

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
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Number of BHCs in Peer Group	104	91	94	87	101
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.21	3.11	3.00	3.44	3.75
+ Non-interest Income	0.78	0.85	0.78	0.94	0.87
- Overhead Expense	3.37	3.41	3.48	3.45	3.25
- Provision for Losses	0.76	1.27	1.68	0.94	0.27
+ Securities Gains (Losses)	0.08	0.01	0.02	-0.06	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.03	0.03	0.01
= Pretax Net Oper Income (TE)	-0.04	-0.69	-1.25	0.18	1.18
Net Operating Income	-0.14	-0.70	-1.35	-0.07	0.84
Net Income	-0.16	-0.70	-1.34	-0.08	0.84
Net Income (Sub S Adjusted)	0.07	-0.81	-1.39	0.13	0.87

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.08	5.41	5.30	6.29	7.34
Interest Expense	1.51	2.02	2.00	2.58	3.30
Net Interest Income (TE)	3.53	3.40	3.29	3.71	4.03

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.20	1.50	1.99	0.87	0.25
Earnings Coverage of Net Losses (X)	3.16	2.22	1.14	4.93	8.69
Ln&Ls Allowance/Total Loans & Leases	2.26	2.00	2.33	1.71	1.31
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.36	6.44	7.29	3.86	1.39
30-89 Days Past Due Loans and Leases	1.38	1.66	1.69	1.65	1.40

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.05	23.72	22.65	25.47	21.16
Net ST Noncore Funding Dependence	12.01	15.62	14.21	17.29	14.61
Net Loans and Leases/Total Assets	65.70	68.38	66.52	69.78	70.63

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.67	8.12	7.45	8.96	9.68
Equity Capital/Total Assets	7.35	7.82	6.82	8.11	8.98
Equity Capital+Minority Int/Total Assets	7.50	7.94	6.98	8.20	9.08
Net Loans&Ls/Equity Capital (X)	10.87	9.56	11.58	9.30	8.47
Cash Dividends/Net Income	24.46	49.47	59.25	60.48	40.41
Cash Dividends/Net Income (Sub S Adjusted)	7.17	10.65	16.35	27.48	47.02
Retained Earnings/Avg Equity Cap	-8.35	-12.59	-25.64	-5.39	4.49

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.38	1.15	2.03	0.48	0.29
Long-Term Debt/Equity Capital	1.38	1.49	1.94	0.86	0.52
Equity Investment in Subs/Equity Cap	124.64	122.24	131.68	115.46	113.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.65	77.95	78.39	92.03	115.03

PERCENT OF AVERAGE ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.60	4.93	4.81	5.81	6.81
Less: Interest Expense	1.36	1.85	1.81	2.39	3.07
Equals: Net Interest Income (TE)	3.21	3.11	3.00	3.44	3.75
Plus: Non-Interest Income	0.78	0.85	0.78	0.94	0.87
Equals: Adj Operating Income (TE)	3.99	3.99	3.79	4.41	4.69
Less: Overhead Expense	3.37	3.41	3.48	3.45	3.25
Less: Provision for Loan and Lease Losses	0.76	1.27	1.68	0.94	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.08	0.01	0.02	-0.06	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.03	0.03	0.01
Equals: Pretax Net Oper Inc (TE)	-0.04	-0.69	-1.25	0.18	1.18
Less: Applicable Income Taxes (TE)	0.11	0.00	-0.02	0.14	0.31
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.14	-0.70	-1.35	-0.07	0.84
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.16	-0.70	-1.34	-0.08	0.84
Memo: Net Income (Last Four Qtrs)	-0.83	-0.90	-1.36	-0.03	0.84
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.87	91.75	91.26	92.71	93.28
Avg Int-Bearing Funds / Avg Assets	81.32	80.23	80.71	79.36	78.41
Int Income (TE) / Avg Earning Assets	5.08	5.41	5.30	6.29	7.34
Int Expense / Avg Earning Assets	1.51	2.02	2.00	2.58	3.30
Net Int Inc (TE) / Avg Earn Assets	3.53	3.40	3.29	3.71	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	5.83	5.96	5.87	6.77	8.01
Interest-Bearing Bank Balances	0.35	0.67	0.57	2.65	5.63
Fed Funds Sold & Reverse Repos	0.17	0.18	0.17	2.21	5.05
Trading Assets	5.06	5.77	4.19	3.84	2.59
Total Earning Assets	5.00	5.32	5.24	6.17	7.22
Investment Securities (TE)	3.75	4.44	4.29	4.98	4.96
U. S. Treasury & Agency Sec (excl MBS)	2.70	3.76	3.56	4.94	4.70
Mortgage-Backed Securities	3.72	4.62	4.43	4.64	4.67
All Other Securities	6.53	6.04	5.96	6.37	7.02
Interest-Bearing Deposits	1.45	2.16	2.07	2.83	3.73
Time Deposits of \$100K or More	1.98	2.94	2.76	3.86	4.71
Time Deposits < \$100K	2.11	3.07	2.96	3.94	4.84
Other Domestic Deposits	0.71	0.94	0.92	1.44	2.32
Foreign Deposits	0.80	N/A	1.34	N/A	0.00
Fed Funds Purchased and Repos	0.76	1.26	1.08	2.15	4.65
Other Borrowed Funds & Trading Liab	3.30	3.33	3.44	3.72	4.83
All Interest-Bearing Funds	1.67	2.29	2.23	2.99	3.91

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	50	48	67	61	59
Avg Assets per Employee (\$000)	4,351	4,128	4,466	3,467	3,375
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	1.51	2.03
Overhead Exp / NII + Non-Int Income	86.36	90.81	99.95	80.30	71.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.37	3.41	3.48	3.45	3.25
Personnel Expense	1.60	1.65	1.61	1.80	1.79
Net Occupancy Expense	0.45	0.45	0.45	0.48	0.46
Other Operating Expenses	1.27	1.28	1.38	1.14	0.98
Overhead Less Non-Interest Income	2.51	2.51	2.67	2.46	2.33
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	85.00	88.83	98.75	78.40	69.79
Personnel Expense	40.62	43.07	44.51	40.68	38.28
Net Occupancy Expense	11.11	11.77	12.35	10.98	9.80
Other Operating Expenses	32.56	33.68	41.33	26.51	20.82
Total Non-Interest Income	18.20	20.14	18.94	20.24	18.24
Fiduciary Activities Income	0.41	0.34	0.53	0.63	0.59
Serv Charges on Deposit Accts - Domestic	7.33	8.64	8.42	8.18	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.44	0.34	0.41	0.41	0.49
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.10	0.40	0.36	0.18	0.14
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.22	0.34	0.36	0.35	0.44
Net Gain (Loss) - Sales Loans, OREO, Oth	0.01	-0.99	-2.59	-0.36	0.83
Other Non-Interest Income	6.70	7.37	7.94	7.60	5.34
Overhead Less Non-Interest Income	64.85	68.60	79.30	57.54	51.10
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	11.60	10.65	6.15	3.81	16.94
Appl Inc Tax+TE/Pretax NOI+TE	22.71	30.49	26.51	33.01	26.33

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	52.76	54.95	53.78	55.04	54.27
Commercial and Industrial Loans	7.77	8.05	8.33	9.58	10.18
Loans to Individuals	2.24	2.59	2.28	2.89	2.98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.39	1.51	1.29	1.30	1.51
Other Loans and Leases	0.52	0.66	0.61	0.76	0.89
Net Loans and Leases	65.70	68.38	66.52	69.78	70.63
Debt Securities Over 1 Year	13.43	14.44	13.33	14.69	13.97
Mutual Funds and Equity Securities	0.07	0.04	0.04	0.07	0.10
Subtotal	80.21	83.30	80.63	85.20	85.50
Interest-Bearing Bank Balances	4.59	2.97	4.49	1.07	0.30
Federal Funds Sold & Reverse Repos	0.89	1.18	0.80	1.06	1.75
Debt Securities 1 Year or Less	1.71	1.65	1.54	1.89	2.62
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.42	90.39	88.94	90.70	91.54
Non-Int Cash and Due From Dep Inst	1.92	2.00	2.56	2.38	2.61
Other Real Estate Owned	1.79	1.52	1.73	0.72	0.21
All Other Assets	8.22	7.49	8.13	6.75	5.77

