

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	443	445	438	414	407
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.44	3.30	3.33	3.38	3.61
+ Non-interest Income	0.82	0.86	0.85	0.84	0.91
- Overhead Expense	3.04	3.12	3.17	3.07	3.05
- Provision for Losses	0.77	0.93	1.16	0.61	0.20
+ Securities Gains (Losses)	0.06	0.04	0.04	-0.08	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	0.52	0.24	-0.03	0.46	1.30
Net Operating Income	0.32	0.09	-0.12	0.28	0.90
Net Income	0.32	0.09	-0.12	0.28	0.91
Net Income (Sub S Adjusted)	0.36	0.34	0.10	0.42	0.92
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	5.23	5.59	5.55	6.30	7.24
Interest Expense	1.48	2.02	1.95	2.65	3.36
Net Interest Income (TE)	3.77	3.58	3.61	3.65	3.88
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	1.02	0.89	1.18	0.52	0.18
Earnings Coverage of Net Losses (X)	4.34	4.41	3.42	6.38	22.55
Ln&Ls Allowance/Total Loans & Leases	1.91	1.70	1.83	1.40	1.18
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.60	3.91	4.21	2.42	1.01
30-89 Days Past Due Loans and Leases	1.17	1.33	1.39	1.35	1.00
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	22.01	26.89	26.31	30.85	25.42
Net ST Noncore Funding Dependence	10.12	16.09	14.86	19.80	16.74
Net Loans and Leases/Total Assets	66.29	69.66	68.67	71.80	72.14
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.84	8.71	8.52	8.65	9.19
Equity Capital/Total Assets	8.62	8.35	8.05	8.15	8.78
Equity Capital+Minority Int/Total Assets	8.70	8.42	8.12	8.22	8.83
Net Loans&Ls/Equity Capital (X)	8.23	8.91	9.17	9.40	8.58
Cash Dividends/Net Income	28.74	38.50	44.73	42.09	34.92
Cash Dividends/Net Income (Sub S Adjusted)	9.08	7.77	9.86	18.00	27.20
Retained Earnings/Avg Equity Cap	1.03	-2.46	-5.42	-0.35	6.13
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.45	0.71	0.67	0.76	0.41
Long-Term Debt/Equity Capital	2.30	2.07	2.19	0.91	0.44
Equity Investment in Subs/Equity Cap	115.18	115.13	115.30	115.28	112.49
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	88.31	91.34	94.53	103.03	119.02

PERCENT OF AVERAGE ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.78	5.15	5.11	5.84	6.74
Less: Interest Expense	1.35	1.87	1.80	2.46	3.13
Equals: Net Interest Income (TE)	3.44	3.30	3.33	3.38	3.61
Plus: Non-Interest Income	0.82	0.86	0.85	0.84	0.91
Equals: Adj Operating Income (TE)	4.31	4.20	4.23	4.25	4.56
Less: Overhead Expense	3.04	3.12	3.17	3.07	3.05
Less: Provision for Loan and Lease Losses	0.77	0.93	1.16	0.61	0.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.04	0.05	-0.07	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	0.52	0.24	-0.03	0.46	1.30
Less: Applicable Income Taxes (TE)	0.20	0.14	0.10	0.18	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.32	0.09	-0.12	0.28	0.90
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.32	0.09	-0.12	0.28	0.91
Memo: Net Income (Last Four Qtrs)	0.07	-0.04	-0.14	0.29	0.91
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.71	92.50	92.46	92.87	93.15
Avg Int-Bearing Funds / Avg Assets	80.28	81.09	81.06	81.10	80.01
Int Income (TE) / Avg Earning Assets	5.23	5.59	5.55	6.30	7.24
Int Expense / Avg Earning Assets	1.48	2.02	1.95	2.65	3.36
Net Int Inc (TE) / Avg Earn Assets	3.77	3.58	3.61	3.65	3.88
YIELD OR COST:					
Total Loans and Leases (TE)	5.92	6.03	6.03	6.69	7.82
Interest-Bearing Bank Balances	0.34	0.60	0.58	2.54	5.59
Fed Funds Sold & Reverse Repos	0.21	0.20	0.20	2.10	5.05
Trading Assets	1.70	2.35	2.23	2.44	4.36
Total Earning Assets	5.13	5.49	5.45	6.20	7.13
Investment Securities (TE)	3.79	4.59	4.48	5.07	5.05
U. S. Treasury & Agency Sec (excl MBS)	2.51	3.62	3.35	4.84	4.79
Mortgage-Backed Securities	3.94	4.71	4.64	4.77	4.71
All Other Securities	5.66	5.88	5.91	6.32	6.38
Interest-Bearing Deposits	1.45	2.11	2.02	2.88	3.69
Time Deposits of \$100K or More	2.02	2.88	2.76	3.86	4.74
Time Deposits < \$100K	2.17	3.05	2.95	3.96	4.74
Other Domestic Deposits	0.74	0.97	0.93	1.50	2.42
Foreign Deposits	0.49	0.99	0.78	2.51	2.05
Fed Funds Purchased and Repos	0.93	1.18	1.16	2.35	4.42
Other Borrowed Funds & Trading Liab	3.34	3.44	3.44	3.82	4.84
All Interest-Bearing Funds	1.68	2.30	2.22	3.03	3.90

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	48	47	63	62	59
Avg Assets per Employee (\$000)	4,243	4,174	4,187	3,949	3,613
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.02	0.03	2.16	2.42
Overhead Exp / NII + Non-Int Income	73.42	76.36	77.57	72.85	68.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.12	3.17	3.07	3.05
Personnel Expense	1.56	1.57	1.56	1.63	1.70
Net Occupancy Expense	0.40	0.41	0.41	0.42	0.43
Other Operating Expenses	1.07	1.10	1.16	0.97	0.91
Overhead Less Non-Interest Income	2.18	2.20	2.26	2.16	2.08
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.02	74.89	76.10	71.44	67.13
Personnel Expense	36.78	37.87	37.40	38.40	37.46
Net Occupancy Expense	9.36	9.89	9.82	9.96	9.35
Other Operating Expenses	25.38	26.65	28.43	22.69	19.98
Total Non-Interest Income	18.24	19.77	19.39	19.28	19.83
Fiduciary Activities Income	0.95	0.84	0.88	1.03	1.19
Serv Charges on Deposit Accts - Domestic	6.32	6.94	7.05	7.43	7.38
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.52	0.47	0.48	0.63	0.68
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.29	0.32	0.34	0.24	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.33	0.43	0.41	0.47	0.49
Net Gain (Loss) - Sales Loans, OREO, Oth	0.62	1.46	1.03	0.91	1.23
Other Non-Interest Income	6.52	6.42	6.65	6.16	5.94
Overhead Less Non-Interest Income	52.79	54.61	56.17	51.68	46.56
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	16.53	13.78	13.19	15.96	21.13
Appl Inc Tax+TE/Pretax NOI+TE	27.58	28.32	26.65	26.77	29.18

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	53.27	55.72	55.15	57.04	56.68
Commercial and Industrial Loans	8.37	8.96	8.75	9.55	9.74
Loans to Individuals	2.00	2.22	2.16	2.34	2.66
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.01	0.93	0.93	0.94	0.97
Other Loans and Leases	0.86	0.82	0.81	0.81	0.77
Net Loans and Leases	66.29	69.66	68.67	71.80	72.14
Debt Securities Over 1 Year	15.86	14.67	14.89	14.74	13.70
Mutual Funds and Equity Securities	0.08	0.10	0.10	0.11	0.20
Subtotal	83.00	85.14	84.31	87.18	86.80
Interest-Bearing Bank Balances	4.32	2.61	3.08	0.76	0.30
Federal Funds Sold & Reverse Repos	0.63	0.77	0.67	0.78	1.02
Debt Securities 1 Year or Less	1.74	1.60	1.65	1.71	2.40
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.98	91.39	90.92	91.29	91.36
Non-Int Cash and Due From Dep Inst	1.70	1.76	1.87	2.10	2.45
Other Real Estate Owned	0.91	0.69	0.75	0.35	0.13
All Other Assets	7.18	6.63	7.06	6.43	6.08

## MEMORANDA:

Short-Term Investments	7.41	5.83	6.07	3.78	4.23
U. S. Treasury Securities	0.24	0.11	0.15	0.05	0.07
U. S. Agency Securities (excl MBS)	4.17	3.58	3.85	3.58	5.01
Municipal Securities	3.75	3.33	3.43	3.20	3.27
Mortgage-Backed Securities	7.35	7.38	7.17	7.54	5.98
Asset-Backed Securities	0.02	0.02	0.02	0.00	0.00
Other Debt Securities	0.17	0.24	0.22	0.29	0.32
RE Loans Secured by 1-4 Family	17.45	17.34	17.42	17.59	17.04
Revolving	2.87	2.99	2.99	2.93	2.61
Closed-End, Sec by First Liens	13.12	12.80	12.91	12.90	12.54
Closed-End, Sec by Junior Liens	1.12	1.21	1.18	1.38	1.51
Commercial Real Estate Loans	32.08	34.72	33.96	35.88	35.97
Construction and Land Dev	6.51	8.72	8.00	10.63	11.82
Multifamily	2.04	1.97	1.98	1.91	1.72
Nonfarm Nonresidential	22.54	22.69	22.79	21.93	20.85
RE Loans Secured by Farmland	1.82	1.68	1.72	1.69	1.59
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.71	79.33	79.58	78.89	78.27
RE Loans Secured by 1-4 Family	26.22	24.86	25.37	24.60	23.93
Revolving	4.29	4.24	4.31	4.01	3.58
Closed-End	21.57	20.31	20.76	20.31	20.07
Commercial Real Estate Loans	47.82	49.16	48.80	49.36	49.38
Construction and Land Dev	9.66	12.28	11.44	14.52	16.02
Multifamily	3.08	2.82	2.88	2.67	2.40
Nonfarm Nonresidential	33.76	32.31	32.84	30.37	28.85
RE Loans Secured by Farmland	2.74	2.40	2.49	2.39	2.22
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.48	12.75	12.59	13.26	13.54
Loans to Individuals	3.07	3.24	3.20	3.35	3.81
Credit Card Loans	0.08	0.07	0.08	0.07	0.09
Agricultural Loans	1.53	1.35	1.38	1.33	1.37
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.30	1.18	1.18	1.14	1.09

