

	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	93	87	101	128	537
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.02	3.44	3.75	3.98	3.88
+ Non-interest Income	0.79	0.94	0.87	0.92	0.83
- Overhead Expense	3.44	3.45	3.25	3.23	3.00
- Provision for Losses	1.53	0.94	0.27	0.15	0.17
+ Securities Gains (Losses)	0.02	-0.06	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.01	0.03	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	-1.03	0.18	1.18	1.53	1.56
Net Operating Income	-1.06	-0.07	0.84	1.10	1.09
Net Income	-1.05	-0.08	0.84	1.10	1.09
Net Income (Sub S Adjusted)	-1.31	0.13	0.87	1.09	1.12

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.31	6.29	7.34	7.17	6.30
Interest Expense	1.99	2.58	3.30	2.87	2.13
Net Interest Income (TE)	3.31	3.71	4.03	4.29	4.19

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

Net Ln&Ls Losses/Avg Loans & Leases	1.91	0.87	0.25	0.12	0.13
Earnings Coverage of Net Losses (X)	1.21	4.93	8.69	27.26	26.72
Ln&Ls Allowance/Total Loans & Leases	2.21	1.71	1.31	1.26	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.98	3.86	1.39	0.67	0.56
30-89 Days Past Due Loans and Leases	1.70	1.65	1.40	0.92	0.73

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	22.17	25.47	21.16	20.22	21.16
Net ST Noncore Funding Dependence	13.66	17.29	14.61	12.35	10.67
Net Loans and Leases/Total Assets	66.45	69.79	70.63	69.38	69.17

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.80	8.96	9.68	9.75	9.14
Equity Capital/Total Assets	7.19	8.11	8.98	8.83	8.27
Equity Capital+Minority Int/Total Assets	7.34	8.20	9.08	8.91	8.34
Net Loans&Ls/Equity Capital (X)	10.85	9.30	8.47	8.26	8.79
Cash Dividends/Net Income	58.36	60.48	40.41	35.12	27.45
Cash Dividends/Net Income (Sub S Adjusted)	16.08	27.48	47.02	46.57	25.69
Retained Earnings/Avg Equity Cap	-19.12	-5.39	4.49	7.55	8.90

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.93	0.48	0.29	0.33	0.26
Long-Term Debt/Equity Capital	2.10	0.86	0.52	0.65	0.90
Equity Investment in Subs/Equity Cap	128.40	115.45	113.31	113.46	113.03
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	77.86	92.03	115.03	92.82	105.05

PERCENT OF AVERAGE ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	4.82	5.81	6.81	6.64	5.84
Less: Interest Expense	1.80	2.39	3.07	2.67	1.97
Equals: Net Interest Income (TE)	3.02	3.44	3.75	3.98	3.88
Plus: Non-Interest Income	0.79	0.94	0.87	0.92	0.83
Equals: Adj Operating Income (TE)	3.83	4.41	4.69	4.98	4.75
Less: Overhead Expense	3.44	3.45	3.25	3.23	3.00
Less: Provision for Loan and Lease Losses	1.53	0.94	0.27	0.15	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	0.02	-0.06	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.01	0.03	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-1.03	0.18	1.18	1.53	1.56
Less: Applicable Income Taxes (TE)	-0.04	0.14	0.31	0.39	0.43
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-1.06	-0.07	0.84	1.10	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-1.05	-0.08	0.84	1.10	1.09
Memo: Net Income (Last Four Qtrs)	-1.06	-0.03	0.84	1.10	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.22	92.71	93.28	93.08	92.99
Avg Int-Bearing Funds / Avg Assets	80.66	79.36	78.41	77.19	78.36
Int Income (TE) / Avg Earning Assets	5.31	6.29	7.34	7.17	6.30
Int Expense / Avg Earning Assets	1.99	2.58	3.30	2.87	2.13
Net Int Inc (TE) / Avg Earn Assets	3.31	3.71	4.03	4.29	4.19
YIELD OR COST:					
Total Loans and Leases (TE)	5.88	6.77	8.01	7.94	7.00
Interest-Bearing Bank Balances	0.58	2.65	5.63	5.51	3.42
Fed Funds Sold & Reverse Repos	0.17	2.21	5.05	4.94	3.17
Trading Assets	5.59	3.84	2.59	0.00	2.34
Total Earning Assets	5.25	6.17	7.22	7.07	6.19
Investment Securities (TE)	4.30	4.98	4.96	4.60	4.25
U. S. Treasury & Agency Sec (excl MBS)	3.58	4.94	4.70	4.10	3.48
Mortgage-Backed Securities	4.43	4.64	4.67	4.53	4.08
All Other Securities	5.99	6.37	7.02	6.43	6.12
Interest-Bearing Deposits	2.06	2.83	3.73	3.23	2.31
Time Deposits of \$100K or More	2.76	3.86	4.71	4.22	3.14
Time Deposits < \$100K	2.95	3.94	4.84	4.16	3.06
Other Domestic Deposits	0.91	1.44	2.32	2.10	1.38
Foreign Deposits	1.34	N/A	0.00	N/A	2.66
Fed Funds Purchased and Repos	1.14	2.15	4.65	4.48	2.82
Other Borrowed Funds & Trading Liab	3.46	3.72	4.83	4.86	4.07
All Interest-Bearing Funds	2.22	2.99	3.91	3.46	2.52

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	67	61	59	57	54
Avg Assets per Employee (\$000)	4,428	3,467	3,375	3,270	3,345
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	1.51	2.03	1.80	1.92
Overhead Exp / NII + Non-Int Income	95.92	80.30	71.30	66.97	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.44	3.45	3.25	3.23	3.00
Personnel Expense	1.62	1.80	1.79	1.79	1.67
Net Occupancy Expense	0.45	0.48	0.46	0.46	0.42
Other Operating Expenses	1.33	1.14	0.98	0.96	0.90
Overhead Less Non-Interest Income	2.60	2.46	2.33	2.28	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	94.68	78.40	69.79	65.62	63.35
Personnel Expense	44.04	40.68	38.28	36.40	35.29
Net Occupancy Expense	12.19	10.98	9.80	9.30	8.76
Other Operating Expenses	38.13	26.51	20.82	19.55	19.03
Total Non-Interest Income	19.41	20.24	18.24	18.44	17.34
Fiduciary Activities Income	0.52	0.63	0.59	0.58	0.64
Serv Charges on Deposit Accts - Domestic	8.37	8.18	7.53	7.54	7.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.41	0.41	0.49	0.41	0.38
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.37	0.18	0.14	0.17	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.35	0.35	0.44	0.42	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	-2.54	-0.36	0.83	1.38	1.06
Other Non-Interest Income	7.94	7.60	5.34	5.47	5.07
Overhead Less Non-Interest Income	74.77	57.54	51.10	46.38	45.32
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	4.92	3.81	16.94	19.86	21.41
Appl Inc Tax+TE/Pretax NOI+TE	30.24	33.01	26.33	27.00	28.76

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	53.57	55.04	54.27	52.85	52.68
Commercial and Industrial Loans	8.33	9.58	10.18	10.30	9.68
Loans to Individuals	2.30	2.89	2.98	2.89	3.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.30	1.30	1.51	1.35	1.15
Other Loans and Leases	0.59	0.76	0.89	0.72	0.67
Net Loans and Leases	66.45	69.79	70.63	69.38	69.17
Debt Securities Over 1 Year	13.31	14.69	13.97	14.12	15.86
Mutual Funds and Equity Securities	0.04	0.07	0.10	0.12	0.16
Subtotal	80.52	85.20	85.50	84.60	86.07
Interest-Bearing Bank Balances	4.46	1.07	0.30	0.29	0.42
Federal Funds Sold & Reverse Repos	0.81	1.06	1.75	2.25	1.77
Debt Securities 1 Year or Less	1.54	1.89	2.62	2.85	2.40
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	88.81	90.70	91.54	91.34	91.69
Non-Int Cash and Due From Dep Inst	2.58	2.38	2.61	3.01	2.92
Other Real Estate Owned	1.71	0.72	0.21	0.11	0.08
All Other Assets	8.23	6.75	5.77	5.58	5.31