## MEMORANDA:

Short-Term Investments	7.98	6.57	7.67	4.94	5.37
U. S. Treasury Securities	0.05	0.07	0.08	0.08	0.08
U. S. Agency Securities (excl MBS)	3.39	3.99	3.71	4.15	6.34
Municipal Securities	2.85	2.84	2.25	2.98	3.14
Mortgage-Backed Securities	6.26	6.36	6.51	6.83	4.83
Asset-Backed Securities	0.03	0.03	0.04	0.00	0.00
Other Debt Securities	0.09	0.18	0.15	0.21	0.16
RE Loans Secured by 1-4 Family	16.38	16.91	15.82	17.07	16.65
Revolving	2.94	2.65	2.89	2.72	2.18
Closed-End, Sec by First Liens	12.12	12.68	11.49	12.65	12.73
Closed-End, Sec by Junior Liens	0.92	1.07	0.98	1.20	1.14
Commercial Real Estate Loans	32.18	34.20	34.45	34.29	33.54
Construction and Land Dev	6.86	9.40	9.04	10.04	11.13
Multifamily	1.94	1.94	1.86	1.73	1.21
Nonfarm Nonresidential	22.02	22.14	22.29	21.02	19.21
RE Loans Secured by Farmland	2.18	2.20	2.14	2.12	2.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.87	79.19	79.13	77.54	75.86
RE Loans Secured by 1-4 Family	24.82	25.00	23.87	24.65	23.80
Revolving	4.41	3.85	4.24	3.79	3.00
Closed-End	19.97	20.80	19.28	20.57	20.51
Commercial Real Estate Loans	47.87	48.63	50.01	47.30	45.96
Construction and Land Dev	10.22	13.26	13.18	13.75	15.17
Multifamily	2.86	2.80	2.72	2.45	1.66
Nonfarm Nonresidential	32.74	31.49	32.31	29.20	26.93
RE Loans Secured by Farmland	3.35	3.25	3.26	3.18	3.02
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	11.85	11.50	12.37	13.36	14.22
Loans to Individuals	3.50	3.93	3.51	4.28	4.41
Credit Card Loans	0.04	0.04	0.04	0.06	0.06
Agricultural Loans	2.10	2.19	2.01	1.92	2.29
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.81	0.97	0.93	1.09	1.30

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.98	6.57	7.67	4.94	5.37
Liquid Assets	20.29	19.41	21.17	18.52	18.21
Investment Securities	15.72	16.60	15.35	17.18	17.21
Net Loans and Leases	65.70	68.38	66.52	69.78	70.63
Net Lns, Ls & Stdby Ltrs of Credit	66.18	68.96	67.06	70.36	71.39
Core Deposits	64.10	62.84	63.66	62.16	64.52
Noncore Funding	25.18	27.00	26.84	27.18	24.07
Time Deposits of \$100K or More	15.75	16.63	16.60	14.92	14.74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.85	1.22	1.03	1.51	1.52
Net Fed Funds Purchased (Sold)	0.01	0.14	0.36	0.48	-0.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.34	1.96	2.07	2.12	1.81
Earning Assets Repr in 1 Year	35.91	37.01	36.35	38.23	42.83
Int-Bearing Liab Repr in 1 Year	32.32	33.99	34.01	34.77	34.39
Long-Term Debt Repr in 1 Year	0.68	0.53	0.56	0.58	0.52
Net Assets Repriceable in 1 Year	2.66	2.29	2.20	2.15	6.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.05	23.72	22.65	25.47	21.16
Net ST Noncore Funding Dependence	12.01	15.62	14.21	17.29	14.61
Short-Term Inv/ST Noncore Funding	52.01	37.81	48.44	29.11	35.61
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.13	0.07	2.81	-1.06	1.57
Net Loans and Leases/Total Deposits	79.89	83.25	80.01	86.35	87.53
Net Loans and Leases/Core Deposits	105.57	111.70	107.06	116.52	111.89
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.59	1.12	0.82	0.29	0.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.27	2.39	0.42	1.00	0.35
Struct Notes Appr(Depr)/T1 Cap	0.26	-0.01	-0.08	0.10	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.30	4.86	4.83	5.99	7.24
Available-For-Sale Securities	94.70	95.14	95.17	94.01	92.76
U. S. Treasury Securities	0.42	0.37	0.64	0.59	0.59
U. S. Agency Securities (excl MBS)	23.76	28.08	26.83	27.96	41.76
Municipal Securities	17.10	16.33	13.82	17.31	17.82
Mortgage-Backed Securities	42.25	39.16	43.82	39.72	28.47
Asset-Backed Securities	0.17	0.16	0.22	0.00	0.00
Other Debt Securities	0.53	1.38	1.22	1.14	1.04
Mutual Funds and Equity Securities	0.77	0.29	0.38	0.42	0.61
Debt Securities 1 Year or Less	12.37	11.28	10.54	13.12	17.00
Debt Securities 1 To 5 Years	27.21	30.69	30.36	29.06	33.25
Debt Securities Over 5 Years	54.84	53.62	55.06	53.42	43.77
Pledged Securities	53.21	56.63	58.05	60.60	50.77
Structured Notes, Fair Value	3.53	1.51	2.06	0.80	1.29

## ANALYSIS RATIOS

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.76	1.27	1.68	0.94	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	1.12	1.82	2.39	1.32	0.37
Provision for Ln&Ls Losses/Net Losses	123.97	141.78	133.16	175.44	166.61
Ln&Ls Allowance/Total Loans & Leases	2.26	2.00	2.33	1.71	1.31
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.00	2.74	2.09	4.81	11.04
ALL/Nonaccrual Assets	74.53	80.46	75.35	119.23	291.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	75.42	97.29	71.29	95.70	205.63
Gross Ln&Ls Losses/Avg Loans & Leases	1.30	1.57	2.08	0.98	0.30
Recoveries/Avg Loans and Leases	0.09	0.06	0.07	0.06	0.05
Net Losses/Avg Loans and Leases	1.20	1.50	1.99	0.87	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.20	8.58	11.32	28.72	58.71
Earnings Coverage of Net Losses (X)	3.16	2.22	1.14	4.93	8.69

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.31	1.44	2.06	0.76	0.15
RE Loans Secured By 1-4 Family	0.88	1.07	1.53	0.60	0.10
Revolving	0.59	0.57	0.93	0.33	0.08
Closed-End	0.98	1.09	1.63	0.56	0.10
Commercial Real Estate Loans	1.56	1.64	2.27	0.74	0.18
Construction and Land Dev	4.15	4.13	5.50	1.93	0.32
Multifamily	0.38	0.38	0.69	0.11	0.00
Nonfarm Nonresidential	0.59	0.54	0.94	0.17	0.04
RE Loans Secured by Farmland	0.17	0.01	0.20	0.00	0.02
Commercial and Industrial Loans	1.29	2.14	2.52	1.32	0.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.59	1.33	1.49	0.97	0.83
Credit Card Loans	3.54	1.91	2.80	3.35	2.95
Agricultural Loans	0.01	0.02	0.01	0.00	0.01
Loans to Foreign Governments & Inst	0.00	N/A	N/A	N/A	0.00
Other Loans and Leases	3.03	1.85	3.56	1.24	1.31

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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## 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