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.41	5.83	6.07	3.78	4.23
Liquid Assets	20.59	18.07	18.61	16.16	16.10
Investment Securities	18.43	17.05	17.36	16.97	16.96
Net Loans and Leases	66.29	69.66	68.67	71.80	72.14
Net Lns, Ls & Stdby Ltrs of Credit	66.82	70.22	69.24	72.50	72.94
Core Deposits	62.67	60.04	60.98	58.36	61.99
Noncore Funding	26.16	29.22	28.73	31.07	26.73
Time Deposits of \$100K or More	16.19	16.21	16.22	15.29	14.93
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.59	1.61	1.71	1.97	2.09
Net Fed Funds Purchased (Sold)	1.00	0.89	1.09	1.24	1.14
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.24	2.00	1.86	2.83	2.15
Earning Assets Repr in 1 Year	33.93	34.58	33.79	36.20	39.76
Int-Bearing Liab Repr in 1 Year	31.35	35.06	33.89	35.34	35.09
Long-Term Debt Repr in 1 Year	0.40	0.49	0.50	0.65	0.45
Net Assets Repriceable in 1 Year	1.78	-1.53	-1.13	-0.59	3.21
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.01	26.89	26.31	30.85	25.42
Net ST Noncore Funding Dependence	10.12	16.09	14.86	19.80	16.74
Short-Term Inv/ST Noncore Funding	52.47	33.41	36.19	20.64	26.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.22	-1.68	-0.05	-5.35	-2.74
Net Loans and Leases/Total Deposits	81.48	87.09	85.09	92.11	91.85
Net Loans and Leases/Core Deposits	107.92	118.92	115.51	126.48	118.23
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.86	0.68	0.47	0.18	0.09
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.11	2.65	1.42	0.32	0.46
Struct Notes Appr(Depr)/T1 Cap	0.16	-0.05	-0.17	-0.02	0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	3.87	5.19	4.97	5.88	5.78
Available-For-Sale Securities	96.13	94.81	95.03	94.12	94.22
U. S. Treasury Securities	1.48	0.64	1.02	0.28	0.41
U. S. Agency Securities (excl MBS)	24.62	23.85	24.98	23.89	33.19
Municipal Securities	19.81	19.21	19.33	19.16	19.31
Mortgage-Backed Securities	41.32	43.41	42.25	44.05	34.87
Asset-Backed Securities	0.08	0.11	0.09	0.01	0.00
Other Debt Securities	1.06	1.47	1.28	1.85	1.80
Mutual Funds and Equity Securities	0.51	0.70	0.67	0.74	1.29
Debt Securities 1 Year or Less	10.97	10.35	10.64	11.49	16.25
Debt Securities 1 To 5 Years	29.29	27.60	28.94	26.56	28.66
Debt Securities Over 5 Years	53.44	55.77	54.34	57.49	49.57
Pledged Securities	52.11	55.00	55.53	59.80	55.71
Structured Notes, Fair Value	3.51	1.52	2.44	0.61	1.48

## ANALYSIS RATIOS

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.77	0.93	1.16	0.61	0.20
Provision for Ln&Ls Losses/Avg Lns&Ls	1.13	1.29	1.63	0.83	0.28
Provision for Ln&Ls Losses/Net Losses	138.24	185.84	166.11	193.62	202.28
Ln&Ls Allowance/Total Loans & Leases	1.91	1.70	1.83	1.40	1.18
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.67	3.95	3.10	5.80	15.23
ALL/Nonaccrual Assets	87.10	92.77	90.69	128.23	298.15
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	79.26	80.63	79.74	108.51	215.92
Gross Ln&Ls Losses/Avg Loans & Leases	1.11	0.96	1.25	0.57	0.23
Recoveries/Avg Loans and Leases	0.08	0.05	0.06	0.05	0.05
Net Losses/Avg Loans and Leases	1.02	0.89	1.18	0.52	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.29	10.64	15.41	27.84	38.60
Earnings Coverage of Net Losses (X)	4.34	4.41	3.42	6.38	22.55

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.92	0.76	1.00	0.38	0.08
RE Loans Secured By 1-4 Family	0.63	0.54	0.69	0.25	0.09
Revolving	0.37	0.35	0.45	0.15	0.04
Closed-End	0.68	0.53	0.67	0.26	0.09
Commercial Real Estate Loans	1.06	0.82	1.13	0.43	0.08
Construction and Land Dev	2.88	2.14	3.14	0.93	0.09
Multifamily	0.38	0.18	0.34	0.08	0.01
Nonfarm Nonresidential	0.48	0.25	0.35	0.12	0.04
RE Loans Secured by Farmland	0.07	0.01	0.02	0.01	0.00
Commercial and Industrial Loans	1.34	1.22	1.70	0.70	0.31
Loans to Depository Institutions	0.00	0.00	3.03	0.51	0.00
Loans to Individuals	1.36	1.25	1.50	1.11	0.75
Credit Card Loans	2.92	2.46	2.75	2.12	1.57
Agricultural Loans	0.04	0.03	0.05	0.03	0.00
Loans to Foreign Governments & Inst	0.00	0.00	N/A	0.00	0.00
Other Loans and Leases	0.78	1.36	1.93	1.24	0.55

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 04

PAGE 7

## 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

1.17

1.33

1.39

1.35

1.00

90+ Days PD Loans and Leases

0.12

0.16

0.14

0.11

0.10

Nonaccrual Loans and Leases

3.26

2.94

3.16

1.93

0.84

90+ Days PD and Nonaccrual Loans and Leases

3.45

3.16

3.38

2.09

1.00

30-89 Days PD Restructured

0.02

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

0.13

0.22

0.03

0.00

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.17

1.33

1.38

1.35

1.00

90+ Days Past Due Assets

0.12

0.16

0.14

0.11

0.10

Nonaccrual Assets

3.29

2.96

3.19

1.93

0.84

30+ Days PD &amp; Nonaccrual Assets

4.71

4.58

4.94

3.52

2.05

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.35

2.25

2.38

1.54

0.73

90+ PD &amp; Nonaccrual Assets + OREO

3.32

2.99

3.16

1.96

0.90

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.81

3.23

3.57

1.94

0.79

Allowance for Loan &amp; Lease Losses

279.62

254.16

263.42

175.58

90.43

Equity Cap + ALLL

39.90

35.33

39.50

22.58

8.56

Tier 1 Cap + ALLL

38.87

34.06

39.02

20.98

8.10

Loans &amp; Leases + RE Acquired

5.51

4.48

5.01

2.61

1.07

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	1.20	1.32	1.38	1.35	0.99
- 90+ Days Past Due	0.12	0.16	0.14	0.11	0.10
- Nonaccrual	3.61	3.28	3.54	2.21	0.90
Coml & Indl - 30-89 Days PD	0.84	1.14	1.13	1.09	0.84
- 90+ Days Past Due	0.06	0.09	0.07	0.08	0.06
- Nonaccrual	2.09	1.86	1.74	0.93	0.54
Individuals - 30-89 Days PD	1.25	1.42	1.36	1.61	1.50
- 90+ Days Past Due	0.07	0.10	0.09	0.10	0.08
- Nonaccrual	0.43	0.39	0.47	0.31	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.22	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.61	0.64	0.00	0.00
Agricultural - 30-89 Days PD	0.13	0.11	0.11	0.10	0.09
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.19	0.11	0.16	0.03	0.02
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	0.00	0.00
- 90+ Days Past Due	0.00	0.00	N/A	0.00	0.00
- Nonaccrual	0.00	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.31	0.43	0.43	0.50	0.30
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.15	0.33	0.22	0.08	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.29	1.29	1.55	1.41	1.19
- 90+ Days Past Due	0.11	0.14	0.13	0.10	0.10
- Nonaccrual	2.31	1.91	2.03	1.26	0.50
Revolving - 30-89 Days PD	0.51	0.46	0.56	0.58	0.59
- 90+ Days Past Due	0.01	0.03	0.02	0.02	0.02
- Nonaccrual	0.59	0.58	0.53	0.34	0.15
Closed-End - 30-89 Days PD	1.43	1.49	1.72	1.59	1.14
- 90+ Days Past Due	0.12	0.15	0.14	0.11	0.10
- Nonaccrual	2.76	2.24	2.46	1.33	0.54
- Jr Lien 30-89 Days PD	0.10	0.11	0.11	0.12	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.00
- Jr Lien Nonaccrual	0.17	0.17	0.17	0.09	0.05
Commercial RE - 30-89 Days PD	1.17	1.30	1.30	1.32	0.83
- 90+ Days Past Due	0.09	0.14	0.12	0.09	0.09
- Nonaccrual	4.30	3.92	4.31	2.67	1.02
Const & Dev - 30-89 Days PD	1.25	1.73	1.38	1.68	0.99
- 90+ Days Past Due	0.08	0.15	0.12	0.10	0.06
- Nonaccrual	8.97	8.37	9.20	5.16	1.53
Multi family - 30-89 Days PD	0.38	0.33	0.44	0.33	0.27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.57	1.25	1.76	0.60	0.20
Nonfarm Nres- 30-89 Days PD	0.89	0.89	0.99	0.87	0.63
- 90+ Days Past Due	0.05	0.08	0.08	0.05	0.07
- Nonaccrual	2.68	2.02	2.47	1.11	0.55
Farmland - 30-89 Days PD	0.34	0.47	0.45	0.37	0.36
- 90+ Days Past Due	0.01	0.01	0.03	0.00	0.00
- Nonaccrual	1.32	0.84	1.08	0.38	0.16
Credit Card - 30-89 Days PD	1.33	1.57	1.60	1.52	1.20
- 90+ Days Past Due	0.40	0.51	0.49	0.49	0.32
- Nonaccrual	0.00	0.04	0.02	0.02	0.00



