

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	87	95	92	91	95
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.35	3.17	3.25	3.29	3.41
+ Non-interest Income	1.11	1.19	1.20	1.05	1.17
- Overhead Expense	2.91	2.97	3.03	2.96	2.91
- Provision for Losses	1.00	1.41	1.49	0.93	0.29
+ Securities Gains (Losses)	0.07	0.03	0.03	-0.18	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.68	0.00	0.06	0.13	1.35
Net Operating Income	0.39	-0.21	-0.18	-0.03	0.87
Net Income	0.39	-0.21	-0.18	-0.03	0.87
Net Income (Sub S Adjusted)	1.00	1.15	1.05	1.14	1.12
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.92	5.26	5.25	6.07	7.09
Interest Expense	1.17	1.76	1.66	2.44	3.34
Net Interest Income (TE)	3.71	3.47	3.57	3.59	3.73
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	1.42	1.46	1.61	0.79	0.27
Earnings Coverage of Net Losses (X)	3.44	3.28	3.10	4.65	16.06
Ln&Ls Allowance/Total Loans & Leases	2.21	2.13	2.26	1.73	1.29
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.89	4.56	4.73	2.53	0.96
30-89 Days Past Due Loans and Leases	1.06	1.23	1.27	1.33	0.98
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	20.04	27.35	25.49	34.43	30.48
Net ST Noncore Funding Dependence	11.53	17.79	16.97	24.20	22.16
Net Loans and Leases/Total Assets	62.11	65.56	64.28	67.87	68.48
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.42	8.71	8.77	8.70	8.50
Equity Capital/Total Assets	10.42	9.40	9.47	9.27	9.19
Equity Capital+Minority Int/Total Assets	10.48	9.56	9.57	9.38	9.42
Net Loans&Ls/Equity Capital (X)	6.39	7.68	7.35	7.74	7.66
Cash Dividends/Net Income	36.34	42.57	56.06	53.13	38.95
Cash Dividends/Net Income (Sub S Adjusted)	46.68	40.74	43.30	39.02	13.21
Retained Earnings/Avg Equity Cap	0.04	-5.25	-5.09	-5.27	5.31
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.20	0.25	0.43	0.59	1.30
Long-Term Debt/Equity Capital	1.69	2.12	1.87	2.14	2.26
Equity Investment in Subs/Equity Cap	108.07	110.40	110.62	110.49	113.92
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	93.20	92.14	99.14	115.87	149.55

PERCENT OF AVERAGE ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.45	4.81	4.80	5.57	6.48
Less: Interest Expense	1.06	1.61	1.52	2.23	3.07
Equals: Net Interest Income (TE)	3.35	3.17	3.25	3.29	3.41
Plus: Non-Interest Income	1.11	1.19	1.20	1.05	1.17
Equals: Adj Operating Income (TE)	4.47	4.40	4.48	4.36	4.62
Less: Overhead Expense	2.91	2.97	3.03	2.96	2.91
Less: Provision for Loan and Lease Losses	1.00	1.41	1.49	0.93	0.29
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.08	0.03	0.03	-0.13	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.68	0.00	0.06	0.13	1.35
Less: Applicable Income Taxes (TE)	0.33	0.22	0.20	0.18	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.39	-0.21	-0.18	-0.03	0.87
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.39	-0.21	-0.18	-0.03	0.87
Memo: Net Income (Last Four Qtrs)	0.26	-0.26	-0.19	-0.04	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.83	91.74	91.63	91.58	91.68
Avg Int-Bearing Funds / Avg Assets	76.18	78.04	77.54	79.14	78.59
Int Income (TE) / Avg Earning Assets	4.92	5.26	5.25	6.07	7.09
Int Expense / Avg Earning Assets	1.17	1.76	1.66	2.44	3.34
Net Int Inc (TE) / Avg Earn Assets	3.71	3.47	3.57	3.59	3.73
YIELD OR COST:					
Total Loans and Leases (TE)	5.59	5.62	5.66	6.40	7.63
Interest-Bearing Bank Balances	0.33	0.46	0.44	2.55	5.36
Fed Funds Sold & Reverse Repos	0.30	0.25	0.26	2.02	5.03
Trading Assets	1.55	1.95	1.87	3.32	8.53
Total Earning Assets	4.82	5.15	5.12	5.96	6.97
Investment Securities (TE)	3.80	4.55	4.48	5.06	5.17
U. S. Treasury & Agency Sec (excl MBS)	2.33	3.00	2.83	4.86	4.84
Mortgage-Backed Securities	4.03	4.60	4.49	4.72	4.83
All Other Securities	6.21	6.59	6.83	6.38	7.13
Interest-Bearing Deposits	1.15	1.83	1.72	2.65	3.63
Time Deposits of \$100K or More	1.73	2.71	2.55	3.73	4.71
Time Deposits < \$100K	1.92	2.88	2.73	3.69	4.69
Other Domestic Deposits	0.60	0.86	0.81	1.44	2.54
Foreign Deposits	0.54	0.62	0.60	1.88	4.63
Fed Funds Purchased and Repos	1.02	1.25	1.24	2.35	4.42
Other Borrowed Funds & Trading Liab	2.70	2.89	2.87	3.33	4.68
All Interest-Bearing Funds	1.39	2.06	1.96	2.82	3.91

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	51	52	68	67	66
Avg Assets per Employee (\$000)	5,018	5,320	5,174	5,016	4,598
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.59	2.34	2.45	3.19	2.99
Overhead Exp / NII + Non-Int Income	66.81	70.95	71.20	69.53	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.91	2.97	3.03	2.96	2.91
Personnel Expense	1.41	1.38	1.39	1.44	1.55
Net Occupancy Expense	0.37	0.38	0.39	0.40	0.40
Other Operating Expenses	1.08	1.16	1.20	1.07	0.93
Overhead Less Non-Interest Income	1.70	1.72	1.78	1.83	1.69
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.13	69.53	69.53	68.12	63.12
Personnel Expense	32.00	32.34	32.15	32.89	33.82
Net Occupancy Expense	8.50	8.94	8.93	9.03	8.83
Other Operating Expenses	24.12	27.18	27.27	25.21	20.00
Total Non-Interest Income	23.65	26.10	25.70	23.25	24.92
Fiduciary Activities Income	1.72	1.63	1.61	1.81	2.11
Serv Charges on Deposit Accts - Domestic	6.86	7.45	7.58	7.96	7.85
Trading Revenue	0.23	0.24	0.23	0.02	0.13
Investment Banking Fees & Commissions	1.23	1.10	1.28	1.36	1.59
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.30	0.28	0.10	0.30
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.77	0.85	0.82	0.79	0.86
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.16	1.01	0.63	0.72	1.36
Other Non-Interest Income	9.81	9.37	9.53	8.03	7.99
Overhead Less Non-Interest Income	40.88	43.77	44.03	44.73	37.64
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.92	19.86	21.66	17.97	27.88
Appl Inc Tax+TE/Pretax NOI+TE	32.68	32.07	32.77	31.15	35.39

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	46.82	49.48	48.30	49.75	49.55
Commercial and Industrial Loans	9.57	10.15	10.01	11.73	11.82
Loans to Individuals	3.04	3.15	3.22	3.33	3.70
Loans to Depository Institutions	0.02	0.02	0.02	0.02	0.01
Agricultural Loans	0.57	0.54	0.55	0.51	0.51
Other Loans and Leases	1.71	1.68	1.66	1.74	1.79
Net Loans and Leases	62.11	65.56	64.28	67.87	68.48
Debt Securities Over 1 Year	17.08	16.55	16.44	15.46	14.71
Mutual Funds and Equity Securities	0.07	0.09	0.08	0.10	0.20
Subtotal	80.58	83.06	82.00	84.79	84.58
Interest-Bearing Bank Balances	4.92	3.62	3.97	1.02	0.18
Federal Funds Sold & Reverse Repos	0.12	0.21	0.20	0.21	0.67
Debt Securities 1 Year or Less	2.06	2.25	2.26	2.27	2.89
Trading Assets	0.12	0.09	0.06	0.07	0.14
Total Earning Assets	88.98	90.28	89.62	89.39	89.86
Non-Int Cash and Due From Dep Inst	1.61	1.64	1.74	2.24	2.39
Other Real Estate Owned	0.77	0.52	0.55	0.24	0.10
All Other Assets	9.05	7.89	8.43	7.93	7.63

MEMORANDA:

Short-Term Investments	7.72	6.50	6.92	4.04	4.30
U.S. Treasury Securities	0.28	0.22	0.21	0.13	0.15
U.S. Agency Securities (excl MBS)	3.14	2.64	2.91	2.67	4.27
Municipal Securities	2.53	2.69	2.66	2.74	2.83
Mortgage-Backed Securities	10.47	11.52	10.92	10.83	9.13
Asset-Backed Securities	0.04	0.07	0.06	0.01	0.04
Other Debt Securities	0.45	0.40	0.40	0.46	0.57
RE Loans Secured by 1-4 Family	16.05	15.74	15.48	15.58	15.57
Revolving	3.16	2.98	3.00	3.12	2.91
Closed-End, Sec by First Liens	11.56	11.24	10.92	10.41	10.55
Closed-End, Sec by Junior Liens	0.98	1.17	1.11	1.32	1.55
Commercial Real Estate Loans	28.31	31.22	30.39	31.28	31.23
Construction and Land Dev	6.22	8.06	7.35	9.58	10.60
Multifamily	1.96	2.03	1.99	1.79	1.59
Nonfarm Nonresidential	19.34	19.91	20.14	18.34	17.51
RE Loans Secured by Farmland	0.79	0.67	0.71	0.69	0.70
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	74.15	74.73	73.99	72.99	72.27
RE Loans Secured by 1-4 Family	25.61	24.43	24.16	23.28	23.32
Revolving	4.85	4.43	4.49	4.44	4.16
Closed-End	20.40	19.60	19.23	18.32	18.72
Commercial Real Estate Loans	44.83	46.48	46.10	45.08	44.51
Construction and Land Dev	9.81	11.83	11.03	13.63	14.78
Multifamily	3.03	3.00	2.99	2.65	2.36
Nonfarm Nonresidential	30.84	29.77	30.57	26.70	25.15
RE Loans Secured by Farmland	1.28	1.02	1.10	1.03	1.03
Loans to Depository Institutions	0.02	0.03	0.03	0.03	0.02
Commercial and Industrial Loans	14.93	15.06	15.24	16.91	17.13
Loans to Individuals	5.04	4.90	5.22	4.97	5.59
Credit Card Loans	0.14	0.14	0.15	0.13	0.16
Agricultural Loans	0.91	0.81	0.85	0.73	0.74
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.79	2.61	2.67	2.58	2.66

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.72	6.50	6.92	4.04	4.30
Liquid Assets	23.94	21.41	22.33	18.67	18.22
Investment Securities	19.59	19.48	19.17	18.76	18.65
Net Loans and Leases	62.11	65.56	64.28	67.87	68.48
Net Lns, Ls & Stdby Ltrs of Credit	63.04	66.57	65.32	69.07	69.94
Core Deposits	61.67	57.56	59.28	53.72	56.41
Noncore Funding	24.61	29.71	28.34	33.56	30.66
Time Deposits of \$100K or More	13.04	14.07	14.05	13.12	13.66
Foreign Deposits	0.12	0.12	0.13	0.28	0.23
Fed Funds Purchased and Repos	3.54	3.96	3.64	4.97	5.27
Net Fed Funds Purchased (Sold)	3.52	3.90	3.58	4.50	4.77
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.33	2.46	2.49	3.72	3.45
Earning Assets Repr in 1 Year	38.06	37.26	36.94	40.44	43.01
Int-Bearing Liab Repr in 1 Year	27.66	31.54	30.76	31.70	32.71
Long-Term Debt Repr in 1 Year	0.34	0.41	0.43	0.81	0.56
Net Assets Repriceable in 1 Year	9.58	5.10	5.72	7.25	9.78
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	20.04	27.35	25.49	34.43	30.48
Net ST Noncore Funding Dependence	11.53	17.79	16.97	24.20	22.16
Short-Term Inv/ST Noncore Funding	47.92	33.11	35.17	18.81	20.83
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.29	-0.18	2.47	-7.43	-6.25
Net Loans and Leases/Total Deposits	80.77	87.18	83.58	93.33	94.37
Net Loans and Leases/Core Deposits	103.80	118.69	111.85	132.58	129.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.10	0.76	0.46	-0.19	0.04
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.91	2.87	1.62	-0.34	0.22
Struct Notes Appr(Depr)/T1 Cap	0.05	-0.20	-0.08	-0.24	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.13	9.21	9.13	10.13	12.75
Available-For-Sale Securities	90.87	90.79	90.87	89.87	87.25
U. S. Treasury Securities	1.69	1.08	1.15	0.94	1.00
U. S. Agency Securities (excl MBS)	17.37	14.56	16.46	15.65	25.50
Municipal Securities	13.40	14.55	13.92	15.75	16.23
Mortgage-Backed Securities	54.59	59.61	58.30	57.58	48.73
Asset-Backed Securities	0.23	0.36	0.34	0.04	0.25
Other Debt Securities	2.08	1.93	2.00	2.44	3.34
Mutual Funds and Equity Securities	0.46	0.57	0.52	0.72	1.08
Debt Securities 1 Year or Less	11.21	12.33	11.91	13.98	17.11
Debt Securities 1 To 5 Years	27.58	25.14	26.69	22.77	24.35
Debt Securities Over 5 Years	57.81	58.62	58.19	59.13	54.38
Pledged Securities	64.22	67.00	64.92	71.31	67.39
Structured Notes, Fair Value	2.46	0.74	1.05	0.34	0.43

ANALYSIS RATIOS

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	1.00	1.41	1.49	0.93	0.29
Provision for Ln&Ls Losses/Avg Lns&Ls	1.54	2.03	2.15	1.29	0.42
Provision for Ln&Ls Losses/Net Losses	118.55	153.31	149.88	186.85	181.60
Ln&Ls Allowance/Total Loans & Leases	2.21	2.13	2.26	1.73	1.29
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.22	2.14	2.08	4.02	9.07
ALL/Nonaccrual Assets	78.55	77.53	76.52	118.21	244.18
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	70.98	71.87	72.00	108.00	203.04
Gross Ln&Ls Losses/Avg Loans & Leases	1.58	1.56	1.73	0.87	0.35
Recoveries/Avg Loans and Leases	0.13	0.08	0.09	0.07	0.07
Net Losses/Avg Loans and Leases	1.42	1.46	1.61	0.79	0.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.63	10.93	16.90	28.33	35.40
Earnings Coverage of Net Losses (X)	3.44	3.28	3.10	4.65	16.06

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.46	1.31	1.53	0.70	0.12
RE Loans Secured By 1-4 Family	0.87	0.65	0.81	0.36	0.10
Revolving	0.79	0.57	0.69	0.33	0.12
Closed-End	0.76	0.61	0.79	0.36	0.09
Commercial Real Estate Loans	1.84	1.64	1.92	0.84	0.13
Construction and Land Dev	4.52	4.35	5.89	2.31	0.23
Multifamily	1.12	0.75	0.75	0.29	0.05
Nonfarm Nonresidential	0.78	0.46	0.51	0.17	0.05
RE Loans Secured by Farmland	0.44	0.12	0.32	0.04	0.00
Commercial and Industrial Loans	1.44	2.11	2.18	0.76	0.39
Loans to Depository Institutions	-0.06	0.00	0.00	0.00	0.00
Loans to Individuals	1.82	2.19	2.25	1.67	1.01
Credit Card Loans	4.59	4.65	4.51	3.33	1.83
Agricultural Loans	0.06	0.11	0.10	0.04	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.91	0.89	0.95	0.85	0.63

