

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
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Number of BHCs in Peer Group	439	418	407	413	400
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.32	3.39	3.61	3.74	3.81
+ Non-interest Income	0.85	0.85	0.91	0.92	0.96
- Overhead Expense	3.14	3.08	3.05	3.04	3.05
- Provision for Losses	1.10	0.61	0.20	0.16	0.17
+ Securities Gains (Losses)	0.04	-0.07	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.03	0.48	1.30	1.48	1.61
Net Operating Income	-0.06	0.29	0.90	1.01	1.10
Net Income	-0.06	0.29	0.91	1.01	1.10
Net Income (Sub S Adjusted)	0.17	0.42	0.92	0.97	1.07

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.54	6.30	7.24	7.01	6.24
Interest Expense	1.95	2.65	3.36	2.99	2.15
Net Interest Income (TE)	3.60	3.66	3.88	4.02	4.11

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.13	0.52	0.18	0.11	0.12
Earnings Coverage of Net Losses (X)	3.43	6.51	22.55	33.23	33.97
Ln&Ls Allowance/Total Loans & Leases	1.79	1.40	1.18	1.17	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.18	2.42	1.01	0.54	0.47
30-89 Days Past Due Loans and Leases	1.40	1.36	1.00	0.74	0.58

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	26.21	30.89	25.42	24.16	23.08
Net ST Noncore Funding Dependence	14.79	19.74	16.74	15.01	12.07
Net Loans and Leases/Total Assets	68.64	71.76	72.14	70.75	69.58

CAPITALIZATION:

Tier 1 Leverage Ratio	8.57	8.69	9.19	9.27	9.28
Equity Capital/Total Assets	8.10	8.19	8.78	8.72	8.55
Equity Capital+Minority Int/Total Assets	8.17	8.27	8.83	8.78	8.63
Net Loans&Ls/Equity Capital (X)	9.06	9.35	8.58	8.51	8.49
Cash Dividends/Net Income	45.78	42.21	34.92	29.09	25.17
Cash Dividends/Net Income (Sub S Adjusted)	11.22	17.18	27.20	27.93	20.82
Retained Earnings/Avg Equity Cap	-4.48	-0.22	6.13	7.97	9.09

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.66	0.84	0.41	0.28	0.30
Long-Term Debt/Equity Capital	2.13	0.95	0.44	0.53	0.61
Equity Investment in Subs/Equity Cap	115.21	115.01	112.49	111.38	110.52
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	93.97	102.66	119.02	108.19	110.99

PERCENT OF AVERAGE ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.11	5.84	6.74	6.52	5.79
Less: Interest Expense	1.80	2.46	3.13	2.79	2.00
Equals: Net Interest Income (TE)	3.32	3.39	3.61	3.74	3.81
Plus: Non-Interest Income	0.85	0.85	0.91	0.92	0.96
Equals: Adj Operating Income (TE)	4.22	4.27	4.56	4.71	4.83
Less: Overhead Expense	3.14	3.08	3.05	3.04	3.05
Less: Provision for Loan and Lease Losses	1.10	0.61	0.20	0.16	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	-0.07	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.03	0.48	1.30	1.48	1.61
Less: Applicable Income Taxes (TE)	0.09	0.19	0.37	0.44	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.06	0.29	0.90	1.01	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.06	0.29	0.91	1.01	1.10
Memo: Net Income (Last Four Qtrs)	-0.07	0.29	0.91	1.02	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.44	92.84	93.15	93.16	93.04
Avg Int-Bearing Funds / Avg Assets	81.03	81.05	80.01	79.43	78.54
Int Income (TE) / Avg Earning Assets	5.54	6.30	7.24	7.01	6.24
Int Expense / Avg Earning Assets	1.95	2.65	3.36	2.99	2.15
Net Int Inc (TE) / Avg Earn Assets	3.60	3.66	3.88	4.02	4.11
YIELD OR COST:					
Total Loans and Leases (TE)	6.03	6.69	7.82	7.65	6.89
Interest-Bearing Bank Balances	0.58	2.53	5.59	4.99	3.36
Fed Funds Sold & Reverse Repos	0.20	2.10	5.05	4.92	3.22
Trading Assets	2.09	2.44	4.36	2.38	1.61
Total Earning Assets	5.44	6.20	7.13	6.90	6.14
Investment Securities (TE)	4.47	5.08	5.05	4.65	4.17
U. S. Treasury & Agency Sec (excl MBS)	3.34	4.83	4.79	4.12	3.40
Mortgage-Backed Securities	4.63	4.77	4.71	4.51	4.08
All Other Securities	5.89	6.31	6.38	6.22	6.15
Interest-Bearing Deposits	2.02	2.88	3.69	3.24	2.27
Time Deposits of \$100K or More	2.76	3.86	4.74	4.29	3.19
Time Deposits < \$100K	2.95	3.96	4.74	4.16	3.09
Other Domestic Deposits	0.94	1.50	2.42	2.13	1.40
Foreign Deposits	0.78	2.51	2.05	3.66	1.87
Fed Funds Purchased and Repos	1.17	2.35	4.42	4.24	2.75
Other Borrowed Funds & Trading Liab	3.45	3.81	4.84	4.68	4.00
All Interest-Bearing Funds	2.22	3.03	3.90	3.50	2.55

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
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Avg Personnel Exp Per Employee (\$000)	63	61	59	57	56
Avg Assets per Employee (\$000)	4,193	3,943	3,613	3,461	3,403

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.02	2.13	2.42	2.04	1.80
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Overhead Exp / NII + Non-Int Income	77.04	72.76	68.61	66.59	64.31
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.14	3.08	3.05	3.04	3.05
Personnel Expense	1.56	1.63	1.70	1.71	1.70
Net Occupancy Expense	0.41	0.42	0.43	0.42	0.43
Other Operating Expenses	1.14	0.98	0.91	0.89	0.89

Overhead Less Non-Interest Income	2.24	2.16	2.08	2.07	2.03
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	75.59	71.36	67.13	65.19	63.00
Personnel Expense	37.41	38.37	37.46	36.70	35.36
Net Occupancy Expense	9.82	9.91	9.35	9.01	8.80
Other Operating Expenses	27.89	22.70	19.98	19.16	18.49

Total Non-Interest Income	19.38	19.30	19.83	19.44	19.63
Fiduciary Activities Income	0.86	1.04	1.21	1.15	1.09
Serv Charges on Deposit Accts - Domestic	7.03	7.37	7.38	7.17	7.23
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.47	0.61	0.67	0.50	0.46
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.33	0.24	0.27	0.28	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.39	0.47	0.49	0.56	0.54
Net Gain (Loss) - Sales Loans, OREO, Oth	1.04	0.89	1.23	1.37	1.49
Other Non-Interest Income	6.59	6.19	5.94	5.59	5.57

Overhead Less Non-Interest Income	55.63	51.62	46.56	44.93	42.72
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	13.09	16.02	21.13	23.14	25.71
Appl Inc Tax+TE/Pretax NOI+TE	26.52	26.74	29.18	30.18	31.33

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	55.09	57.00	56.68	55.42	53.83
Commercial and Industrial Loans	8.73	9.53	9.74	9.53	9.39
Loans to Individuals	2.14	2.33	2.66	2.85	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.91	0.94	0.97	0.90	0.82
Other Loans and Leases	0.80	0.83	0.77	0.74	0.81
Net Loans and Leases	68.64	71.76	72.14	70.75	69.58
Debt Securities Over 1 Year	14.82	14.75	13.70	14.41	15.88
Mutual Funds and Equity Securities	0.09	0.12	0.20	0.19	0.18
Subtotal	84.29	87.14	86.80	86.15	86.52
Interest-Bearing Bank Balances	3.03	0.76	0.30	0.28	0.30
Federal Funds Sold & Reverse Repos	0.67	0.78	1.02	1.43	1.25
Debt Securities 1 Year or Less	1.63	1.70	2.40	2.81	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.90	91.26	91.36	91.50	91.51
Non-Int Cash and Due From Dep Inst	1.87	2.10	2.45	2.57	2.87
Other Real Estate Owned	0.75	0.35	0.13	0.06	0.06
All Other Assets	7.05	6.47	6.08	5.83	5.53

MEMORANDA:

Short-Term Investments	6.02	3.76	4.23	5.15	4.79
U. S. Treasury Securities	0.15	0.05	0.07	0.16	0.15
U. S. Agency Securities (excl MBS)	3.81	3.56	5.01	6.34	6.86
Municipal Securities	3.40	3.23	3.27	3.06	2.99
Mortgage-Backed Securities	7.14	7.56	5.98	5.68	6.14
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00
Other Debt Securities	0.21	0.29	0.32	0.35	0.43
RE Loans Secured by 1-4 Family	17.33	17.61	17.04	17.52	16.98
Revolving	2.97	2.90	2.61	2.67	2.76
Closed-End, Sec by First Liens	12.84	12.93	12.54	12.98	12.60
Closed-End, Sec by Junior Liens	1.18	1.38	1.51	1.49	1.22
Commercial Real Estate Loans	33.95	35.79	35.97	34.72	33.96
Construction and Land Dev	7.98	10.58	11.82	11.16	10.37
Multifamily	1.98	1.90	1.72	1.63	1.59
Nonfarm Nonresidential	22.77	21.89	20.85	20.64	20.57
RE Loans Secured by Farmland	1.69	1.69	1.59	1.35	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.55	78.87	78.27	78.17	77.46
RE Loans Secured by 1-4 Family	25.24	24.65	23.93	25.14	24.91
Revolving	4.28	3.97	3.58	3.75	3.96
Closed-End	20.65	20.38	20.07	21.05	20.61
Commercial Real Estate Loans	48.81	49.27	49.38	48.65	48.28
Construction and Land Dev	11.43	14.46	16.02	15.37	14.45
Multifamily	2.87	2.66	2.40	2.29	2.26
Nonfarm Nonresidential	32.82	30.34	28.85	29.14	29.51
RE Loans Secured by Farmland	2.46	2.40	2.22	1.91	1.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.56	13.25	13.54	13.46	13.55
Loans to Individuals	3.17	3.34	3.81	4.10	4.59
Credit Card Loans	0.08	0.07	0.09	0.09	0.09
Agricultural Loans	1.35	1.35	1.37	1.28	1.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.17	1.16	1.09	1.05	1.19