## CAPITAL RATIOS

09/30/2010

09/30/2009

12/31/2009

12/31/2008

12/31/2007

Tier 1 Leverage Ratio

8.84

8.71

8.52

8.65

9.19

Tier 1 RBC Ratio

12.42

11.66

11.56

11.17

11.74

Total Risk-Based Capital Ratio

13.97

13.19

13.13

12.57

13.01

Tangible Tier 1 Leverage Ratio

8.78

8.66

8.46

8.61

9.15

Tangible Common Eq Cap/Tan Assets

7.47

7.22

6.95

7.20

7.92

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments

10.04

11.18

10.48

12.58

15.21

Standby Letters of Credit

0.46

0.50

0.49

0.62

0.70

Commercial &amp; Similar Letters of Credit

0.01

0.02

0.02

0.02

0.03

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

## TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

0.91

0.60

0.56

0.73

0.55

Interest Rate Contracts

0.90

0.59

0.56

0.71

0.54

Interest Rate Futures &amp; Forward Contr

0.16

0.06

0.06

0.08

0.04

Written Options Contr (Int Rate)

0.29

0.14

0.13

0.16

0.07

Purchased Options Contr (Int Rate)

0.00

0.00

0.00

0.00

0.01

Interest Rate Swaps

0.13

0.11

0.12

0.12

0.08

Foreign Exchange Contracts

0.00

0.00

0.00

0.00

0.00

Futures &amp; Forward Foreign Exch Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Foreign Exch)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Foreign Exch)

0.00

0.00

0.00

0.00

0.00

Foreign Exchange Rate Swaps

0.00

0.00

0.00

0.00

0.00

Equity, Commodity, &amp; Other Deriv Contr

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Fut &amp; Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Comm &amp; Other)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Comm &amp; Oth)

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Swaps

0.00

0.00

0.00

0.00

0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

15.07

16.02

15.16

18.19

22.11

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.89	99.17	99.94	99.08	99.37
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.05	0.74	0.04	0.25	0.35
Futures and Forwards	16.69	24.53	17.26	16.79	17.88
Written Options	39.84	37.88	38.46	37.78	38.32
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	38.82	37.14	37.78	36.16	37.44
Purchased Options	0.51	1.67	1.04	3.10	4.64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.16	0.91	0.48	3.10	4.58
Swaps	31.05	31.45	31.40	30.90	27.68
Held for Trading	2.08	2.95	2.56	2.44	1.24
Interest Rate Contracts	2.07	2.92	2.55	2.44	1.24
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.92	97.05	97.44	97.56	98.76
Interest Rate Contracts	86.23	84.82	86.85	85.09	87.84
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.17	0.02	0.25	0.35
Deriv Contr (Excl Fut & FX LE 14 Days)	57.55	57.84	58.35	60.50	59.77
One Year or Less	26.52	25.52	27.88	29.52	20.11
Over 1 Year to 5 Years	18.54	17.69	17.33	10.19	25.43
Over 5 Years	5.58	7.08	6.46	5.40	3.10
Gross Negative Fair Value (Abs Val)	1.24	0.85	0.73	1.38	0.45
Gross Positive Fair Value	0.62	0.53	0.67	0.45	0.40
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	13.09	29.72	29.47	24.85	21.75
Ins Under Assets(L/H)/Tot Ins Und Ast	86.91	70.28	70.53	75.15	78.25
Sep Acct Assets(L/H)/Total Life Ast	8.08	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.33	0.43	0.41	0.47	0.49
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	78.06	69.23	69.23	64.06	62.11
Other Prem Inc/Total Prem Inc	21.94	30.77	30.77	35.94	37.89
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	42.44	48.06	54.76	43.25	7.32
Ins Net Inc (L/H)/Equity (L/H)	1.80	6.29	4.94	12.90	10.53
Insur Ben, Losses, Exp/Insur Premiums	83.23	53.50	51.02	81.84	88.59
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)	1.00	0.64	0.69	0.00	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.93	9.45	9.77	10.07	9.59
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.06	0.02	0.08	0.00
Cost: Interest-Bearing Deposits	0.49	0.99	0.78	2.51	2.05
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	150.84	N/A	N/A
Commercial and Industrial Loans	17.79	9.21	21.93	0.14	N/A
Foreign Governments and Inst	0.00	0.00	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	25.55	-39.13	-35.81	-9.92	-39.29
Total Selected Assets	-15.64	-27.44	-28.99	-12.15	-33.06
Deposits	-6.19	-31.17	-22.65	-19.78	-9.71

PROFITABILITY:	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	2.72	-0.34	-3.22	2.77	9.72
Bank Net Inc/Avg Eq Inv in Banks	3.75	1.58	-1.49	4.43	10.60
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.18	1.93	1.81	4.39	4.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	1.87	-0.44	2.27	0.47	10.89
Bank Net Income/Parent Net Income	113.03	114.30	117.20	112.55	109.90
Nonbank Net Income/Parent Net Income	0.36	0.32	0.30	0.36	0.42
Sub BHCs Net Inc/Parent Net Income	88.77	84.53	81.87	88.31	91.86
LEVERAGE:					
Total Liabilities/Equity	19.41	20.68	20.98	20.63	18.21
Total Debt/Equity Capital	3.57	3.68	3.86	2.48	1.37
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.33	18.86	18.91	18.89	16.55
Tot Debt+Lns Guaranteed for Affl/Equity	3.84	3.88	4.14	2.72	1.58
Total Debt/Eq Cap - Exc Over Fair Value	3.60	3.72	3.90	2.52	1.40
Long-Term Debt/Equity Capital	2.30	2.07	2.19	0.91	0.44
Short-Term Debt/Equity Capital	0.45	0.71	0.67	0.76	0.41
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.10	0.07	0.09	0.08	0.12
Long-Term Debt/Consolidated LT Debt	4.02	3.05	2.95	1.25	1.08
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.18	115.13	115.30	115.28	112.49
Total Investment in Subs/Equity	115.67	115.77	115.97	115.89	113.17
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.16	101.48	101.23	100.72	98.83
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.61	101.95	101.74	101.18	99.32
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.72	1.70	1.94	1.78	1.18
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.52	6.29	5.99	5.40	3.68
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	77.00	80.16	84.18	101.98	112.97
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	88.31	91.34	94.53	103.03	119.02
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.16	106.58	102.97	93.76	99.01
Pretax Oper Inc + Int Exp/Int Expense	622.61	1610.24	1896.89	4896.69	4446.25
Div + Int From Subs/Int Exp + Div	85.06	112.10	111.19	154.75	165.31
Fees+Other Inc From Subs/Sal + Oth Exp	3.25	3.71	4.22	4.02	5.15
Net Inc/Curr Port of LT Debt+Pfd Div(X)	6.46	6.44	6.86	60.01	75.63
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.72	-0.70	-0.74	-0.94	-0.17
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	25.04	23.30	24.63	3.75	2.07
Total	25.04	23.30	24.68	3.75	2.07
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	0.23	0.25	0.26	0.21	0.29
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	88.27	87.36	86.01	86.15	85.76
Dividends Paid/Net Income	28.84	38.66	44.90	42.23	34.98
Net Income - Dividends/Avg Equity	1.02	-2.37	-5.33	-0.10	6.13

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	86.55	105.31	112.74	130.85	146.88
Dividends From Nonbank Subs	0.40	0.60	0.61	0.53	0.49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.14	1.01
Dividends From All Subsidiaries	92.56	111.33	118.13	141.10	171.06

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	26.35	44.57	51.33	59.88	51.13
Interest Income From Bank Subs	0.06	0.15	0.10	0.17	0.35
Mgt & Service Fees From Bank Subs	0.35	0.68	0.78	0.71	0.77
Other Income From Bank Subs	0.02	0.05	0.03	0.04	0.04
Operating Income From Bank Subs	30.43	50.47	56.76	65.48	61.41

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	69.32	68.11	75.80	74.42	69.88
Interest Income From Nonbank Subs	0.15	0.21	0.08	0.00	0.37
Mgt & Serv Fees From Nonbank Subs	0.05	0.00	0.00	0.01	0.09
Other Income From Nonbank Subs	0.00	0.03	0.14	0.07	0.00
Operating Inc From Nonbank Subs	77.37	76.23	85.23	82.73	81.75

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	11.29	18.64	15.99	35.82	27.98
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.44	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	11.67	29.49	16.41	35.83	29.19