## MEMORANDA:

Short-Term Investments	7.67	4.94	5.37	6.31	5.33
U.S. Treasury Securities	0.08	0.08	0.08	0.11	0.12
U.S. Agency Securities (excl MBS)	3.72	4.15	6.34	7.28	7.11
Municipal Securities	2.26	2.98	3.14	3.35	3.68
Mortgage-Backed Securities	6.46	6.83	4.83	4.40	5.59
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00
Other Debt Securities	0.16	0.21	0.16	0.22	0.34
RE Loans Secured by 1-4 Family	15.93	17.07	16.65	15.43	17.31
Revolving	2.90	2.72	2.18	2.23	2.44
Closed-End, Sec by First Liens	11.59	12.64	12.73	11.77	13.42
Closed-End, Sec by Junior Liens	0.99	1.20	1.14	0.96	1.01
Commercial Real Estate Loans	34.12	34.29	33.54	33.58	31.67
Construction and Land Dev	8.99	10.04	11.13	11.01	9.24
Multifamily	1.84	1.73	1.21	1.32	1.31
Nonfarm Nonresidential	22.01	21.02	19.21	19.39	19.77
RE Loans Secured by Farmland	2.16	2.12	2.04	1.80	1.56
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.08	77.54	75.86	75.75	76.00
RE Loans Secured by 1-4 Family	24.10	24.65	23.80	22.50	25.55
Revolving	4.27	3.79	3.00	3.17	3.50
Closed-End	19.47	20.57	20.51	19.21	21.73
Commercial Real Estate Loans	49.66	47.30	45.96	47.38	45.31
Construction and Land Dev	13.15	13.75	15.17	15.42	13.05
Multifamily	2.69	2.45	1.66	1.84	1.90
Nonfarm Nonresidential	32.00	29.20	26.93	27.99	28.51
RE Loans Secured by Farmland	3.29	3.18	3.02	2.73	2.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.33	13.37	14.22	14.84	13.97
Loans to Individuals	3.55	4.28	4.41	4.35	5.01
Credit Card Loans	0.04	0.06	0.06	0.08	0.10
Agricultural Loans	2.04	1.92	2.29	2.06	1.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.88	1.09	1.30	1.06	1.00

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	7.67	4.94	5.37	6.31	5.33
Liquid Assets	21.15	18.52	18.21	19.69	19.82
Investment Securities	15.35	17.18	17.21	17.81	19.16
Net Loans and Leases	66.45	69.79	70.63	69.38	69.17
Net Lns, Ls & Stdby Ltrs of Credit	67.00	70.36	71.39	70.22	69.84
Core Deposits	63.82	62.16	64.52	64.68	65.38
Noncore Funding	26.35	27.18	24.07	23.89	24.05
Time Deposits of \$100K or More	16.42	14.92	14.74	15.91	14.99
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.05	1.51	1.52	1.38	1.27
Net Fed Funds Purchased (Sold)	0.37	0.48	-0.24	-0.83	-0.46
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.01	2.12	1.81	1.70	1.66
Earning Assets Repr in 1 Year	36.25	38.23	42.83	45.01	41.88
Int-Bearing Liab Repr in 1 Year	33.75	34.77	34.39	34.65	30.46
Long-Term Debt Repr in 1 Year	0.57	0.58	0.52	0.41	0.35
Net Assets Repriceable in 1 Year	2.98	2.15	6.95	9.18	10.05
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.17	25.47	21.16	20.22	21.16
Net ST Noncore Funding Dependence	13.66	17.29	14.61	12.35	10.67
Short-Term Inv/ST Noncore Funding	49.25	29.11	35.61	46.98	45.35
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.50	-1.06	1.57	4.28	7.22
Net Loans and Leases/Total Deposits	80.30	86.35	87.53	85.45	84.99
Net Loans and Leases/Core Deposits	106.60	116.53	111.89	110.94	107.61
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.79	0.29	0.27	-0.12	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.19	1.00	0.35	-1.32	-2.51
Struct Notes Appr(Depr)/T1 Cap	-0.19	0.10	0.04	-0.17	-0.35
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.88	5.99	7.24	5.41	8.58
Available-For-Sale Securities	95.12	94.01	92.76	94.59	91.42
U. S. Treasury Securities	0.63	0.59	0.59	0.73	0.64
U. S. Agency Securities (excl MBS)	27.02	27.96	41.76	44.03	39.64
Municipal Securities	13.86	17.31	17.82	17.96	19.35
Mortgage-Backed Securities	43.43	39.72	28.47	24.62	29.08
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00
Other Debt Securities	1.23	1.14	1.04	1.19	1.85
Mutual Funds and Equity Securities	0.38	0.42	0.61	0.88	0.92
Debt Securities 1 Year or Less	10.63	13.12	17.00	17.57	13.66
Debt Securities 1 To 5 Years	30.70	29.06	33.25	37.69	39.57
Debt Securities Over 5 Years	54.58	53.42	43.77	39.67	41.40
Pledged Securities	57.99	60.60	50.77	46.69	46.13
Structured Notes, Fair Value	2.05	0.80	1.29	2.14	3.54

## ANALYSIS RATIOS

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	1.53	0.94	0.27	0.15	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	2.19	1.32	0.37	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	127.83	175.44	166.61	219.91	234.35
Ln&Ls Allowance/Total Loans & Leases	2.21	1.71	1.31	1.26	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.07	4.81	11.04	28.09	20.55
ALL/Nonaccrual Assets	73.92	119.23	291.37	620.38	748.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	70.00	95.70	205.63	455.05	483.39
Gross Ln&Ls Losses/Avg Loans & Leases	2.00	0.98	0.30	0.16	0.18
Recoveries/Avg Loans and Leases	0.07	0.06	0.05	0.04	0.05
Net Losses/Avg Loans and Leases	1.91	0.87	0.25	0.12	0.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	11.46	28.72	58.71	35.72	32.36
Earnings Coverage of Net Losses (X)	1.21	4.93	8.69	27.26	26.72

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.96	0.76	0.15	0.05	0.03
RE Loans Secured By 1-4 Family	1.49	0.60	0.10	0.06	0.04
Revolving	0.83	0.33	0.08	0.01	0.01
Closed-End	1.61	0.56	0.10	0.07	0.04
Commercial Real Estate Loans	2.17	0.74	0.18	0.04	0.02
Construction and Land Dev	5.29	1.93	0.32	0.01	0.00
Multifamily	0.70	0.11	0.00	0.00	0.00
Nonfarm Nonresidential	0.88	0.17	0.04	0.03	0.02
RE Loans Secured by Farmland	0.20	0.00	0.02	0.00	0.00
Commercial and Industrial Loans	2.48	1.32	0.41	0.16	0.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.41	0.97	0.83	0.65	0.74
Credit Card Loans	2.40	3.35	2.95	1.40	1.57
Agricultural Loans	0.01	0.00	0.01	0.00	0.01
Loans to Foreign Governments & Inst	N/A	N/A	0.00	0.00	0.00
Other Loans and Leases	3.52	1.24	1.31	1.03	0.41