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	6.02	3.76	4.23	5.15	4.79
Liquid Assets	18.56	16.13	16.10	17.82	19.18
Investment Securities	17.29	16.99	16.96	18.12	19.41
Net Loans and Leases	68.64	71.76	72.14	70.75	69.58
Net Lns, Ls & Stdby Ltrs of Credit	69.22	72.46	72.94	71.57	70.38
Core Deposits	60.92	58.21	61.99	62.36	64.09
Noncore Funding	28.63	31.09	26.73	26.50	25.11
Time Deposits of \$100K or More	16.19	15.26	14.93	16.04	14.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.68	1.95	2.09	1.87	1.82
Net Fed Funds Purchased (Sold)	1.05	1.22	1.14	0.43	0.61
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.84	2.86	2.15	1.98	2.10
Earning Assets Repr in 1 Year	33.66	36.02	39.76	40.51	41.58
Int-Bearing Liab Repr in 1 Year	33.77	35.23	35.09	35.52	29.69
Long-Term Debt Repr in 1 Year	0.48	0.65	0.45	0.54	0.43
Net Assets Repriceable in 1 Year	-1.22	-0.66	3.21	3.73	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	26.21	30.89	25.42	24.16	23.08
Net ST Noncore Funding Dependence	14.79	19.74	16.74	15.01	12.07
Short-Term Inv/ST Noncore Funding	35.81	20.66	26.33	32.80	37.20
Liq Asts-ST Noncore Fndg/Nonliq Asts	-0.11	-5.30	-2.74	0.23	5.63
Net Loans and Leases/Total Deposits	85.10	92.24	91.85	88.88	87.82
Net Loans and Leases/Core Deposits	115.46	126.84	118.23	116.08	111.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.45	0.20	0.09	-0.16	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.44	0.35	0.46	-1.22	-2.29
Struct Notes Appr(Depr)/T1 Cap	-0.16	-0.02	0.02	-0.14	-0.30
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.83	5.84	5.78	6.90	7.01
Available-For-Sale Securities	95.04	94.16	94.22	93.10	92.81
U. S. Treasury Securities	0.96	0.28	0.41	0.91	0.88
U. S. Agency Securities (excl MBS)	24.80	23.73	33.19	39.89	40.85
Municipal Securities	19.22	19.20	19.31	17.39	15.78
Mortgage-Backed Securities	42.22	43.92	34.87	30.07	30.15
Asset-Backed Securities	0.08	0.01	0.00	0.00	0.01
Other Debt Securities	1.24	1.87	1.80	2.00	2.28
Mutual Funds and Equity Securities	0.65	0.79	1.29	1.15	0.96
Debt Securities 1 Year or Less	10.52	11.44	16.25	17.51	16.16
Debt Securities 1 To 5 Years	28.80	26.41	28.66	36.73	39.67
Debt Securities Over 5 Years	54.14	57.50	49.57	40.11	38.61
Pledged Securities	55.40	59.53	55.71	53.09	52.57
Structured Notes, Fair Value	2.38	0.61	1.48	2.50	2.82

ANALYSIS RATIOS

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	1.10	0.61	0.20	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	1.54	0.83	0.28	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	162.82	193.58	202.28	251.69	323.20
Ln&Ls Allowance/Total Loans & Leases	1.79	1.40	1.18	1.17	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.06	5.83	15.23	24.64	24.82
ALL/Nonaccrual Assets	89.34	130.12	298.15	637.35	783.86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.56	109.87	215.92	426.13	575.22
Gross Ln&Ls Losses/Avg Loans & Leases	1.20	0.58	0.23	0.17	0.18
Recoveries/Avg Loans and Leases	0.06	0.05	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	1.13	0.52	0.18	0.11	0.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	15.37	27.74	38.60	36.25	31.97
Earnings Coverage of Net Losses (X)	3.43	6.51	22.55	33.23	33.97

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.97	0.38	0.08	0.04	0.03
RE Loans Secured By 1-4 Family	0.68	0.25	0.09	0.05	0.04
Revolving	0.44	0.15	0.04	0.02	0.02
Closed-End	0.65	0.26	0.09	0.05	0.04
Commercial Real Estate Loans	1.10	0.43	0.08	0.03	0.02
Construction and Land Dev	3.03	0.92	0.09	0.02	0.01
Multifamily	0.30	0.08	0.01	0.00	0.00
Nonfarm Nonresidential	0.34	0.12	0.04	0.02	0.02
RE Loans Secured by Farmland	0.02	0.01	0.00	0.00	0.00
Commercial and Industrial Loans	1.61	0.70	0.31	0.30	0.26
Loans to Depository Institutions	3.03	0.51	0.00	0.00	0.00
Loans to Individuals	1.53	1.10	0.75	0.67	0.82
Credit Card Loans	2.73	2.12	1.57	1.45	2.19
Agricultural Loans	0.05	0.02	0.00	0.00	0.00
Loans to Foreign Governments & Inst	N/A	0.00	0.00	0.00	N/A
Other Loans and Leases	1.88	1.24	0.55	0.29	0.49

PERCENT OF LOANS AND LEASES

12/31/2009

12/31/2008

12/31/2007

12/31/2006

12/31/2005

30-89 Days PD Loans and Leases

1.40

1.36

1.00

0.74

0.58

90+ Days PD Loans and Leases

0.14

0.11

0.10

0.07

0.06

Nonaccrual Loans and Leases

3.12

1.93

0.84

0.45

0.37

90+ Days PD and Nonaccrual Loans and Leases

3.34

2.10

1.00

0.56

0.46

30-89 Days PD Restructured

0.01

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.21

0.03

0.00

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.40

1.36

1.00

0.74

0.58

90+ Days Past Due Assets

0.14

0.11

0.10

0.07

0.06

Nonaccrual Assets

3.15

1.93

0.84

0.45

0.37

30+ Days PD & Nonaccrual Assets

4.90

3.53

2.05

1.35

1.08

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.35

1.55

0.73

0.40

0.33

90+ PD & Nonaccrual Assets + OREO

3.14

1.97

0.90

0.49

0.41

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.55

1.95

0.79

0.43

0.36

Allowance for Loan & Lease Losses

268.49

176.17

90.43

51.39

42.50

Equity Cap + ALLL

39.52

22.52

8.56

4.62

3.95

Tier 1 Cap + ALLL

38.27

20.93

8.10

4.32

3.66

Loans & Leases + RE Acquired

4.98

2.62

1.07

0.59

0.51

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.40	1.37	0.99	0.68	0.51
- 90+ Days Past Due	0.14	0.11	0.10	0.06	0.05
- Nonaccrual	3.53	2.20	0.90	0.45	0.32
Coml & Indl - 30-89 Days PD	1.14	1.09	0.84	0.65	0.56
- 90+ Days Past Due	0.07	0.08	0.06	0.05	0.04
- Nonaccrual	1.72	0.93	0.54	0.47	0.52
Individuals - 30-89 Days PD	1.36	1.62	1.50	1.26	1.22
- 90+ Days Past Due	0.09	0.10	0.08	0.08	0.10
- Nonaccrual	0.46	0.32	0.24	0.20	0.20
Dep Inst Lns - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.64	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.12	0.09	0.09	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.15	0.02	0.02	0.03	0.06
Foreign Govts- 30-89 Days PD	N/A	0.00	0.00	0.00	N/A
- 90+ Days Past Due	N/A	0.00	0.00	0.00	N/A
- Nonaccrual	N/A	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.41	0.51	0.30	0.33	0.30
- 90+ Days Past Due	0.01	0.04	0.02	0.01	0.01
- Nonaccrual	0.23	0.09	0.05	0.05	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.56	1.42	1.19	0.90	0.67
- 90+ Days Past Due	0.14	0.10	0.10	0.08	0.08
- Nonaccrual	2.04	1.27	0.50	0.33	0.31
Revolving - 30-89 Days PD	0.57	0.59	0.59	0.44	0.29
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.01
- Nonaccrual	0.53	0.34	0.15	0.08	0.06
Closed-End - 30-89 Days PD	1.74	1.61	1.14	0.86	0.75
- 90+ Days Past Due	0.15	0.11	0.10	0.08	0.08
- Nonaccrual	2.47	1.34	0.54	0.36	0.36
- Jr Lien 30-89 Days PD	0.11	0.12	0.08	0.06	0.05
- Jr Lien 90+ Days PD	0.01	0.01	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.17	0.09	0.05	0.03	0.03
Commercial RE - 30-89 Days PD	1.33	1.34	0.83	0.52	0.37
- 90+ Days Past Due	0.12	0.10	0.09	0.03	0.03
- Nonaccrual	4.30	2.67	1.02	0.44	0.31
Const & Dev - 30-89 Days PD	1.41	1.69	0.99	0.53	0.30
- 90+ Days Past Due	0.12	0.10	0.06	0.01	0.01
- Nonaccrual	9.10	5.12	1.53	0.30	0.14
Multi family - 30-89 Days PD	0.45	0.36	0.27	0.14	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.69	0.63	0.20	0.05	0.03
Nonfarm Nres- 30-89 Days PD	1.01	0.89	0.63	0.44	0.34
- 90+ Days Past Due	0.08	0.06	0.07	0.03	0.03
- Nonaccrual	2.47	1.12	0.55	0.43	0.32
Farmland - 30-89 Days PD	0.46	0.38	0.36	0.28	0.12
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00
- Nonaccrual	1.08	0.39	0.16	0.12	0.15
Credit Card - 30-89 Days PD	1.59	1.52	1.20	1.08	1.24
- 90+ Days Past Due	0.53	0.49	0.32	0.31	0.37
- Nonaccrual	0.02	0.02	0.00	0.01	0.01