PERCENT OF LOANS AND LEASES

09/30/2010

09/30/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.06

1.23

1.27

1.33

0.98

90+ Days PD Loans and Leases

0.27

0.15

0.14

0.12

0.07

Nonaccrual Loans and Leases

3.67

3.81

3.94

2.23

0.86

90+ Days PD and Nonaccrual Loans and Leases

4.26

4.08

4.20

2.41

0.97

30-89 Days PD Restructured

0.01

0.00

0.01

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.41

0.21

0.27

0.05

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.06

1.23

1.27

1.34

0.98

90+ Days Past Due Assets

0.27

0.15

0.14

0.12

0.07

Nonaccrual Assets

3.69

3.84

3.97

2.25

0.86

30+ Days PD & Nonaccrual Assets

5.40

5.39

5.53

3.81

1.97

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.75

2.77

2.79

1.70

0.69

90+ PD & Nonaccrual Assets + OREO

3.58

3.30

3.36

1.98

0.80

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.68

3.44

3.64

1.87

0.69

Allowance for Loan & Lease Losses

249.94

222.35

226.17

147.64

76.05

Equity Cap + ALLL

32.78

34.59

35.04

20.12

7.18

Tier 1 Cap + ALLL

35.18

37.13

38.44

20.95

8.04

Loans & Leases + RE Acquired

5.67

5.00

5.38

2.62

0.98

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.08	1.26	1.28	1.43	0.99
- 90+ Days Past Due	0.32	0.17	0.16	0.13	0.08
- Nonaccrual	4.34	4.55	4.68	2.73	0.97
Coml & Indl - 30-89 Days PD	0.86	0.93	0.98	0.98	0.82
- 90+ Days Past Due	0.10	0.10	0.08	0.07	0.06
- Nonaccrual	2.24	2.34	2.48	1.38	0.68
Individuals - 30-89 Days PD	1.49	1.66	1.75	1.84	1.44
- 90+ Days Past Due	0.20	0.15	0.17	0.14	0.09
- Nonaccrual	0.53	0.44	0.65	0.33	0.21
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.17	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.34	0.20	0.25	0.21	0.23
- 90+ Days Past Due	0.03	0.01	0.00	0.00	0.01
- Nonaccrual	0.38	0.23	0.35	0.16	0.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.50	0.61	0.69	0.58	0.47
- 90+ Days Past Due	0.03	0.04	0.01	0.03	0.02
- Nonaccrual	1.34	0.55	0.61	0.36	0.09
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.26	1.32	1.55	1.37	1.00
- 90+ Days Past Due	0.32	0.20	0.19	0.16	0.11
- Nonaccrual	2.46	2.60	2.67	1.39	0.72
Revolving - 30-89 Days PD	0.76	0.62	0.65	0.61	0.62
- 90+ Days Past Due	0.08	0.06	0.05	0.06	0.04
- Nonaccrual	0.92	0.84	1.08	0.62	0.32
Closed-End - 30-89 Days PD	1.37	1.45	1.72	1.56	1.11
- 90+ Days Past Due	0.39	0.23	0.23	0.19	0.13
- Nonaccrual	2.86	3.09	3.13	1.60	0.77
- Jr Lien 30-89 Days PD	0.11	0.12	0.13	0.13	0.11
- Jr Lien 90+ Days PD	0.02	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.22	0.20	0.23	0.12	0.09
Commercial RE - 30-89 Days PD	0.96	1.22	1.14	1.40	0.93
- 90+ Days Past Due	0.23	0.13	0.11	0.10	0.05
- Nonaccrual	5.35	5.67	5.91	3.38	1.12
Const & Dev - 30-89 Days PD	1.37	1.73	1.34	2.19	1.42
- 90+ Days Past Due	0.60	0.23	0.19	0.17	0.07
- Nonaccrual	12.79	13.33	14.18	7.96	1.67
Multi family - 30-89 Days PD	0.76	1.06	1.12	0.59	0.59
- 90+ Days Past Due	0.18	0.05	0.04	0.04	0.01
- Nonaccrual	3.64	2.78	2.99	1.67	0.70
Nonfarm Nres- 30-89 Days PD	0.75	0.90	0.88	0.83	0.57
- 90+ Days Past Due	0.13	0.06	0.06	0.05	0.03
- Nonaccrual	2.79	2.51	2.79	1.31	0.61
Farmland - 30-89 Days PD	0.61	0.54	0.63	0.65	0.37
- 90+ Days Past Due	0.15	0.00	0.07	0.01	0.00
- Nonaccrual	2.02	3.71	4.20	1.05	0.31
Credit Card - 30-89 Days PD	1.24	1.84	1.68	1.87	1.48
- 90+ Days Past Due	0.38	0.53	0.45	0.47	0.47
- Nonaccrual	0.15	0.15	0.30	0.30	0.32

CAPITAL RATIOS

09/30/2010

09/30/2009

12/31/2009

12/31/2008

12/31/2007

Tier 1 Leverage Ratio

9.42

8.71

8.77

8.70

8.50

Tier 1 RBC Ratio

13.89

11.96

12.39

11.15

10.73

Total Risk-Based Capital Ratio

15.61

13.74

14.14

12.94

12.38

Tangible Tier 1 Leverage Ratio

9.31

8.60

8.67

8.66

8.40

Tangible Common Eq Cap/Tan Assets

7.84

6.62

6.70

6.20

6.71

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

12.68

13.12

12.62

15.25

18.68

Standby Letters of Credit

0.82

0.88

0.87

1.04

1.22

Commercial & Similar Letters of Credit

0.03

0.04

0.03

0.06

0.07

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

4.76

3.65

3.41

4.12

3.54

Interest Rate Contracts

3.96

3.14

2.82

3.29

2.92

Interest Rate Futures & Forward Contr

0.56

0.31

0.25

0.34

0.22

Written Options Contr (Int Rate)

0.59

0.35

0.28

0.42

0.17

Purchased Options Contr (Int Rate)

0.05

0.08

0.06

0.09

0.35

Interest Rate Swaps

2.08

1.95

1.81

1.84

1.73

Foreign Exchange Contracts

0.05

0.00

0.01

0.02

0.04

Futures & Forward Foreign Exch Contr

0.00

0.00

0.00

0.02

0.03

Written Options Contr (Foreign Exch)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Foreign Exch)

0.00

0.00

0.00

0.00

0.00

Foreign Exchange Rate Swaps

0.00

0.00

0.00

0.00

0.00

Equity, Commodity, & Other Deriv Contr

0.01

0.02

0.01

0.04

0.04

Commodity & Other Fut & Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Comm & Other)

0.00

0.00

0.00

0.00

0.01

Purchased Options Contr (Comm & Oth)

0.00

0.00

0.00

0.00

0.01

Commodity & Other Swaps

0.00

0.00

0.00

0.00

0.00

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

19.92

19.62

19.03

23.30

28.43

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	96.97	96.79	97.43	93.83	92.27
Foreign Exchange Contracts	2.04	0.90	0.97	1.13	2.28
Equity, Comm, & Other Contracts	0.45	0.65	0.58	1.85	2.47
Futures and Forwards	23.90	19.19	21.17	16.81	19.08
Written Options	22.96	20.23	20.36	23.25	17.81
Exchange-Traded	0.00	0.00	0.00	0.01	0.03
Over-The-Counter	22.73	19.79	20.00	23.53	16.61
Purchased Options	1.41	2.65	2.20	3.68	8.94
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.26	2.43	1.98	3.48	8.65
Swaps	40.71	46.66	46.54	44.71	44.53
Held for Trading	23.58	27.78	26.56	25.44	18.14
Interest Rate Contracts	20.58	25.09	23.56	22.50	14.71
Foreign Exchange Contracts	0.19	0.00	0.04	0.04	0.14
Equity, Comm, & Other Contracts	0.01	0.01	0.00	0.01	0.04
Non-Traded	76.42	72.22	73.44	74.56	81.86
Interest Rate Contracts	72.76	68.25	70.48	67.94	69.43
Foreign Exchange Contracts	0.17	0.00	0.02	0.08	0.42
Equity, Comm, & Other Contracts	0.16	0.34	0.23	1.64	1.62
Deriv Contr (Excl Fut & FX LE 14 Days)	71.42	74.57	72.91	65.18	77.94
One Year or Less	28.17	22.96	26.77	19.85	23.74
Over 1 Year to 5 Years	15.55	21.89	18.41	20.47	28.68
Over 5 Years	12.24	14.45	12.36	13.92	12.55
Gross Negative Fair Value (Abs Val)	2.15	1.83	1.65	2.58	1.01
Gross Positive Fair Value	1.81	1.46	1.12	2.39	1.52
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.01	0.00
Non-Traded (X)	0.01	0.00	0.00	0.01	0.00
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.11	0.07	0.06	0.12	0.05

INSURANCE ACTIVITIES	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	30.68	29.01	25.53	31.60	35.53
Ins Under Assets(L/H)/Tot Ins Und Ast	69.32	70.99	74.47	68.40	64.47
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.77	0.85	0.82	0.79	0.86
Premium Inc/Ins Activities Revenue	0.50	1.60	0.97	3.17	3.43
Credit Rel Prem Inc/Tot Prem Inc	61.62	62.94	69.00	64.94	57.86
Other Prem Inc/Total Prem Inc	38.38	37.06	31.00	35.06	42.14
Ins Under Net Income/Consol Net Income	0.01	0.01	0.02	0.04	0.05
Ins Net Inc (P/C)/Equity (P/C)	11.22	9.45	12.90	24.05	13.96
Ins Net Inc (L/H)/Equity (L/H)	5.06	5.65	3.96	2.08	6.26
Insur Ben, Losses, Exp/Insur Premiums	95.86	106.21	119.45	66.13	465.93
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.73	5.42	7.54	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.37	5.02	5.91	4.40	4.37
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.30	8.74	9.26	10.19	10.98
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.18	0.20	0.19	0.32	0.58
Cost: Interest-Bearing Deposits	0.54	0.62	0.60	1.88	4.63
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.29	6.88	1.47	0.27	1.73
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	12.25	7.83	55.31	-2.55	-17.84
Total Selected Assets	-6.61	-16.68	-10.48	-23.26	-9.39
Deposits	-8.73	-19.85	-7.91	247.27	10.61