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	53.85	56.63	58.15	68.16	70.23
Interest Income From Bank Subs	2.29	1.79	1.06	0.85	1.52
Mgt & Serv Fees From Bank Subs	1.10	0.94	1.39	0.91	1.11
Other Income From Bank Subs	0.06	0.07	0.12	0.13	0.08
Operating Income From Bank Subs	68.43	69.41	70.52	78.64	80.70

Dividends From Nonbank Subs	3.06	2.76	2.38	0.69	0.60
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.20	5.09	5.59	1.47	1.34

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.30	0.68
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.82	0.82

Loans and Adv From Subs/ST Debt	692.24	483.39	581.52	552.03	628.82
Loans and Adv From Subs/Total Debt	195.06	186.27	192.97	365.63	462.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									443
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.43	2.25	2.66	3.05	3.43	3.83	4.18	4.48	443
+ Non-interest Income	0.81	0.04	0.17	0.47	0.74	1.11	1.59	2.30	443
- Overhead Expense	3.04	1.96	2.17	2.60	3.00	3.43	4.08	4.79	443
- Provision for Losses	0.77	0.07	0.15	0.29	0.56	1.11	2.06	2.67	443
+ Securities Gains (Losses)	0.05	-0.10	-0.02	0.00	0.01	0.10	0.25	0.37	443
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	443
= Pretax Net Oper Income (TE)	0.51	-2.39	-1.49	-0.00	0.72	1.24	1.73	2.09	443
Net Operating Income	0.32	-2.45	-1.34	-0.04	0.49	0.86	1.29	1.55	443
Net Income	0.32	-2.45	-1.34	-0.04	0.49	0.87	1.32	1.55	443
Net Income (Sub S Adjusted)	0.35	-2.24	-1.35	-0.04	0.53	0.93	1.19	1.40	104
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.23	4.17	4.45	4.84	5.24	5.57	5.98	6.28	443
Interest Expense	1.47	0.68	0.86	1.18	1.47	1.76	2.10	2.31	443
Net Interest Income (TE)	3.76	2.39	2.86	3.37	3.76	4.20	4.63	4.92	443
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.01	0.07	0.12	0.28	0.74	1.54	2.91	3.75	443
Earnings Coverage of Net Losses (X)	4.33	-0.61	0.08	0.83	2.57	6.16	14.80	23.72	442
Ln&Ls Allowance/Total Loans & Leases	1.90	1.02	1.14	1.34	1.73	2.40	3.07	3.65	443
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.60	0.66	1.00	1.96	3.86	6.60	11.07	13.21	443
30-89 Days Past Due Loans and Leases	1.17	0.16	0.23	0.53	0.94	1.67	2.76	3.58	443
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	22.01	-3.52	3.36	13.46	22.61	30.79	39.03	43.64	443
Net ST Noncore Funding Dependence	10.12	-9.39	-4.88	3.69	10.02	16.37	24.52	29.68	443
Net Loans and Leases/Total Assets	66.28	47.48	52.35	59.54	66.26	73.07	79.36	82.27	443
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.84	3.61	5.91	7.52	8.86	10.08	11.60	12.80	443
Equity Capital/Total Assets	8.61	3.19	5.05	6.88	8.70	10.31	12.17	13.81	443
Equity Capital+Minority Int/Total Assets	8.69	3.19	5.07	7.04	8.74	10.39	12.31	13.81	443
Net Loans&Ls/Equity Capital (X)	8.23	3.85	4.70	6.06	7.70	9.80	13.50	17.64	437
Cash Dividends/Net Income	28.74	0.00	0.00	0.00	28.25	48.62	77.48	116.27	332
Cash Dividends/Net Income (Sub S Adjusted)	9.08	-38.67	-21.64	-2.89	0.00	19.95	57.03	83.85	104
Retained Earnings/Avg Equity Cap	1.03	-42.24	-18.82	-1.34	3.65	6.74	10.28	12.18	440
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.44	0.00	0.00	0.00	0.00	0.00	3.48	9.52	437
Long-Term Debt/Equity Capital	2.30	0.00	0.00	0.00	0.00	0.35	15.31	25.43	437
Equity Investment in Subs/Equity Cap	115.17	90.63	96.09	99.78	108.77	128.56	150.94	176.41	437
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	88.30	-18.21	2.21	50.37	94.23	114.84	183.68	249.30	422

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.77	3.83	4.09	4.45	4.76	5.09	5.48	5.73	443
Less: Interest Expense	1.34	0.60	0.78	1.07	1.35	1.61	1.88	2.11	443
Equals: Net Interest Income (TE)	3.43	2.25	2.66	3.05	3.43	3.83	4.18	4.48	443
Plus: Non-Interest Income	0.81	0.04	0.17	0.47	0.74	1.11	1.59	2.30	443
Equals: Adj Operating Income (TE)	4.30	2.66	3.07	3.71	4.29	4.84	5.52	6.23	443
Less: Overhead Expense	3.04	1.96	2.17	2.60	3.00	3.43	4.08	4.79	443
Less: Provision for Loan and Lease Losses	0.77	0.07	0.15	0.29	0.56	1.11	2.06	2.67	443
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Plus: Realized G/L on AFS Sec	0.05	-0.08	-0.01	0.00	0.01	0.09	0.25	0.37	443
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	443
Equals: Pretax Net Oper Inc (TE)	0.51	-2.39	-1.49	-0.00	0.72	1.24	1.73	2.09	443
Less: Applicable Income Taxes (TE)	0.20	-0.37	-0.09	0.00	0.17	0.38	0.59	0.71	443
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	443
Equals: Net Operating Income	0.32	-2.45	-1.34	-0.04	0.49	0.86	1.29	1.55	443
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Equals: Net Income	0.32	-2.45	-1.34	-0.04	0.49	0.87	1.32	1.55	443
Memo: Net Income (Last Four Qtrs)	0.07	-3.70	-2.24	-0.42	0.37	0.83	1.25	1.51	404
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	91.70	83.19	86.15	89.42	92.07	94.14	95.69	96.30	443
Avg Int-Bearing Funds / Avg Assets	80.28	67.61	70.75	76.01	80.66	84.71	88.07	89.86	443
Int Income (TE) / Avg Earning Assets	5.23	4.17	4.45	4.84	5.24	5.57	5.98	6.28	443
Int Expense / Avg Earning Assets	1.47	0.68	0.86	1.18	1.47	1.76	2.10	2.31	443
Net Int Inc (TE) / Avg Earn Assets	3.76	2.39	2.86	3.37	3.76	4.20	4.63	4.92	443
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.91	5.10	5.29	5.57	5.88	6.24	6.62	7.03	443
Interest-Bearing Bank Balances	0.33	0.00	0.00	0.17	0.25	0.43	1.01	1.65	434
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.10	0.21	0.26	0.48	1.66	319
Trading Assets	1.69	0.00	0.00	0.00	0.00	1.84	6.14	6.33	16
Total Earning Assets	5.12	4.16	4.38	4.77	5.12	5.44	5.85	6.19	443
Investment Securities (TE)	3.78	2.04	2.49	3.12	3.77	4.46	5.09	5.55	443
U. S. Treasury & Agency Sec (excl MBS)	2.50	0.38	1.06	1.71	2.36	3.23	4.32	4.98	411
Mortgage-Backed Securities	3.93	1.82	2.39	3.19	3.94	4.72	5.50	5.87	419
All Other Securities	5.65	2.43	3.46	4.48	5.55	6.49	8.68	10.92	423
Interest-Bearing Deposits	1.45	0.74	0.93	1.15	1.45	1.73	2.00	2.13	443
Time Deposits of \$100K or More	2.01	1.13	1.39	1.68	2.01	2.34	2.60	2.89	443
Time Deposits < \$100K	2.16	1.33	1.56	1.87	2.13	2.44	2.80	3.08	443
Other Domestic Deposits	0.74	0.28	0.36	0.50	0.72	0.95	1.23	1.38	442
Foreign Deposits	0.48	0.08	0.08	0.08	0.08	0.48	0.72	0.80	2
Fed Funds Purchased and Repos	0.92	0.00	0.00	0.27	0.76	1.40	3.05	3.87	359
Other Borrowed Funds & Trading Liab	3.33	0.62	1.66	2.66	3.51	4.05	4.57	5.36	412
All Interest-Bearing Funds	1.68	0.90	1.11	1.38	1.68	1.95	2.22	2.41	443

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	47.56	35.07	37.75	41.19	46.17	53.40	61.65	74.25	443
Avg Assets per Employee (\$000)	4242.98	2565.16	2811.42	3400.61	4021.35	4973.15	6513.79	7867.48	443

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	424
Overhead Exp / NII + Non-Int Income	73.41	53.08	57.21	63.12	71.28	81.46	97.52	114.97	443

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.96	2.17	2.60	3.00	3.43	4.08	4.79	443
Personnel Expense	1.55	0.92	1.09	1.28	1.53	1.82	2.11	2.35	443
Net Occupancy Expense	0.39	0.21	0.24	0.30	0.37	0.47	0.60	0.67	443
Other Operating Expenses	1.06	0.64	0.71	0.86	1.00	1.28	1.50	1.76	443
Overhead Less Non-Interest Income	2.18	1.36	1.56	1.82	2.14	2.48	2.96	3.27	443