CAPITAL RATIOS

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.57	8.69	9.19	9.27	9.28
Tier 1 RBC Ratio	11.61	11.22	11.74	12.13	12.24
Total Risk-Based Capital Ratio	13.18	12.62	13.01	13.49	13.56

Tangible Tier 1 Leverage Ratio
Tangible Common Eq Cap/Tan Assets

Tangible Tier 1 Leverage Ratio	8.51	8.64	9.15	9.22	9.23
Tangible Common Eq Cap/Tan Assets	6.99	7.25	7.92	7.92	7.82

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	10.43	12.51	15.21	15.95	16.43
Standby Letters of Credit	0.48	0.62	0.70	0.73	0.71
Commercial & Similar Letters of Credit	0.02	0.02	0.03	0.03	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	0.54	0.72	0.55	0.74	0.47
Interest Rate Contracts	0.53	0.71	0.54	0.72	0.45
Interest Rate Futures & Forward Contr	0.05	0.08	0.04	0.05	0.04
Written Options Contr (Int Rate)	0.11	0.16	0.07	0.06	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.01	0.05	0.00
Interest Rate Swaps	0.11	0.12	0.08	0.14	0.11

Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	15.09	18.10	22.11	23.72	25.19
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PERCENT OF NOTIONAL AMOUNT	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	99.85	99.08	99.37	99.15	98.68
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.06	0.25	0.35	0.85	1.32
Futures and Forwards	25.63	16.79	17.88	17.27	24.47
Written Options	37.31	37.78	38.32	31.35	31.24
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.63	36.16	37.44	30.59	28.72
Purchased Options	1.05	3.10	4.64	6.67	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.48	3.10	4.58	6.34	3.12
Swaps	31.72	30.90	27.68	31.67	36.42
Held for Trading	2.59	2.44	1.24	0.67	0.26
Interest Rate Contracts	2.56	2.44	1.24	0.67	0.00
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	97.41	97.56	98.76	99.33	99.32
Interest Rate Contracts	86.71	85.09	87.84	88.10	87.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.02	0.25	0.35	0.85	1.31
Deriv Contr (Excl Fut & FX LE 14 Days)	58.63	60.50	59.77	65.37	65.99
One Year or Less	28.18	29.52	20.11	26.03	27.29
Over 1 Year to 5 Years	17.17	10.19	25.43	33.24	30.62
Over 5 Years	6.53	5.40	3.10	2.03	2.46
Gross Negative Fair Value (Abs Val)	0.74	1.38	0.45	0.44	0.70
Gross Positive Fair Value	0.68	0.45	0.40	0.41	0.33
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	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
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	29.47	24.85	21.75	27.62	27.62
Ins Under Assets(L/H)/Tot Ins Und Ast	70.53	75.15	78.25	72.38	72.38
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.39	0.47	0.49	0.56	0.54
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	69.23	64.06	62.11	62.27	65.14
Other Prem Inc/Total Prem Inc	30.77	35.94	37.89	37.73	34.86
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	54.76	43.25	7.32	49.29	21.96
Ins Net Inc (L/H)/Equity (L/H)	4.96	12.90	10.53	7.02	0.88
Insur Ben, Losses, Exp/Insur Premiums	51.02	81.84	88.59	93.22	63.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.50
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.69	0.00	0.00	0.00	1.68
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.65	10.01	9.59	9.26	7.24
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	0.02	0.03	0.00	0.10	0.00
Cost: Interest-Bearing Deposits	0.78	2.51	2.05	3.66	1.87
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	5.26	0.14	N/A	0.47	2.71
Foreign Governments and Inst	N/A	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-32.83	-9.92	-39.29	-14.81	-1.43
Total Selected Assets	-27.66	-12.00	-33.06	-4.96	-13.75
Deposits	-22.65	-19.78	-9.71	-2.22	-7.99

PROFITABILITY:	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	-2.25	2.87	9.72	11.29	12.29
Bank Net Inc/Avg Eq Inv in Banks	-0.46	4.50	10.60	12.56	13.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.90	4.15	4.26	3.98	2.54
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-0.23	0.55	10.89	9.85	10.31
Bank Net Income/Parent Net Income	117.67	112.16	109.90	109.14	106.53
Nonbank Net Income/Parent Net Income	0.31	0.36	0.42	0.32	0.24
Sub BHCs Net Inc/Parent Net Income	80.90	89.04	91.86	87.92	87.27
LEVERAGE:					
Total Liabilities/Equity	20.76	21.00	18.21	18.46	20.10
Total Debt/Equity Capital	3.76	2.61	1.37	1.40	1.58
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.59	19.04	16.55	16.89	16.52
Tot Debt+Lns Guaranteed for Affl/Equity	3.95	2.87	1.58	1.61	1.92
Total Debt/Eq Cap - Exc Over Fair Value	3.79	2.65	1.40	1.42	1.60
Long-Term Debt/Equity Capital	2.13	0.95	0.44	0.53	0.61
Short-Term Debt/Equity Capital	0.66	0.84	0.41	0.28	0.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.09	0.07	0.12	0.15	0.25
Long-Term Debt/Consolidated LT Debt	2.93	1.34	1.08	1.38	1.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.21	115.01	112.49	111.38	110.52
Total Investment in Subs/Equity	115.88	115.78	113.17	112.23	111.33
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.04	100.55	98.83	97.97	97.38
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.52	101.14	99.32	98.58	98.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.05	1.75	1.18	0.94	0.78
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.15	5.35	3.68	3.02	2.34
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	82.86	101.89	112.97	106.82	103.82
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	93.97	102.66	119.02	108.19	110.99
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.70	94.00	99.01	102.79	106.51
Pretax Oper Inc + Int Exp/Int Expense	1714.70	4894.79	4446.25	5805.15	6328.86
Div + Int From Subs/Int Exp + Div	108.46	153.73	165.31	159.25	156.82
Fees+Other Inc From Subs/Sal + Oth Exp	4.44	3.98	5.15	5.60	8.03
Net Inc/Curr Port of LT Debt+Pfd Div(X)	6.72	61.68	75.63	32.40	74.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.75	-1.09	-0.17	0.07	0.18
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	25.85	3.65	2.07	0.66	0.00
Total	25.90	3.65	2.07	0.66	0.05
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	0.25	0.22	0.29	0.36	0.40
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

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	85.86	77.89	85.76	92.08	81.66
Dividends Paid/Net Income	45.95	42.35	34.98	29.18	25.01
Net Income - Dividends/Avg Equity	-4.36	0.00	6.13	7.97	9.12

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	111.91	129.51	146.88	130.29	116.87
Dividends From Nonbank Subs	0.59	0.56	0.49	0.46	0.33
Dividends From Subsidiary BHCs	0.00	0.14	1.01	0.89	1.30
Dividends From All Subsidiaries	117.31	139.69	171.06	157.08	151.96

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	49.97	59.58	51.13	39.13	33.69
Interest Income From Bank Subs	0.12	0.19	0.35	0.37	0.19
Mgt & Service Fees From Bank Subs	0.86	0.79	0.77	0.87	1.14
Other Income From Bank Subs	0.05	0.04	0.04	0.06	0.07
Operating Income From Bank Subs	56.11	65.35	61.41	44.48	38.64

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	73.50	74.60	69.88	59.89	54.68
Interest Income From Nonbank Subs	0.03	0.00	0.37	0.75	1.16
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	0.09	0.34	1.02
Other Income From Nonbank Subs	0.03	0.07	0.00	0.54	0.06
Operating Inc From Nonbank Subs	82.12	82.85	81.75	89.02	83.07

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	16.72	35.38	27.98	31.36	24.82
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	17.20	35.39	29.19	31.57	25.05

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	57.72	67.46	70.23	65.27	65.46
Interest Income From Bank Subs	1.06	0.84	1.52	1.82	1.16
Mgt & Serv Fees From Bank Subs	1.39	0.91	1.11	1.40	2.33
Other Income From Bank Subs	0.12	0.13	0.08	0.10	0.18
Operating Income From Bank Subs	69.81	77.82	80.70	80.36	78.01

Dividends From Nonbank Subs	2.43	0.70	0.60	0.42	0.59
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.04	0.04
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	5.45	1.54	1.34	1.18	2.55

Dividends From Subsidiary BHCs	0.00	0.41	0.68	0.83	0.69
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	0.96	0.82	1.21	0.88