1.38

1.66

1.69

1.65

1.40

90+ Days PD Loans and Leases

0.08

0.14

0.11

0.16

0.15

Nonaccrual Loans and Leases

4.97

4.40

4.93

2.90

1.12

90+ Days PD and Nonaccrual Loans and Leases

5.15

4.61

5.09

3.23

1.34

30-89 Days PD Restructured

0.05

0.01

0.06

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.72

0.23

0.37

0.02

0.01

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.37

1.66

1.69

1.65

1.40

90+ Days Past Due Assets

0.08

0.14

0.11

0.16

0.15

Nonaccrual Assets

5.02

4.43

4.98

2.90

1.12

30+ Days PD &amp; Nonaccrual Assets

6.83

6.50

7.18

5.07

2.89

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.56

3.25

3.56

2.35

0.95

90+ PD &amp; Nonaccrual Assets + OREO

5.35

4.84

5.38

3.31

1.25

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.45

5.45

6.49

3.08

1.07

Allowance for Loan &amp; Lease Losses

370.05

344.45

353.93

210.85

109.52

Equity Cap + ALLL

81.13

63.25

88.47

33.44

11.64

Tier 1 Cap + ALLL

81.77

67.35

92.55

32.01

10.49

Loans &amp; Leases + RE Acquired

9.08

7.46

8.99

4.20

1.50

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	1.41	1.62	1.72	1.74	1.40
- 90+ Days Past Due	0.08	0.13	0.12	0.15	0.15
- Nonaccrual	5.54	4.83	5.45	3.29	1.14
Coml & Indl - 30-89 Days PD	0.95	1.34	1.39	1.14	1.07
- 90+ Days Past Due	0.07	0.09	0.04	0.09	0.08
- Nonaccrual	2.93	2.45	2.69	1.01	0.65
Individuals - 30-89 Days PD	1.24	1.38	1.69	1.37	1.44
- 90+ Days Past Due	0.05	0.13	0.08	0.09	0.11
- Nonaccrual	0.58	0.48	0.50	0.34	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	25.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.06	0.17	0.10	0.26	0.20
- 90+ Days Past Due	0.00	0.06	0.00	0.01	0.01
- Nonaccrual	0.26	0.17	0.17	0.21	0.02
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	N/A	0.00
- 90+ Days Past Due	0.00	N/A	N/A	N/A	0.00
- Nonaccrual	0.00	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.23	0.55	0.14	0.41	0.29
- 90+ Days Past Due	0.01	0.00	0.01	0.04	0.03
- Nonaccrual	0.19	0.15	0.04	0.00	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.50	1.60	1.98	1.70	1.63
- 90+ Days Past Due	0.06	0.15	0.12	0.12	0.14
- Nonaccrual	3.01	2.58	3.21	1.89	0.83
Revolving - 30-89 Days PD	0.46	0.46	0.51	0.54	0.51
- 90+ Days Past Due	0.01	0.01	0.01	0.00	0.03
- Nonaccrual	0.97	0.44	0.55	0.26	0.24
Closed-End - 30-89 Days PD	1.68	1.84	2.28	1.92	1.50
- 90+ Days Past Due	0.05	0.17	0.13	0.14	0.14
- Nonaccrual	3.34	3.08	3.92	2.32	0.81
- Jr Lien 30-89 Days PD	0.09	0.14	0.14	0.12	0.05
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.18	0.16	0.17	0.09	0.02
Commercial RE - 30-89 Days PD	1.14	1.40	1.41	1.36	1.04
- 90+ Days Past Due	0.07	0.10	0.08	0.15	0.12
- Nonaccrual	7.17	5.59	5.96	3.78	1.38
Const & Dev - 30-89 Days PD	1.45	1.54	1.51	1.32	1.25
- 90+ Days Past Due	0.03	0.06	0.02	0.11	0.13
- Nonaccrual	15.78	12.62	14.13	8.08	2.39
Multi family - 30-89 Days PD	0.23	0.47	0.56	0.37	0.60
- 90+ Days Past Due	0.00	0.00	0.02	0.00	0.00
- Nonaccrual	2.49	1.01	0.63	0.85	0.17
Nonfarm Nres- 30-89 Days PD	0.99	1.16	1.23	1.01	0.62
- 90+ Days Past Due	0.04	0.06	0.06	0.12	0.05
- Nonaccrual	3.21	2.53	2.75	1.58	0.54
Farmland - 30-89 Days PD	0.38	0.42	0.40	0.21	0.59
- 90+ Days Past Due	0.02	0.02	0.00	0.00	0.03
- Nonaccrual	0.73	0.68	1.07	0.51	0.16
Credit Card - 30-89 Days PD	1.42	2.73	2.21	2.62	3.02
- 90+ Days Past Due	0.47	2.50	1.06	0.83	0.75
- Nonaccrual	0.09	0.00	0.00	0.00	0.03



## CAPITAL RATIOS

09/30/2010

09/30/2009

12/31/2009

12/31/2008

12/31/2007

Tier 1 Leverage Ratio

7.67

8.12

7.45

8.96

9.68

Tier 1 RBC Ratio

10.81

11.01

10.16

11.90

12.86

Total Risk-Based Capital Ratio

12.37

12.68

11.79

13.33

14.25

Tangible Tier 1 Leverage Ratio

7.65

8.07

7.40

8.93

9.65

Tangible Common Eq Cap/Tan Assets

6.70

6.97

6.10

7.67

8.48

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments

7.91

9.04

8.63

10.74

13.03

Standby Letters of Credit

0.40

0.46

0.47

0.52

0.68

Commercial &amp; Similar Letters of Credit

0.00

0.00

0.00

0.00

0.01

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

0.36

0.25

0.19

0.32

0.06

Interest Rate Contracts

0.36

0.25

0.19

0.31

0.06

Interest Rate Futures &amp; Forward Contr

0.05

0.02

0.03

0.01

0.00

Written Options Contr (Int Rate)

0.04

0.07

0.02

0.08

0.00

Purchased Options Contr (Int Rate)

0.00

0.00

0.00

0.00

0.00

Interest Rate Swaps

0.07

0.01

0.01

0.00

0.00

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

11.77

12.95

12.49

15.56

18.65

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.97	100.00	100.00	85.01	86.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.03	0.00	0.00	14.99	13.33
Futures and Forwards	29.93	27.03	35.67	16.15	16.18
Written Options	29.78	38.36	29.27	41.52	32.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.78	38.36	29.27	41.52	32.11
Purchased Options	1.54	3.48	3.47	19.30	30.14
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.54	3.48	3.47	19.30	30.14
Swaps	36.51	26.54	26.99	18.61	21.57
Held for Trading	10.34	0.00	9.52	10.53	6.67
Interest Rate Contracts	10.34	0.00	9.52	10.53	6.67
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	89.66	100.00	90.48	89.47	93.33
Interest Rate Contracts	86.18	99.71	90.21	74.48	80.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.03	0.00	0.00	14.99	13.33
Deriv Contr (Excl Fut & FX LE 14 Days)	66.37	61.64	70.73	54.46	67.89
One Year or Less	29.54	29.92	37.76	22.24	24.36
Over 1 Year to 5 Years	3.01	2.94	4.30	27.45	33.47
Over 5 Years	27.13	24.17	24.12	1.34	10.06
Gross Negative Fair Value (Abs Val)	2.30	0.72	0.48	0.66	1.66
Gross Positive Fair Value	0.15	0.15	0.26	0.42	2.32
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	50.00	33.33	33.33	33.33	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	66.67	66.67	66.67	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.22	0.34	0.36	0.35	0.44
Premium Inc/Ins Activities Revenue	0.00	1.04	1.09	1.28	0.00
Credit Rel Prem Inc/Tot Prem Inc	0.00	33.33	33.33	33.33	50.00
Other Prem Inc/Total Prem Inc	100.00	66.67	66.67	66.67	50.00
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)	24.34	22.30	39.53	20.02	36.07
Ins Net Inc (L/H)/Equity (L/H)	5.78	3.29	4.04	5.15	4.68
Insur Ben, Losses, Exp/Insur Premiums	110.70	69.93	70.52	71.60	58.67
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)	3.60	2.07	1.96	2.59	5.84
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.86	8.20	9.58	9.36	8.15
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	0.45	0.00	0.57	0.00	0.00
Cost: Interest-Bearing Deposits	0.80	N/A	1.34	N/A	0.00
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	2.79	4.20	N/A	N/A	N/A
Foreign Governments and Inst	0.00	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-31.07	-43.55	-29.60	-53.15	-64.16
Total Selected Assets	-38.41	-42.72	-22.94	-39.91	234.03
Deposits	-68.49	N/A	-21.88	N/A	N/A