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.02	51.46	54.97	61.55	69.79	80.23	96.09	113.81	443
Personnel Expense	36.77	25.39	28.15	31.94	36.43	40.70	46.56	52.24	443
Net Occupancy Expense	9.35	4.95	5.85	7.34	8.95	10.97	13.84	17.05	443
Other Operating Expenses	25.37	16.11	17.40	20.23	23.85	29.54	40.35	51.05	443
Total Non-Interest Income	18.24	1.22	5.65	12.13	17.74	24.10	32.37	39.77	443
Fiduciary Activities Income	0.95	0.00	0.00	0.00	0.00	1.64	4.85	7.62	443
Serv Charges on Deposit Accts - Domestic	6.32	1.13	2.36	3.86	5.83	8.78	11.39	13.85	443
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Investment Banking Fees & Commissions	0.51	0.00	0.00	0.00	0.22	0.99	1.99	2.64	443
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Net Servicing Fees	0.28	0.00	0.00	0.00	0.00	0.40	1.45	2.46	443
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Insurance Activities Revenue	0.33	0.00	0.00	0.00	0.01	0.28	1.85	6.90	443
Net Gain (Loss) - Sales Loans, OREO, Oth	0.61	-11.02	-5.94	-1.08	0.26	2.53	6.89	12.45	443
Other Non-Interest Income	6.51	1.62	2.32	4.14	6.09	8.25	12.04	18.03	443
Overhead Less Non-Interest Income	52.79	28.10	33.54	40.37	50.47	61.59	80.71	104.11	443

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	16.52	-13.72	0.00	2.25	18.61	28.18	34.70	37.83	332
Appl Inc Tax+TE/Pretax NOI+TE	27.57	0.00	1.18	17.02	32.97	37.09	42.07	46.50	332



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.26	32.58	37.16	45.15	53.62	61.77	68.39	72.40	443
Commercial and Industrial Loans	8.37	2.16	3.18	5.19	7.69	11.26	15.20	18.82	443
Loans to Individuals	1.99	0.13	0.23	0.64	1.45	2.97	5.44	8.55	443
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Agricultural Loans	1.00	0.00	0.00	0.00	0.07	1.42	5.77	10.02	443
Other Loans and Leases	0.86	0.00	0.00	0.08	0.52	1.42	2.87	4.21	443
Net Loans and Leases	66.28	47.48	52.35	59.54	66.26	73.07	79.36	82.27	443
Debt Securities Over 1 Year	15.85	1.53	3.55	8.43	15.20	22.98	29.39	34.08	443
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.11	0.45	0.75	443
Subtotal	82.99	70.93	73.34	78.96	83.63	87.18	89.81	90.99	443
Interest-Bearing Bank Balances	4.32	0.00	0.05	0.60	3.46	7.44	11.42	16.21	443
Federal Funds Sold & Reverse Repos	0.63	0.00	0.00	0.00	0.03	1.13	3.12	4.70	443
Debt Securities 1 Year or Less	1.74	0.00	0.03	0.29	1.08	2.77	5.67	7.47	443
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Total Earning Assets	90.98	85.47	87.26	89.36	91.17	92.69	94.16	95.11	443
Non-Int Cash and Due From Dep Inst	1.69	0.42	0.74	1.10	1.57	2.10	3.17	4.43	443
Other Real Estate Owned	0.91	0.00	0.03	0.21	0.67	1.42	2.61	3.46	443
All Other Assets	7.17	3.62	4.29	5.72	6.96	8.56	10.53	11.58	443
<b>MEMORANDA:</b>									
Short-Term Investments	7.40	1.03	1.77	3.46	6.60	10.61	16.08	19.21	443
U.S. Treasury Securities	0.24	0.00	0.00	0.00	0.00	0.03	1.66	4.31	443
U.S. Agency Securities (excl MBS)	4.16	0.00	0.00	0.50	3.29	7.74	12.29	16.04	443
Municipal Securities	3.75	0.00	0.00	0.45	2.79	7.01	11.94	13.94	443
Mortgage-Backed Securities	7.34	0.00	0.07	1.98	5.99	12.13	18.17	22.03	443
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.34	443
Other Debt Securities	0.16	0.00	0.00	0.00	0.00	0.18	0.95	1.81	443
RE Loans Secured by 1-4 Family	17.45	4.22	6.85	11.16	17.08	23.56	29.74	36.98	443
Revolving	2.87	0.01	0.21	0.96	2.75	4.31	6.25	8.01	443
Closed-End, Sec by First Liens	13.12	3.02	4.37	7.44	12.36	18.03	24.91	29.94	443
Closed-End, Sec by Junior Liens	1.11	0.10	0.19	0.46	0.93	1.66	2.48	3.25	443
Commercial Real Estate Loans	32.07	13.95	17.13	23.95	31.74	40.11	48.32	53.12	443
Construction and Land Dev	6.51	1.36	1.90	3.19	5.86	9.25	14.29	17.60	443
Multifamily	2.04	0.25	0.52	0.88	1.66	2.95	4.79	6.70	443
Nonfarm Nonresidential	22.54	9.82	12.33	16.75	22.02	27.45	34.69	40.13	443
RE Loans Secured by Farmland	1.82	0.00	0.00	0.04	0.77	3.48	7.16	10.48	443
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	79.71	55.30	62.16	73.33	81.36	87.31	92.07	94.73	443
RE Loans Secured by 1-4 Family	26.22	7.07	10.73	16.43	25.46	34.89	45.97	52.46	443
Revolving	4.28	0.02	0.34	1.50	4.04	6.57	9.48	11.81	443
Closed-End	21.57	5.11	7.27	12.46	20.39	29.28	40.58	46.27	443
Commercial Real Estate Loans	47.82	23.14	28.59	37.77	47.50	59.19	67.18	73.50	443
Construction and Land Dev	9.65	2.11	2.82	5.02	8.75	13.61	20.78	24.69	443
Multifamily	3.07	0.38	0.75	1.32	2.53	4.43	7.45	9.79	443
Nonfarm Nonresidential	33.76	15.18	19.75	26.30	33.01	40.87	49.72	55.98	443
RE Loans Secured by Farmland	2.74	0.00	0.00	0.06	1.20	4.77	11.00	15.82	443
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Commercial and Industrial Loans	12.48	3.25	4.76	7.67	11.99	16.68	22.29	26.51	443
Loans to Individuals	3.06	0.20	0.30	0.93	2.21	4.57	9.04	12.38	443
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.13	0.41	0.60	443
Agricultural Loans	1.52	0.00	0.00	0.00	0.12	2.11	8.69	15.56	443
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Other Loans and Leases	1.30	0.00	0.01	0.11	0.76	2.08	4.29	6.45	443

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.40	1.03	1.77	3.46	6.60	10.61	16.08	19.21	443
Liquid Assets	20.59	7.19	9.60	13.93	19.89	26.40	33.93	40.11	443
Investment Securities	18.43	3.62	5.79	10.79	17.93	25.72	33.02	37.69	443
Net Loans and Leases	66.28	47.48	52.35	59.54	66.26	73.07	79.36	82.27	443
Net Lns, Ls & Stdby Ltrs of Credit	66.82	47.82	52.54	60.25	66.80	73.60	80.22	83.68	443
Core Deposits	62.66	45.21	49.56	55.99	63.42	69.32	74.03	76.44	443
Noncore Funding	26.16	12.00	14.56	19.31	25.62	32.81	39.29	44.41	443
Time Deposits of \$100K or More	16.18	6.48	8.56	11.27	15.29	20.52	26.51	29.92	443
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Fed Funds Purchased and Repos	1.59	0.00	0.00	0.00	0.81	2.97	5.88	7.52	443
Net Fed Funds Purchased (Sold)	1.00	-3.88	-2.07	-0.07	0.26	2.51	5.12	7.12	443
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Oth Borrowings W/Rem Mat 1 Yr or Less	1.24	0.00	0.00	0.03	1.01	2.11	3.70	5.53	443
Earning Assets Repr in 1 Year	33.93	15.10	19.02	25.94	33.57	41.18	49.96	56.88	443
Int-Bearing Liab Repr in 1 Year	31.34	10.07	14.23	19.58	27.17	41.84	59.95	63.81	443
Long-Term Debt Repr in 1 Year	0.39	0.00	0.00	0.00	0.00	0.47	2.50	3.99	443
Net Assets Repriceable in 1 Year	1.77	-33.76	-23.35	-7.70	3.49	11.60	21.05	28.66	443
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	22.01	-3.52	3.36	13.46	22.61	30.79	39.03	43.64	443
Net ST Noncore Funding Dependence	10.12	-9.39	-4.88	3.69	10.02	16.37	24.52	29.68	443
Short-Term Inv/ST Noncore Funding	52.47	5.94	10.35	21.20	42.06	73.79	129.53	181.83	443
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.22	-20.74	-11.53	-3.36	5.13	14.89	27.79	40.41	443
Net Loans and Leases/Total Deposits	81.47	57.91	64.04	72.21	81.63	90.73	97.93	104.73	443
Net Loans and Leases/Core Deposits	107.92	69.42	77.61	90.52	106.82	122.72	145.37	158.22	443
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.85	-0.18	0.00	0.00	0.14	1.34	4.16	6.35	183
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.11	-1.71	0.00	1.06	3.57	6.92	10.43	12.43	435
Struct Notes Appr(Depr)/T1 Cap	0.16	-0.04	0.00	0.02	0.09	0.25	0.53	0.77	217
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	3.86	0.00	0.00	0.00	0.00	2.35	25.14	55.54	443
Available-For-Sale Securities	96.13	42.58	73.36	97.56	100.00	100.00	100.00	100.00	443
U.S. Treasury Securities	1.48	0.00	0.00	0.00	0.00	0.24	10.57	27.06	443
U.S. Agency Securities (excl MBS)	24.61	0.00	0.00	4.25	22.10	42.86	67.15	86.04	443
Municipal Securities	19.81	0.00	0.00	3.66	18.43	36.57	51.47	57.72	443
Mortgage-Backed Securities	41.31	0.00	0.69	14.94	40.27	63.67	84.33	92.44	443
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.58	2.09	443
Other Debt Securities	1.05	0.00	0.00	0.00	0.00	1.24	6.01	12.13	443
Mutual Funds and Equity Securities	0.50	0.00	0.00	0.00	0.00	0.64	2.71	6.32	443
Debt Securities 1 Year or Less	10.96	0.00	0.31	2.06	6.51	16.39	35.75	53.36	443
Debt Securities 1 To 5 Years	29.29	0.05	2.38	9.94	27.04	47.12	62.83	75.52	443
Debt Securities Over 5 Years	53.44	3.12	8.86	30.17	54.84	76.83	89.73	94.62	443
Pledged Securities	52.10	6.50	15.70	32.53	51.62	72.49	87.02	93.48	443
Structured Notes, Fair Value	3.50	0.00	0.00	0.00	0.00	6.82	15.98	25.94	443