PROFITABILITY:	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	2.48	-2.59	-2.51	-1.83	9.45
Bank Net Inc/Avg Eq Inv in Banks	3.42	-1.72	-1.77	-0.01	9.80
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.64	4.10	3.30	4.37	5.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.38	-2.31	-1.24	-5.12	8.67
Bank Net Income/Parent Net Income	97.17	94.43	99.48	110.25	107.86
Nonbank Net Income/Parent Net Income	2.18	2.51	2.18	2.07	1.73
Sub BHCs Net Inc/Parent Net Income	101.62	92.84	90.56	89.48	85.56
LEVERAGE:					
Total Liabilities/Equity	18.14	20.79	20.50	23.91	25.88
Total Debt/Equity Capital	2.16	2.75	2.83	3.29	4.31
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.57	16.94	16.61	18.32	20.64
Tot Debt+Lns Guaranteed for Affl/Equity	2.28	2.74	2.81	3.55	4.31
Total Debt/Eq Cap - Exc Over Fair Value	2.16	2.75	2.83	3.33	4.56
Long-Term Debt/Equity Capital	1.69	2.12	1.87	2.14	2.26
Short-Term Debt/Equity Capital	0.20	0.25	0.43	0.59	1.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.06	0.05	0.05	0.08	0.13
Long-Term Debt/Consolidated LT Debt	3.22	2.93	2.19	2.95	4.22
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.07	110.40	110.62	110.49	113.92
Total Investment in Subs/Equity	109.61	112.04	112.71	112.61	115.71
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	96.64	97.22	97.23	98.03	98.88
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.00	98.70	98.92	99.87	100.25
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.56	0.93	0.77	0.81	1.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.37	4.11	4.54	5.11	4.25
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	75.72	88.38	79.83	115.59	152.01
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	93.20	92.14	99.14	115.87	149.55
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	134.74	93.41	95.43	156.91	95.02
Pretax Oper Inc + Int Exp/Int Expense	2449.00	2711.92	3723.18	7791.17	28090.6
Div + Int From Subs/Int Exp + Div	77.99	87.94	90.64	159.28	232.42
Fees+Other Inc From Subs/Sal + Oth Exp	12.03	10.03	11.41	9.80	10.02
Net Inc/Curr Port of LT Debt+Pfd Div(X)	27.67	33.54	15.62	159.81	8497.79
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.59	1.64	0.61	1.27	0.23
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	7.67	17.92	13.58	13.33	7.18
Total	7.68	17.92	13.58	13.33	7.18
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.57	0.59	0.59	0.72	0.92
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	108.00	108.25	160.21	79.50	58.62
Dividends Paid/Net Income	36.32	42.57	56.06	52.25	38.95
Net Income - Dividends/Avg Equity	0.03	-5.25	-5.10	-5.24	5.31

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	64.10	80.23	84.33	154.99	184.35
Dividends From Nonbank Subs	2.88	2.00	2.73	2.95	4.05
Dividends From Subsidiary BHCs	3.24	3.52	3.91	3.17	4.95
Dividends From All Subsidiaries	83.54	93.09	97.18	178.37	215.38

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	27.06	49.29	54.37	70.15	73.30
Interest Income From Bank Subs	0.28	1.86	1.20	1.19	1.11
Mgt & Service Fees From Bank Subs	4.21	2.19	2.38	2.37	2.22
Other Income From Bank Subs	0.01	0.04	0.04	0.04	0.02
Operating Income From Bank Subs	37.44	59.26	62.94	82.85	86.32

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	46.46	44.72	59.87	92.94	78.99
Interest Income From Nonbank Subs	1.93	3.54	1.53	2.65	4.27
Mgt & Serv Fees From Nonbank Subs	3.38	1.34	6.39	3.61	3.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	58.23	56.66	75.60	107.02	123.99

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	29.77	29.34	38.35	65.44	38.82
Interest Inc From Subsidiary BHCs	3.06	0.70	0.00	0.00	0.50
Mgt & Serv Fees From Sub BHCs	2.49	4.12	4.03	4.93	1.59
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	35.32	34.16	42.39	70.38	40.91

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	37.65	45.23	45.27	63.84	68.20
Interest Income From Bank Subs	5.80	4.14	3.13	1.82	1.38
Mgt & Serv Fees From Bank Subs	8.36	6.18	7.59	3.85	3.46
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.02
Operating Income From Bank Subs	60.65	66.41	66.40	77.95	85.55

Dividends From Nonbank Subs	2.80	1.91	2.19	1.50	1.61
Interest Income From Nonbank Subs	0.14	0.25	0.10	0.09	0.17
Mgt & Serv Fees From Nonbank Subs	0.09	0.08	0.09	0.05	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Operating Inc From Nonbank Subs	5.56	3.33	3.39	2.21	2.86

Dividends From Subsidiary BHCs	0.20	1.12	1.27	1.19	2.04
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.21	1.44	1.55	1.40	2.36

Loans and Adv From Subs/ST Debt	287.84	1072.24	519.65	++++++	754.10
Loans and Adv From Subs/Total Debt	473.33	486.48	521.20	2265.58	487.80

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									87
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.34	1.68	2.37	3.03	3.30	3.75	4.15	4.50	87
+ Non-interest Income	1.11	0.09	0.28	0.60	0.93	1.54	2.18	2.77	87
- Overhead Expense	2.91	1.41	1.86	2.54	2.90	3.21	3.66	5.51	87
- Provision for Losses	1.00	0.08	0.19	0.45	0.84	1.24	2.46	3.45	87
+ Securities Gains (Losses)	0.07	-0.12	-0.02	0.00	0.01	0.14	0.34	0.41	87
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.02	87
= Pretax Net Oper Income (TE)	0.68	-5.19	-2.12	0.13	0.94	1.53	2.08	2.88	87
Net Operating Income	0.38	-5.16	-1.62	0.16	0.60	1.00	1.40	1.94	87
Net Income	0.39	-5.03	-1.62	0.15	0.60	1.00	1.40	1.94	87
Net Income (Sub S Adjusted)	0.99	0.50	0.50	0.50	0.81	1.18	1.29	1.33	3
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.92	2.66	3.73	4.65	4.99	5.31	5.68	5.87	87
Interest Expense	1.16	0.41	0.61	0.90	1.14	1.42	1.63	1.89	87
Net Interest Income (TE)	3.70	1.90	2.55	3.32	3.78	4.15	4.64	4.95	87
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.42	0.05	0.33	0.54	1.07	1.92	3.63	4.71	87
Earnings Coverage of Net Losses (X)	3.44	-0.55	0.10	1.10	2.62	4.71	8.51	14.06	85
Ln&Ls Allowance/Total Loans & Leases	2.21	1.04	1.27	1.57	1.96	2.76	3.63	4.52	87
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.88	0.69	1.43	2.23	3.72	6.47	11.24	16.12	87
30-89 Days Past Due Loans and Leases	1.05	0.25	0.42	0.55	0.92	1.32	2.40	3.09	87
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.04	-16.90	1.95	12.01	19.72	26.99	36.06	49.15	87
Net ST Noncore Funding Dependence	11.53	-21.28	-6.45	5.95	11.19	18.03	25.37	30.24	87
Net Loans and Leases/Total Assets	62.11	38.35	43.88	57.27	63.57	69.26	73.47	76.28	87
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.41	4.85	6.41	8.31	9.66	10.50	11.91	12.87	87
Equity Capital/Total Assets	10.41	4.34	5.75	8.64	10.43	12.32	13.84	15.19	87
Equity Capital+Minority Int/Total Assets	10.47	4.95	5.92	8.73	10.43	12.32	13.84	15.19	87
Net Loans&Ls/Equity Capital (X)	6.39	2.84	3.53	4.67	6.04	7.10	10.75	14.24	87
Cash Dividends/Net Income	36.34	0.00	0.00	9.80	43.49	56.29	76.01	83.79	71
Cash Dividends/Net Income (Sub S Adjusted)	46.67	17.65	17.65	17.65	34.12	55.89	65.42	68.60	3
Retained Earnings/Avg Equity Cap	0.04	-61.78	-25.36	0.40	3.00	5.86	9.01	14.15	87
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.19	0.00	0.00	0.00	0.00	0.00	1.73	3.68	87
Long-Term Debt/Equity Capital	1.69	0.00	0.00	0.00	0.00	0.80	11.80	18.80	87
Equity Investment in Subs/Equity Cap	108.07	81.41	86.57	98.31	103.52	115.48	133.00	172.60	87
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	93.19	-6.05	1.55	36.13	90.49	119.28	224.45	328.73	86