PROFITABILITY:	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	-7.47	-11.08	-24.44	-2.34	8.31
Bank Net Inc/Avg Eq Inv in Banks	-4.52	-7.65	-17.92	-0.16	9.79
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.24	0.89	0.36	4.16	3.78
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-18.91	-41.37	-40.54	3.14	15.81
Bank Net Income/Parent Net Income	118.50	117.27	177.44	131.87	114.93
Nonbank Net Income/Parent Net Income	1.25	2.67	3.44	1.67	0.93
Sub BHCs Net Inc/Parent Net Income	88.72	72.45	367.49	72.56	85.23
LEVERAGE:					
Total Liabilities/Equity	29.98	26.41	37.64	20.61	21.24
Total Debt/Equity Capital	4.07	3.80	5.15	1.93	1.24
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.64	24.30	32.90	19.13	17.71
Tot Debt+Lns Guaranteed for Affl/Equity	3.90	4.06	5.44	2.23	1.55
Total Debt/Eq Cap - Exc Over Fair Value	4.17	3.96	5.26	1.94	1.25
Long-Term Debt/Equity Capital	1.38	1.49	1.94	0.86	0.52
Short-Term Debt/Equity Capital	1.38	1.15	2.03	0.48	0.29
Current Portion of LT Debt/Equity	0.02	0.00	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.05	0.24	0.18	0.19	0.27
Long-Term Debt/Consolidated LT Debt	4.81	4.37	5.70	2.43	2.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	124.64	122.24	131.68	115.46	113.31
Total Investment in Subs/Equity	125.81	122.66	132.21	115.95	113.69
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	103.66	104.66	107.99	99.77	99.35
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	104.66	105.05	108.49	100.13	99.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.14	1.41	2.11	3.44	1.49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.03	6.67	28.31	6.16	4.57
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	66.64	71.71	65.39	92.16	105.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	90.65	77.95	78.39	92.03	115.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	83.73	95.32	93.30	99.90	107.84
Pretax Oper Inc + Int Exp/Int Expense	48.17	1135.55	605.48	1912.71	2593.21
Div + Int From Subs/Int Exp + Div	84.14	111.27	104.93	161.76	158.83
Fees+Other Inc From Subs/Sal + Oth Exp	9.39	9.62	7.73	9.29	6.50
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.40	41.57	15.32	16.98	39.51
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.78	-2.14	-3.55	-0.49	-0.15
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	10.00	0.00	0.00	0.00
Total	0.00	10.00	0.00	0.00	0.00
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	0.49	0.44	0.55	0.49	0.45
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	71.21	73.21	85.81	91.22	82.48
Dividends Paid/Net Income	24.46	48.75	50.18	59.60	40.01
Net Income - Dividends/Avg Equity	-8.35	-12.55	-25.63	-5.31	4.58

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	101.72	109.23	102.59	122.07	127.63
Dividends From Nonbank Subs	0.42	1.75	2.44	1.16	0.65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	1.25
Dividends From All Subsidiaries	106.80	119.75	114.79	128.23	141.53

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	26.00	50.27	49.92	58.60	51.28
Interest Income From Bank Subs	0.18	0.11	0.36	0.28	0.29
Mgt & Service Fees From Bank Subs	1.21	2.30	4.39	1.80	0.81
Other Income From Bank Subs	0.17	0.21	0.45	0.23	0.20
Operating Income From Bank Subs	31.78	68.53	61.30	76.18	60.58

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	59.07	90.44	86.00	80.27	59.71
Interest Income From Nonbank Subs	0.94	0.00	0.03	0.55	4.85
Mgt & Serv Fees From Nonbank Subs	1.81	0.20	0.19	1.33	1.04
Other Income From Nonbank Subs	0.90	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	71.39	100.02	91.88	93.42	96.21

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	21.60	24.39	24.28	20.25	55.24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.33	0.63	0.63	0.60	0.06
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	21.92	25.02	24.91	20.85	55.30

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	45.31	51.17	48.74	65.54	74.95
Interest Income From Bank Subs	3.20	1.93	1.51	0.78	0.92
Mgt & Serv Fees From Bank Subs	3.66	7.34	5.10	2.03	0.88
Other Income From Bank Subs	0.37	0.09	0.00	0.07	0.19
Operating Income From Bank Subs	66.03	71.02	65.11	78.02	83.99

Dividends From Nonbank Subs	3.96	4.60	4.35	1.57	0.45
Interest Income From Nonbank Subs	0.00	0.00	0.11	0.00	0.15
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.41	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	17.40	5.74	15.52	4.11	1.15

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.21
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	0.00	0.21

Loans and Adv From Subs/ST Debt	1836.88	476.09	496.69	554.42	768.42
Loans and Adv From Subs/Total Debt	239.04	348.52	241.99	424.59	496.21

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									104
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.20	1.83	2.07	2.68	3.25	3.67	4.01	4.10	103
+ Non-interest Income	0.77	0.04	0.08	0.36	0.66	1.06	1.49	3.31	103
- Overhead Expense	3.36	2.03	2.40	2.81	3.22	3.85	4.61	4.97	103
- Provision for Losses	0.75	0.02	0.07	0.21	0.52	1.15	2.15	3.28	103
+ Securities Gains (Losses)	0.07	-0.31	-0.05	0.00	0.01	0.14	0.37	0.66	103
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	103
= Pretax Net Oper Income (TE)	-0.04	-4.90	-2.82	-0.81	0.23	0.93	1.40	1.78	103
Net Operating Income	-0.14	-3.83	-2.85	-0.79	0.22	0.69	1.15	1.32	103
Net Income	-0.16	-4.47	-2.88	-0.79	0.23	0.69	1.17	1.34	103
Net Income (Sub S Adjusted)	0.06	-4.12	-2.90	-0.58	0.44	0.86	1.00	1.28	28
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.07	3.77	4.23	4.67	5.06	5.54	5.75	6.02	103
Interest Expense	1.50	0.52	0.81	1.14	1.47	1.81	2.19	2.50	103
Net Interest Income (TE)	3.52	2.07	2.33	2.96	3.59	4.03	4.33	4.48	103
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.20	0.01	0.07	0.30	0.79	1.72	3.24	4.67	103
Earnings Coverage of Net Losses (X)	3.16	-4.03	-1.01	-0.03	1.23	4.89	11.94	30.87	102
Ln&Ls Allowance/Total Loans & Leases	2.26	0.92	1.06	1.44	2.03	2.88	4.24	5.22	103
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.36	0.28	0.69	2.17	5.33	11.45	18.59	25.90	103
30-89 Days Past Due Loans and Leases	1.37	0.00	0.09	0.43	1.27	1.89	2.99	5.03	103
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	21.04	-6.31	1.00	11.29	19.50	30.46	42.85	51.08	103
Net ST Noncore Funding Dependence	12.01	-9.17	-6.05	4.50	11.56	17.63	30.49	43.48	103
Net Loans and Leases/Total Assets	65.69	43.85	47.95	56.51	66.93	73.61	80.28	83.16	103
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.67	-2.53	0.64	4.64	8.69	10.25	12.12	14.23	103
Equity Capital/Total Assets	7.35	-4.25	1.42	3.57	8.11	10.41	12.77	14.44	103
Equity Capital+Minority Int/Total Assets	7.50	-4.15	1.42	3.74	8.28	10.42	13.32	14.67	103
Net Loans&Ls/Equity Capital (X)	10.86	3.34	3.80	5.76	8.03	15.57	24.13	35.56	95
Cash Dividends/Net Income	24.45	0.00	0.00	0.00	18.48	43.19	72.86	106.46	63
Cash Dividends/Net Income (Sub S Adjusted)	7.16	-31.37	-9.21	0.00	0.00	5.50	33.61	54.17	28
Retained Earnings/Avg Equity Cap	-8.34	-143.84	-72.70	-14.82	2.42	6.27	9.57	11.40	97
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	1.38	0.00	0.00	0.00	0.00	0.00	6.16	21.26	95
Long-Term Debt/Equity Capital	1.37	0.00	0.00	0.00	0.00	0.00	8.95	14.60	95
Equity Investment in Subs/Equity Cap	124.64	89.50	94.10	99.37	109.43	134.06	221.20	243.39	95
Cash FR Oper+Noncash+Op Exp+Di v	90.65	-124.77	4.51	41.91	94.91	125.49	199.53	225.85	99