## 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

1.70

1.65

1.40

0.92

0.73

90+ Days PD Loans and Leases

0.12

0.16

0.15

0.11

0.09

Nonaccrual Loans and Leases

4.62

2.90

1.12

0.44

0.42

90+ Days PD and Nonaccrual Loans and Leases

4.78

3.23

1.34

0.66

0.53

30-89 Days PD Restructured

0.06

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.33

0.02

0.01

0.00

0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.70

1.65

1.40

0.92

0.73

90+ Days Past Due Assets

0.12

0.16

0.15

0.11

0.09

Nonaccrual Assets

4.67

2.90

1.12

0.45

0.42

30+ Days PD &amp; Nonaccrual Assets

6.91

5.07

2.89

1.64

1.31

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.33

2.35

0.95

0.46

0.37

90+ PD &amp; Nonaccrual Assets + OREO

5.14

3.30

1.25

0.62

0.48

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.21

3.08

1.07

0.53

0.42

Allowance for Loan &amp; Lease Losses

363.66

210.85

109.52

58.78

51.97

Equity Cap + ALLL

83.06

33.40

11.64

5.43

4.76

Tier 1 Cap + ALLL

80.68

31.97

10.49

4.96

4.35

Loans &amp; Leases + RE Acquired

8.65

4.20

1.50

0.75

0.62

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	1.74	1.74	1.40	0.92	0.68
- 90+ Days Past Due	0.12	0.15	0.15	0.09	0.07
- Nonaccrual	5.15	3.29	1.14	0.43	0.34
Coml & Indl - 30-89 Days PD	1.36	1.14	1.07	0.61	0.69
- 90+ Days Past Due	0.06	0.09	0.08	0.09	0.07
- Nonaccrual	2.48	1.01	0.65	0.44	0.49
Individuals - 30-89 Days PD	1.74	1.37	1.44	1.25	1.31
- 90+ Days Past Due	0.08	0.09	0.11	0.07	0.11
- Nonaccrual	0.49	0.34	0.23	0.19	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	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.26	0.20	0.05	0.11
- 90+ Days Past Due	0.00	0.01	0.01	0.00	0.00
- Nonaccrual	0.17	0.21	0.02	0.04	0.07
Foreign Govts- 30-89 Days PD	N/A	N/A	0.00	0.00	0.00
- 90+ Days Past Due	N/A	N/A	0.00	0.00	0.00
- Nonaccrual	N/A	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.14	0.41	0.29	0.41	0.32
- 90+ Days Past Due	0.01	0.04	0.03	0.03	0.01
- Nonaccrual	0.04	0.00	0.08	0.01	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.93	1.70	1.63	1.13	0.88
- 90+ Days Past Due	0.12	0.12	0.14	0.08	0.09
- Nonaccrual	3.03	1.89	0.83	0.37	0.33
Revolving - 30-89 Days PD	0.50	0.54	0.51	0.46	0.29
- 90+ Days Past Due	0.02	0.00	0.03	0.01	0.01
- Nonaccrual	0.51	0.26	0.24	0.10	0.05
Closed-End - 30-89 Days PD	2.22	1.92	1.50	1.21	0.95
- 90+ Days Past Due	0.14	0.14	0.14	0.10	0.10
- Nonaccrual	3.70	2.32	0.81	0.39	0.37
- Jr Lien 30-89 Days PD	0.14	0.12	0.05	0.04	0.05
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.17	0.09	0.02	0.01	0.03
Commercial RE - 30-89 Days PD	1.45	1.36	1.04	0.67	0.44
- 90+ Days Past Due	0.08	0.15	0.12	0.08	0.04
- Nonaccrual	5.68	3.78	1.38	0.42	0.31
Const & Dev - 30-89 Days PD	1.60	1.32	1.25	0.66	0.32
- 90+ Days Past Due	0.02	0.11	0.13	0.05	0.01
- Nonaccrual	13.33	8.08	2.39	0.22	0.12
Multi family - 30-89 Days PD	0.56	0.37	0.60	0.01	0.03
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00
- Nonaccrual	0.63	0.85	0.17	0.00	0.00
Nonfarm Nres- 30-89 Days PD	1.22	1.01	0.62	0.49	0.42
- 90+ Days Past Due	0.06	0.12	0.05	0.04	0.03
- Nonaccrual	2.55	1.58	0.54	0.36	0.32
Farmland - 30-89 Days PD	0.40	0.21	0.59	0.18	0.14
- 90+ Days Past Due	0.00	0.00	0.03	0.00	0.00
- Nonaccrual	1.07	0.51	0.16	0.08	0.21
Credit Card - 30-89 Days PD	2.30	2.62	3.02	1.27	1.20
- 90+ Days Past Due	1.10	0.83	0.75	0.32	0.30
- Nonaccrual	0.00	0.00	0.03	0.00	0.01



CAPITAL RATIOS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	7.80	8.96	9.68	9.75	9.14
Tier 1 RBC Ratio	10.63	11.90	12.86	12.92	12.41
Total Risk-Based Capital Ratio	12.35	13.34	14.25	14.48	13.84
Tangible Tier 1 Leverage Ratio	7.76	8.94	9.65	9.73	9.12
Tangible Common Eq Cap/Tan Assets	6.42	7.67	8.48	8.26	7.79
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.68	10.74	13.03	14.56	14.37
Standby Letters of Credit	0.48	0.52	0.68	0.70	0.60
Commercial & Similar Letters of Credit	0.00	0.00	0.01	0.01	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	0.19	0.32	0.06	0.12	0.14
Interest Rate Contracts	0.19	0.31	0.06	0.10	0.12
Interest Rate Futures & Forward Contr	0.03	0.01	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.02	0.08	0.00	0.01	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.03
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	12.58	15.56	18.65	22.11	22.04

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	100.00	85.01	86.67	86.96	88.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	14.99	13.33	13.04	12.00
Futures and Forwards	35.67	16.15	16.18	12.35	19.21
Written Options	29.27	41.52	32.11	42.53	27.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	29.27	41.52	32.11	42.53	26.81
Purchased Options	3.47	19.30	30.14	26.09	15.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.47	19.30	30.14	26.09	14.34
Swaps	26.99	18.61	21.57	15.22	37.81
Held for Trading	9.52	10.53	6.67	0.00	1.34
Interest Rate Contracts	9.52	10.53	6.67	0.00	0.71
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	90.48	89.47	93.33	100.00	98.66
Interest Rate Contracts	90.21	74.48	80.00	82.61	81.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	14.99	13.33	13.04	11.40
Deriv Contr (Excl Fut & FX LE 14 Days)	70.73	54.46	67.89	54.05	67.61
One Year or Less	37.76	22.24	24.36	4.99	21.50
Over 1 Year to 5 Years	4.30	27.45	33.47	37.24	36.21
Over 5 Years	24.12	1.34	10.06	4.25	5.16
Gross Negative Fair Value (Abs Val)	0.48	0.66	1.66	0.48	0.48
Gross Positive Fair Value	0.26	0.42	2.32	0.58	0.85
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	33.33	33.33	50.00	25.52	11.04
Ins Under Assets(L/H)/Tot Ins Und Ast	66.67	66.67	50.00	74.48	88.96
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.35	0.35	0.44	0.42	0.35
Premium Inc/Ins Activities Revenue	1.09	1.28	0.00	0.54	0.00
Credit Rel Prem Inc/Tot Prem Inc	33.33	33.33	50.00	60.00	92.66
Other Prem Inc/Total Prem Inc	66.67	66.67	50.00	40.00	7.34
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)	39.53	20.02	36.07	8.20	9.11
Ins Net Inc (L/H)/Equity (L/H)	4.04	5.15	4.68	6.45	16.96
Insur Ben, Losses, Exp/Insur Premiums	70.52	71.60	58.67	148.29	63.16
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.96	2.59	5.84	2.13	1.15
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.58	9.36	8.15	8.04	6.86
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	0.57	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.34	N/A	0.00	N/A	2.66
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	N/A	N/A	N/A	N/A	3.47
Foreign Governments and Inst	N/A	N/A	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-29.60	-53.15	-64.16	-78.43	-34.05
Total Selected Assets	-22.94	-39.91	234.03	-42.89	-10.77
Deposits	-21.88	N/A	N/A	N/A	-18.21