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.44	2.52	3.48	4.21	4.50	4.83	5.05	5.33	87
Less: Interest Expense	1.05	0.38	0.55	0.82	1.03	1.28	1.54	1.78	87
Equals: Net Interest Income (TE)	3.34	1.68	2.37	3.03	3.30	3.75	4.15	4.50	87
Plus: Non-Interest Income	1.11	0.09	0.28	0.60	0.93	1.54	2.18	2.77	87
Equals: Adj Operating Income (TE)	4.47	2.35	2.92	3.61	4.52	5.06	5.93	7.40	87
Less: Overhead Expense	2.91	1.41	1.86	2.54	2.90	3.21	3.66	5.51	87
Less: Provision for Loan and Lease Losses	1.00	0.08	0.19	0.45	0.84	1.24	2.46	3.45	87
Plus: Realized G/L on HTM Sec	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.00	87
Plus: Realized G/L on AFS Sec	0.07	-0.10	-0.00	0.00	0.01	0.14	0.34	0.43	87
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.02	87
Equals: Pretax Net Oper Inc (TE)	0.68	-5.19	-2.12	0.13	0.94	1.53	2.08	2.88	87
Less: Applicable Income Taxes (TE)	0.32	-0.45	-0.02	0.11	0.32	0.50	0.70	1.04	87
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	87
Equals: Net Operating Income	0.38	-5.16	-1.62	0.16	0.60	1.00	1.40	1.94	87
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equals: Net Income	0.39	-5.03	-1.62	0.15	0.60	1.00	1.40	1.94	87
Memo: Net Income (Last Four Qtrs)	0.26	-4.49	-2.69	-0.15	0.60	0.94	1.40	1.78	85
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.82	83.80	85.77	88.35	90.91	93.49	95.04	96.15	87
Avg Int-Bearing Funds / Avg Assets	76.17	63.48	66.70	72.89	76.06	79.61	84.32	86.66	87
Int Income (TE) / Avg Earning Assets	4.92	2.66	3.73	4.65	4.99	5.31	5.68	5.87	87
Int Expense / Avg Earning Assets	1.16	0.41	0.61	0.90	1.14	1.42	1.63	1.89	87
Net Int Inc (TE) / Avg Earn Assets	3.70	1.90	2.55	3.32	3.78	4.15	4.64	4.95	87
YIELD OR COST:									
Total Loans and Leases (TE)	5.59	3.44	4.71	5.17	5.59	6.06	6.43	6.71	87
Interest-Bearing Bank Balances	0.33	0.00	0.05	0.20	0.25	0.39	0.83	1.30	87
Fed Funds Sold & Reverse Repos	0.30	0.00	0.00	0.12	0.20	0.34	0.72	2.10	48
Trading Assets	1.54	0.00	0.00	0.00	0.73	2.91	4.66	5.37	31
Total Earning Assets	4.81	2.64	3.68	4.58	4.87	5.21	5.47	5.77	87
Investment Securities (TE)	3.79	1.93	2.60	3.22	3.85	4.43	4.87	5.19	87
U.S. Treasury & Agency Sec (excl MBS)	2.33	0.20	0.88	1.43	2.22	3.17	3.85	5.58	83
Mortgage-Backed Securities	4.03	2.05	2.77	3.37	3.98	4.64	5.21	5.91	87
All Other Securities	6.21	2.32	2.85	5.02	5.98	6.93	8.92	14.42	86
Interest-Bearing Deposits	1.14	0.43	0.66	0.89	1.14	1.44	1.61	1.73	87
Time Deposits of \$100K or More	1.73	0.73	1.07	1.39	1.77	2.06	2.33	2.50	87
Time Deposits < \$100K	1.91	0.59	1.11	1.59	1.93	2.24	2.58	2.93	87
Other Domestic Deposits	0.59	0.12	0.26	0.41	0.55	0.73	1.04	1.38	87
Foreign Deposits	0.54	0.13	0.13	0.40	0.46	0.56	0.73	1.00	8
Fed Funds Purchased and Repos	1.02	0.00	0.13	0.29	0.70	1.82	2.79	3.55	82
Other Borrowed Funds & Trading Liab	2.70	0.17	0.59	1.83	2.86	3.61	4.01	4.58	85
All Interest-Bearing Funds	1.38	0.55	0.84	1.13	1.36	1.65	1.88	2.11	87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	50.78	32.98	34.57	40.88	48.29	61.09	69.83	78.10	87
Avg Assets per Employee (\$000)	5017.86	2965.24	3189.45	3742.78	4357.51	5681.22	8303.52	10555.0	87

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.58	0.00	0.00	0.20	1.51	4.59	9.07	10.36	85
Overhead Exp / NII + Non-Int Income	66.81	44.07	49.69	58.38	63.95	72.29	90.65	123.86	87

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.91	1.41	1.86	2.54	2.90	3.21	3.66	5.51	87
Personnel Expense	1.40	0.76	0.91	1.16	1.39	1.65	1.80	2.09	87
Net Occupancy Expense	0.37	0.21	0.23	0.30	0.36	0.42	0.51	0.58	87
Other Operating Expenses	1.08	0.54	0.63	0.90	1.03	1.23	1.50	2.20	87
Overhead Less Non-Interest Income	1.69	0.30	0.72	1.35	1.69	2.10	2.46	2.96	87

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.13	43.19	48.14	57.47	61.92	69.29	88.94	122.59	87
Personnel Expense	32.00	20.55	22.18	28.34	32.02	35.67	40.31	43.05	87
Net Occupancy Expense	8.50	5.31	5.84	6.89	8.18	9.45	11.81	13.77	87
Other Operating Expenses	24.12	14.35	16.71	19.48	22.06	25.66	37.36	53.20	87
Total Non-Interest Income	23.64	5.06	8.60	16.12	22.21	29.39	38.52	55.72	87
Fiduciary Activities Income	1.71	0.00	0.00	0.10	1.23	3.47	4.71	5.28	87
Serv Charges on Deposit Accts - Domestic	6.86	1.40	3.07	4.60	6.50	9.18	11.00	12.41	87
Trading Revenue	0.22	0.00	0.00	0.00	0.00	0.00	1.14	4.96	87
Investment Banking Fees & Commissions	1.23	0.00	0.00	0.29	0.95	1.85	4.10	5.12	87
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Net Servicing Fees	0.23	-0.16	-0.01	0.00	0.03	0.30	1.21	2.06	87
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Insurance Activities Revenue	0.76	0.00	0.00	0.00	0.16	0.95	3.57	5.45	87
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.16	-16.12	-5.46	-1.02	0.47	1.45	2.35	3.65	87
Other Non-Interest Income	9.81	1.98	4.20	5.83	8.22	11.37	19.83	27.13	87
Overhead Less Non-Interest Income	40.88	8.35	14.21	29.36	37.89	48.57	70.72	105.99	87

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.92	-20.49	-1.04	16.38	26.00	32.29	34.71	35.90	71
Appl Inc Tax+TE/Pretax NOI+TE	32.67	-0.19	18.26	31.09	34.72	37.11	39.11	40.67	71

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.81	18.84	26.36	37.74	46.94	56.47	62.08	64.13	87
Commercial and Industrial Loans	9.56	3.34	4.21	5.40	8.74	12.09	18.04	26.96	87
Loans to Individuals	3.04	0.16	0.35	0.81	1.74	4.80	9.14	12.12	87
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.22	87
Agricultural Loans	0.56	0.00	0.00	0.00	0.16	0.88	2.37	4.05	87
Other Loans and Leases	1.70	0.02	0.08	0.61	1.13	2.70	4.24	6.21	87
Net Loans and Leases	62.11	38.35	43.88	57.27	63.57	69.26	73.47	76.28	87
Debt Securities Over 1 Year	17.08	3.17	4.95	9.32	16.16	22.75	31.16	37.98	87
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.02	0.10	0.27	0.56	87
Subtotal	80.57	58.28	68.05	77.38	80.89	85.78	88.82	90.15	87
Interest-Bearing Bank Balances	4.91	0.02	0.08	0.71	3.39	8.13	13.73	20.26	87
Federal Funds Sold & Reverse Repos	0.12	0.00	0.00	0.00	0.00	0.08	0.62	1.44	87
Debt Securities 1 Year or Less	2.05	0.03	0.08	0.36	1.19	2.99	6.65	7.64	87
Trading Assets	0.11	0.00	0.00	0.00	0.00	0.03	0.60	1.28	87
Total Earning Assets	88.97	82.48	83.86	86.58	89.26	90.89	93.18	94.46	87
Non-Int Cash and Due From Dep Inst	1.61	0.42	0.90	1.17	1.61	1.93	2.37	3.33	87
Other Real Estate Owned	0.77	0.01	0.05	0.20	0.51	1.22	2.20	2.74	87
All Other Assets	9.05	4.30	5.15	7.42	8.79	10.69	13.23	15.02	87
MEMORANDA:									
Short-Term Investments	7.71	0.50	1.29	2.68	6.33	10.74	18.05	23.81	87
U.S. Treasury Securities	0.28	0.00	0.00	0.00	0.00	0.29	1.35	2.49	87
U.S. Agency Securities (excl MBS)	3.14	0.00	0.00	0.48	2.19	5.45	10.03	11.93	87
Municipal Securities	2.53	0.00	0.00	0.21	1.73	4.46	7.88	10.48	87
Mortgage-Backed Securities	10.46	0.14	1.05	4.47	10.25	15.05	22.89	30.38	87
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.03	0.17	0.50	87
Other Debt Securities	0.44	0.00	0.00	0.00	0.06	0.53	2.13	3.99	87
RE Loans Secured by 1-4 Family	16.05	3.64	5.86	10.48	15.02	20.67	25.23	35.15	87
Revolving	3.16	0.00	0.03	0.86	3.08	4.90	6.78	7.65	87
Closed-End, Sec by First Liens	11.55	2.34	3.53	7.12	10.62	14.87	22.05	28.74	87
Closed-End, Sec by Junior Liens	0.98	0.00	0.06	0.42	0.87	1.46	1.95	2.83	87
Commercial Real Estate Loans	28.30	9.79	13.45	20.65	28.62	35.79	42.93	47.79	87
Construction and Land Dev	6.21	0.72	1.45	3.91	5.63	8.63	11.89	14.09	87
Multifamily	1.96	0.09	0.48	0.90	1.47	3.00	4.21	6.26	87
Nonfarm Nonresidential	19.33	6.95	9.39	13.75	18.97	23.36	28.56	33.31	87
RE Loans Secured by Farmland	0.78	0.00	0.00	0.06	0.60	1.23	2.75	3.52	87
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	74.14	35.35	53.09	65.15	76.87	83.42	89.35	90.10	87
RE Loans Secured by 1-4 Family	25.61	4.70	10.17	17.43	25.77	31.77	43.28	55.54	87
Revolving	4.85	0.00	0.04	1.36	4.36	7.37	9.52	10.31	87
Closed-End	20.39	3.62	7.41	12.90	20.52	24.81	35.49	47.51	87
Commercial Real Estate Loans	44.82	19.19	22.47	34.23	45.58	55.29	64.46	66.81	87
Construction and Land Dev	9.80	1.44	2.77	5.79	8.72	14.64	18.71	22.80	87
Multifamily	3.03	0.22	0.75	1.42	2.49	4.43	6.12	10.06	87
Nonfarm Nonresidential	30.83	12.79	16.01	24.04	30.21	37.35	43.56	52.89	87
RE Loans Secured by Farmland	1.27	0.00	0.00	0.11	0.94	2.10	4.48	5.71	87
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.22	0.32	87
Commercial and Industrial Loans	14.93	5.49	7.28	9.50	14.05	18.36	27.30	43.02	87
Loans to Individuals	5.03	0.23	0.65	1.41	2.56	7.94	15.20	19.63	87
Credit Card Loans	0.14	0.00	0.00	0.00	0.00	0.21	0.61	1.25	87
Agricultural Loans	0.91	0.00	0.00	0.00	0.23	1.40	3.83	6.64	87
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Other Loans and Leases	2.78	0.04	0.12	0.92	1.85	4.73	7.15	10.02	87