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.77	0.07	0.15	0.29	0.56	1.11	2.06	2.67	443
Provision for Ln&Ls Losses/Avg Lns&Ls	1.12	0.13	0.25	0.43	0.85	1.59	2.98	3.95	443
Provision for Ln&Ls Losses/Net Losses	138.24	36.83	59.52	88.72	119.25	171.68	273.95	405.58	442
Ln&Ls Allowance/Total Loans & Leases	1.90	1.02	1.14	1.34	1.73	2.40	3.07	3.65	443
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.67	0.64	0.87	1.35	2.33	5.03	10.26	17.87	437
ALLL/Nonaccrual Assets	87.10	23.40	30.00	43.82	65.23	108.85	216.48	366.79	442
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	79.26	22.04	29.02	41.85	63.82	102.47	179.90	307.05	443
Gross Ln&Ls Losses/Avg Loans & Leases	1.11	0.11	0.17	0.33	0.82	1.68	2.99	3.80	443
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.02	0.05	0.11	0.23	0.36	443
Net Losses/Avg Loans and Leases	1.01	0.07	0.12	0.28	0.74	1.54	2.91	3.75	443
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Recoveries/Prior Year-End Losses	7.28	0.37	1.09	2.29	5.47	10.79	21.04	27.37	403
Earnings Coverage of Net Losses (X)	4.33	-0.61	0.08	0.83	2.57	6.16	14.80	23.72	442
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.92	0.02	0.05	0.20	0.60	1.44	2.82	3.87	443
RE Loans Secured By 1-4 Family	0.63	0.00	0.00	0.11	0.38	0.97	2.32	3.18	443
Revolving	0.37	0.00	0.00	0.00	0.07	0.60	1.60	2.44	424
Closed-End	0.67	0.00	0.00	0.09	0.37	1.05	2.63	3.56	443
Commercial Real Estate Loans	1.06	0.00	0.00	0.15	0.67	1.81	3.59	4.22	443
Construction and Land Dev	2.87	-0.01	0.00	0.00	1.29	5.15	11.06	13.89	442
Multifamily	0.37	0.00	0.00	0.00	0.00	0.06	2.81	4.49	434
Nonfarm Nonresidential	0.48	-0.00	0.00	0.00	0.23	0.75	1.85	2.68	443
RE Loans Secured by Farmland	0.06	0.00	0.00	0.00	0.00	0.00	0.51	1.56	359
Commercial and Industrial Loans	1.34	-0.10	0.00	0.18	0.74	2.07	4.78	8.54	443
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	1.35	0.08	0.18	0.46	0.98	2.00	3.83	6.06	390
Credit Card Loans	2.92	0.00	0.00	0.90	2.22	4.58	8.46	11.37	151
Agricultural Loans	0.03	-0.02	0.00	0.00	0.00	0.00	0.26	0.82	293
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.78	-0.10	0.00	0.00	0.00	0.31	3.61	16.97	412

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.17	0.16	0.23	0.53	0.94	1.67	2.76	3.58	443
90+ Days PD Loans and Leases	0.12	0.00	0.00	0.00	0.03	0.20	0.56	0.92	443
Nonaccrual Loans and Leases	3.26	0.41	0.64	1.34	2.60	4.81	7.61	10.34	443
90+ Days PD and Nonaccrual Loans and Leases	3.45	0.51	0.77	1.44	2.75	5.01	8.04	10.41	443
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.32	443
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Nonaccrual Restructured	0.40	0.00	0.00	0.00	0.06	0.67	1.98	3.49	443
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.17	0.16	0.23	0.53	0.94	1.67	2.76	3.58	443
90+ Days Past Due Assets	0.12	0.00	0.00	0.00	0.03	0.20	0.55	0.92	443
Nonaccrual Assets	3.29	0.41	0.65	1.37	2.65	4.88	7.61	10.37	443
30+ Days PD & Nonaccrual Assets	4.71	1.05	1.40	2.27	3.97	6.79	10.55	13.49	443
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	2.34	0.34	0.50	0.99	1.84	3.49	5.89	7.20	443
90+ PD & Nonaccrual Assets + OREO	3.31	0.48	0.76	1.44	2.68	4.81	7.98	9.77	443
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.80	0.50	0.78	1.54	2.89	5.86	8.90	11.40	443
Allowance for Loan & Lease Losses	279.61	63.83	86.49	152.64	260.20	373.86	549.11	714.85	443
Equity Cap + ALLL	39.90	4.35	7.62	14.77	29.37	55.26	102.82	164.85	437
Tier 1 Cap + ALLL	38.87	4.51	7.64	14.89	29.20	53.15	96.65	167.26	443
Loans & Leases + RE Acquired	5.51	0.80	1.21	2.43	4.61	8.07	12.58	16.37	443

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	1.20	0.12	0.20	0.49	0.94	1.86	3.07	3.77	443
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.02	0.19	0.57	1.03	443
	- Nonaccrual	3.60	0.32	0.56	1.44	2.90	5.33	9.01	11.26	443
Coml & Indl	- 30-89 Days PD	0.84	0.00	0.00	0.18	0.55	1.55	2.70	3.57	443
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.05	0.33	1.07	443
	- Nonaccrual	2.09	0.00	0.01	0.32	1.27	3.34	6.24	8.98	443
Individuals	- 30-89 Days PD	1.24	0.00	0.01	0.40	0.94	1.81	3.00	4.10	441
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.35	0.53	441
	- Nonaccrual	0.42	0.00	0.00	0.00	0.21	0.70	1.77	3.08	441
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural	- 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.07	0.90	1.85	293
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	293
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	1.21	3.51	293
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.12	2.03	5.08	412
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	412
	- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.94	4.08	412
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.28	0.01	0.15	0.51	1.11	1.92	2.92	4.00	443
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.19	0.54	0.97	443
	- Nonaccrual	2.30	0.06	0.29	0.73	1.61	3.35	6.50	10.04	443
Revolving	- 30-89 Days PD	0.51	0.00	0.00	0.00	0.26	0.92	1.95	2.96	424
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.33	424
	- Nonaccrual	0.59	0.00	0.00	0.00	0.26	1.10	2.30	3.86	424
Closed-End	- 30-89 Days PD	1.43	0.00	0.13	0.53	1.24	2.15	3.30	4.37	443
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.21	0.58	1.16	443
	- Nonaccrual	2.75	0.05	0.31	0.83	1.79	4.07	8.69	12.38	443
	- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.04	0.18	0.34	0.54	443
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.09	443
	- Jr Lien Nonaccrual	0.17	0.00	0.00	0.00	0.06	0.28	0.72	1.52	443
Commercial RE	- 30-89 Days PD	1.16	0.00	0.03	0.25	0.75	1.98	3.35	4.41	443
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.56	1.26	443
	- Nonaccrual	4.30	0.16	0.54	1.56	3.43	6.68	10.73	13.19	443
Const & Dev	- 30-89 Days PD	1.24	0.00	0.00	0.00	0.42	2.01	5.81	9.11	442
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.56	1.87	442
	- Nonaccrual	8.96	0.00	0.00	1.31	6.52	16.29	27.11	36.43	442
Multifamily	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.00	2.86	6.33	434
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	434
	- Nonaccrual	1.57	0.00	0.00	0.00	0.00	1.61	8.85	19.04	434
Nonfarm Nres-	- 30-89 Days PD	0.88	0.00	0.00	0.15	0.55	1.47	2.85	4.26	443
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.01	0.29	0.90	443
	- Nonaccrual	2.68	0.00	0.17	0.81	2.02	4.12	7.31	8.81	443
Farmland	- 30-89 Days PD	0.33	0.00	0.00	0.00	0.00	0.41	1.97	4.53	359
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	359
	- Nonaccrual	1.32	0.00	0.00	0.00	0.00	1.62	7.90	15.44	359
Credit Card	- 30-89 Days PD	1.33	0.00	0.00	0.00	0.90	2.10	4.63	6.48	151
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.00	0.61	2.10	4.00	151
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	151