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.59	3.33	3.57	4.20	4.55	4.95	5.34	5.51	103
Less: Interest Expense	1.35	0.45	0.70	1.03	1.37	1.60	1.98	2.23	103
Equals: Net Interest Income (TE)	3.20	1.83	2.07	2.68	3.25	3.67	4.01	4.10	103
Plus: Non-Interest Income	0.77	0.04	0.08	0.36	0.66	1.06	1.49	3.31	103
Equals: Adj Operating Income (TE)	3.98	1.25	2.49	3.31	4.02	4.75	5.08	5.52	103
Less: Overhead Expense	3.36	2.03	2.40	2.81	3.22	3.85	4.61	4.97	103
Less: Provision for Loan and Lease Losses	0.75	0.02	0.07	0.21	0.52	1.15	2.15	3.28	103
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Plus: Realized G/L on AFS Sec	0.07	-0.31	-0.05	0.00	0.01	0.14	0.37	0.66	103
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.03	103
Equals: Pretax Net Oper Inc (TE)	-0.04	-4.90	-2.82	-0.81	0.23	0.93	1.40	1.78	103
Less: Applicable Income Taxes (TE)	0.11	-0.39	-0.14	0.00	0.04	0.23	0.48	0.61	103
Less: Minority Interest	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	103
Equals: Net Operating Income	-0.14	-3.83	-2.85	-0.79	0.22	0.69	1.15	1.32	103
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Equals: Net Income	-0.16	-4.47	-2.88	-0.79	0.23	0.69	1.17	1.34	103
Memo: Net Income (Last Four Qtrs)	-0.83	-5.65	-4.63	-2.61	-0.11	0.54	1.01	1.37	92
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.86	80.13	83.46	88.08	91.51	94.22	95.73	96.26	103
Avg Int-Bearing Funds / Avg Assets	81.32	58.14	70.61	76.99	81.47	86.25	90.03	94.00	103
Int Income (TE) / Avg Earning Assets	5.07	3.77	4.23	4.67	5.06	5.54	5.75	6.02	103
Int Expense / Avg Earning Assets	1.50	0.52	0.81	1.14	1.47	1.81	2.19	2.50	103
Net Int Inc (TE) / Avg Earn Assets	3.52	2.07	2.33	2.96	3.59	4.03	4.33	4.48	103
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.82	4.72	5.02	5.54	5.82	6.19	6.43	6.56	103
Interest-Bearing Bank Balances	0.34	0.00	0.00	0.12	0.24	0.44	1.24	1.69	101
Fed Funds Sold & Reverse Repos	0.16	0.00	0.00	0.07	0.18	0.25	0.35	0.46	66
Trading Assets	5.05	0.00	0.00	0.00	2.51	5.94	9.44	10.60	4
Total Earning Assets	5.00	3.62	4.21	4.58	5.00	5.47	5.74	5.94	103
Investment Securities (TE)	3.74	1.09	2.40	2.98	3.72	4.43	5.13	5.54	103
U. S. Treasury & Agency Sec (excl MBS)	2.69	0.00	0.48	1.33	2.64	3.62	4.70	5.78	90
Mortgage-Backed Securities	3.72	1.15	2.17	2.98	3.66	4.40	5.25	5.86	93
All Other Securities	6.53	1.67	2.41	4.24	5.64	6.95	11.86	23.03	95
Interest-Bearing Deposits	1.45	0.56	0.87	1.13	1.45	1.75	2.00	2.07	103
Time Deposits of \$100K or More	1.98	0.65	1.15	1.67	1.99	2.32	2.66	2.81	103
Time Deposits < \$100K	2.11	0.98	1.44	1.75	2.07	2.44	2.76	3.09	103
Other Domestic Deposits	0.71	0.17	0.25	0.42	0.67	0.93	1.25	1.56	102
Foreign Deposits	0.80	0.55	0.55	0.55	0.55	0.80	0.94	0.99	2
Fed Funds Purchased and Repos	0.76	0.00	0.00	0.08	0.49	1.36	2.20	3.70	68
Other Borrowed Funds & Trading Liab	3.30	0.00	0.43	2.33	3.50	4.19	5.08	5.78	93
All Interest-Bearing Funds	1.67	0.79	0.99	1.33	1.70	2.00	2.25	2.50	103

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	50.47	34.21	36.08	40.48	46.66	57.77	71.29	103.74	103
Avg Assets per Employee (\$000)	4350.98	2454.13	2715.81	3150.66	3830.58	5282.09	6937.96	9630.77	103

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	99
Overhead Exp / NII + Non-Int Income	86.36	56.74	60.63	69.35	81.89	94.10	124.02	176.97	103

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.36	2.03	2.40	2.81	3.22	3.85	4.61	4.97	103
Personnel Expense	1.59	0.90	1.13	1.30	1.63	1.79	2.16	2.29	103
Net Occupancy Expense	0.45	0.15	0.21	0.32	0.46	0.56	0.63	0.79	103
Other Operating Expenses	1.27	0.72	0.78	0.95	1.20	1.50	2.11	2.43	103
Overhead Less Non-Interest Income	2.50	0.95	1.44	2.01	2.49	2.88	3.42	4.01	103

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	85.00	56.42	58.59	67.23	80.01	92.98	124.00	176.97	103
Personnel Expense	40.62	28.81	32.65	35.09	39.03	45.50	52.80	65.16	103
Net Occupancy Expense	11.10	4.48	5.53	7.73	10.88	14.14	17.73	23.65	103
Other Operating Expenses	32.56	15.86	18.20	22.02	28.49	40.98	56.52	87.80	103
Total Non-Interest Income	18.19	-6.32	2.94	10.65	16.76	24.63	32.15	56.08	103
Fiduciary Activities Income	0.41	0.00	0.00	0.00	0.00	0.10	2.38	5.98	102
Serv Charges on Deposit Accts - Domestic	7.32	0.41	2.45	4.04	6.48	10.40	14.95	19.57	102
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Investment Banking Fees & Commissions	0.43	0.00	0.00	0.00	0.01	0.78	1.86	4.64	102
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Net Servicing Fees	0.09	0.00	0.00	0.00	0.00	0.04	0.56	1.07	102
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102
Insurance Activities Revenue	0.22	0.00	0.00	0.00	0.00	0.18	0.76	3.79	102
Net Gain (Loss) - Sales Loans, OREO, Oth	0.01	-16.62	-8.35	-2.20	0.00	2.42	7.49	11.15	102
Other Non-Interest Income	6.70	1.29	1.75	3.55	5.83	9.39	12.89	20.02	102
Overhead Less Non-Interest Income	64.84	17.78	32.64	46.75	59.93	79.23	105.45	176.59	103

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	11.60	-47.80	0.00	0.00	4.63	26.51	33.29	38.66	62
Appl Inc Tax+TE/Pretax NOI+TE	22.71	0.00	0.00	3.21	30.23	36.34	40.78	44.80	62



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	52.76	27.54	33.44	42.11	53.91	62.02	69.42	73.64	103
Commercial and Industrial Loans	7.77	1.70	2.39	4.51	6.79	10.32	15.89	19.42	103
Loans to Individuals	2.23	0.01	0.31	0.83	1.76	3.13	5.58	7.64	103
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Agricultural Loans	1.38	0.00	0.00	0.00	0.03	2.02	7.62	10.78	103
Other Loans and Leases	0.52	0.00	0.00	0.02	0.33	0.82	1.67	3.85	103
Net Loans and Leases	65.69	43.85	47.95	56.51	66.93	73.61	80.28	83.16	103
Debt Securities Over 1 Year	13.43	0.20	0.95	5.80	12.19	19.96	29.89	35.78	103
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.03	0.49	0.66	103
Subtotal	80.21	62.79	65.95	74.95	80.86	85.37	90.45	91.33	103
Interest-Bearing Bank Balances	4.58	0.00	0.03	0.50	3.63	7.31	12.54	14.80	103
Federal Funds Sold & Reverse Repos	0.89	0.00	0.00	0.00	0.00	1.74	4.56	6.17	103
Debt Securities 1 Year or Less	1.71	0.00	0.00	0.30	0.86	2.63	5.20	5.84	103
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Total Earning Assets	89.42	74.08	80.58	86.19	90.62	92.82	94.15	94.78	103
Non-Int Cash and Due From Dep Inst	1.91	0.31	0.65	1.07	1.56	2.39	4.07	6.63	103
Other Real Estate Owned	1.79	0.00	0.02	0.37	1.24	2.49	4.83	7.44	103
All Other Assets	8.21	3.11	4.16	5.78	7.59	10.41	13.85	18.11	103
<b>MEMORANDA:</b>									
Short-Term Investments	7.97	0.39	1.03	3.68	7.11	12.13	14.93	20.51	103
U.S. Treasury Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.20	1.21	103
U.S. Agency Securities (excl MBS)	3.38	0.00	0.00	0.00	1.94	6.97	11.01	13.47	103
Municipal Securities	2.85	0.00	0.00	0.00	1.87	5.60	9.26	12.44	103
Mortgage-Backed Securities	6.25	0.00	0.00	0.60	4.95	11.80	17.19	20.08	103
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.70	103
Other Debt Securities	0.08	0.00	0.00	0.00	0.00	0.03	0.44	1.62	103
RE Loans Secured by 1-4 Family	16.38	1.90	5.88	10.79	15.92	20.86	27.08	32.18	103
Revolving	2.93	0.00	0.12	0.83	2.71	4.33	6.59	8.37	103
Closed-End, Sec by First Liens	12.12	0.91	2.54	7.47	11.61	17.02	22.39	28.05	103
Closed-End, Sec by Junior Liens	0.91	0.00	0.06	0.26	0.74	1.32	2.08	2.75	103
Commercial Real Estate Loans	32.17	7.87	9.66	21.00	31.70	41.54	52.10	60.08	103
Construction and Land Dev	6.86	0.39	0.81	2.63	6.42	9.91	15.58	17.78	103
Multifamily	1.94	0.00	0.01	0.59	1.60	3.00	5.91	8.18	103
Nonfarm Nonresidential	22.02	3.99	7.39	14.03	20.90	28.80	37.18	49.08	103
RE Loans Secured by Farmland	2.17	0.00	0.00	0.03	0.54	3.56	8.80	12.55	103
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	78.87	42.30	57.24	68.35	81.44	88.67	91.65	95.07	103
RE Loans Secured by 1-4 Family	24.82	2.39	8.60	17.21	24.34	32.33	42.80	45.52	103
Revolving	4.40	0.00	0.19	1.32	3.70	7.10	10.84	12.46	103
Closed-End	19.96	1.63	4.86	11.74	19.71	27.70	38.38	40.83	103
Commercial Real Estate Loans	47.86	10.46	15.89	35.00	47.64	61.21	72.84	80.22	103
Construction and Land Dev	10.21	0.69	1.16	3.72	9.04	14.42	22.39	27.83	103
Multifamily	2.86	0.00	0.02	0.89	2.21	4.57	8.27	10.79	103
Nonfarm Nonresidential	32.74	5.57	12.01	23.94	32.28	42.35	52.63	59.93	103
RE Loans Secured by Farmland	3.35	0.00	0.00	0.05	0.92	6.14	13.07	19.43	103
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Commercial and Industrial Loans	11.85	2.99	4.01	7.28	10.47	15.29	23.91	27.53	103
Loans to Individuals	3.50	0.01	0.38	1.20	2.73	4.92	9.06	13.95	103
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.01	0.27	0.46	103
Agricultural Loans	2.10	0.00	0.00	0.00	0.05	2.91	10.67	15.09	103
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Other Loans and Leases	0.81	0.00	0.00	0.03	0.47	1.22	3.00	5.62	103