PROFITABILITY:	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	-17.92	-2.34	8.31	11.42	12.13
Bank Net Inc/Avg Eq Inv in Banks	-13.22	-0.16	9.79	12.92	13.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.91	4.16	3.78	4.84	3.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-38.45	3.14	15.81	11.00	11.36
Bank Net Income/Parent Net Income	177.22	131.87	114.93	109.40	107.44
Nonbank Net Income/Parent Net Income	3.44	1.67	0.93	0.62	0.15
Sub BHCs Net Inc/Parent Net Income	367.49	72.56	85.23	188.60	97.99
LEVERAGE:					
Total Liabilities/Equity	33.79	20.60	21.24	19.84	19.97
Total Debt/Equity Capital	5.33	1.93	1.24	1.46	1.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	30.96	19.11	17.71	18.24	18.31
Tot Debt+Lns Guaranteed for Affl/Equity	5.61	2.22	1.55	1.77	1.80
Total Debt/Eq Cap - Exc Over Fair Value	5.46	1.94	1.25	1.47	1.78
Long-Term Debt/Equity Capital	2.10	0.86	0.52	0.65	0.90
Short-Term Debt/Equity Capital	1.93	0.48	0.29	0.33	0.26
Current Portion of LT Debt/Equity	0.00	0.01	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.19	0.19	0.27	0.31	0.18
Long-Term Debt/Consolidated LT Debt	6.80	2.43	2.56	1.75	1.78
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	128.40	115.45	113.31	113.46	113.03
Total Investment in Subs/Equity	128.93	115.93	113.69	113.84	113.79
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	108.73	99.75	99.35	98.87	99.13
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.24	100.11	99.69	99.23	99.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.09	3.44	1.49	1.10	1.01
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	27.10	6.16	4.57	3.06	3.02
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	66.88	92.16	105.92	89.86	98.94
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	77.86	92.03	115.03	92.82	105.05
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.74	99.90	107.84	93.99	114.67
Pretax Oper Inc + Int Exp/Int Expense	688.08	1912.71	2593.21	2600.74	4769.88
Div + Int From Subs/Int Exp + Div	105.75	161.76	158.83	137.94	133.34
Fees+Other Inc From Subs/Sal + Oth Exp	7.64	9.29	6.50	6.10	2.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	15.32	16.98	39.51	62.18	46.08
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.30	-0.49	-0.15	0.17	-0.10
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	0.00	0.00	0.00	0.00
Total	0.00	0.00	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	0.55	0.49	0.45	0.37	0.30
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	85.81	91.22	82.48	105.61	85.53
Dividends Paid/Net Income	49.29	59.60	40.01	35.09	27.44
Net Income - Dividends/Avg Equity	-19.12	-5.31	4.58	7.54	8.90

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	102.59	122.07	127.63	104.57	116.58
Dividends From Nonbank Subs	2.44	1.16	0.65	0.65	0.20
Dividends From Subsidiary BHCs	0.00	0.00	1.25	0.38	0.18
Dividends From All Subsidiaries	114.79	128.23	141.53	128.57	137.26

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	49.86	58.60	51.28	39.00	34.63
Interest Income From Bank Subs	0.36	0.28	0.29	0.27	0.14
Mgt & Service Fees From Bank Subs	4.31	1.80	0.81	0.53	0.07
Other Income From Bank Subs	0.45	0.23	0.20	0.10	0.01
Operating Income From Bank Subs	61.16	76.18	60.58	42.52	36.75

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	86.00	80.27	59.71	67.55	66.25
Interest Income From Nonbank Subs	0.03	0.55	4.85	3.50	1.44
Mgt & Serv Fees From Nonbank Subs	0.19	1.33	1.04	0.15	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	91.88	93.42	96.21	84.11	77.97

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	24.28	20.25	55.24	34.44	26.82
Interest Inc From Subsidiary BHCs	0.00	0.00	0.01	0.03	0.00
Mgt & Serv Fees From Sub BHCs	0.63	0.60	0.06	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	24.91	20.85	55.30	34.47	26.92

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	49.43	65.54	74.95	70.53	72.02
Interest Income From Bank Subs	1.53	0.78	0.92	1.15	0.97
Mgt & Serv Fees From Bank Subs	5.11	2.03	0.88	0.71	0.13
Other Income From Bank Subs	0.00	0.07	0.19	0.18	0.05
Operating Income From Bank Subs	65.96	78.02	83.99	80.75	80.91

Dividends From Nonbank Subs	4.41	1.57	0.45	1.42	0.30
Interest Income From Nonbank Subs	0.11	0.00	0.15	0.03	0.02
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	15.70	4.11	1.15	3.86	1.21

Dividends From Subsidiary BHCs	0.00	0.00	0.21	0.05	0.15
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	0.21	0.05	0.15

Loans and Adv From Subs/ST Debt	496.69	554.42	768.42	584.60	752.96
Loans and Adv From Subs/Total Debt	241.99	424.59	496.21	473.56	485.36

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									93
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.01	1.34	1.76	2.45	3.08	3.67	4.01	4.20	93
+ Non-interest Income	0.79	-0.13	0.10	0.30	0.66	1.04	1.75	3.30	93
- Overhead Expense	3.43	1.97	2.38	2.91	3.34	3.91	4.62	5.04	93
- Provision for Losses	1.52	0.07	0.14	0.55	1.04	2.61	3.60	4.15	93
+ Securities Gains (Losses)	0.02	-0.89	-0.44	0.00	0.00	0.13	0.23	0.39	93
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.04	0.17	93
= Pretax Net Oper Income (TE)	-1.03	-5.55	-4.36	-2.77	-0.55	0.69	1.38	1.65	93
Net Operating Income	-1.05	-5.07	-4.33	-2.66	-0.59	0.40	0.89	1.27	93
Net Income	-1.05	-5.07	-4.33	-2.66	-0.59	0.40	0.89	1.27	93
Net Income (Sub S Adjusted)	-1.30	-6.47	-4.87	-4.06	-0.32	0.60	1.05	1.07	30
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.31	3.66	4.62	4.97	5.33	5.65	5.93	6.22	93
Interest Expense	1.98	0.56	0.92	1.48	1.95	2.47	2.96	3.13	93
Net Interest Income (TE)	3.31	1.50	1.98	2.67	3.34	3.99	4.39	4.52	93
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.90	0.04	0.16	0.50	1.51	3.35	4.55	5.32	93
Earnings Coverage of Net Losses (X)	1.20	-2.36	-0.73	-0.24	0.24	2.04	6.03	7.46	91
Ln&Ls Allowance/Total Loans & Leases	2.20	0.95	1.16	1.39	2.01	2.80	3.75	4.07	93
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.97	0.08	0.66	2.33	5.46	11.76	15.98	22.10	93
30-89 Days Past Due Loans and Leases	1.70	0.00	0.15	0.55	1.35	2.68	4.20	5.61	93
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	22.17	-8.40	2.60	13.06	22.19	31.57	39.36	45.95	93
Net ST Noncore Funding Dependence	13.65	-12.48	-4.56	4.49	12.30	20.82	31.73	41.41	93
Net Loans and Leases/Total Assets	66.44	46.67	50.59	58.27	67.29	73.94	80.25	83.91	93
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.80	0.11	2.58	4.71	8.28	10.08	12.24	13.41	93
Equity Capital/Total Assets	7.19	-0.00	2.82	4.25	7.47	9.51	12.28	13.27	93
Equity Capital+Minority Int/Total Assets	7.34	-0.00	2.82	4.33	7.52	10.02	12.87	13.27	93
Net Loans&Ls/Equity Capital (X)	10.84	3.74	4.49	6.48	9.63	14.17	20.79	25.11	89
Cash Dividends/Net Income	58.35	0.00	0.00	15.03	43.22	66.08	151.67	213.84	38
Cash Dividends/Net Income (Sub S Adjusted)	16.07	-18.97	-8.18	0.00	0.00	37.04	45.73	100.42	30
Retained Earnings/Avg Equity Cap	-19.11	-119.68	-62.27	-46.59	-9.79	2.14	5.33	7.47	92
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	1.92	0.00	0.00	0.00	0.00	0.00	12.30	28.51	89
Long-Term Debt/Equity Capital	2.10	0.00	0.00	0.00	0.00	0.29	12.61	29.90	89
Equity Investment in Subs/Equity Cap	128.39	88.51	92.60	99.80	114.88	142.74	218.05	263.45	89
Cash FR Oper+Noncash+Op Exp+Di v	77.85	-27.40	-5.80	26.80	78.98	110.00	164.17	184.73	91