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.71	0.50	1.29	2.68	6.33	10.74	18.05	23.81	87
Liquid Assets	23.93	8.49	12.30	16.61	22.96	30.19	38.51	45.86	87
Investment Securities	19.59	4.99	6.81	12.44	17.12	25.42	37.08	43.33	87
Net Loans and Leases	62.11	38.35	43.88	57.27	63.57	69.26	73.47	76.28	87
Net Lns, Ls & Stdby Ltrs of Credit	63.04	39.76	45.04	57.84	64.48	70.69	73.97	77.15	87
Core Deposits	61.67	34.53	43.83	56.23	63.25	68.09	71.28	74.07	87
Noncore Funding	24.61	12.28	13.36	16.95	22.57	29.31	40.21	50.36	87
Time Deposits of \$100K or More	13.04	5.28	6.67	8.96	12.55	16.20	19.85	23.23	87
Foreign Deposits	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.34	87
Fed Funds Purchased and Repos	3.53	0.00	0.00	1.15	3.26	5.55	8.36	11.09	87
Net Fed Funds Purchased (Sold)	3.52	-0.04	0.00	1.03	2.90	5.31	8.27	10.97	87
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Oth Borrowings W/Rem Mat 1 Yr or Less	1.33	0.00	0.00	0.05	0.63	1.82	5.44	8.86	87
Earning Assets Repr in 1 Year	38.05	12.48	16.44	28.33	38.50	46.96	56.87	62.37	87
Int-Bearing Liab Repr in 1 Year	27.66	9.43	12.33	16.99	22.62	37.28	51.52	58.84	87
Long-Term Debt Repr in 1 Year	0.33	0.00	0.00	0.00	0.00	0.50	1.94	2.37	87
Net Assets Repriceable in 1 Year	9.58	-15.53	-11.40	-1.26	10.36	19.65	29.04	32.89	87
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.04	-16.90	1.95	12.01	19.72	26.99	36.06	49.15	87
Net ST Noncore Funding Dependence	11.53	-21.28	-6.45	5.95	11.19	18.03	25.37	30.24	87
Short-Term Inv/ST Noncore Funding	47.92	2.44	6.64	18.45	38.23	65.34	130.28	174.30	87
Liq Asts-ST Noncore Fndg/Nonliq Asts	8.29	-15.73	-12.19	-3.77	6.93	18.30	31.74	52.26	87
Net Loans and Leases/Total Deposits	80.76	48.39	58.37	73.18	81.55	88.71	96.06	113.66	87
Net Loans and Leases/Core Deposits	103.79	60.51	73.77	87.95	101.21	114.96	144.96	156.55	87
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.10	-0.14	0.00	0.02	0.52	1.79	4.38	6.09	59
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.90	-0.70	0.02	1.20	3.65	6.04	8.59	10.81	87
Struct Notes Appr(Depr)/T1 Cap	0.04	-2.49	-0.32	0.00	0.04	0.12	0.28	0.37	42
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.12	0.00	0.00	0.00	2.43	19.65	33.47	53.37	87
Available-For-Sale Securities	90.87	44.55	65.53	79.92	97.24	100.00	100.00	100.00	87
U.S. Treasury Securities	1.68	0.00	0.00	0.00	0.00	1.77	8.67	20.67	87
U.S. Agency Securities (excl MBS)	17.36	0.00	0.00	2.33	14.32	31.12	49.25	70.55	87
Municipal Securities	13.40	0.00	0.00	1.41	10.57	25.20	35.42	40.57	87
Mortgage-Backed Securities	54.59	1.92	8.40	33.83	58.55	74.60	89.40	94.40	87
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.22	1.03	2.54	87
Other Debt Securities	2.08	0.00	0.00	0.00	0.37	3.76	9.29	13.39	87
Mutual Funds and Equity Securities	0.45	0.00	0.00	0.00	0.14	0.60	1.98	3.80	87
Debt Securities 1 Year or Less	11.20	0.14	0.48	2.59	7.36	16.27	34.83	47.18	87
Debt Securities 1 To 5 Years	27.58	1.14	3.21	9.97	23.07	39.93	63.23	70.96	87
Debt Securities Over 5 Years	57.81	7.16	10.41	30.69	60.12	81.90	94.08	96.20	87
Pledged Securities	64.21	21.12	31.55	46.36	65.23	83.41	91.81	95.27	87
Structured Notes, Fair Value	2.46	0.00	0.00	0.00	0.00	4.37	15.01	18.93	87

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.00	0.08	0.19	0.45	0.84	1.24	2.46	3.45	87
Provision for Ln&Ls Losses/Avg Lns&Ls	1.54	0.15	0.40	0.74	1.27	1.89	3.59	4.88	87
Provision for Ln&Ls Losses/Net Losses	118.55	69.12	79.26	94.44	111.41	132.17	186.14	241.07	85
Ln&Ls Allowance/Total Loans & Leases	2.21	1.04	1.27	1.57	1.96	2.76	3.63	4.52	87
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.22	0.74	0.82	1.14	1.67	3.19	4.77	5.66	85
ALLL/Nonaccrual Assets	78.54	13.53	32.22	50.20	72.29	105.33	131.75	179.46	86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	70.97	13.03	22.60	47.35	66.43	90.48	128.11	175.46	86
Gross Ln&Ls Losses/Avg Loans & Leases	1.57	0.07	0.41	0.62	1.23	2.22	3.81	5.37	87
Recoveries/Avg Loans and Leases	0.13	0.00	0.01	0.04	0.09	0.18	0.35	0.45	87
Net Losses/Avg Loans and Leases	1.42	0.05	0.33	0.54	1.07	1.92	3.63	4.71	87
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	87
Recoveries/Prior Year-End Losses	7.63	1.36	2.41	3.95	6.46	11.02	16.28	21.09	85
Earnings Coverage of Net Losses (X)	3.44	-0.55	0.10	1.10	2.62	4.71	8.51	14.06	85
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.46	0.00	0.17	0.35	1.13	2.19	4.32	6.01	87
RE Loans Secured By 1-4 Family	0.86	0.00	0.04	0.19	0.55	1.06	2.27	3.97	87
Revolving	0.78	0.00	0.00	0.09	0.50	1.11	2.83	3.63	81
Closed-End	0.76	0.00	0.00	0.15	0.55	1.10	2.11	4.22	87
Commercial Real Estate Loans	1.83	0.00	0.03	0.45	1.24	2.54	5.64	6.81	87
Construction and Land Dev	4.51	0.00	0.00	0.87	2.68	6.82	13.39	24.35	87
Multifamily	1.12	-0.00	0.00	0.00	0.07	1.51	5.16	6.05	84
Nonfarm Nonresidential	0.77	0.00	0.00	0.12	0.46	1.30	2.25	3.07	87
RE Loans Secured by Farmland	0.43	-0.06	0.00	0.00	0.00	0.23	2.19	5.86	75
Commercial and Industrial Loans	1.44	0.04	0.20	0.54	1.00	2.38	3.37	4.44	87
Loans to Depository Institutions	-0.06	-1.21	-0.12	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	1.82	0.26	0.45	0.76	1.33	2.25	4.68	9.07	83
Credit Card Loans	4.59	0.00	0.00	0.73	3.32	5.97	12.80	30.68	42
Agricultural Loans	0.05	-0.10	-0.03	0.00	0.00	0.00	0.47	0.82	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	0.91	-0.03	-0.00	0.00	0.11	0.70	4.01	10.68	86