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.97	0.39	1.03	3.68	7.11	12.13	14.93	20.51	103
Liquid Assets	20.29	4.55	7.44	12.56	20.09	26.65	33.22	36.20	103
Investment Securities	15.71	0.92	2.15	8.32	13.85	22.53	35.03	38.42	103
Net Loans and Leases	65.69	43.85	47.95	56.51	66.93	73.61	80.28	83.16	103
Net Lns, Ls & Stdby Ltrs of Credit	66.17	44.94	48.54	56.91	67.18	74.04	81.22	84.26	103
Core Deposits	64.09	36.94	47.24	57.32	66.01	72.32	76.45	77.95	103
Noncore Funding	25.17	10.79	12.16	17.71	23.18	31.30	42.66	49.60	103
Time Deposits of \$100K or More	15.75	6.60	7.68	11.15	14.38	19.34	27.37	29.73	103
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Fed Funds Purchased and Repos	0.84	0.00	0.00	0.00	0.01	1.09	4.41	7.51	103
Net Fed Funds Purchased (Sold)	0.01	-6.13	-3.55	-0.50	0.00	1.00	3.99	6.02	103
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Oth Borrowings W/Rem Mat 1 Yr or Less	2.33	0.00	0.00	0.06	1.36	3.70	7.60	13.09	103
Earning Assets Repr in 1 Year	35.91	15.33	18.19	26.46	35.06	42.86	57.78	64.85	103
Int-Bearing Liab Repr in 1 Year	32.32	0.00	8.82	19.81	30.38	40.02	59.95	65.42	103
Long-Term Debt Repr in 1 Year	0.68	0.00	0.00	0.00	0.00	1.01	3.71	6.93	103
Net Assets Repriceable in 1 Year	2.65	-28.56	-21.03	-10.31	2.16	15.32	29.08	31.62	103
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.04	-6.31	1.00	11.29	19.50	30.46	42.85	51.08	103
Net ST Noncore Funding Dependence	12.01	-9.17	-6.05	4.50	11.56	17.63	30.49	43.48	103
Short-Term Inv/ST Noncore Funding	52.00	3.39	5.14	19.92	41.97	74.40	144.04	173.04	103
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.12	-30.54	-20.89	-7.25	2.97	15.05	28.01	39.14	103
Net Loans and Leases/Total Deposits	79.89	53.64	60.88	70.80	80.21	90.36	99.80	104.01	101
Net Loans and Leases/Core Deposits	105.57	65.70	73.63	87.72	101.13	122.00	152.38	169.30	101
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.59	-1.26	0.00	0.03	0.31	3.42	4.57	5.65	33
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.26	-9.51	-3.03	0.41	2.25	6.22	10.82	13.06	93
Struct Notes Appr(Depr)/T1 Cap	0.26	-0.89	0.00	0.06	0.14	0.44	0.63	1.38	40
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.30	0.00	0.00	0.00	0.00	1.25	37.29	71.08	101
Available-For-Sale Securities	94.69	21.61	61.14	98.09	100.00	100.00	100.00	100.00	101
U.S. Treasury Securities	0.41	0.00	0.00	0.00	0.00	0.00	2.52	9.82	101
U.S. Agency Securities (excl MBS)	23.76	0.00	0.00	0.08	19.52	43.44	72.50	90.60	101
Municipal Securities	17.10	0.00	0.00	0.46	15.78	31.18	49.63	56.91	101
Mortgage-Backed Securities	42.25	0.00	0.00	6.12	46.89	76.49	93.64	98.55	101
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.00	1.33	3.21	101
Other Debt Securities	0.52	0.00	0.00	0.00	0.00	0.40	2.68	11.40	101
Mutual Funds and Equity Securities	0.76	0.00	0.00	0.00	0.00	0.28	4.69	9.23	101
Debt Securities 1 Year or Less	12.36	0.00	0.06	2.52	7.55	21.32	34.95	57.00	101
Debt Securities 1 To 5 Years	27.21	0.00	2.15	7.24	22.83	43.63	61.26	68.94	101
Debt Securities Over 5 Years	54.83	0.00	0.85	24.61	56.40	81.90	92.86	96.31	101
Pledged Securities	53.21	0.00	8.90	27.67	52.05	77.14	93.60	97.91	101
Structured Notes, Fair Value	3.52	0.00	0.00	0.00	0.00	7.55	14.68	31.59	101

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.75	0.02	0.07	0.21	0.52	1.15	2.15	3.28	103
Provision for Ln&Ls Losses/Avg Lns&Ls	1.12	0.04	0.15	0.35	0.83	1.62	3.18	4.39	103
Provision for Ln&Ls Losses/Net Losses	123.97	12.94	31.98	61.53	107.33	158.25	271.52	432.69	102
Ln&Ls Allowance/Total Loans & Leases	2.26	0.92	1.06	1.44	2.03	2.88	4.24	5.22	103
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.99	0.62	0.75	1.28	2.38	4.42	14.64	30.89	101
ALLL/Nonaccrual Assets	74.53	18.82	22.23	31.83	59.54	105.95	160.05	320.03	99
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	75.41	16.51	22.02	31.11	57.92	103.00	161.01	286.39	100
Gross Ln&Ls Losses/Avg Loans & Leases	1.30	0.02	0.12	0.36	0.93	1.86	3.43	5.21	103
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.02	0.05	0.12	0.25	0.35	103
Net Losses/Avg Loans and Leases	1.20	0.01	0.07	0.30	0.79	1.72	3.24	4.67	103
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Recoveries/Prior Year-End Losses	5.20	0.12	0.64	1.66	2.96	5.66	12.69	37.54	90
Earnings Coverage of Net Losses (X)	3.16	-4.03	-1.01	-0.03	1.23	4.89	11.94	30.87	102
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.31	0.00	0.00	0.20	0.96	2.14	3.96	5.27	102
RE Loans Secured By 1-4 Family	0.88	-0.03	0.00	0.03	0.48	1.26	3.17	4.88	102
Revolving	0.58	-0.10	-0.01	0.00	0.00	1.01	2.37	3.33	97
Closed-End	0.97	-0.00	0.00	0.02	0.46	1.50	3.83	6.44	101
Commercial Real Estate Loans	1.56	-0.02	0.00	0.11	0.89	2.72	4.78	6.28	102
Construction and Land Dev	4.14	-0.08	0.00	0.00	2.30	7.29	13.41	20.35	101
Multifamily	0.38	-0.02	0.00	0.00	0.00	0.00	2.26	4.93	93
Nonfarm Nonresidential	0.59	0.00	0.00	0.00	0.17	1.03	2.17	3.58	102
RE Loans Secured by Farmland	0.16	-0.03	0.00	0.00	0.00	0.00	0.38	4.50	80
Commercial and Industrial Loans	1.28	-0.17	-0.00	0.06	0.69	2.43	4.62	6.11	102
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to Individuals	1.58	0.09	0.14	0.40	1.27	2.34	4.49	5.84	74
Credit Card Loans	3.54	-1.05	-0.03	0.00	3.78	5.99	8.39	9.97	28
Agricultural Loans	0.01	-0.01	0.00	0.00	0.00	0.00	0.05	0.30	64
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	3.03	-0.07	0.00	0.00	0.00	0.81	16.69	33.14	92