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.82	3.54	3.77	4.47	4.82	5.20	5.51	5.71	93
Less: Interest Expense	1.79	0.54	0.85	1.33	1.81	2.23	2.59	2.75	93
Equals: Net Interest Income (TE)	3.01	1.34	1.76	2.45	3.08	3.67	4.01	4.20	93
Plus: Non-Interest Income	0.79	-0.13	0.10	0.30	0.66	1.04	1.75	3.30	93
Equals: Adj Operating Income (TE)	3.83	1.64	1.92	2.86	3.90	4.64	5.29	6.34	93
Less: Overhead Expense	3.43	1.97	2.38	2.91	3.34	3.91	4.62	5.04	93
Less: Provision for Loan and Lease Losses	1.52	0.07	0.14	0.55	1.04	2.61	3.60	4.15	93
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Plus: Realized G/L on AFS Sec	0.02	-0.89	-0.44	0.00	0.00	0.13	0.23	0.39	93
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.04	0.17	93
Equals: Pretax Net Oper Inc (TE)	-1.03	-5.55	-4.36	-2.77	-0.55	0.69	1.38	1.65	93
Less: Applicable Income Taxes (TE)	-0.03	-1.10	-0.74	-0.16	0.00	0.14	0.39	0.65	93
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equals: Net Operating Income	-1.05	-5.07	-4.33	-2.66	-0.59	0.40	0.89	1.27	93
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equals: Net Income	-1.05	-5.07	-4.33	-2.66	-0.59	0.40	0.89	1.27	93
Memo: Net Income (Last Four Qtrs)	-1.05	-5.09	-4.34	-2.69	-0.59	0.41	0.89	1.27	92
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	91.21	81.57	84.79	88.87	91.87	93.97	95.43	96.38	93
Avg Int-Bearing Funds / Avg Assets	80.65	60.46	70.28	76.09	81.50	85.03	88.33	89.71	93
Int Income (TE) / Avg Earning Assets	5.31	3.66	4.62	4.97	5.33	5.65	5.93	6.22	93
Int Expense / Avg Earning Assets	1.98	0.56	0.92	1.48	1.95	2.47	2.96	3.13	93
Net Int Inc (TE) / Avg Earn Assets	3.31	1.50	1.98	2.67	3.34	3.99	4.39	4.52	93
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.88	4.87	5.14	5.48	5.89	6.20	6.54	6.70	93
Interest-Bearing Bank Balances	0.58	0.00	0.00	0.18	0.33	0.82	1.79	3.03	91
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.11	0.18	0.24	0.30	0.43	81
Trading Assets	5.59	0.00	0.00	0.00	2.62	6.81	9.64	10.58	3
Total Earning Assets	5.24	3.65	4.61	4.88	5.32	5.58	5.90	6.12	93
Investment Securities (TE)	4.29	2.12	3.14	3.73	4.37	4.90	5.23	5.52	93
U.S. Treasury & Agency Sec (excl MBS)	3.57	0.07	0.92	2.35	3.65	4.66	6.00	6.92	86
Mortgage-Backed Securities	4.43	2.28	3.09	3.83	4.54	4.97	5.49	5.80	84
All Other Securities	5.98	3.03	3.55	4.71	5.74	6.97	8.96	14.52	84
Interest-Bearing Deposits	2.05	0.81	1.10	1.69	2.06	2.53	2.76	3.00	93
Time Deposits of \$100K or More	2.76	1.05	1.71	2.24	2.77	3.22	3.69	3.93	93
Time Deposits < \$100K	2.94	1.64	2.05	2.55	2.98	3.32	3.70	4.08	93
Other Domestic Deposits	0.90	0.20	0.35	0.57	0.90	1.12	1.56	1.74	91
Foreign Deposits	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1
Fed Funds Purchased and Repos	1.13	0.00	0.00	0.31	0.85	1.88	3.03	4.09	78
Other Borrowed Funds & Trading Liab	3.46	0.28	1.01	2.61	3.46	4.25	5.46	6.34	84
All Interest-Bearing Funds	2.21	0.94	1.26	1.76	2.21	2.67	2.95	3.14	93

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	66.58	43.29	46.56	54.32	63.03	75.13	90.14	131.84	93
Avg Assets per Employee (\$000)	4427.86	2331.61	2713.15	3223.79	3727.52	5347.45	7628.41	9810.82	93

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	87
Overhead Exp / NII + Non-Int Income	95.92	63.35	65.20	69.78	82.40	115.82	153.78	173.33	93

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.43	1.97	2.38	2.91	3.34	3.91	4.62	5.04	93
Personnel Expense	1.61	0.81	1.03	1.33	1.58	1.83	2.23	2.52	93
Net Occupancy Expense	0.44	0.20	0.25	0.34	0.44	0.53	0.63	0.68	93
Other Operating Expenses	1.33	0.79	0.84	0.96	1.17	1.62	2.22	2.70	93
Overhead Less Non-Interest Income	2.59	1.15	1.69	2.07	2.56	2.96	3.77	4.27	93

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	94.67	61.31	63.04	69.49	80.59	115.77	150.40	170.44	93
Personnel Expense	44.03	27.22	32.58	36.54	42.19	48.69	60.15	72.99	93
Net Occupancy Expense	12.19	6.20	6.68	8.65	11.97	15.52	17.61	23.11	93
Other Operating Expenses	38.13	18.72	19.25	22.54	31.01	51.44	67.97	95.85	93
Total Non-Interest Income	19.41	-7.60	4.12	10.29	17.61	26.90	41.50	55.01	93
Fiduciary Activities Income	0.51	0.00	0.00	0.00	0.00	0.08	2.44	6.44	93
Serv Charges on Deposit Accts - Domestic	8.37	0.94	1.60	4.39	7.61	11.61	16.90	20.27	93
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Investment Banking Fees & Commissions	0.41	0.00	0.00	0.00	0.05	0.79	1.51	2.93	93
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Net Servicing Fees	0.36	0.00	0.00	0.00	0.00	0.12	1.62	6.16	93
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Insurance Activities Revenue	0.34	0.00	0.00	0.00	0.00	0.36	1.64	4.13	93
Net Gain (Loss) - Sales Loans, OREO, Oth	-2.53	-29.84	-20.95	-7.11	0.00	1.75	6.37	12.65	93
Other Non-Interest Income	7.94	1.22	1.86	3.55	5.78	10.14	19.40	33.70	93
Overhead Less Non-Interest Income	74.77	23.57	38.69	49.32	63.67	94.70	145.33	164.24	93