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

30-89 Days PD Loans and Leases	1.05	0.25	0.42	0.55	0.92	1.32	2.40	3.09	87
90+ Days PD Loans and Leases	0.27	0.00	0.00	0.00	0.11	0.31	0.84	2.96	87
Nonaccrual Loans and Leases	3.66	0.31	1.05	1.69	2.86	4.74	9.57	12.89	87
90+ Days PD and Nonaccrual Loans and Leases	4.25	0.66	1.18	1.92	3.26	5.78	9.85	14.05	87
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.16	87
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Nonaccrual Restructured	0.40	0.00	0.00	0.00	0.15	0.66	1.79	2.43	87
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.05	0.25	0.42	0.55	0.92	1.32	2.40	3.09	87
90+ Days Past Due Assets	0.27	0.00	0.00	0.01	0.11	0.31	0.84	2.96	87
Nonaccrual Assets	3.68	0.31	1.05	1.69	2.86	4.74	9.58	12.89	87
30+ Days PD & Nonaccrual Assets	5.39	1.23	1.73	2.82	4.06	7.16	12.38	15.23	87
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.74	0.37	0.64	1.19	2.21	3.75	6.18	8.49	87
90+ PD & Nonaccrual Assets + OREO	3.57	0.45	0.79	1.56	3.01	5.25	8.06	10.33	87
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.67	0.35	0.83	1.77	2.93	5.32	8.75	11.06	87
Allowance for Loan & Lease Losses	249.94	60.95	101.08	147.46	206.86	292.10	598.58	842.25	87
Equity Cap + ALLL	32.77	3.03	7.52	14.73	23.80	46.73	73.44	137.82	87
Tier 1 Cap + ALLL	35.18	4.34	7.87	15.81	25.11	48.60	85.51	148.38	87
Loans & Leases + RE Acquired	5.67	0.81	1.59	2.81	4.37	8.03	13.83	17.17	87

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	1.08	0.23	0.41	0.57	0.93	1.47	2.24	2.89	87
- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.09	0.40	1.19	3.52	87
- Nonaccrual	4.34	0.39	1.29	1.88	3.14	5.40	10.66	15.63	87
Coml & Indl - 30-89 Days PD	0.85	0.05	0.12	0.31	0.62	1.09	2.52	3.19	87
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.13	0.37	1.06	87
- Nonaccrual	2.23	0.18	0.35	1.09	1.70	3.07	5.98	6.90	87
Individuals - 30-89 Days PD	1.49	0.19	0.42	0.80	1.31	2.00	3.05	4.46	87
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.05	0.25	0.67	2.10	87
- Nonaccrual	0.53	0.00	0.00	0.11	0.34	0.81	1.85	2.58	87
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Agricultural - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.43	1.37	3.80	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.80	67
- Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.52	2.16	3.22	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	0.49	0.00	0.00	0.00	0.10	0.67	2.22	4.89	86
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.50	86
- Nonaccrual	1.33	0.00	0.00	0.00	0.02	1.02	9.09	15.21	86
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.26	0.30	0.42	0.56	1.10	1.78	2.59	3.25	87
- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.08	0.52	1.37	2.75	87
- Nonaccrual	2.45	0.12	0.48	0.90	1.84	3.41	6.59	7.92	87
Revolving - 30-89 Days PD	0.75	0.00	0.00	0.25	0.56	1.16	1.78	3.93	81
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.11	0.38	0.60	81
- Nonaccrual	0.92	0.00	0.00	0.17	0.58	1.30	3.23	4.65	81
Closed-End - 30-89 Days PD	1.37	0.25	0.39	0.61	1.16	1.99	2.73	3.38	87
- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.06	0.52	1.89	3.85	87
- Nonaccrual	2.85	0.10	0.56	1.09	2.27	4.16	7.51	8.48	87
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.02	0.08	0.17	0.31	0.39	87
- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.25	87
- Jr Lien Nonaccrual	0.21	0.00	0.00	0.03	0.10	0.35	0.77	1.11	87
Commercial RE - 30-89 Days PD	0.95	0.05	0.16	0.41	0.74	1.41	2.27	3.05	87
- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.02	0.25	1.01	2.79	87
- Nonaccrual	5.35	0.35	1.16	2.23	4.30	6.88	11.91	21.89	87
Const & Dev - 30-89 Days PD	1.36	0.00	0.00	0.31	1.26	1.88	3.63	6.46	87
- 90+ Days Past Due	0.59	0.00	0.00	0.00	0.00	0.32	2.57	8.78	87
- Nonaccrual	12.79	0.21	1.47	4.47	9.31	17.95	32.22	43.47	87
Multifamily - 30-89 Days PD	0.76	0.00	0.00	0.00	0.22	1.29	3.15	4.33	84
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.00	0.84	3.27	84
- Nonaccrual	3.64	0.00	0.00	0.35	2.26	6.27	13.08	18.86	84
Nonfarm Nres- 30-89 Days PD	0.75	0.00	0.08	0.30	0.59	1.14	1.62	2.49	87
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.14	0.62	1.69	87
- Nonaccrual	2.79	0.02	0.59	1.19	2.23	3.48	7.31	9.79	87
Farmland - 30-89 Days PD	0.61	0.00	0.00	0.00	0.18	0.92	2.30	4.87	75
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.00	0.42	2.48	75
- Nonaccrual	2.02	0.00	0.00	0.00	1.24	2.95	6.52	12.03	75
Credit Card - 30-89 Days PD	1.24	0.00	0.00	0.00	0.94	2.16	3.56	4.08	42
- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.00	0.78	1.20	2.15	42
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.32	3.20	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.41	4.85	6.41	8.31	9.66	10.50	11.91	12.87	87
Tier 1 RBC Ratio	13.88	7.40	9.68	12.04	13.48	15.39	18.73	20.96	87
Total Risk-Based Capital Ratio	15.60	10.19	11.90	13.65	15.24	17.32	19.99	21.39	87
Tangible Tier 1 Leverage Ratio	9.31	4.42	6.40	8.20	9.60	10.44	11.89	12.71	87
Tangible Common Eq Cap/Tan Assets	7.84	3.18	4.69	6.04	7.85	9.46	11.15	11.66	87
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.68	3.92	5.88	8.75	12.25	16.45	20.19	22.12	87
Standby Letters of Credit	0.81	0.06	0.16	0.33	0.61	1.21	1.91	2.52	87
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.29	87
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.76	0.00	0.00	0.48	2.09	7.12	17.53	27.16	87
Interest Rate Contracts	3.95	0.00	0.00	0.48	1.80	6.76	13.73	20.97	87
Interest Rate Futures & Forward Contr	0.56	0.00	0.00	0.00	0.00	0.97	2.19	4.18	87
Written Options Contr (Int Rate)	0.59	0.00	0.00	0.00	0.24	1.16	2.24	3.60	87
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.46	0.64	87
Interest Rate Swaps	2.08	0.00	0.00	0.00	0.13	3.40	9.86	16.03	87
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.09	87
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	87
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.38	87
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	87
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	87
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.92	6.03	10.63	14.74	18.95	24.45	30.58	34.40	87

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	96.96	18.81	86.93	100.00	100.00	100.00	100.00	100.00	74
Foreign Exchange Contracts	2.03	0.00	0.00	0.00	0.00	0.00	1.86	59.33	74
Equity, Comm, & Other Contracts	0.45	0.00	0.00	0.00	0.00	0.00	0.33	8.50	74
Futures and Forwards	23.89	0.00	0.00	0.00	13.35	45.27	61.58	89.40	74
Written Options	22.95	0.00	0.00	0.00	18.42	47.30	72.67	100.00	74
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	74
Over-The-Counter	22.73	0.00	0.00	0.00	18.42	47.30	72.67	100.00	74
Purchased Options	1.40	0.00	0.00	0.00	0.00	0.10	8.36	12.25	74
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Over-The-Counter	1.26	0.00	0.00	0.00	0.00	0.00	8.34	12.25	74
Swaps	40.70	0.00	0.00	0.00	18.81	87.57	100.00	100.00	74
Held for Trading	23.58	0.00	0.00	0.00	0.00	30.72	100.00	100.00	74
Interest Rate Contracts	20.58	0.00	0.00	0.00	0.00	6.73	100.00	100.00	74
Foreign Exchange Contracts	0.19	0.00	0.00	0.00	0.00	0.00	0.00	4.25	74
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	74
Non-Traded	76.41	0.00	0.00	58.63	100.00	100.00	100.00	100.00	74
Interest Rate Contracts	72.76	0.00	0.00	20.68	100.00	100.00	100.00	100.00	74
Foreign Exchange Contracts	0.16	0.00	0.00	0.00	0.00	0.00	0.00	4.08	74
Equity, Comm, & Other Contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.00	3.60	74
Deriv Contr (Excl Fut & FX LE 14 Days)	71.42	0.00	5.57	48.12	64.59	97.54	100.00	100.00	74
One Year or Less	28.17	0.00	0.00	3.02	24.43	49.56	66.05	92.84	74
Over 1 Year to 5 Years	15.55	0.00	0.00	0.00	3.88	33.92	54.72	68.77	74
Over 5 Years	12.23	0.00	0.00	0.00	0.00	18.86	53.41	80.42	74
Gross Negative Fair Value (Abs Val)	2.15	0.00	0.00	0.30	1.15	4.14	6.34	9.09	74
Gross Positive Fair Value	1.81	0.00	0.00	0.25	1.10	3.39	5.78	6.86	74
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.05	87
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	87
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	87
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	87
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	87
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
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	87
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.10	0.00	0.00	0.00	0.00	0.14	0.53	0.72	87