Loans and Adv From Subs/ST Debt	581.57	538.28	628.82	733.08	948.85
Loans and Adv From Subs/Total Debt	192.98	357.95	462.16	379.56	301.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									439
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.31	2.01	2.47	2.90	3.35	3.74	4.14	4.36	439
+ Non-interest Income	0.84	0.08	0.20	0.47	0.77	1.18	1.65	2.34	439
- Overhead Expense	3.14	1.98	2.19	2.64	3.06	3.55	4.34	5.16	439
- Provision for Losses	1.09	0.13	0.20	0.40	0.84	1.58	2.84	3.79	439
+ Securities Gains (Losses)	0.04	-0.28	-0.10	0.00	0.00	0.10	0.25	0.35	439
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.02	0.06	439
= Pretax Net Oper Income (TE)	0.02	-4.44	-2.78	-0.81	0.34	1.07	1.53	1.79	439
Net Operating Income	-0.06	-4.34	-2.36	-0.62	0.24	0.74	1.06	1.41	439
Net Income	-0.06	-4.34	-2.36	-0.64	0.24	0.74	1.06	1.41	439
Net Income (Sub S Adjusted)	0.17	-2.57	-1.52	-0.11	0.35	0.86	1.12	1.23	105
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.54	4.59	4.80	5.18	5.51	5.91	6.25	6.53	439
Interest Expense	1.95	0.98	1.19	1.59	1.96	2.32	2.66	2.84	439
Net Interest Income (TE)	3.60	2.20	2.66	3.15	3.62	4.06	4.56	4.84	439
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.12	0.07	0.13	0.35	0.81	1.70	3.42	4.58	439
Earnings Coverage of Net Losses (X)	3.43	-0.95	-0.19	0.49	1.78	4.98	13.19	21.33	436
Ln&Ls Allowance/Total Loans & Leases	1.79	0.95	1.07	1.27	1.58	2.24	2.99	3.62	439
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.17	0.48	0.86	1.68	3.49	5.74	9.88	14.42	439
30-89 Days Past Due Loans and Leases	1.39	0.18	0.30	0.56	1.20	2.00	3.30	4.70	439
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	26.21	2.46	9.14	17.48	26.40	35.10	43.11	49.98	439
Net ST Noncore Funding Dependence	14.79	-3.47	0.70	7.68	13.90	22.35	29.35	33.84	439
Net Loans and Leases/Total Assets	68.64	49.60	54.72	61.94	69.37	75.65	79.93	84.02	439
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.57	4.23	5.33	7.32	8.56	9.86	11.50	12.29	439
Equity Capital/Total Assets	8.09	2.81	4.59	6.39	8.19	9.75	11.80	13.29	439
Equity Capital+Minority Int/Total Assets	8.16	2.88	4.62	6.52	8.28	9.78	11.88	13.30	439
Net Loans&Ls/Equity Capital (X)	9.05	4.37	5.12	6.59	8.48	11.11	14.97	18.09	432
Cash Dividends/Net Income	45.77	0.00	0.00	17.50	43.36	64.47	128.66	199.77	271
Cash Dividends/Net Income (Sub S Adjusted)	11.22	-48.47	-37.57	-10.19	0.00	29.08	74.05	122.57	105
Retained Earnings/Avg Equity Cap	-4.47	-73.11	-36.72	-9.21	0.75	5.03	8.37	10.24	439
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.65	0.00	0.00	0.00	0.00	0.00	4.91	13.34	433
Long-Term Debt/Equity Capital	2.13	0.00	0.00	0.00	0.00	0.00	14.89	26.38	433
Equity Investment in Subs/Equity Cap	115.21	88.20	95.24	99.72	109.22	128.06	151.74	181.58	433
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	93.97	-4.33	12.52	54.01	99.16	120.65	192.09	269.41	425

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.10	4.28	4.49	4.79	5.08	5.43	5.77	5.99	439
Less: Interest Expense	1.80	0.89	1.11	1.44	1.81	2.14	2.45	2.65	439
Equals: Net Interest Income (TE)	3.31	2.01	2.47	2.90	3.35	3.74	4.14	4.36	439
Plus: Non-Interest Income	0.84	0.08	0.20	0.47	0.77	1.18	1.65	2.34	439
Equals: Adj Operating Income (TE)	4.22	2.24	2.91	3.54	4.20	4.79	5.66	6.47	439
Less: Overhead Expense	3.14	1.98	2.19	2.64	3.06	3.55	4.34	5.16	439
Less: Provision for Loan and Lease Losses	1.09	0.13	0.20	0.40	0.84	1.58	2.84	3.79	439
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Plus: Realized G/L on AFS Sec	0.04	-0.24	-0.08	0.00	0.01	0.10	0.26	0.36	439
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.02	0.06	439
Equals: Pretax Net Oper Inc (TE)	0.02	-4.44	-2.78	-0.81	0.34	1.07	1.53	1.79	439
Less: Applicable Income Taxes (TE)	0.08	-0.81	-0.52	-0.04	0.09	0.31	0.50	0.68	439
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	439
Equals: Net Operating Income	-0.06	-4.34	-2.36	-0.62	0.24	0.74	1.06	1.41	439
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Equals: Net Income	-0.06	-4.34	-2.36	-0.64	0.24	0.74	1.06	1.41	439
Memo: Net Income (Last Four Qtrs)	-0.07	-4.39	-2.46	-0.65	0.23	0.73	1.04	1.34	428
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.44	86.07	87.81	90.63	92.82	94.56	96.08	96.81	439
Avg Int-Bearing Funds / Avg Assets	81.03	67.66	70.68	77.54	81.52	85.52	88.48	89.85	439
Int Income (TE) / Avg Earning Assets	5.54	4.59	4.80	5.18	5.51	5.91	6.25	6.53	439
Int Expense / Avg Earning Assets	1.95	0.98	1.19	1.59	1.96	2.32	2.66	2.84	439
Net Int Inc (TE) / Avg Earn Assets	3.60	2.20	2.66	3.15	3.62	4.06	4.56	4.84	439
YIELD OR COST:									
Total Loans and Leases (TE)	6.02	5.14	5.39	5.63	5.99	6.39	6.77	7.06	439
Interest-Bearing Bank Balances	0.58	0.00	0.01	0.15	0.29	0.86	1.91	2.91	426
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.12	0.20	0.27	0.44	0.88	381
Trading Assets	2.08	0.00	0.00	0.00	1.61	2.72	5.21	6.14	16
Total Earning Assets	5.44	4.59	4.77	5.11	5.42	5.77	6.12	6.44	439
Investment Securities (TE)	4.46	2.64	3.21	3.93	4.53	5.00	5.61	6.09	439
U. S. Treasury & Agency Sec (excl MBS)	3.34	0.90	1.53	2.36	3.23	4.33	5.30	6.28	404
Mortgage-Backed Securities	4.63	2.70	3.45	4.05	4.66	5.14	5.82	6.39	414
All Other Securities	5.89	2.76	3.65	4.78	5.71	6.62	8.95	13.17	424
Interest-Bearing Deposits	2.02	1.07	1.33	1.66	2.02	2.40	2.72	2.99	439
Time Deposits of \$100K or More	2.75	1.61	1.93	2.39	2.78	3.12	3.47	3.75	439
Time Deposits < \$100K	2.95	1.90	2.31	2.61	2.94	3.28	3.66	3.92	439
Other Domestic Deposits	0.93	0.35	0.47	0.61	0.89	1.20	1.57	1.75	438
Foreign Deposits	0.78	0.28	0.28	0.28	0.41	0.78	1.22	1.37	3
Fed Funds Purchased and Repos	1.16	0.00	0.14	0.44	0.95	1.61	3.00	3.83	388
Other Borrowed Funds & Trading Liab	3.44	0.77	1.53	2.83	3.61	4.15	4.63	5.44	425
All Interest-Bearing Funds	2.22	1.30	1.49	1.87	2.24	2.59	2.87	3.12	439

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	62.67	45.28	48.09	54.06	60.87	70.55	83.27	92.17	439
Avg Assets per Employee (\$000)	4193.18	2495.27	2798.47	3276.86	3956.39	4977.58	6477.41	7939.87	439

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.20	427
Overhead Exp / NII + Non-Int Income	77.03	54.18	57.26	63.72	74.12	86.34	107.81	137.47	439

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.14	1.98	2.19	2.64	3.06	3.55	4.34	5.16	439
Personnel Expense	1.55	0.90	1.06	1.28	1.51	1.83	2.13	2.33	439
Net Occupancy Expense	0.40	0.21	0.24	0.31	0.39	0.49	0.61	0.65	439
Other Operating Expenses	1.14	0.66	0.74	0.88	1.06	1.35	1.73	2.39	439
Overhead Less Non-Interest Income	2.23	1.25	1.47	1.85	2.17	2.61	3.17	3.68	439

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	75.59	52.25	54.98	62.72	72.27	85.96	106.19	134.92	439
Personnel Expense	37.41	24.39	27.78	32.43	37.14	42.19	48.08	53.42	439
Net Occupancy Expense	9.81	5.29	5.99	7.57	9.40	11.61	15.11	19.11	439
Other Operating Expenses	27.88	16.43	18.12	21.07	24.99	31.82	50.32	68.17	439
Total Non-Interest Income	19.38	3.53	6.72	13.42	18.55	25.43	33.55	40.19	439
Fiduciary Activities Income	0.86	0.00	0.00	0.00	0.00	1.66	4.62	6.88	439
Serv Charges on Deposit Accts - Domestic	7.03	1.15	2.41	4.39	6.51	9.77	12.88	14.69	439
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Investment Banking Fees & Commissions	0.47	0.00	0.00	0.00	0.21	0.85	1.97	2.39	439
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Net Servicing Fees	0.33	0.00	0.00	0.00	0.00	0.34	1.93	3.10	439
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Insurance Activities Revenue	0.39	0.00	0.00	0.00	0.02	0.30	2.21	6.94	439
Net Gain (Loss) - Sales Loans, OREO, Oth	1.03	-8.90	-4.17	-0.47	0.50	2.84	7.50	11.74	439
Other Non-Interest Income	6.59	2.05	2.66	3.94	6.03	8.54	13.19	20.64	439
Overhead Less Non-Interest Income	55.62	25.58	33.23	41.20	51.74	66.36	91.34	122.94	439