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.37	0.00	0.09	0.43	1.27	1.89	2.99	5.03	103
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.00	0.14	0.38	0.49	103
Nonaccrual Loans and Leases	4.96	0.14	0.52	1.29	3.64	7.03	12.70	20.18	103
90+ Days PD and Nonaccrual Loans and Leases	5.15	0.15	0.52	1.41	3.85	7.05	12.93	21.98	103
30-89 Days PD Restructured	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.81	103
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Nonaccrual Restructured	0.72	0.00	0.00	0.00	0.06	1.25	3.24	5.16	103
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.37	0.00	0.09	0.43	1.27	1.89	2.99	5.03	103
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.00	0.14	0.38	0.49	103
Nonaccrual Assets	5.02	0.14	0.52	1.41	3.72	7.03	12.70	20.58	103
30+ Days PD & Nonaccrual Assets	6.83	0.30	1.33	2.32	4.67	10.12	17.70	22.95	103
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	3.56	0.10	0.37	0.87	2.33	5.12	10.04	15.35	103
90+ PD & Nonaccrual Assets + OREO	5.35	0.19	0.65	1.60	3.91	7.78	14.09	19.67	103
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	6.45	0.26	0.71	1.84	4.43	10.24	15.52	22.04	103
Allowance for Loan & Lease Losses	370.05	24.64	93.74	175.61	322.59	540.06	663.79	1031.95	103
Equity Cap + ALLL	81.12	2.10	5.27	17.03	41.71	110.63	249.95	381.24	95
Tier 1 Cap + ALLL	81.77	0.00	2.79	15.92	38.34	96.33	303.10	517.52	103
Loans & Leases + RE Acquired	9.07	0.33	1.36	2.67	6.91	15.13	21.45	28.97	103

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	1.40	0.00	0.06	0.44	1.17	2.14	3.41	5.33	102
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.13	0.39	0.62	102
	- Nonaccrual	5.53	0.11	0.51	1.49	4.14	8.58	14.52	21.25	102
Coml & Indl	- 30-89 Days PD	0.94	0.00	0.00	0.00	0.62	1.73	3.33	4.24	102
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.01	0.49	0.78	102
	- Nonaccrual	2.93	0.00	0.00	0.24	1.47	4.50	12.33	16.80	102
Individuals	- 30-89 Days PD	1.24	0.00	0.00	0.07	0.96	2.19	3.75	4.58	101
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.25	0.43	101
	- Nonaccrual	0.58	0.00	0.00	0.00	0.19	0.77	2.59	4.41	101
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Agricultural	- 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.24	1.38	64
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
	- Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.00	1.42	4.17	64
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	0.23	0.00	0.00	0.00	0.00	0.00	1.46	4.04	92
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	92
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	0.39	6.85	92
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.49	0.00	0.00	0.27	1.31	2.62	4.03	6.70	102
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.28	0.60	102
	- Nonaccrual	3.00	0.00	0.00	0.56	1.76	4.83	9.12	14.30	102
Revolving	- 30-89 Days PD	0.45	0.00	0.00	0.00	0.01	0.66	2.04	2.95	97
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.33	97
	- Nonaccrual	0.96	0.00	0.00	0.00	0.00	1.10	4.64	7.62	97
Closed-End	- 30-89 Days PD	1.68	0.00	0.00	0.26	1.57	2.71	4.75	7.22	101
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.33	0.65	101
	- Nonaccrual	3.33	0.00	0.00	0.47	1.72	5.77	12.33	14.87	101
	- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.13	0.38	0.93	101
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	101
	- Jr Lien Nonaccrual	0.18	0.00	0.00	0.00	0.02	0.38	0.77	1.16	101
Commercial RE	- 30-89 Days PD	1.13	0.00	0.00	0.07	0.78	1.90	3.29	4.73	102
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.47	0.89	102
	- Nonaccrual	7.17	0.00	0.05	1.67	4.93	10.91	21.45	24.18	102
Const & Dev	- 30-89 Days PD	1.44	0.00	0.00	0.00	0.34	2.54	6.41	8.94	101
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.86	101
	- Nonaccrual	15.78	0.00	0.00	1.76	11.55	30.24	49.90	56.49	101
Multifamily	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.00	0.99	5.45	93
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
	- Nonaccrual	2.48	0.00	0.00	0.00	0.00	2.30	15.13	24.32	93
Nonfarm Nres-	- 30-89 Days PD	0.99	0.00	0.00	0.02	0.60	1.58	4.07	5.49	102
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.29	0.54	102
	- Nonaccrual	3.20	0.00	0.00	0.46	2.29	5.40	9.55	13.66	102
Farmland	- 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.32	2.71	4.95	80
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	80
	- Nonaccrual	0.72	0.00	0.00	0.00	0.00	0.36	3.13	13.69	80
Credit Card	- 30-89 Days PD	1.41	0.00	0.00	0.00	1.13	2.60	3.52	3.65	28
	- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.00	0.74	1.94	2.68	28
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.50	28

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.67	-2.53	0.64	4.64	8.69	10.25	12.12	14.23	103
Tier 1 RBC Ratio	10.81	-3.39	0.91	6.23	11.78	14.35	18.95	22.66	103
Total Risk-Based Capital Ratio	12.37	-3.39	1.83	8.62	13.23	15.46	20.70	23.68	103
Tangible Tier 1 Leverage Ratio	7.64	-2.56	0.64	4.64	8.58	10.18	12.12	14.19	103
Tangible Common Eq Cap/Tan Assets	6.69	-4.31	0.72	3.38	7.02	9.72	12.19	13.75	103
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	7.91	1.42	2.70	4.13	6.84	11.95	14.28	17.77	103
Standby Letters of Credit	0.39	0.00	0.00	0.07	0.21	0.56	1.03	2.29	103
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.13	103
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.35	0.00	0.00	0.00	0.00	0.03	2.33	3.83	103
Interest Rate Contracts	0.35	0.00	0.00	0.00	0.00	0.03	2.33	3.83	103
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.07	1.86	103
Written Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.14	1.23	103
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Interest Rate Swaps	0.06	0.00	0.00	0.00	0.00	0.00	0.28	1.89	103
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	11.77	2.00	3.56	6.06	11.53	16.72	22.06	25.57	103



