

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
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Number of BHCs in Peer Group	295	295	297	293	275
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.35	3.18	3.22	3.32	3.48
+ Non-interest Income	0.91	0.93	0.93	0.90	0.96
- Overhead Expense	2.96	3.08	3.19	3.05	2.88
- Provision for Losses	0.93	1.23	1.32	0.83	0.27
+ Securities Gains (Losses)	0.06	0.03	0.03	-0.05	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01	0.00
= Pretax Net Oper Income (TE)	0.45	-0.09	-0.19	0.33	1.32
Net Operating Income	0.25	-0.21	-0.32	0.13	0.89
Net Income	0.25	-0.21	-0.32	0.13	0.89
Net Income (Sub S Adjusted)	0.57	0.48	0.34	0.31	1.02

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.06	5.39	5.35	6.25	7.26
Interest Expense	1.40	1.94	1.84	2.64	3.49
Net Interest Income (TE)	3.66	3.45	3.50	3.60	3.78

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.17	1.17	1.36	0.70	0.24
Earnings Coverage of Net Losses (X)	4.05	3.61	2.91	5.20	16.09
Ln&Ls Allowance/Total Loans & Leases	2.06	1.85	1.94	1.52	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.82	4.24	4.39	2.74	1.15
30-89 Days Past Due Loans and Leases	1.05	1.21	1.27	1.28	0.93

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.97	27.46	25.58	33.07	28.15
Net ST Noncore Funding Dependence	10.77	16.89	14.76	21.74	19.27
Net Loans and Leases/Total Assets	65.90	69.37	68.29	72.62	72.02

CAPITALIZATION:

Tier 1 Leverage Ratio	8.92	8.64	8.58	8.54	8.86
Equity Capital/Total Assets	8.81	8.50	8.34	8.15	8.65
Equity Capital+Minority Int/Total Assets	8.85	8.54	8.37	8.19	8.70
Net Loans&Ls/Equity Capital (X)	7.95	8.60	8.85	9.39	8.69
Cash Dividends/Net Income	30.15	47.70	41.69	54.28	32.24
Cash Dividends/Net Income (Sub S Adjusted)	7.16	12.67	11.78	11.06	27.39
Retained Earnings/Avg Equity Cap	-0.58	-6.26	-7.85	-1.76	6.42

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.37	0.72	0.73	1.14	0.65
Long-Term Debt/Equity Capital	1.75	1.19	1.53	1.36	1.45
Equity Investment in Subs/Equity Cap	115.31	114.62	116.03	117.23	117.36
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	80.71	85.92	91.50	99.49	121.11

PERCENT OF AVERAGE ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.63	4.98	4.93	5.77	6.70
Less: Interest Expense	1.28	1.79	1.70	2.44	3.22
Equals: Net Interest Income (TE)	3.35	3.18	3.22	3.32	3.48
Plus: Non-Interest Income	0.91	0.93	0.93	0.90	0.96
Equals: Adj Operating Income (TE)	4.29	4.16	4.20	4.27	4.50
Less: Overhead Expense	2.96	3.08	3.19	3.05	2.88
Less: Provision for Loan and Lease Losses	0.93	1.23	1.32	0.83	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.07	0.03	0.03	-0.05	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.01	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	0.45	-0.09	-0.19	0.33	1.32
Less: Applicable Income Taxes (TE)	0.20	0.08	0.09	0.18	0.40
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.25	-0.21	-0.32	0.13	0.89
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.25	-0.21	-0.32	0.13	0.89
Memo: Net Income (Last Four Qtrs)	0.03	-0.36	-0.33	0.12	0.88
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.72	92.60	92.48	92.63	92.62
Avg Int-Bearing Funds / Avg Assets	79.65	80.64	80.34	81.07	80.16
Int Income (TE) / Avg Earning Assets	5.06	5.39	5.35	6.25	7.26
Int Expense / Avg Earning Assets	1.40	1.94	1.84	2.64	3.49
Net Int Inc (TE) / Avg Earn Assets	3.66	3.45	3.50	3.60	3.78
YIELD OR COST:					
Total Loans and Leases (TE)	5.74	5.80	5.79	6.58	7.81
Interest-Bearing Bank Balances	0.33	0.54	0.49	2.67	5.32
Fed Funds Sold & Reverse Repos	0.19	0.21	0.21	2.06	5.04
Trading Assets	1.10	1.92	2.04	3.49	4.17
Total Earning Assets	4.98	5.31	5.27	6.16	7.17
Investment Securities (TE)	3.81	4.66	4.53	5.10	5.14
U. S. Treasury & Agency Sec (excl MBS)	2.56	3.45	3.29	5.07	4.83
Mortgage-Backed Securities	3.95	4.75	4.62	4.85	4.80
All Other Securities	5.50	5.84	5.85	6.55	7.00
Interest-Bearing Deposits	1.33	2.00	1.87	2.81	3.78
Time Deposits of \$100K or More	1.92	2.86	2.71	3.90	4.82
Time Deposits < \$100K	2.18	3.02	2.88	3.88	4.79
Other Domestic Deposits	0.69	0.95	0.90	1.58	2.69
Foreign Deposits	1.07	1.53	1.04	2.47	2.43
Fed Funds Purchased and Repos	0.87	1.11	1.08	2.31	4.26
Other Borrowed Funds & Trading Liab	3.39	3.27	3.29	3.67	4.75
All Interest-Bearing Funds	1.59	2.22	2.11	3.01	4.04