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	4.91	-33.55	-25.94	0.00	0.00	17.89	29.84	39.23	40
Appl Inc Tax+TE/Pretax NOI+TE	30.23	0.00	0.00	6.36	33.51	39.55	79.46	164.13	40



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.57	31.29	36.37	43.12	52.49	61.83	71.64	74.88	93
Commercial and Industrial Loans	8.33	2.32	3.21	4.86	6.77	10.86	16.70	20.30	93
Loans to Individuals	2.29	0.04	0.30	0.88	1.98	2.95	5.15	7.95	93
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Agricultural Loans	1.30	0.00	0.00	0.00	0.04	1.07	7.56	10.88	93
Other Loans and Leases	0.58	0.00	0.00	0.03	0.42	0.86	1.88	2.56	93
Net Loans and Leases	66.44	46.67	50.59	58.27	67.29	73.94	80.25	83.91	93
Debt Securities Over 1 Year	13.30	0.82	1.84	5.73	11.44	20.47	27.85	30.66	93
Mutual Funds and Equity Securities	0.04	0.00	0.00	0.00	0.00	0.01	0.27	0.49	93
Subtotal	80.51	66.25	70.72	75.64	81.51	84.74	88.46	90.05	93
Interest-Bearing Bank Balances	4.46	0.00	0.00	0.42	3.97	7.57	11.67	15.53	93
Federal Funds Sold & Reverse Repos	0.80	0.00	0.00	0.00	0.00	1.08	3.85	5.90	93
Debt Securities 1 Year or Less	1.54	0.00	0.00	0.15	0.93	2.54	5.38	6.51	93
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Total Earning Assets	88.80	76.84	81.03	85.39	89.79	92.05	93.39	94.07	93
Non-Int Cash and Due From Dep Inst	2.58	0.54	0.80	1.22	2.06	3.15	5.99	9.25	93
Other Real Estate Owned	1.71	0.00	0.04	0.25	1.15	2.57	4.80	7.08	93
All Other Assets	8.23	4.05	4.67	5.74	7.55	10.73	12.71	14.77	93
<b>MEMORANDA:</b>									
Short-Term Investments	7.66	0.35	0.68	3.92	7.25	9.64	17.66	20.89	93
U.S. Treasury Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.33	1.24	93
U.S. Agency Securities (excl MBS)	3.72	0.00	0.00	0.36	1.97	6.82	11.68	16.95	93
Municipal Securities	2.25	0.00	0.00	0.00	1.21	3.93	8.38	10.63	93
Mortgage-Backed Securities	6.46	0.00	0.00	1.20	4.85	11.04	17.91	23.74	93
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.73	93
Other Debt Securities	0.15	0.00	0.00	0.00	0.00	0.14	0.75	1.61	93
RE Loans Secured by 1-4 Family	15.92	1.49	4.43	10.19	16.62	20.71	25.94	29.17	93
Revolving	2.89	0.00	0.03	1.02	2.39	4.55	6.59	8.60	93
Closed-End, Sec by First Liens	11.59	1.16	2.77	6.92	11.30	16.49	19.75	22.89	93
Closed-End, Sec by Junior Liens	0.98	0.00	0.06	0.27	0.86	1.43	2.06	3.42	93
Commercial Real Estate Loans	34.11	9.25	12.83	21.64	32.89	45.87	58.15	63.32	93
Construction and Land Dev	8.99	0.93	1.63	3.50	8.79	14.04	18.52	20.39	93
Multifamily	1.84	0.00	0.02	0.64	1.39	2.81	5.56	6.75	93
Nonfarm Nonresidential	22.01	5.89	7.72	13.93	21.03	28.12	39.21	50.41	93
RE Loans Secured by Farmland	2.15	0.00	0.00	0.07	0.90	3.24	8.62	12.24	93
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	79.07	50.90	58.63	68.61	82.11	89.47	91.90	94.39	93
RE Loans Secured by 1-4 Family	24.09	1.95	6.67	15.08	24.64	30.83	41.71	47.32	93
Revolving	4.27	0.00	0.05	1.54	3.31	6.97	10.37	12.43	93
Closed-End	19.47	1.85	4.40	11.62	19.51	26.96	37.86	41.39	93
Commercial Real Estate Loans	49.65	14.30	20.77	35.85	49.67	64.25	74.61	81.91	93
Construction and Land Dev	13.14	1.51	3.36	5.22	12.21	20.47	26.01	29.12	93
Multifamily	2.69	0.00	0.04	0.88	2.11	4.28	7.55	9.09	93
Nonfarm Nonresidential	32.00	9.06	12.47	22.25	31.20	40.36	51.34	60.26	93
RE Loans Secured by Farmland	3.29	0.00	0.00	0.09	1.21	4.85	14.22	17.78	93
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Commercial and Industrial Loans	12.32	4.01	4.88	7.28	9.81	15.91	23.62	28.51	93
Loans to Individuals	3.55	0.06	0.35	1.17	2.88	4.85	8.75	13.26	93
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.39	93
Agricultural Loans	2.03	0.00	0.00	0.00	0.06	1.68	12.60	16.31	93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Other Loans and Leases	0.87	0.00	0.01	0.05	0.58	1.34	2.48	3.91	93