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	103
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Ins Activities Revenue/Adj Oper Inc	0.22	0.00	0.00	0.00	0.00	0.18	0.76	3.74	103
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Ins Net Inc (P/C)/Equity (P/C)	24.34	24.34	24.34	24.34	24.34	24.34	24.34	24.34	1
Ins Net Inc (L/H)/Equity (L/H)	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	1
Insur Ben, Losses, Exp/Insur Premiums	110.69	51.83	51.83	51.83	51.83	110.69	146.01	157.79	2
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	1
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
CSV Life Insurance/Tier 1 Cap + ALLL	8.85	0.00	0.00	0.00	5.49	16.69	25.26	38.47	98
<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	103
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.45	0.00	0.00	0.00	0.00	0.00	0.49	2.22	14
Cost: Interest-Bearing Deposits	0.80	0.55	0.55	0.55	0.55	0.80	0.94	0.99	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	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	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	-31.06	-100.00	-100.00	-100.00	-14.21	-7.14	0.90	2.72	8
Total Selected Assets	-38.40	-100.00	-100.00	-100.00	-17.48	-7.38	0.45	2.49	9
Deposits	-68.49	-75.19	-75.19	-75.19	-75.19	-68.49	-64.46	-63.12	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	71.21	0.00	0.00	40.98	83.28	104.09	147.87	185.02	39
Dividends Paid/Net Income	24.45	0.00	0.00	0.00	18.48	43.19	72.86	106.46	63
Net Income - Dividends/Avg Equity	-8.35	-143.84	-72.70	-14.82	2.42	6.20	9.57	11.40	97
<b>PERCENT OF DIVIDENDS PAID:</b>									
Dividends From Bank Subs	101.71	0.00	0.00	0.00	105.62	147.66	263.06	283.88	44
Dividends From Nonbank Subs	0.41	0.00	0.00	0.00	0.00	0.00	1.45	7.82	44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Dividends From All Subsidiaries	106.79	0.00	0.00	22.85	105.62	147.66	263.06	290.88	44
<b>PAYOUT RATIOS - SUBSIDIARIES:</b>									
<b>PERCENT OF BANK NET INCOME:</b>									
Dividends From Bank Subs	25.99	0.00	0.00	0.00	20.13	49.83	81.20	99.79	61
Interest Income From Bank Subs	0.17	0.00	0.00	0.00	0.00	0.12	0.57	3.17	61
Mgt & Service Fees From Bank Subs	1.21	0.00	0.00	0.00	0.00	0.00	10.53	13.96	61
Other Income From Bank Subs	0.17	0.00	0.00	0.00	0.00	0.00	0.00	5.14	61
Operating Income From Bank Subs	31.77	0.00	0.00	0.00	29.66	53.89	94.13	111.62	61
<b>PERCENT OF NONBANK NET INCOME:</b>									
Dividends From Nonbank Subs	59.07	0.00	0.00	0.00	100.00	100.00	100.00	143.33	27
Interest Income From Nonbank Subs	0.94	0.00	0.00	0.00	0.00	0.00	0.00	15.92	27
Mgt & Serv Fees From Nonbank Subs	1.80	0.00	0.00	0.00	0.00	0.00	6.10	24.71	27
Other Income From Nonbank Subs	0.89	0.00	0.00	0.00	0.00	0.00	0.03	15.12	27
Operating Inc From Nonbank Subs	71.38	0.00	0.00	1.97	100.00	100.00	160.00	173.53	27
<b>PERCENT OF SUB BHCs' NET INCOME:</b>									
Dividends From Subsidiary BHCs	21.59	0.00	0.00	0.00	9.12	12.31	43.89	54.42	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.32	0.00	0.00	0.00	0.00	0.00	0.78	1.04	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	21.92	0.00	0.00	0.00	10.42	12.31	43.89	54.42	4
<b>DEPENDENCE ON SUBSIDIARIES:</b>									
<b>PERCENT OF TOTAL OPERATING INCOME:</b>									
Dividends From Bank Subsidiaries	45.30	0.00	0.00	0.00	39.81	97.55	100.00	100.00	81
Interest Income From Bank Subs	3.20	0.00	0.00	0.00	0.00	0.45	9.80	78.47	81
Mgt & Serv Fees From Bank Subs	3.65	0.00	0.00	0.00	0.00	0.00	19.35	86.08	81
Other Income From Bank Subs	0.36	0.00	0.00	0.00	0.00	0.00	0.00	11.97	81
Operating Income From Bank Subs	66.02	0.00	0.00	10.43	94.25	100.00	100.00	101.06	81
Dividends From Nonbank Subs	3.95	0.00	0.00	0.00	0.00	0.17	75.42	100.00	81
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.43	81
Other Income From Nonbank Subs	0.41	0.00	0.00	0.00	0.00	0.00	0.00	29.19	81
Operating Inc From Nonbank Subs	17.39	0.00	0.00	0.00	0.00	6.90	90.63	100.00	81
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
Loans and Adv From Subs/ST Debt	1836.88	0.00	0.00	0.00	177.67	476.18	2216.65	26497.1	26
Loans and Adv From Subs/Total Debt	239.04	0.00	0.00	0.00	60.36	262.76	1131.78	2949.35	39

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2533100	453, 891	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	424, 152	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	426, 391	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
1136269	485, 271	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	Moved from Peer 4
3232512	325, 958	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
3416376	406, 137	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
1126028	148, 808	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2297701	261, 257	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	482, 996	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3353631	389, 057	BPD HOLDING, INC.	NEW YORK, NY	
3134102	485, 995	BRIDGEWATER FINANCIAL, MHC	RAYNHAM, MA	
1084212	374, 615	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
3929791	490, 289	BSB BANCORP MHC	BELMONT, MA	Moved from Peer 4
2595939	339, 536	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	304, 708	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	170, 012	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3135190	492, 677	CECIL BANCORP, INC.	ELKTON, MD	Moved from Peer 4
3640425	101, 294	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1051465	487, 679	CENTRAL SERVICE CORPORATION	ENID, OK	
1140677	423, 687	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1081873	206, 692	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1099766	310, 737	COMMUNITY FIRST FINANCIAL GROU	CHAPEL HILL, NC	Moved from Peer 4
1131497	483, 351	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	Moved from Peer 4
1130931	482, 886	CORTLAND BANCORP	CORTLAND, OH	
3200230	472, 723	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	
1249918	440, 637	DELMAR BANCORP	SALISBURY, MD	
1209789	399, 509	DENMARK BANCSHARES, INC.	DENMARK, WI	
1135909	489, 458	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	497, 763	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3343351	165, 660	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1247615	381, 669	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1248818	449, 966	FENTURA FINANCIAL, INC.	FENTON, MI	
3362923	468, 201	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	499, 316	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2349468	398, 289	FIRST BANKSHARES, INC.	WINTER PARK, FL	
3393178	487, 078	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1065378	248, 017	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	336, 633	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	429, 322	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	329, 255	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	308, 833	FNBH BANCORP, INC.	HOWELL, MI	
3019339	384, 843	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	463, 820	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1086766	396, 284	HABERSHAM BANCORP	CORNELIA, GA	
1245741	293, 607	HERKY HAWK FINANCIAL CORP.	MONTICELLO, IA	Moved from Peer 4
1202986	359, 093	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	401, 625	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	356, 733	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1137958	448, 769	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
1245385	405, 823	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	205, 125	IRELAND BANCORP, LTD.	MALAD CITY, ID	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2737766	428, 974	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1140127	496, 451	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	Moved from Peer 4
1995523	87, 369	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	499, 006	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	Moved from Peer 4
2067959	253, 855	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1871618	348, 849	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	401, 154	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	312, 703	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1133455	481, 817	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1054840	495, 253	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	430, 067	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	433, 638	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	316, 130	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	224, 085	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
2227687	480, 256	MINERS AND MERCHANTS BANCORP,	GRUNDY, VA	
1830361	486, 413	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
2088329	389, 715	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	296, 970	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	402, 214	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	154, 225	PEOTONE BANCORP, INC.	PEOTONE, IL	
1081314	431, 555	PERSONS BANKING CO., INC.	MACON, GA	
3098576	490, 566	PLUMAS BANCORP	QUINCY, CA	Moved from Peer 4
1084575	499, 917	PRIORITYONE CAPITAL CORPORATIO	MAGEE, MS	Moved from Peer 4
3176607	429, 788	PSB GROUP, INC.	MADISON HEIGHTS, MI	
1246252	497, 111	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 4
2352280	434, 996	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1134818	321, 094	ROCKY MOUNTAIN CAPITAL	WILSON, WY	
1135374	404, 053	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
1199992	208, 978	SHOREBANK CORPORATION, THE	CHICAGO, IL	Moved from Peer 3
2794778	476, 155	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2124795	272, 901	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	367, 546	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	340, 161	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	310, 851	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3345225	410, 948	TCB HOLDING COMPANY	THE WOODLANDS, TX	
3009666	433, 593	TFC HOLDING COMPANY	ALHAMBRA, CA	
3191712	314, 271	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	366, 344	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	359, 934	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	358, 015	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2857691	164, 417	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	Moved from Peer 4
2246053	412, 883	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	275, 101	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	468, 420	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	Moved from Peer 4
1083895	482, 062	UNITED BANCORPORATION OF ALABA	ATMORE, AL	
1207392	433, 648	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2364573	471, 244	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	Moved from Peer 4
2721596	448, 377	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1084155	402, 474	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1097249	391, 984	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	479, 600	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	

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1247576	469,143	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 103 bank holding companies.