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	87
Ins Under Assets(P/C)/Tot Ins Und Ast	30.67	0.00	0.00	0.00	0.00	53.39	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	69.32	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.76	0.00	0.00	0.00	0.16	0.95	3.57	5.45	87
Premium Inc/Ins Activities Revenue	0.50	0.00	0.00	0.00	0.00	0.00	2.50	11.28	69
Credit Rel Prem Inc/Tot Prem Inc	61.62	0.00	0.00	0.00	77.30	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	38.37	0.00	0.00	0.00	0.00	86.34	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	87
Ins Net Inc (P/C)/Equity (P/C)	11.22	1.93	1.93	1.93	4.98	11.94	18.99	21.34	3
Ins Net Inc (L/H)/Equity (L/H)	5.05	-1.11	-1.11	-0.51	2.24	3.27	10.96	14.79	5
Insur Ben, Losses, Exp/Insur Premiums	95.86	0.00	0.00	35.94	66.42	123.07	155.78	215.53	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.73	0.00	0.00	0.00	0.00	0.00	11.36	15.15	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	7.36	0.00	0.00	0.00	0.00	1.99	18.66	31.12	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87
CSV Life Insurance/Tier 1 Cap + ALLL	9.29	0.00	0.00	1.42	10.21	15.10	20.23	23.30	87
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	87
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.18	0.00	0.00	0.00	0.00	0.00	1.20	1.99	29
Cost: Interest-Bearing Deposits	0.54	0.13	0.13	0.40	0.46	0.56	0.73	1.00	8
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.29	0.04	0.04	0.04	0.04	0.29	0.43	0.48	2
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	12.24	-98.37	-89.80	-33.25	1.34	36.37	91.13	216.28	27
Total Selected Assets	-6.61	-100.00	-99.90	-78.03	-3.28	26.07	85.72	179.59	31
Deposits	-8.73	-31.69	-31.69	-24.48	-11.31	-1.01	4.96	9.67	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	107.99	0.00	29.22	69.36	95.73	124.17	216.56	256.92	47
Dividends Paid/Net Income	36.32	0.00	0.00	9.80	43.49	56.29	76.01	83.30	71
Net Income - Dividends/Avg Equity	0.03	-61.78	-25.36	0.40	2.89	5.86	9.01	14.15	87
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	64.09	0.00	0.00	0.00	68.17	116.64	158.70	282.10	67
Dividends From Nonbank Subs	2.88	0.00	0.00	0.00	0.16	2.29	16.65	31.31	67
Dividends From Subsidiary BHCs	3.23	0.00	0.00	0.00	0.00	0.00	0.00	109.24	67
Dividends From All Subsidiaries	83.53	0.00	0.00	1.77	95.10	129.49	217.91	308.24	67
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	27.05	0.00	0.00	0.00	20.39	53.00	73.09	88.89	63
Interest Income From Bank Subs	0.27	0.00	0.00	0.00	0.00	0.22	0.84	4.99	63
Mgt & Service Fees From Bank Subs	4.21	0.00	0.00	0.00	0.00	0.00	20.32	80.53	63
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	63
Operating Income From Bank Subs	37.43	0.00	0.00	0.45	38.42	67.13	102.68	141.09	63
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	46.46	0.00	0.00	0.00	27.51	100.00	106.53	129.17	50
Interest Income From Nonbank Subs	1.93	0.00	0.00	0.00	0.00	0.00	8.49	32.23	50
Mgt & Serv Fees From Nonbank Subs	3.38	0.00	0.00	0.00	0.00	0.00	15.53	42.88	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	58.22	0.00	0.00	2.61	42.28	100.00	129.31	219.75	50
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	29.77	0.00	0.00	0.00	0.00	59.59	72.64	79.88	10
Interest Inc From Subsidiary BHCs	3.06	0.00	0.00	0.00	0.00	0.00	0.00	15.30	10
Mgt & Serv Fees From Sub BHCs	2.49	0.00	0.00	0.00	0.00	0.00	9.26	12.45	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	35.32	0.00	0.00	0.00	18.75	59.59	81.90	92.33	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	37.65	0.00	0.00	0.00	0.00	94.17	99.53	100.00	83
Interest Income From Bank Subs	5.79	0.00	0.00	0.00	0.00	0.72	40.41	92.74	83
Mgt & Serv Fees From Bank Subs	8.35	0.00	0.00	0.00	0.00	5.21	58.77	86.05	83
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	83
Operating Income From Bank Subs	60.64	0.00	0.00	0.25	88.99	98.89	99.97	100.00	83
Dividends From Nonbank Subs	2.79	0.00	0.00	0.00	0.00	1.86	12.55	39.69	83
Interest Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.27	7.01	83
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.32	2.30	83
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Inc From Nonbank Subs	5.56	0.00	0.00	0.00	0.21	4.59	42.29	51.38	83
Dividends From Subsidiary BHCs	0.20	0.00	0.00	0.00	0.00	0.00	0.00	13.47	83
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Income From Sub BHCs	1.20	0.00	0.00	0.00	0.00	0.00	0.00	61.59	83
Loans and Adv From Subs/ST Debt	287.83	0.00	0.00	0.00	290.88	415.73	507.42	623.83	11
Loans and Adv From Subs/Total Debt	473.33	0.00	0.00	49.18	170.13	551.70	2180.67	2334.56	29

BHCPR Reporters for Quarter Ending 09/30/2010
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
3446412	6,837,550	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	4,599,182	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,167,981	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,176,152	BANK OF THE OZARKS INC	LITTLE ROCK, AR	Moved from Peer 3
2126977	4,597,187	BANNER CORPORATION	WALLA WALLA, WA	
2947435	5,058,793	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,729,467	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	4,232,550	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	9,394,706	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,173,241	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	5,400,308	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
3762457	4,412,140	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	4,245,315	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,496,217	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,231,740	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,483,898	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,503,484	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,456,584	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	9,076,102	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	New Y-9C/BHCPR reporter
1427239	6,759,562	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,993,043	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,361,299	FIRST BANCORP	TROY, NC	
1118797	7,870,182	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,533,213	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,563,616	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,912,350	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,154,500	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,447,483	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,325,990	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,180,320	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,376,726	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,897,647	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,481,614	FIRST SECURITY BANCORP	SEARCY, AR	
2003975	6,272,659	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,403,914	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3012554	3,067,572	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 3
1086533	8,259,956	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1206546	4,063,184	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1491409	3,392,137	HOMER BANKSHARES, INC.	CONWAY, AR	
1136803	4,703,791	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,594,272	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	8,936,021	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1490701	5,680,945	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1135972	6,642,199	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,047,302	MIDDLESEX BANCORP MHC	NATICK, MA	
3719965	8,295,227	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	9,248,229	NATIONAL PENN BANKSHARES, INC.	BOYERTOWN, PA	
1139279	5,481,992	NBT BANCORP INC.	NORWICH, NY	
3214095	8,826,473	NEWALLIANCE BANKSHARES, INC.	NEW HAVEN, CT	
4160939	3,474,387	NORTH AMERICAN FINANCIAL HOLDI	CHARLOTTE, NC	New Y-9C/BHCPR reporter
1136661	3,866,106	OCEAN BANKSHARES, INC.	MIAMI, FL	

BHCPR Reporters for Quarter Ending 09/30/2010
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
1098303	7,506,214	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	7,403,057	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	6,295,169	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,746,323	PACWEST BANCORP	SAN DIEGO, CA	
1142336	7,090,456	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	5,783,973	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,961,603	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	5,092,244	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	9,242,992	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,788,862	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	4,256,253	RENASANT CORPORATION	TUPELO, MS	
1097025	3,035,769	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,098,108	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,606,617	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,601,423	SANTANDER BANCORP	GUAYNABO, PR	
1133437	3,613,074	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,018,157	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	3,664,846	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,017,527	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	Moved from Peer 3
1105425	5,040,278	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,603,637	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,658,815	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	6,345,497	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,247,111	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,416,905	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	3,862,709	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	7,573,020	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,013,049	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,300,993	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,007,155	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,361,411	WESBANCO, INC.	WHEELING, WV	
1025541	4,973,973	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	6,179,146	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
3248513	3,232,680	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	3,457,195	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,533,494	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 87 bank holding companies.