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.84	3.61	5.91	7.52	8.86	10.08	11.60	12.80	443
Tier 1 RBC Ratio	12.41	4.86	8.02	10.31	12.06	14.34	17.40	20.66	443
Total Risk-Based Capital Ratio	13.97	7.38	10.58	11.95	13.60	15.75	18.62	21.97	443
Tangible Tier 1 Leverage Ratio	8.78	3.45	5.87	7.48	8.80	10.03	11.51	12.80	443
Tangible Common Eq Cap/Tan Assets	7.47	2.38	3.54	5.79	7.46	9.18	11.13	13.15	443
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.03	3.15	4.26	7.03	9.70	13.20	16.32	18.97	443
Standby Letters of Credit	0.46	0.00	0.01	0.13	0.32	0.66	1.28	1.70	443
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.28	443
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.91	0.00	0.00	0.00	0.00	1.61	4.36	8.68	443
Interest Rate Contracts	0.90	0.00	0.00	0.00	0.00	1.59	4.36	8.68	443
Interest Rate Futures & Forward Contr	0.15	0.00	0.00	0.00	0.00	0.00	1.19	3.22	443
Written Options Contr (Int Rate)	0.29	0.00	0.00	0.00	0.00	0.04	2.02	3.70	443
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Interest Rate Swaps	0.12	0.00	0.00	0.00	0.00	0.00	1.14	2.03	443
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.07	4.67	6.50	10.13	14.31	20.09	25.12	28.94	443



INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Ins Under Assets(P/C)/Tot Ins Und Ast	13.09	0.00	0.00	0.00	0.00	0.00	43.94	72.51	12
Ins Under Assets(L/H)/Tot Ins Und Ast	86.90	0.00	9.16	97.07	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	8.07	0.00	0.00	0.00	0.00	0.00	0.00	39.97	11
Ins Activities Revenue/Adj Oper Inc	0.33	0.00	0.00	0.00	0.01	0.28	1.85	6.90	443
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	255
Credit Rel Prem Inc/Tot Prem Inc	78.06	0.00	0.00	46.42	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	21.93	0.00	0.00	0.00	0.00	3.57	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
Ins Net Inc (P/C)/Equity (P/C)	42.43	4.24	4.24	4.24	15.59	44.23	75.36	85.74	3
Ins Net Inc (L/H)/Equity (L/H)	1.80	-4.47	-4.47	0.06	1.37	2.06	5.73	7.37	10
Insur Ben, Losses, Exp/Insur Premiums	83.23	0.00	0.00	0.31	86.86	116.66	165.03	176.66	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	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.00	0.00	0.00	0.00	0.00	0.00	4.41	5.46	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
CSV Life Insurance/Tier 1 Cap + ALLL	9.93	0.00	0.00	0.41	10.85	17.87	23.84	26.71	442
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	443
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Cost: Interest-Bearing Deposits	0.48	0.08	0.08	0.08	0.08	0.48	0.72	0.80	2
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	17.79	17.79	17.79	17.79	17.79	17.79	17.79	17.79	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>GROWTH RATES:</b>									
Net Loans and Leases	25.55	-100.00	-100.00	-63.32	-15.40	-1.37	89.74	847.21	27
Total Selected Assets	-15.63	-100.00	-100.00	-53.06	-6.45	0.36	68.08	266.55	44
Deposits	-6.18	-10.92	-10.92	-10.92	-10.92	-6.18	-3.33	-2.38	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	88.26	0.00	0.00	55.38	98.68	114.53	196.90	276.14	234
Dividends Paid/Net Income	28.83	0.00	0.00	0.00	28.33	48.75	77.69	116.32	331
Net Income - Dividends/Avg Equity	1.02	-42.24	-18.82	-1.34	3.65	6.74	10.28	12.18	440
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	86.55	0.00	0.00	0.00	100.00	132.14	212.65	294.79	276
Dividends From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.38	2.41	6.13	276
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	276
Dividends From All Subsidiaries	92.56	0.00	0.00	3.30	100.47	138.05	217.24	311.73	276
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.34	0.00	0.00	0.00	24.46	48.76	73.72	92.49	319
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.01	0.42	1.25	319
Mgt & Service Fees From Bank Subs	0.34	0.00	0.00	0.00	0.00	0.00	0.40	13.78	319
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.63	319
Operating Income From Bank Subs	30.42	0.00	0.00	0.41	28.48	54.86	83.38	112.09	319
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	69.32	0.00	0.00	4.88	100.00	100.00	100.00	145.22	153
Interest Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	5.70	153
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.53	153
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	153
Operating Inc From Nonbank Subs	77.37	0.00	0.00	24.21	100.00	100.00	129.85	254.80	153
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	11.29	0.00	0.00	0.00	0.00	12.18	53.51	61.08	29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	11.66	0.00	0.00	0.00	0.00	13.43	53.51	61.08	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	53.84	0.00	0.00	0.00	84.50	99.44	100.00	100.00	385
Interest Income From Bank Subs	2.28	0.00	0.00	0.00	0.00	0.11	6.57	89.98	385
Mgt & Serv Fees From Bank Subs	1.09	0.00	0.00	0.00	0.00	0.00	3.35	40.79	385
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.21	385
Operating Income From Bank Subs	68.42	0.00	0.00	6.89	97.94	100.00	100.00	100.00	385
Dividends From Nonbank Subs	3.05	0.00	0.00	0.00	0.00	0.55	15.39	80.00	385
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.98	385
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	385
Operating Inc From Nonbank Subs	6.19	0.00	0.00	0.00	0.00	1.35	57.14	99.98	385
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385
Loans and Adv From Subs/ST Debt	692.24	0.00	0.00	0.00	240.27	735.58	2541.14	6765.46	73
Loans and Adv From Subs/Total Debt	195.06	0.00	0.00	0.00	109.34	296.34	712.02	1532.71	163