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	13.09	-31.00	-2.17	0.00	13.55	25.12	32.64	37.56	273
Appl Inc Tax+TE/Pretax NOI+TE	26.51	0.00	0.55	15.81	31.90	37.10	42.22	51.98	273

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.09	33.13	37.98	47.01	55.80	63.23	69.19	74.59	439
Commercial and Industrial Loans	8.73	2.22	3.39	5.38	7.83	12.06	16.43	18.83	439
Loans to Individuals	2.13	0.14	0.27	0.71	1.54	3.12	5.77	8.97	439
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Agricultural Loans	0.90	0.00	0.00	0.00	0.07	1.33	4.95	7.93	439
Other Loans and Leases	0.79	0.00	0.00	0.09	0.48	1.24	2.56	4.20	439
Net Loans and Leases	68.64	49.60	54.72	61.94	69.37	75.65	79.93	84.02	439
Debt Securities Over 1 Year	14.81	1.40	3.42	7.84	13.84	21.76	28.56	31.92	439
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.12	0.54	1.00	439
Subtotal	84.29	72.66	75.08	80.58	85.18	88.10	90.51	91.50	439
Interest-Bearing Bank Balances	3.03	0.00	0.01	0.19	1.90	5.23	9.30	13.46	439
Federal Funds Sold & Reverse Repos	0.67	0.00	0.00	0.00	0.03	1.25	3.28	5.30	439
Debt Securities 1 Year or Less	1.63	0.00	0.02	0.29	0.99	2.48	4.96	7.31	439
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Total Earning Assets	90.89	85.73	87.10	89.17	91.14	92.54	93.95	94.76	439
Non-Int Cash and Due From Dep Inst	1.86	0.42	0.71	1.21	1.73	2.35	3.56	4.82	439
Other Real Estate Owned	0.75	0.00	0.01	0.14	0.50	1.16	2.16	3.00	439
All Other Assets	7.05	3.75	4.35	5.60	6.81	8.37	10.48	11.45	439
MEMORANDA:									
Short-Term Investments	6.02	0.51	1.13	2.73	5.19	9.11	13.67	16.82	439
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.00	1.01	2.85	439
U.S. Agency Securities (excl MBS)	3.81	0.00	0.00	0.64	2.81	6.62	11.67	16.09	439
Municipal Securities	3.39	0.00	0.00	0.43	2.76	6.17	9.74	12.92	439
Mortgage-Backed Securities	7.13	0.00	0.09	2.12	6.05	11.40	17.59	21.55	439
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.38	439
Other Debt Securities	0.21	0.00	0.00	0.00	0.00	0.22	1.13	2.75	439
RE Loans Secured by 1-4 Family	17.32	4.54	6.83	10.83	16.97	23.18	31.20	35.92	439
Revolving	2.97	0.01	0.20	1.04	2.91	4.51	6.46	8.33	439
Closed-End, Sec by First Liens	12.83	2.72	3.77	6.94	12.14	17.79	24.58	29.80	439
Closed-End, Sec by Junior Liens	1.17	0.07	0.20	0.49	0.94	1.76	2.80	3.45	439
Commercial Real Estate Loans	33.95	13.55	17.84	25.31	33.78	42.67	50.89	56.49	439
Construction and Land Dev	7.98	1.59	2.18	4.01	6.93	11.34	17.13	22.84	439
Multifamily	1.97	0.12	0.42	0.88	1.61	2.82	4.67	6.49	439
Nonfarm Nonresidential	22.76	9.68	12.43	17.15	21.88	27.93	35.39	40.06	439
RE Loans Secured by Farmland	1.69	0.00	0.00	0.03	0.58	3.08	7.00	9.69	439
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.54	54.76	62.16	72.60	80.80	87.23	92.34	94.86	439
RE Loans Secured by 1-4 Family	25.24	6.63	10.12	15.69	24.32	33.51	45.03	52.79	439
Revolving	4.28	0.01	0.32	1.55	4.07	6.54	9.31	11.75	439
Closed-End	20.64	4.61	6.47	11.67	19.30	28.02	39.54	46.61	439
Commercial Real Estate Loans	48.80	22.95	28.91	38.46	48.66	59.61	68.31	75.26	439
Construction and Land Dev	11.42	2.31	3.48	5.91	10.42	15.57	24.24	29.11	439
Multifamily	2.86	0.18	0.59	1.29	2.38	4.16	6.61	9.29	439
Nonfarm Nonresidential	32.81	16.01	19.83	25.91	32.36	40.17	48.17	53.54	439
RE Loans Secured by Farmland	2.46	0.00	0.00	0.04	0.85	4.51	10.15	13.97	439
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Commercial and Industrial Loans	12.55	3.42	4.66	7.71	11.98	16.79	21.80	27.85	439
Loans to Individuals	3.16	0.20	0.37	1.09	2.28	4.61	9.49	13.71	439
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.14	0.44	0.60	439
Agricultural Loans	1.34	0.00	0.00	0.00	0.11	1.92	7.24	12.30	439
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Other Loans and Leases	1.17	0.00	0.01	0.13	0.70	1.82	3.75	6.02	439

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.02	0.51	1.13	2.73	5.19	9.11	13.67	16.82	439
Liquid Assets	18.55	6.66	9.17	12.54	18.10	23.72	30.34	35.96	439
Investment Securities	17.29	3.43	5.66	9.92	16.39	24.20	31.65	36.70	439
Net Loans and Leases	68.64	49.60	54.72	61.94	69.37	75.65	79.93	84.02	439
Net Lns, Ls & Stdby Ltrs of Credit	69.21	50.18	54.83	62.67	69.80	76.46	81.05	84.83	439
Core Deposits	60.92	41.22	47.19	54.23	61.16	68.00	72.83	75.76	439
Noncore Funding	28.63	12.69	16.16	21.41	28.57	35.78	42.91	48.59	439
Time Deposits of \$100K or More	16.19	6.82	8.69	11.54	15.34	20.69	26.17	31.14	439
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Fed Funds Purchased and Repos	1.67	0.00	0.00	0.00	0.93	3.16	5.66	7.71	439
Net Fed Funds Purchased (Sold)	1.05	-4.61	-2.23	-0.18	0.44	2.60	5.39	7.33	439
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Oth Borrowings W/Rem Mat 1 Yr or Less	1.83	0.00	0.00	0.08	1.30	3.16	6.17	8.94	439
Earning Assets Repr in 1 Year	33.65	15.28	18.72	25.48	32.36	41.75	51.80	56.87	439
Int-Bearing Liab Repr in 1 Year	33.76	12.51	17.28	22.70	30.59	44.16	61.12	64.34	439
Long-Term Debt Repr in 1 Year	0.48	0.00	0.00	0.00	0.00	0.58	3.03	5.60	439
Net Assets Repriceable in 1 Year	-1.22	-34.18	-26.40	-9.76	-0.38	9.22	21.06	26.28	439
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	26.21	2.46	9.14	17.48	26.40	35.10	43.11	49.98	439
Net ST Noncore Funding Dependence	14.79	-3.47	0.70	7.68	13.90	22.35	29.35	33.84	439
Short-Term Inv/ST Noncore Funding	35.80	2.88	5.66	13.39	27.53	52.46	93.26	119.01	439
Liq Asts-ST Noncore Fndg/Nonliq Asts	-0.10	-25.07	-19.02	-9.71	-0.53	8.52	20.34	32.89	439
Net Loans and Leases/Total Deposits	85.10	61.10	66.60	75.66	85.53	94.19	101.15	109.76	439
Net Loans and Leases/Core Deposits	115.45	72.42	82.27	97.02	112.49	131.71	159.83	174.72	439
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.45	-0.96	-0.12	0.00	0.07	0.72	2.39	3.67	193
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.44	-8.58	-4.06	-0.10	1.38	3.53	5.93	8.52	430
Struct Notes Appr(Depr)/T1 Cap	-0.16	-2.05	-0.74	-0.26	-0.03	0.00	0.05	0.16	195
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.83	0.00	0.00	0.00	0.00	4.62	29.85	56.24	439
Available-For-Sale Securities	95.04	42.91	70.12	95.21	100.00	100.00	100.00	100.00	439
U.S. Treasury Securities	0.96	0.00	0.00	0.00	0.00	0.04	6.31	22.78	439
U.S. Agency Securities (excl MBS)	24.80	0.00	0.00	4.99	22.14	42.54	68.93	84.64	439
Municipal Securities	19.21	0.00	0.00	4.15	17.99	34.41	48.47	57.54	439
Mortgage-Backed Securities	42.21	0.00	0.82	16.13	42.35	65.54	83.40	89.01	439
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.67	1.88	439
Other Debt Securities	1.24	0.00	0.00	0.00	0.00	1.60	7.27	13.92	439
Mutual Funds and Equity Securities	0.65	0.00	0.00	0.00	0.00	0.75	3.67	7.42	439
Debt Securities 1 Year or Less	10.51	0.00	0.22	2.14	6.34	16.64	33.53	46.22	439
Debt Securities 1 To 5 Years	28.79	0.15	2.33	10.90	26.89	42.83	64.02	71.97	439
Debt Securities Over 5 Years	54.13	0.83	6.91	30.26	57.97	77.79	90.54	96.57	439
Pledged Securities	55.39	7.00	16.48	36.24	58.13	75.05	89.05	94.08	439
Structured Notes, Fair Value	2.38	0.00	0.00	0.00	0.00	3.86	11.81	21.22	439