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.66	0.35	0.68	3.92	7.25	9.64	17.66	20.89	93
Liquid Assets	21.14	6.08	9.68	14.50	20.69	28.42	34.01	35.56	93
Investment Securities	15.35	1.08	2.54	6.76	14.55	23.07	29.60	35.14	93
Net Loans and Leases	66.44	46.67	50.59	58.27	67.29	73.94	80.25	83.91	93
Net Lns, Ls & Stdby Ltrs of Credit	66.99	47.73	51.21	58.30	67.71	74.70	80.77	85.15	93
Core Deposits	63.82	42.64	49.75	56.95	63.80	71.57	75.58	77.72	93
Noncore Funding	26.35	11.70	14.35	18.97	25.12	34.06	39.81	44.51	93
Time Deposits of \$100K or More	16.42	6.64	8.80	11.99	15.72	19.53	26.26	28.19	93
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Fed Funds Purchased and Repos	1.04	0.00	0.00	0.00	0.16	1.74	3.50	7.45	93
Net Fed Funds Purchased (Sold)	0.37	-6.89	-2.16	-0.71	0.00	1.43	3.34	6.89	93
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Oth Borrowings W/Rem Mat 1 Yr or Less	2.00	0.00	0.00	0.00	1.27	3.38	7.05	8.57	93
Earning Assets Repr in 1 Year	36.25	18.51	21.33	27.80	34.90	43.90	56.22	62.35	93
Int-Bearing Liab Repr in 1 Year	33.74	0.00	5.64	20.65	32.24	42.34	60.24	64.49	93
Long-Term Debt Repr in 1 Year	0.56	0.00	0.00	0.00	0.00	0.24	3.61	5.17	93
Net Assets Repriceable in 1 Year	2.98	-32.76	-20.85	-9.63	1.13	12.76	30.70	40.75	93
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	22.17	-8.40	2.60	13.06	22.19	31.57	39.36	45.95	93
Net ST Noncore Funding Dependence	13.65	-12.48	-4.56	4.49	12.30	20.82	31.73	41.41	93
Short-Term Inv/ST Noncore Funding	49.24	1.36	2.95	17.11	35.02	70.70	132.71	177.22	93
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.50	-28.18	-25.39	-6.94	2.84	15.09	30.64	37.78	93
Net Loans and Leases/Total Deposits	80.30	56.65	63.22	70.62	79.27	89.91	97.48	102.59	93
Net Loans and Leases/Core Deposits	106.59	68.08	74.32	88.87	105.64	118.20	145.12	165.15	93
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.78	-4.13	-0.56	0.00	0.21	1.48	2.37	4.46	29
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.18	-25.15	-9.27	-0.42	0.73	2.92	5.23	7.56	88
Struct Notes Appr(Depr)/T1 Cap	-0.19	-6.40	-1.11	-0.47	-0.01	0.02	0.42	1.18	32
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.88	0.00	0.00	0.00	0.00	1.14	30.96	55.57	93
Available-For-Sale Securities	95.11	31.61	68.24	98.66	100.00	100.00	100.00	100.00	93
U.S. Treasury Securities	0.63	0.00	0.00	0.00	0.00	0.00	2.04	14.19	93
U.S. Agency Securities (excl MBS)	27.02	0.00	0.00	2.91	21.40	50.86	77.97	84.97	93
Municipal Securities	13.85	0.00	0.00	0.00	9.72	27.96	37.69	50.14	93
Mortgage-Backed Securities	43.42	0.00	0.00	11.82	46.50	75.52	91.43	98.75	93
Asset-Backed Securities	0.22	0.00	0.00	0.00	0.00	0.00	1.30	4.19	93
Other Debt Securities	1.23	0.00	0.00	0.00	0.00	1.19	6.12	12.92	93
Mutual Funds and Equity Securities	0.37	0.00	0.00	0.00	0.00	0.12	2.25	4.86	93
Debt Securities 1 Year or Less	10.62	0.00	0.00	1.38	6.79	20.13	32.12	40.41	93
Debt Securities 1 To 5 Years	30.69	0.00	1.09	5.25	29.28	49.36	66.88	72.09	93
Debt Securities Over 5 Years	54.57	0.00	6.77	25.12	51.88	84.29	95.10	98.28	93
Pledged Securities	57.98	0.00	4.16	32.27	58.82	82.33	94.65	99.95	93
Structured Notes, Fair Value	2.05	0.00	0.00	0.00	0.00	2.24	11.63	20.61	93

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.52	0.07	0.14	0.55	1.04	2.61	3.60	4.15	93
Provision for Ln&Ls Losses/Avg Lns&Ls	2.18	0.13	0.30	0.76	1.65	3.59	5.26	5.84	93
Provision for Ln&Ls Losses/Net Losses	127.83	59.10	79.03	92.71	116.69	151.65	201.19	310.27	91
Ln&Ls Allowance/Total Loans & Leases	2.20	0.95	1.16	1.39	2.01	2.80	3.75	4.07	93
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.07	0.41	0.53	0.74	1.41	2.78	5.29	10.91	90
ALLL/Nonaccrual Assets	73.91	16.60	24.62	37.61	57.89	94.41	157.49	262.56	89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	69.99	13.56	22.11	36.46	58.05	89.81	155.33	245.70	90
Gross Ln&Ls Losses/Avg Loans & Leases	1.99	0.06	0.19	0.53	1.63	3.38	4.67	5.52	93
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.01	0.04	0.10	0.21	0.36	93
Net Losses/Avg Loans and Leases	1.90	0.04	0.16	0.50	1.51	3.35	4.55	5.32	93
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Recoveries/Prior Year-End Losses	11.45	0.19	0.70	2.06	6.17	17.03	36.53	59.09	80
Earnings Coverage of Net Losses (X)	1.20	-2.36	-0.73	-0.24	0.24	2.04	6.03	7.46	91
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.96	0.00	0.05	0.36	1.44	3.20	5.10	6.40	93
RE Loans Secured By 1-4 Family	1.49	0.00	0.00	0.15	0.76	2.10	5.29	6.79	93
Revolving	0.83	-0.00	0.00	0.00	0.20	1.33	3.04	5.41	89
Closed-End	1.60	0.00	0.00	0.14	0.60	2.20	6.40	7.90	93
Commercial Real Estate Loans	2.17	0.00	0.00	0.20	1.77	3.50	5.92	7.58	93
Construction and Land Dev	5.28	0.00	0.00	0.36	3.92	9.74	15.28	22.66	92
Multifamily	0.70	0.00	0.00	0.00	0.00	0.20	5.58	7.55	84
Nonfarm Nonresidential	0.88	0.00	0.00	0.05	0.45	1.44	2.91	4.44	93
RE Loans Secured by Farmland	0.20	-0.00	0.00	0.00	0.00	0.00	0.09	3.74	75
Commercial and Industrial Loans	2.48	0.00	0.00	0.27	1.47	4.47	7.35	10.61	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans to Individuals	1.40	0.05	0.17	0.46	0.89	2.00	3.69	4.77	76
Credit Card Loans	2.40	-4.55	-0.51	0.00	2.05	3.99	5.40	8.06	26
Agricultural Loans	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.19	58
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	3.52	0.00	0.00	0.00	0.00	1.26	14.99	61.02	88

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.70	0.00	0.15	0.55	1.35	2.68	4.20	5.61	93
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.00	0.20	0.50	0.70	93
Nonaccrual Loans and Leases	4.61	0.00	0.42	1.42	3.51	7.46	12.11	16.36	93
90+ Days PD and Nonaccrual Loans and Leases	4.78	0.12	0.42	1.82	3.57	7.50	12.23	16.38	93
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.00	0.00	0.31	0.80	93
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Nonaccrual Restructured	0.32	0.00	0.00	0.00	0.00	0.55	1.61	2.56	93
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.70	0.00	0.15	0.55	1.35	2.68	4.20	5.61	93
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.00	0.20	0.50	0.70	93
Nonaccrual Assets	4.67	0.00	0.45	1.60	3.51	7.48	12.11	16.36	93
30+ Days PD & Nonaccrual Assets	6.91	0.69	1.44	2.75	5.45	10.28	16.95	21.88	93
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	3.33	0.06	0.30	1.16	2.47	4.94	8.56	12.64	93
90+ PD & Nonaccrual Assets + OREO	5.13	0.11	0.48	2.01	3.83	7.93	12.94	17.86	93
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	6.21	0.16	0.56	1.93	4.49	9.76	14.49	21.98	93
Allowance for Loan & Lease Losses	363.66	28.26	93.28	204.44	324.16	506.79	691.47	887.38	92
Equity Cap + ALLL	83.05	1.23	5.40	21.93	44.39	140.35	270.71	327.54	89
Tier 1 Cap + ALLL	80.68	0.01	4.30	19.87	37.23	123.73	254.31	341.60	93
Loans & Leases + RE Acquired	8.64	0.21	1.15	3.03	6.53	12.89	19.79	29.39	93



