195 | HARLEYSVILLE NATIONAL CORPORAT | HARLEYSVILLE, PA | |
| 1206546 | 3,730,100 | HEARTLAND FINANCIAL USA, INC. | DUBUQUE, IA | |
| 2291914 | 5,548,330 | IBERIABANK CORPORATION | LAFAYETTE, LA | |
| 3114654 | 4,535,897 | IMPERIAL CAPITAL BANCORP, INC | LA JOLLA, CA | |
| 1136803 | 3,766,439 | INDEPENDENT BANK CORP. | ROCKLAND, MA | |
| 1132654 | 3,555,533 | INTEGRA BANK CORPORATION | EVANSVILLE, IN | |
| 1064278 | 3,487,687 | INTRUST FINANCIAL CORPORATION | WICHITA, KS | |
| 2477754 | 7,364,003 | INVESTORS BANCORP, MHC | SHORT HILLS, NJ | |
| 1199732 | 4,030,924 | IRWIN FINANCIAL CORPORATION | COLUMBUS, IN | |
| 1490701 | 6,082,928 | JOHNSON FINANCIAL GROUP, INC. | RACINE, WI | |
| 1090987 | 9,025,132 | MB FINANCIAL, INC | CHICAGO, IL | |

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 2 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2008 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1135972 | 6,205,114 | MERCANTIL COMMERCEBANK HOLDING | CORAL GABLES, FL | |
| 1204627 | 3,186,596 | METROPOLITAN BANK GROUP, INC. | CHICAGO, IL | |
| 1209828 | 3,712,088 | MIDWEST BANC HOLDINGS, INC. | MELROSE PARK, IL | |
| 3719965 | 4,404,133 | NATIONAL AMERICAS HOLDINGS LLC | NEW YORK, NY | |
| 1117026 | 9,633,042 | NATIONAL PENN BANCSHARES, INC. | BOYERTOWN, PA | |
| 1139279 | 5,406,234 | NBT BANCORP INC. | NORWICH, NY | |
| 3214095 | 8,503,477 | NEWALLIANCE BANCSHARES, INC. | NEW HAVEN, CT | |
| 1136661 | 4,637,511 | OCEAN BANKSHARES, INC. | MIAMI, FL | |
| 1098303 | 8,356,139 | OLD NATIONAL BANCORP | EVANSVILLE, IN | |
| 2490575 | 6,485,997 | ORIENTAL FINANCIAL GROUP INC. | SAN JUAN, PR | |
| 1029884 | 9,222,488 | PACIFIC CAPITAL BANCORP | SANTA BARBARA, CA | |
| 2875332 | 4,497,244 | PACWEST BANCORP | SAN DIEGO, CA | |
| 1142336 | 7,059,175 | PARK NATIONAL CORPORATION | NEWARK, OH | |
| 1053272 | 5,279,610 | PINNACLE BANCORP, INC. | CENTRAL CITY, NE | |
| 2925657 | 4,952,151 | PINNACLE FINANCIAL PARTNERS | NASHVILLE, TN | |
| 1247893 | 4,148,603 | PLAINS CAPITAL CORPORATION | DALLAS, TX | |
| 1109599 | 8,804,495 | PROSPERITY BANCSHARES, INC. | HOUSTON, TX | |
| 1247633 | 6,452,723 | PROVIDENT BANKSHARES CORPORATI | BALTIMORE, MD | |
| 3133637 | 6,523,929 | PROVIDENT FINANCIAL SERVICES, | JERSEY CITY, NJ | |
| 2452180 | 7,344,151 | R&G FINANCIAL CORPORATION | SAN JUAN, PR | |
| 1098844 | 3,795,217 | RENASANT CORPORATION | TUPELO, MS | |
| 1097025 | 3,337,645 | REPUBLIC BANCORP, INC. | LOUISVILLE, KY | |
| 1136670 | 3,785,512 | RIVERSIDE BANKING COMPANY | FORT PIERCE, FL | |
| 1071397 | 4,314,540 | S & T BANCORP, INC. | INDIANA, PA | |
| 1248304 | 3,519,432 | SANDY SPRING BANCORP, INC. | OLNEY, MD | |
| 2847115 | 7,339,916 | SANTANDER BANCORP | SAN JUAN, PR | |
| 2368106 | 5,711,637 | SNBNY HOLDINGS LIMITED | GIBRALTAR, ZZ | |
| 1105425 | 5,079,324 | STERLING BANCSHARES, INC. | HOUSTON, TX | |
| 1139242 | 3,635,697 | SUN BANCORP, INC | VINELAND, NJ | |
| 2495039 | 4,596,701 | TAYLOR CAPITAL GROUP, INC. | ROSEMONT, IL | |
| 2706735 | 5,013,156 | TEXAS CAPITAL BANCSHARES, INC. | DALLAS, TX | |
| 1079562 | 9,775,714 | TRUSTMARK CORPORATION | JACKSON, MS | |
| 2747644 | 8,787,490 | UMPQUA HOLDINGS CORPORATION | PORTLAND, OR | |
| 1076217 | 7,984,717 | UNITED BANKSHARES, INC. | CHARLESTON, WV | |
| 1249347 | 8,140,909 | UNITED COMMUNITY BANKS, INC. | BLAIRSVILLE, GA | |
| 1050712 | 3,098,942 | VALLEY VIEW BANCSHARES, INC. | OVERLAND PARK, KS | |
| 1029464 | 4,050,387 | W. T. B. FINANCIAL CORPORATION | SPOKANE, WA | |
| 1070448 | 5,940,073 | WESBANCO, INC. | WHEELING, WV | |
| 1025541 | 5,428,798 | WESTAMERICA BANCORPORATION | SAN RAFAEL, CA | |
| 2349815 | 5,267,286 | WESTERN ALLIANCE BANCORPORATIO | LAS VEGAS, NV | |
| 1137770 | 3,299,911 | WOODFOREST FINANCIAL GROUP, IN | THE WOODLANDS, TX | Moved from Peer 3 |
| 1199602 | 4,601,281 | 1ST SOURCE CORPORATION | SOUTH BEND, IN | |

Note: Peer Group 2 has 93 bank holding companies.