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.09	0.13	0.20	0.40	0.84	1.58	2.84	3.79	439
Provision for Ln&Ls Losses/Avg Lns&Ls	1.53	0.22	0.32	0.60	1.18	2.17	3.88	5.22	439
Provision for Ln&Ls Losses/Net Losses	162.81	78.37	91.94	112.62	143.10	198.49	293.15	460.03	436
Ln&Ls Allowance/Total Loans & Leases	1.79	0.95	1.07	1.27	1.58	2.24	2.99	3.62	439
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.05	0.52	0.71	1.15	2.04	3.99	8.96	14.18	434
ALLL/Nonaccrual Assets	89.34	22.65	29.01	42.03	66.13	118.87	236.94	365.13	439
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.55	21.24	27.91	40.45	63.14	103.29	177.93	303.01	439
Gross Ln&Ls Losses/Avg Loans & Leases	1.19	0.10	0.18	0.40	0.89	1.79	3.52	4.77	439
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.04	0.08	0.17	0.30	439
Net Losses/Avg Loans and Leases	1.12	0.07	0.13	0.35	0.81	1.70	3.42	4.58	439
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Recoveries/Prior Year-End Losses	15.36	1.22	2.11	5.22	11.97	21.48	43.04	59.59	376
Earnings Coverage of Net Losses (X)	3.43	-0.95	-0.19	0.49	1.78	4.98	13.19	21.33	436
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.96	0.01	0.04	0.16	0.60	1.43	3.10	4.81	438
RE Loans Secured By 1-4 Family	0.67	0.00	0.01	0.11	0.37	0.93	2.07	3.46	438
Revolving	0.44	0.00	0.00	0.00	0.12	0.61	2.01	3.77	418
Closed-End	0.65	0.00	0.00	0.11	0.36	1.02	2.35	3.79	438
Commercial Real Estate Loans	1.09	0.00	0.00	0.15	0.66	1.75	3.79	5.60	438
Construction and Land Dev	3.02	0.00	0.00	0.05	1.56	5.18	12.04	17.48	437
Multifamily	0.29	0.00	0.00	0.00	0.00	0.00	2.12	4.53	428
Nonfarm Nonresidential	0.34	0.00	0.00	0.02	0.16	0.60	1.26	1.86	438
RE Loans Secured by Farmland	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.52	351
Commercial and Industrial Loans	1.61	0.00	0.03	0.32	1.01	2.33	5.84	8.43	439
Loans to Depository Institutions	3.03	-0.32	-0.09	0.00	0.00	0.00	3.11	15.06	17
Loans to Individuals	1.53	0.13	0.24	0.55	1.11	2.10	4.36	6.76	410
Credit Card Loans	2.73	0.00	0.00	0.94	2.19	4.54	6.51	8.97	154
Agricultural Loans	0.05	-0.05	0.00	0.00	0.00	0.00	0.32	0.90	281
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.88	-0.03	0.00	0.00	0.00	1.62	8.84	31.36	410

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

30-89 Days PD Loans and Leases	1.39	0.18	0.30	0.56	1.20	2.00	3.30	4.70	439
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.03	0.25	0.63	0.90	439
Nonaccrual Loans and Leases	3.12	0.35	0.55	1.21	2.48	4.26	7.84	11.00	439
90+ Days PD and Nonaccrual Loans and Leases	3.33	0.44	0.73	1.40	2.63	4.75	8.22	11.76	439
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.20	439
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Nonaccrual Restructured	0.20	0.00	0.00	0.00	0.00	0.28	1.19	1.92	439
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.39	0.18	0.30	0.56	1.20	2.00	3.30	4.70	439
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.03	0.25	0.63	0.90	439
Nonaccrual Assets	3.15	0.35	0.55	1.21	2.51	4.33	7.84	11.09	439
30+ Days PD & Nonaccrual Assets	4.90	1.04	1.47	2.38	4.09	6.74	10.76	15.41	439
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.35	0.28	0.48	0.90	1.93	3.32	5.91	8.08	439
90+ PD & Nonaccrual Assets + OREO	3.14	0.38	0.65	1.33	2.65	4.47	7.52	10.86	439
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.55	0.36	0.71	1.45	2.81	5.04	9.26	12.87	439
Allowance for Loan & Lease Losses	268.49	43.45	82.34	145.56	246.37	369.59	556.79	662.52	439
Equity Cap + ALLL	39.52	3.41	6.86	14.33	28.16	57.50	107.36	173.56	432
Tier 1 Cap + ALLL	38.26	3.54	7.37	13.99	28.55	51.92	102.46	162.72	439
Loans & Leases + RE Acquired	4.98	0.54	1.14	2.13	4.11	7.05	12.55	16.84	439

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	0.10	0.22	0.54	1.13	2.10	3.40	5.14	438
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.02	0.24	0.67	1.02	438
	- Nonaccrual	3.53	0.42	0.64	1.39	2.76	5.08	8.87	11.79	438
Coml & Indl	- 30-89 Days PD	1.13	0.00	0.03	0.20	0.74	1.79	3.48	4.90	439
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.06	0.44	0.90	439
	- Nonaccrual	1.71	0.00	0.00	0.32	1.13	3.28	5.37	8.28	439
Individuals	- 30-89 Days PD	1.35	0.00	0.00	0.46	1.19	2.28	3.58	4.53	437
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.47	0.88	437
	- Nonaccrual	0.46	0.00	0.00	0.00	0.20	0.81	1.90	3.46	437
Dep Inst Lns	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.00	0.00	0.56	17
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	- Nonaccrual	0.64	0.00	0.00	0.00	0.00	0.00	0.00	1.63	17
Agricultural	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.08	0.71	1.98	281
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	281
	- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.90	3.58	281
Foreign Govts-	- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
	- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&LS	- 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.36	2.63	4.93	410
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.42	410
	- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.00	1.61	5.58	410
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.56	0.12	0.30	0.63	1.31	2.36	3.51	4.69	438
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.24	0.64	1.00	438
	- Nonaccrual	2.04	0.04	0.21	0.59	1.44	3.15	5.39	9.36	438
Revolving	- 30-89 Days PD	0.56	0.00	0.00	0.00	0.32	1.00	2.15	3.38	418
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.59	418
	- Nonaccrual	0.53	0.00	0.00	0.00	0.14	0.98	2.20	3.90	418
Closed-End	- 30-89 Days PD	1.73	0.00	0.29	0.65	1.41	2.68	4.06	5.29	438
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.28	0.71	1.07	438
	- Nonaccrual	2.46	0.04	0.21	0.65	1.72	3.60	6.86	11.32	438
	- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.00	0.06	0.20	0.39	0.60	438
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.11	438
	- Jr Lien Nonaccrual	0.16	0.00	0.00	0.00	0.05	0.26	0.74	1.20	438
Commercial RE	- 30-89 Days PD	1.32	0.00	0.02	0.30	0.90	2.04	3.64	5.64	438
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.17	0.70	1.15	438
	- Nonaccrual	4.29	0.18	0.43	1.48	3.54	6.65	10.31	15.03	438
Const & Dev	- 30-89 Days PD	1.40	0.00	0.00	0.00	0.67	2.33	6.09	8.88	437
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.00	0.76	1.92	437
	- Nonaccrual	9.10	0.00	0.00	1.44	6.79	16.19	26.39	35.86	437
Multifamily	- 30-89 Days PD	0.44	0.00	0.00	0.00	0.00	0.00	2.94	7.80	428
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
	- Nonaccrual	1.68	0.00	0.00	0.00	0.00	1.52	10.97	21.00	428
Nonfarm Nres-	- 30-89 Days PD	1.00	0.00	0.00	0.13	0.69	1.80	3.16	5.06	438
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.05	0.50	1.03	438
	- Nonaccrual	2.46	0.00	0.13	0.61	1.72	3.70	6.72	8.35	438
Farmland	- 30-89 Days PD	0.45	0.00	0.00	0.00	0.00	0.54	2.63	4.34	351
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.89	351
	- Nonaccrual	1.08	0.00	0.00	0.00	0.00	1.05	6.91	15.08	351
Credit Card	- 30-89 Days PD	1.59	0.00	0.00	0.39	1.30	2.47	4.90	6.70	154
	- 90+ Days Past Due	0.52	0.00	0.00	0.00	0.04	0.82	1.95	5.48	154
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	154

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.57	4.23	5.33	7.32	8.56	9.86	11.50	12.29	439
Tier 1 RBC Ratio	11.61	5.14	7.13	9.80	11.47	13.45	16.31	18.75	439
Total Risk-Based Capital Ratio	13.18	7.45	9.43	11.42	12.88	14.73	17.57	20.00	439
Tangible Tier 1 Leverage Ratio	8.51	4.23	5.32	7.27	8.54	9.80	11.48	12.29	439
Tangible Common Eq Cap/Tan Assets	6.99	2.45	3.70	5.18	6.87	8.61	10.58	11.90	439
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	10.42	3.24	4.58	7.37	9.82	13.44	17.13	19.61	439
Standby Letters of Credit	0.48	0.00	0.02	0.14	0.32	0.75	1.36	1.77	439
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.31	439
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.53	0.00	0.00	0.00	0.00	0.85	2.77	6.36	439
Interest Rate Contracts	0.53	0.00	0.00	0.00	0.00	0.84	2.77	6.36	439
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.41	1.25	439
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.75	2.10	439
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	1.01	2.04	439
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.09	4.87	6.65	10.25	14.56	20.31	25.00	29.54	439