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.80	0.11	2.58	4.71	8.28	10.08	12.24	13.41	93
Tier 1 RBC Ratio	10.62	0.19	3.51	6.63	10.88	14.10	18.23	20.16	93
Total Risk-Based Capital Ratio	12.35	0.52	5.63	9.23	12.46	15.11	19.38	20.92	93
Tangible Tier 1 Leverage Ratio	7.75	0.11	2.52	4.70	8.22	10.07	12.24	13.41	93
Tangible Common Eq Cap/Tan Assets	6.42	-0.56	2.06	3.63	6.58	8.50	11.15	13.10	93
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.67	3.67	3.87	5.34	7.49	11.84	14.87	18.56	93
Standby Letters of Credit	0.47	0.00	0.02	0.12	0.32	0.71	1.27	1.94	93
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	93
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.19	0.00	0.00	0.00	0.00	0.00	1.31	2.28	93
Interest Rate Contracts	0.19	0.00	0.00	0.00	0.00	0.00	1.31	2.28	93
Interest Rate Futures & Forward Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.85	93
Written Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.45	93
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	93
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.57	4.50	4.94	7.01	12.07	16.88	22.50	27.02	93









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.80	0.00	0.00	42.73	99.52	121.09	168.32	228.26	39
Dividends Paid/Net Income	49.29	0.00	0.00	16.09	42.70	66.76	150.72	205.08	39
Net Income - Dividends/Avg Equity	-19.11	-119.69	-62.27	-46.59	-9.80	2.22	5.27	7.47	92
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	102.59	0.00	0.00	0.00	100.00	154.28	272.00	317.73	49
Dividends From Nonbank Subs	2.43	0.00	0.00	0.00	0.00	0.19	10.66	36.81	49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Dividends From All Subsidiaries	114.78	0.00	0.00	46.63	104.05	196.47	277.95	320.12	49
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	49.86	0.00	0.00	27.11	45.40	78.10	101.60	120.02	38
Interest Income From Bank Subs	0.36	0.00	0.00	0.00	0.00	0.28	1.25	2.33	38
Mgt & Service Fees From Bank Subs	4.30	0.00	0.00	0.00	0.00	0.00	16.91	51.01	38
Other Income From Bank Subs	0.44	0.00	0.00	0.00	0.00	0.00	0.05	7.79	38
Operating Income From Bank Subs	61.15	0.00	0.09	33.21	60.71	86.39	118.70	125.31	38
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	86.00	0.00	0.00	100.00	100.00	100.00	117.14	152.23	26
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.60	26
Mgt & Serv Fees From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	3.28	26
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Inc From Nonbank Subs	91.88	0.00	0.52	100.00	100.00	100.00	150.08	181.28	26
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.27	0.00	0.00	0.00	0.00	21.26	54.00	64.92	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	0.63	0.00	0.00	0.00	0.00	0.00	1.51	2.02	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	24.90	0.00	0.00	0.00	0.00	23.79	55.02	65.43	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	49.43	0.00	0.00	0.00	64.07	98.20	99.85	100.00	83
Interest Income From Bank Subs	1.52	0.00	0.00	0.00	0.00	0.27	4.61	32.57	83
Mgt & Serv Fees From Bank Subs	5.10	0.00	0.00	0.00	0.00	0.00	29.19	89.79	83
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Income From Bank Subs	65.95	0.00	0.00	0.92	95.72	100.00	100.00	100.00	83
Dividends From Nonbank Subs	4.40	0.00	0.00	0.00	0.00	0.57	68.69	100.00	83
Interest Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	7.15	83
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	83
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Inc From Nonbank Subs	15.70	0.00	0.00	0.00	0.00	2.31	98.84	100.00	83
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Loans and Adv From Subs/ST Debt	496.68	0.00	0.00	0.00	216.61	566.56	1905.10	2586.81	23
Loans and Adv From Subs/Total Debt	241.99	0.00	0.00	0.00	82.48	232.81	959.82	1747.99	36

BHCPR Reporters for Quarter Ending 12/31/2009  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
2533100	494, 426	ALIKAT INVESTMENTS, INC.	GURNEE, IL	Moved from Peer 4
3017326	441, 639	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	417, 963	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
1136269	494, 949	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	481, 570	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3232512	301, 831	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
3416376	458, 933	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
1126028	150, 905	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
2297701	265, 915	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
2249401	470, 722	BANKERS' BANK OF THE WEST BANC	DENVER, CO	
1891317	481, 540	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3353631	442, 807	BPD HOLDING, INC.	NEW YORK, NY	Moved from Peer 4
1084212	394, 109	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	490, 631	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	Moved from Peer 4
2710675	325, 880	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	171, 648	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	87, 190	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	New Y-9C/BHCPR reporter
1140677	473, 206	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
2775142	157, 178	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1130931	497, 299	CORTLAND BANCORP	CORTLAND, OH	
1249918	429, 711	DELMAR BANCORP	DELMAR, MD	
1209789	408, 357	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	496, 692	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	Moved from Peer 4
1122851	473, 824	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3343351	153, 295	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1201532	487, 611	F. N. B. C. OF LA GRANGE, INC.	HINSDALE, IL	
1247615	398, 415	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	379, 688	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	480, 983	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2385493	477, 552	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2349468	446, 127	FIRST BANCSHARES, INC.	WINTER PARK, FL	
1065378	289, 637	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	322, 542	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	429, 765	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	394, 347	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1135404	308, 483	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	332, 495	FNBH BANCORP, INC.	HOWELL, MI	
3157071	419, 897	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	400, 163	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1064915	499, 222	GN BANKSHARES, INC.	GIRARD, KS	
3047163	481, 116	GRAND BANCSHARES, INC.	WEST PALM BEACH, FL	Moved from Peer 4
1086766	457, 962	HABERSHAM BANCORP	CORNELIA, GA	
1202986	365, 258	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	407, 896	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	384, 197	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	408, 203	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	203, 873	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	439, 497	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1140127	494, 718	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1995523	80, 715	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2067959	255, 211	MAINLINE BANCORP, INC.	EBENSBURG, PA	

BHCPR Reporters for Quarter Ending 12/31/2009  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1871618	414, 849	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	403, 404	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	493, 990	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	346, 333	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1054840	463, 802	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	469, 183	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	428, 557	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	344, 701	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	241, 550	MILLENNIUM BANCSHARES CORPORAT	STERLING, VA	
2227687	491, 492	MINERS AND MERCHANTS BANCORP,	GRUNDY, VA	
2088329	393, 702	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2321428	477, 314	OGDEN BANCSHARES, INC.	BOONE, IA	
1124770	480, 110	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1249383	330, 838	OXFORD BANK CORPORATION	OXFORD, MI	
1205932	497, 631	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	Moved from Peer 4
3444847	359, 124	PEDCOR CAPITAL, LLC	CARMEL, IN	
1085611	491, 164	PEOPLES HOLDING COMPANY	WINDER, GA	
1202799	332, 866	PEOTONE BANCORP, INC.	PEOTONE, IL	
1081314	448, 152	PERSONS BANKING CO., INC.	MACON, GA	
2453114	262, 858	PIERCE COUNTY BANCORP	TACOMA, WA	
3176607	462, 029	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2891006	471, 319	REGENT BANCORP, INC.	DAVIE, FL	
2352280	444, 801	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1135374	398, 857	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	265, 257	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	353, 619	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	317, 198	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	291, 008	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3009666	436, 868	TFC HOLDING COMPANY, INC.	ALHAMBRA, CA	
1082852	363, 228	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	318, 545	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	376, 894	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	359, 896	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	348, 443	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2246053	469, 957	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	297, 425	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	489, 645	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	Moved from Peer 4
1207392	441, 842	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2721596	484, 289	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	Moved from Peer 4
1084155	468, 257	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1097249	412, 570	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1247576	435, 680	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 93 bank holding companies.