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
3109904	804, 838	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	993, 196	ACNB CORPORATION	GETTYSBURG, PA	
2467474	536, 548	ADIRONDACK BANCORP, INC.	UTICA, NY	
3472176	726, 184	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	531, 470	ALBANK CORPORATION	CHICAGO, IL	
2757531	958, 195	ALIANT FINANCIAL CORPORATION	ALEXANDER CITY, AL	Moved from Peer 3
3123638	607, 471	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	654, 533	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	561, 357	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	739, 665	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	731, 744	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	574, 713	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	801, 834	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	720, 601	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	530, 260	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	674, 535	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	946, 386	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1095414	613, 121	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
3035049	570, 086	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1076691	824, 217	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	580, 936	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	706, 244	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	963, 169	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	916, 708	AMES NATIONAL CORPORATION	AMES, IA	
2710796	703, 681	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	671, 381	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	554, 467	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	654, 411	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	990, 082	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	934, 819	ATBANCORP	DUBUQUE, IA	
3264812	852, 797	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	778, 839	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	602, 958	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	994, 377	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1135002	682, 264	BANCTENN CORP.	KINGSPORT, TN	
1030040	924, 272	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1143481	947, 090	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1076105	539, 402	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3447398	535, 490	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1247455	727, 725	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	711, 610	BANKFIVE, MHC	FALL RIVER, MA	
1201363	792, 130	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	605, 982	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	910, 255	BANKVEST, INC.	CASTLE ROCK, CO	
1209248	792, 101	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2848710	735, 109	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	667, 845	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2728157	861, 476	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	599, 122	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	852, 370	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	755, 362	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
1248162	748,991	BNCCORP, INC.	BISMARCK, ND	
2935142	755,430	BOU BANCORP, INC.	OGDEN, UT	
3280988	940,838	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	511,004	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3189728	602,410	BUSINESS BANCSHARES, INC.	CLAYTON, MO	
3488850	669,626	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	902,625	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	850,833	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1083336	704,829	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1127294	650,586	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	644,392	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	700,234	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	991,879	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	Moved from Peer 3
1203451	553,103	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2254508	593,795	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	921,550	CBX CORPORATION	CARROLLTON, IL	
1053496	995,554	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	Moved from Peer 3
1118283	615,788	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1106132	607,337	CENTRABANC CORPORATION	WACO, TX	
2746049	525,868	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	638,889	CENTRAL BANCORPORATION	PROVO, UT	
1203899	620,060	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1250295	809,209	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2910055	589,434	CENTRAL JERSEY BANCORP	OCEAN TOWNSHIP, NJ	
1064429	785,882	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
2935405	765,037	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	824,558	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	755,582	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	742,053	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1133594	972,787	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	Moved from Peer 3
1075881	605,125	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
3434633	569,309	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	586,378	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	638,766	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
2244545	605,727	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	554,299	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	536,160	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	553,503	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	628,508	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	588,377	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	789,355	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	842,834	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	557,505	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	597,452	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	876,482	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
3153242	917,008	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	881,308	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	942,767	CNB CORPORATION	CONWAY, SC	
3444801	586,271	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	636,730	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	951,581	CODORUS VALLEY BANCORP, INC.	YORK, PA	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2146359	894, 223	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1118229	652, 777	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	719, 316	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	629, 006	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	931, 902	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	615, 461	COMMUNITY BANC- CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	526, 913	COMMUNITY BANCORP	DERBY, VT	Moved from Peer 5
1247398	681, 783	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	711, 592	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	576, 039	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	832, 510	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	687, 750	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	513, 735	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
3101010	501, 196	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	Moved from Peer 5
2754585	568, 381	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	670, 388	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	640, 502	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
2626299	676, 470	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	598, 156	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	686, 471	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
2524788	653, 009	COUNTY BANCORP, INC.	MANITOWOC, WI	
3027709	972, 538	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1102581	884, 461	CU BANK SHARES, INC.	DALLAS, TX	
2242523	935, 728	D. L. EVANS BANCORP	BURLEY, ID	
1493720	655, 604	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	615, 213	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	916, 731	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	754, 427	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	772, 783	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	775, 615	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	607, 577	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	618, 365	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	559, 451	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	733, 865	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	932, 209	ECB BANCORP, INC.	ENGELHARD, NC	
3728930	848, 528	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	565, 737	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	658, 880	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	542, 618	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	672, 447	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	529, 951	F. N. B. C. OF LA GRANGE, INC.	HINSDALE, IL	
1138450	812, 590	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	867, 965	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	900, 112	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1099672	585, 212	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	675, 423	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	514, 069	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	624, 355	FAUQUIER BANCSHARES, INC.	WARRENTON, VA	
3031902	602, 979	FCB FINANCIAL CORP.	SAVANNAH, GA	
3104860	599, 448	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
3287996	802, 087	FGBC BANCSHARES, INC.	FRANKLIN, GA	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2121552	696, 438	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	661, 330	FIDELITY COMPANY	DUBUQUE, IA	
2858773	596, 264	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3266302	604, 200	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	686, 324	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	807, 822	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
2385493	504, 864	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	Moved from Peer 5
1404632	677, 594	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1206715	754, 562	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	672, 496	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1098796	977, 038	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1983977	593, 430	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	702, 779	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	612, 881	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	950, 671	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	733, 112	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	753, 135	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	598, 588	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1083783	963, 088	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	822, 272	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	687, 809	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
1095889	564, 255	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
1134078	913, 566	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1139354	537, 544	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	815, 321	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	803, 948	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1076123	541, 463	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	994, 789	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	Moved from Peer 3
2880626	727, 250	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	665, 088	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	616, 529	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	580, 269	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	821, 359	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	679, 339	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2349486	858, 078	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2161165	530, 558	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
3897519	829, 069	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	600, 886	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	830, 057	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	839, 691	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
2127657	960, 702	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	666, 845	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	596, 583	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1050646	924, 611	FIRST YORK BAN CORP.	YORK, NE	
1109834	713, 620	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
3391455	781, 922	FIRSTIER BANCORP	BROOMFIELD, CO	
1108707	721, 667	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	867, 859	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2902005	548, 053	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	613, 459	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	727, 502	FNB BANCORP	SOUTH SAN FRANCISCO, CA	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
1117491	721,436	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	826,300	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	563,829	FOSTER BANKSHARES, INC.	CHI CAGO, IL	
2557405	924,209	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	969,026	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1064915	505,776	GN BANKSHARES, INC.	GIRARD, KS	
1203714	614,010	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	928,700	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	663,004	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3474835	661,078	GREEN BANCORP, INC.	HOUSTON, TX	
3309889	627,095	GSB, MHC	GREENFIELD, MA	
1862036	945,159	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
1096952	506,956	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	705,953	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	571,171	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	574,025	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	857,270	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	707,851	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	580,732	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
2805375	804,465	HCSB FINANCIAL CORPORATION	LORIS, SC	
1399073	554,858	HEARTLAND BANCCORP	GAHANNA, OH	
1917600	863,645	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	563,557	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2253529	990,546	HERITAGE OAKS BANCORP	PASO ROBLES, CA	Moved from Peer 3
1109496	531,964	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	792,632	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	536,569	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	652,507	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
3234105	553,251	HOME STATE BANCORP	LOVELAND, CO	
1209181	670,218	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	751,531	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	617,272	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	929,294	HYDE PARK BANCORP MHC	HYDE PARK, MA	
3462485	500,080	IBT HOLDINGS CORP.	CITY OF INDUSTRY, CA	
1208054	609,225	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	984,849	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	929,029	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	761,330	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1122075	594,320	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	993,213	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	Moved from Peer 3
3488485	895,190	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1833997	511,527	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1109290	761,176	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	643,856	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	776,694	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	542,998	JJR HOLDING COMPANY, INC.	BRICK, NJ	
3633052	711,666	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	542,037	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	666,113	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1141889	567,111	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	567,337	LANDMARK BANCORP, INC.	MANHATTAN, KS	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2759900	781,946	LCNB CORP.	LEBANON, OH	
2856014	637,142	LEADERS GROUP, INC., THE	OAK BROOK, IL	
1416578	556,084	LEGEND BANCORP, INC.	BOWIE, TX	
2352226	964,139	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1086748	952,795	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	550,067	LINCOLN BANCORP	REINBECK, IA	
1097173	689,361	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	780,352	LSB CORPORATION	NORTH ANDOVER, MA	
2052777	705,307	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	968,679	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	657,951	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	537,943	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
1139363	700,229	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	838,523	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	592,569	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	839,746	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	555,241	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	998,577	MERCANTILE BANCORP, INC.	QUINCY, IL	Moved from Peer 3
2485487	573,181	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
3405521	599,061	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	798,360	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	601,182	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	623,797	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	632,552	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1139185	503,724	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
3104730	552,299	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
2868950	578,366	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	992,829	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
3719992	630,722	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	878,375	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1210299	838,122	MONROE BANCORP	BLOOMINGTON, IN	
1138919	964,353	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	909,933	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	602,113	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	967,798	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	842,986	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	584,085	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	749,732	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	832,390	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	785,886	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	548,553	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	726,566	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	524,672	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	566,093	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	982,447	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	691,242	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	573,751	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	643,185	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	691,114	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	709,762	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	848,118	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	



BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
1070569	566, 440	NEXTIER INCORPORATED	BUTLER, PA	
1827893	622, 840	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	647, 761	NI COLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	697, 973	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	633, 429	NORTH STATE BANCORP	RALEIGH, NC	
2962737	922, 418	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	Moved from Peer 3
1029334	894, 513	NORTH VALLEY BANCORP	REDDING, CA	
2324111	628, 318	NORTHEAST BANCORP	LEWISTON, ME	
1246935	644, 721	NORTHERN BANCORP, INC.	WOBURN, MA	
1210589	559, 387	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	633, 638	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	786, 929	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	815, 401	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	652, 115	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	936, 876	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	534, 687	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3110366	637, 584	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	683, 479	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	534, 879	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	656, 839	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	855, 100	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	818, 933	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	918, 717	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	909, 075	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	745, 884	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	712, 390	ONE AMERICAN CORP.	VACHERIE, LA	
3596009	595, 807	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1028533	675, 764	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	596, 351	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3595084	538, 210	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	629, 768	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	634, 278	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	821, 319	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	678, 342	PALM BANCORP	PALMERTON, PA	
1209716	826, 038	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	742, 931	PARKE BANCORP, INC	SEWELL, NJ	
2337081	575, 679	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	787, 775	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	713, 496	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	900, 582	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	839, 760	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	545, 290	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	819, 437	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1866155	554, 160	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
3145966	605, 259	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	932, 167	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	619, 397	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	639, 966	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	675, 038	PONKAPOAG BANCORP, MHC	CANTON, MA	
2306649	992, 638	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	Moved from Peer 3
2293329	867, 657	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2838159	510, 846	PROVIDENT BANCORP	AMESBURY, MA	
3314575	531, 454	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
2321419	600, 434	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	554, 562	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1118434	791, 236	QNB CORP.	QUAKERTOWN, PA	
1130904	942, 613	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
2743235	872, 414	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2891006	508, 244	REGENT BANCORP, INC.	DAVIE, FL	Moved from Peer 5
1416439	812, 992	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1398807	947, 332	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	846, 970	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
2492485	858, 991	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
1071454	683, 702	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	779, 024	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	660, 683	SABINE BANCSHARES, INC.	MANY, LA	
2603928	674, 759	SAEHAN BANCORP	LOS ANGELES, CA	
3449075	502, 266	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1139466	775, 084	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	583, 753	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204814	851, 941	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	621, 664	SBT BANCSHARES, INC.	DALLAS, TX	
1107308	597, 837	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	674, 835	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	604, 834	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	506, 047	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3438097	680, 444	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	591, 258	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	604, 206	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	874, 372	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	743, 371	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	926, 280	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	840, 828	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	656, 207	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1099074	514, 814	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
2849799	744, 007	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	661, 833	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	543, 272	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	736, 700	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1247361	725, 666	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	754, 304	STARION BANCORPORATION	BISMARCK, ND	
1097771	929, 530	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	680, 206	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	798, 860	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	634, 749	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
1202883	528, 111	SWORD FINANCIAL CORPORATION	HORICON, WI	
1246467	983, 622	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1140341	684, 558	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	801, 534	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	759, 076	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3934562	748, 856	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	568, 328	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2621548	742, 687	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	660, 140	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
2523389	880, 532	TRI - COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	833, 492	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	670, 494	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
1135516	852, 668	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	674, 614	UNITED BANCORPORATION	OSSEO, WI	
1136009	619, 932	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	951, 578	UNITED BANK CORPORATION	BARNESVILLE, GA	
3015975	710, 167	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	653, 781	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	846, 388	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	612, 059	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3536386	956, 142	USAMERIBANCORP, INC.	CLEARWATER, FL	
2314327	781, 939	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	780, 189	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3251027	583, 879	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3211012	928, 013	VISION BANCSHARES, INC.	LAREDO, TX	
3292253	544, 047	VISION BANCSHARES, INC.	ADA, OK	
3004689	566, 182	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	
1054813	536, 734	WASHINGTON INVESTMENT COMPANY	YUMA, CO	
1135048	962, 876	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	744, 553	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	568, 140	WEBFIVE MHC	WEBSTER, MA	
1085255	580, 935	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	645, 371	WESTBRAND, INC.	MINOT, ND	
3122051	866, 741	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1051979	604, 144	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	723, 609	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	906, 905	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	611, 581	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
2784920	692, 516	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	778, 250	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	670, 928	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1035157	894, 512	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 443 bank holding companies.