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Ins Under Assets(P/C)/Tot Ins Und Ast	29.46	0.00	0.00	0.00	0.00	49.04	100.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	70.53	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.39	0.00	0.00	0.00	0.02	0.30	2.21	6.94	439
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260
Credit Rel Prem Inc/Tot Prem Inc	69.23	0.00	0.00	0.00	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	30.76	0.00	0.00	0.00	0.00	75.00	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
Ins Net Inc (P/C)/Equity (P/C)	54.75	2.08	2.08	3.22	16.36	81.51	119.48	129.23	5
Ins Net Inc (L/H)/Equity (L/H)	4.95	-2.84	-2.84	2.88	3.49	7.14	9.33	10.62	8
Insur Ben, Losses, Exp/Insur Premiums	51.01	0.00	0.00	3.36	39.70	71.85	80.70	121.75	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.69	0.00	0.00	0.00	0.00	0.00	0.62	3.42	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
CSV Life Insurance/Tier 1 Cap + ALLL	9.64	0.00	0.00	0.10	10.33	18.14	24.10	26.57	439
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	439
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.37	53
Cost: Interest-Bearing Deposits	0.78	0.28	0.28	0.28	0.41	0.78	1.22	1.37	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	5.26	1.55	1.55	1.55	1.55	5.26	7.49	8.23	2
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-32.82	-100.00	-100.00	-100.00	-32.97	-2.15	50.60	116.63	35
Total Selected Assets	-27.65	-100.00	-100.00	-84.26	-13.33	-0.94	63.63	106.67	46
Deposits	-22.65	-75.95	-75.95	-75.95	-38.13	1.84	5.71	7.00	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.85	0.00	0.23	50.11	97.03	111.20	176.57	385.26	262
Dividends Paid/Net Income	45.95	0.00	0.00	17.46	43.49	64.79	128.70	201.08	270
Net Income - Dividends/Avg Equity	-4.35	-73.11	-36.72	-8.72	0.67	4.88	8.37	10.24	439
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	111.90	0.00	0.00	0.00	103.17	161.32	330.29	586.23	323
Dividends From Nonbank Subs	0.59	0.00	0.00	0.00	0.00	0.55	4.00	6.96	323
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	323
Dividends From All Subsidiaries	117.30	0.00	0.00	39.46	105.37	162.80	331.86	586.23	323
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	49.96	0.00	0.00	16.13	51.96	78.16	122.52	184.46	266
Interest Income From Bank Subs	0.11	0.00	0.00	0.00	0.00	0.02	0.58	2.75	266
Mgt & Service Fees From Bank Subs	0.85	0.00	0.00	0.00	0.00	0.00	4.90	25.04	266
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.62	266
Operating Income From Bank Subs	56.11	0.00	0.00	20.80	53.60	84.12	158.80	211.76	266
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	73.50	0.00	0.00	17.74	100.00	100.00	124.00	211.38	140
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	4.16	140
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	3.07	140
Operating Inc From Nonbank Subs	82.12	0.00	0.00	32.72	100.00	100.00	166.66	287.50	140
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	16.71	0.00	0.00	0.00	0.99	44.04	55.40	61.30	23
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating Income From Sub BHCs	17.19	0.00	0.00	0.00	3.96	44.04	55.40	61.30	23
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	57.71	0.00	0.00	0.00	87.85	99.68	100.00	100.00	396
Interest Income From Bank Subs	1.06	0.00	0.00	0.00	0.00	0.13	7.44	26.83	396
Mgt & Serv Fees From Bank Subs	1.39	0.00	0.00	0.00	0.00	0.00	9.46	38.86	396
Other Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	5.11	396
Operating Income From Bank Subs	69.80	0.00	0.00	22.22	97.85	100.00	100.00	100.00	396
Dividends From Nonbank Subs	2.43	0.00	0.00	0.00	0.00	0.44	9.94	80.05	396
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.12	396
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	396
Operating Inc From Nonbank Subs	5.44	0.00	0.00	0.00	0.00	1.15	38.92	100.00	396
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Loans and Adv From Subs/ST Debt	581.56	0.00	0.00	0.00	213.01	564.53	2893.49	4897.65	74
Loans and Adv From Subs/Total Debt	192.98	0.00	0.00	0.00	134.92	316.61	618.60	1334.22	154

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
3109904	666, 879	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	961, 904	ACNB CORPORATION	GETTYSBURG, PA	
3472176	750, 152	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	527, 543	ALBANK CORPORATION	CHICAGO, IL	
2757531	989, 491	ALIAN FINANCIAL CORPORATION	ALEXANDER CITY, AL	Moved from Peer 3
3123638	576, 273	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	695, 109	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	992, 594	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	Moved from Peer 3
1020676	769, 000	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	728, 784	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	612, 526	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	858, 905	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	641, 227	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	606, 870	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	677, 438	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	873, 711	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3035049	594, 233	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
1076691	808, 973	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	594, 418	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	713, 644	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	970, 026	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	915, 570	AMES NATIONAL CORPORATION	AMES, IA	
2710796	673, 645	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	542, 157	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	543, 396	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	682, 141	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	965, 464	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	993, 312	ATBANCORP	DUBUQUE, IA	Moved from Peer 3
3264812	968, 425	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	Moved from Peer 3
1129533	774, 907	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	580, 193	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	957, 210	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1135002	652, 454	BANCTENN CORP.	KINGSPORT, TN	
3192997	503, 621	BANK HOLDINGS, THE	RENO, NV	
1030040	813, 406	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	528, 549	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
3447398	610, 387	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1247455	725, 868	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	708, 758	BANKFIVE, MHC	FALL RIVER, MA	
1201363	807, 267	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	604, 738	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	866, 992	BANKVEST, INC.	CASTLE ROCK, CO	
1209248	775, 057	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	708, 924	BARNES BANCORPORATION	KAYSVILLE, UT	
3170539	631, 503	BCB BANCORP, INC.	BAYONNE, NJ	
2848710	814, 547	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	706, 425	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	613, 604	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2728157	906, 743	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	523, 349	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1823345	856, 922	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1471849	773,967	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	868,083	BNCCORP, INC.	BISMARCK, ND	
2935142	740,958	BOU BANCORP, INC.	OGDEN, UT	
1416523	894,933	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	844,686	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	560,153	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	504,310	BSB BANCORP MHC	BELMONT, MA	New Y-9C/BHCPR reporter
2183493	887,948	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1251256	847,519	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1083336	787,403	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1127294	633,100	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	697,052	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2254508	609,380	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1860863	830,071	CBX CORPORATION	CARROLLTON, IL	
1053496	952,261	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1118283	602,489	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
1106132	551,506	CENTRABANC CORPORATION	WACO, TX	
2746049	558,411	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	626,465	CENTRAL BANCORPORATION	PROVO, UT	
1203899	608,432	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1250295	861,367	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2910055	577,620	CENTRAL JERSEY BANCORP	OCEAN TOWNSHIP, NJ	
1064429	835,897	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	512,270	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	765,488	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	827,803	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	788,848	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	731,698	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1133594	976,044	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1075881	586,680	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
3434633	544,150	CHI COPEE BANCORP, INC.	CHI COPEE, MA	
1125030	563,143	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
1139532	712,187	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	599,419	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	538,910	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	Moved from Peer 5
1131077	516,799	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	565,410	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	637,679	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	561,204	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	729,477	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	840,004	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	595,576	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
1071623	581,822	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	927,928	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	971,577	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	858,017	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	835,804	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	921,664	CNB CORPORATION	CONWAY, SC	
3444801	584,070	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	682,951	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	892,831	CODORUS VALLEY BANCORP, INC.	YORK, PA	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
2146359	857, 988	COLOEAST BANKSHARES, INC.	LAMAR, CO	
2378440	955, 480	COLUMBIA BANCORP	THE DALLES, OR	Moved from Peer 3
1118229	656, 773	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	715, 961	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	617, 574	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	947, 265	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	632, 907	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	505, 287	COMMUNITY BANCORP	DERBY, VT	Moved from Peer 5; Name change from COMMUNITY BANCORP.
1247398	643, 605	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	699, 722	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	572, 548	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	819, 559	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1398937	749, 581	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	546, 352	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
2754585	583, 151	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1099766	575, 268	COMMUNITY FIRST FINANCIAL GROU	CHAPEL HILL, NC	
3108194	703, 023	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	640, 028	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	554, 694	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	684, 216	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	611, 873	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	503, 895	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	532, 404	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
2524788	654, 741	COUNTY BANCORP, INC.	MANITOWOC, WI	
1984040	555, 701	COWLITZ BANCORPORATION	LONGVIEW, WA	
1958827	995, 855	CRESCENT BANKING COMPANY	JASPER, GA	Moved from Peer 3
1102581	882, 805	CU BANK SHARES, INC.	DALLAS, TX	Moved from Peer 3
2242523	891, 938	D. L. EVANS BANCORP	BURLEY, ID	
1493720	829, 515	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	679, 727	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	996, 486	DEARBORN BANCORP, INC.	DEARBORN, MI	Moved from Peer 3
1094613	833, 980	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	814, 994	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	721, 545	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	635, 451	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	686, 617	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	535, 385	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	710, 609	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	888, 720	ECB BANCORP, INC.	ENGELHARD, NC	
3728930	825, 402	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	564, 922	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1076495	539, 223	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	692, 270	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	794, 998	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	909, 183	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	853, 629	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1099672	572, 657	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	682, 890	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	529, 358	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	568, 499	FAQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	669, 140	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1248818	523, 363	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	795, 550	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	735, 788	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	670, 649	FIDELITY COMPANY	DUBUQUE, IA	
2858773	556, 017	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3266302	644, 047	FIRST AMERI CAN INTERNATIONAL	BROOKLYN, NY	
1096550	605, 016	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	681, 324	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1206715	926, 625	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	635, 106	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1098796	956, 610	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1250473	959, 432	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1983977	613, 909	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	628, 167	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	606, 413	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	871, 808	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	752, 514	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	755, 951	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	935, 028	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	775, 027	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	637, 030	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3589560	931, 535	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095889	593, 109	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	New Y-9C/BHCPR reporter
1134078	971, 554	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
3393178	504, 618	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	584, 263	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	758, 330	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	528, 159	FIRST LITCHFELD FINANCIAL COR	LITCHFELD, CT	
1208009	838, 754	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	721, 671	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	552, 674	FIRST NATIONAL CORPORATION	STRASBURG, VA	
2880626	747, 625	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	633, 596	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	609, 427	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	644, 856	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	838, 093	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	667, 781	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	613, 211	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
3897519	848, 603	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1204177	608, 364	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	820, 899	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
3558726	778, 404	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
2127657	969, 493	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	640, 947	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1050646	860, 465	FIRST YORK BAN CORP.	YORK, NE	
1109834	554, 986	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
3391455	886, 196	FIRSTIER BANCORP	BROOMFIELD, CO	
1108707	702, 019	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	830, 344	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3223828	963, 256	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3100358	837, 281	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1086814	671,973	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	708,309	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	690,697	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	808,640	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	557,561	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	976,751	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	980,974	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1203714	576,145	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	875,024	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	674,080	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3309889	616,244	GSB, MHC	GREENFIELD, MA	
1862036	887,013	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2618940	738,107	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	566,886	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	575,516	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	839,971	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
2805375	759,649	HCSB FINANCIAL CORPORATION	LORIS, SC	
1917600	850,906	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	614,542	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2253529	946,981	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1109496	504,570	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	783,337	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	573,744	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	649,244	HIGHLANDS BANCSHARES, INC.	ABINGDON, VA	
1052378	699,436	HNB CORPORATION	ARKANSAS CITY, KS	
3234105	559,756	HOME STATE BANCORP	LOVELAND, CO	
1209181	738,606	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	733,737	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1125740	598,514	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
3742020	905,902	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1208054	620,373	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
1118854	892,766	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	891,262	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3140288	905,609	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
3121193	795,636	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1137958	558,617	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	863,197	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1833997	504,144	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	Moved from Peer 5
1109290	689,772	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3821756	670,336	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	760,664	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	540,219	JJR HOLDING COMPANY, INC.	BRICK, NJ	
3633052	808,589	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	616,411	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	676,432	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	928,826	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
3030307	584,232	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	734,409	LCNB CORP.	LEBANON, OH	
2856014	676,463	LEADERS GROUP, INC., THE	OAK BROOK, IL	
2352226	950,723	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	821,381	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1086748	983, 505	LIBERTY SHARES, INC.	HINESVILLE, GA	
1210169	558, 950	LINCOLN BANCORP	REINBECK, IA	
1097173	709, 574	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	816, 598	LSB CORPORATION	NORTH ANDOVER, MA	
2052777	709, 101	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	959, 922	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	515, 377	MACKINAC FINANCIAL CORPORATI ON	MANISTIQUE, MI	
1135413	646, 258	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	557, 837	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
1139363	680, 802	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	833, 297	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	596, 222	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	807, 749	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3832583	568, 115	MARLIN BUSINESS SERVICES CORP.	MOUNT LAUREL, NJ	
1095254	569, 983	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
2485487	547, 087	MERCHANTS BANCORP, INC.	HILLSBORO, OH	New Y-9C/BHCPR reporter
3405521	592, 347	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	774, 261	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
2820211	589, 584	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	596, 001	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	606, 010	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	529, 843	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1139185	505, 460	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	Moved from Peer 5
3104730	541, 004	MIDCAROLINA FINANCIAL CORPORAT	BURLINGTON, NC	
2176413	976, 374	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	553, 754	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	972, 142	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
3719992	610, 225	MODERN BANK PARTNERS LLC	NEW YORK, NY	
3435386	689, 879	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1210299	802, 451	MONROE BANCORP	BLOOMINGT ON, IN	
1138919	955, 507	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	948, 374	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	921, 603	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	792, 242	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	639, 016	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	809, 205	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	864, 865	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	740, 198	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	623, 689	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	698, 398	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	571, 351	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
1947045	577, 183	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	982, 367	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	650, 137	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	591, 952	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	630, 636	NEW CENTURY BANCORP, INC.	DUNN, NC	
3137970	672, 443	NEW ENGLAND BANCSHARES, INC.	ENFIELD, CT	
1023154	724, 185	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	857, 910	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	588, 015	NEXTIER INCORPORATED	BUTLER, PA	
1827893	569, 130	NI BANCSHARES CORPORATION	SYCAMORE, IL	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes

3103603	676, 224	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	690, 892	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	679, 624	NORTH STATE BANCORP	RALEIGH, NC	
2962737	884, 028	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	883, 882	NORTH VALLEY BANCORP	REDDING, CA	
2324111	612, 726	NORTHEAST BANCORP	LEWISTON, ME	
1246935	573, 685	NORTHERN BANCORP, INC.	WOBURN, MA	
1210589	624, 025	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	608, 488	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	784, 470	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	807, 357	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	661, 806	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	936, 146	NORWAY BANCORP, MHC	NORWAY, ME	
3110366	618, 426	NOVA FINANCIAL HOLDINGS, INC	BERWYN, PA	
2460569	647, 588	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	821, 773	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	672, 155	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	811, 988	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	810, 845	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	921, 422	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	888, 681	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	746, 971	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	720, 519	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	631, 882	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	647, 008	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3595084	536, 947	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	622, 552	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	667, 649	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	807, 323	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	620, 452	PALM BANCORP	PALMERTON, PA	
1209716	824, 757	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	653, 333	PARKE BANCORP, INC	SEWELL, NJ	
2337081	553, 675	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
2840479	866, 417	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	676, 204	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	883, 222	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	810, 886	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1974443	556, 601	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	869, 006	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
3145966	598, 270	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	897, 672	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	568, 191	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	604, 973	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	529, 143	PLUMAS BANCORP	QUINCY, CA	
3223855	725, 330	PONKAPOAG BANCORP, MHC	CANTON, MA	
2293329	935, 237	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2321419	606, 854	PSB HOLDINGS, INC.	WAUSAU, WI	
1246252	543, 404	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1118434	762, 426	QNB CORP.	QUAKERTOWN, PA	
1130904	934, 482	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	717, 899	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
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2743235	805, 746	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	771, 042	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2114938	849, 817	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	952, 787	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2492485	790, 202	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
1071454	674, 544	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	722, 709	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	650, 244	SABINE BANCSHARES, INC.	MANY, LA	
2603928	668, 085	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	794, 187	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
1204814	913, 111	SBC, INCORPORATED	COUNTRYSIDE, IL	
3308677	631, 248	SBT BANCSHARES, INC.	DALLAS, TX	
1107308	616, 962	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	615, 389	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1248573	608, 796	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
3438097	648, 173	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	552, 767	SOLVAY BANK CORP.	SOLVAY, NY	
2810285	914, 302	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	750, 388	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	946, 020	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	608, 820	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2794778	521, 577	SOUTHCOAST FINANCIAL CORPORATI	MOUNT PLEASANT, SC	
2497202	627, 304	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
2849799	719, 688	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	671, 893	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	558, 066	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	762, 203	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3449075	583, 568	ST. LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1126729	713, 011	STARION BANCORPORATION	BISMARCK, ND	
1097771	919, 270	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	663, 881	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	714, 317	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	664, 191	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2526764	535, 724	SUN AMERICAN BANCORP	BOCA RATON, FL	
3836442	629, 729	TAMALPAIS BANCORP	SAN RAFAEL, CA	
1246467	914, 314	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1140341	641, 733	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	765, 585	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	711, 183	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
3934562	835, 448	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	775, 930	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	716, 466	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	680, 169	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	971, 128	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	616, 970	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
2523389	815, 042	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	818, 159	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	931, 040	UFS BANCORP	WHITINSVILLE, MA	
1135516	909, 328	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	738, 479	UNITED BANCORPORATION	OSSEO, WI	
1136009	616, 405	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1082777	898,084	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	853,755	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	693,214	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	691,754	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	930,385	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	581,296	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3536386	842,412	USAMERIBANCORP, INC.	LARGO, FL	
2314327	713,725	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	797,311	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2364573	600,730	VIKING FINANCIAL SERVICES CORP	SEATTLE, WA	
3251027	600,731	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	
3211012	837,936	VISION BANCSHARES, INC.	LAREDO, TX	
3004689	537,034	WACCAMAW BANKSHARES, INC	WHITEVILLE, NC	New Y-9C/BHCPR reporter
3021659	622,248	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1054813	501,496	WASHINGTON INVESTMENT COMPANY	YUMA, CO	Moved from Peer 5
1135048	991,591	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	712,535	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	559,762	WEBFIVE MHC	WEBSTER, MA	
1085255	571,309	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	617,834	WESTBRAND, INC.	MINOT, ND	
3122051	817,671	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1134911	841,119	WGNB CORP.	CARROLLTON, GA	
1051979	597,306	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	858,473	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	906,577	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	578,676	WINTER TRUST OF 12/3/74	OTTAWA, KS	
1399671	985,025	WNB BANCSHARES, INC.	ODESSA, TX	Moved from Peer 3
2784920	677,809	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	793,011	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	613,332	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
1035157	857,271	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 439 bank holding companies.