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
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Avg Personnel Exp Per Employee (\$000)	50	50	66	65	64
Avg Assets per Employee (\$000)	4,737	4,705	4,721	4,467	4,163

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.72	1.54	1.55	1.97	1.93
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Overhead Exp / NII + Non-Int Income	70.96	76.96	78.32	72.07	65.94
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.96	3.08	3.19	3.05	2.88
Personnel Expense	1.48	1.47	1.47	1.53	1.60
Net Occupancy Expense	0.39	0.40	0.40	0.42	0.41
Other Operating Expenses	1.09	1.15	1.27	1.03	0.85

Overhead Less Non-Interest Income	2.03	2.07	2.17	2.03	1.89
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.91	75.57	76.97	70.90	64.75
Personnel Expense	34.75	36.14	35.44	36.28	35.75
Net Occupancy Expense	9.23	9.83	9.68	9.83	9.21
Other Operating Expenses	25.72	28.97	31.30	23.87	19.06

Total Non-Interest Income	20.27	21.41	21.43	20.44	20.86
Fiduciary Activities Income	1.49	1.34	1.41	1.46	1.47
Serv Charges on Deposit Accts - Domestic	7.03	7.48	7.47	7.85	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.60	0.54	0.54	0.65	0.66
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.29	0.27	0.19	0.22
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.58	0.56	0.58	0.61	0.66
Net Gain (Loss) - Sales Loans, OREO, Oth	0.26	1.32	0.98	0.76	1.44
Other Non-Interest Income	7.52	7.02	7.31	6.47	6.07

Overhead Less Non-Interest Income	49.05	53.76	55.39	49.98	42.88
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.41	15.87	14.03	16.16	24.31
Appl Inc Tax+TE/Pretax NOI+TE	29.52	31.72	31.01	31.33	31.51

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	51.90	54.37	53.67	56.69	55.84
Commercial and Industrial Loans	9.04	9.62	9.43	10.28	10.12
Loans to Individuals	2.15	2.45	2.41	2.68	2.82
Loans to Depository Institutions	0.00	0.00	0.01	0.00	0.00
Agricultural Loans	0.67	0.74	0.69	0.69	0.64
Other Loans and Leases	1.07	1.12	1.11	1.09	1.14
Net Loans and Leases	65.90	69.37	68.29	72.62	72.02
Debt Securities Over 1 Year	16.29	14.87	15.19	13.66	13.51
Mutual Funds and Equity Securities	0.08	0.08	0.07	0.11	0.18
Subtotal	83.12	85.01	84.29	86.96	86.49
Interest-Bearing Bank Balances	4.77	3.19	3.78	0.86	0.23
Federal Funds Sold & Reverse Repos	0.32	0.49	0.34	0.49	0.81
Debt Securities 1 Year or Less	1.50	1.60	1.48	1.74	2.54
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.86	91.22	90.72	91.05	90.92
Non-Int Cash and Due From Dep Inst	1.58	1.58	1.69	2.01	2.28
Other Real Estate Owned	0.89	0.68	0.75	0.43	0.15
All Other Assets	7.45	7.07	7.47	6.78	6.68

MEMORANDA:

Short-Term Investments	7.29	5.91	6.13	3.71	4.01
U. S. Treasury Securities	0.17	0.09	0.08	0.04	0.08
U. S. Agency Securities (excl MBS)	3.61	2.81	3.28	2.83	4.66
Municipal Securities	3.07	3.04	2.89	2.34	2.43
Mortgage-Backed Securities	9.31	8.97	8.96	8.51	7.18
Asset-Backed Securities	0.04	0.05	0.04	0.01	0.02
Other Debt Securities	0.27	0.22	0.21	0.29	0.41
RE Loans Secured by 1-4 Family	16.33	16.11	16.17	15.89	15.25
Revolving	3.25	3.18	3.16	2.94	2.64
Closed-End, Sec by First Liens	11.59	11.29	11.40	11.18	10.76
Closed-End, Sec by Junior Liens	1.07	1.18	1.16	1.29	1.32
Commercial Real Estate Loans	32.60	35.25	34.51	37.59	37.65
Construction and Land Dev	6.70	10.03	8.83	12.37	13.94
Multifamily	2.24	2.10	2.16	2.04	1.77
Nonfarm Nonresidential	22.80	22.14	22.60	21.77	20.24
RE Loans Secured by Farmland	1.21	1.29	1.22	1.18	1.09
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.77	77.29	77.43	77.19	77.04
RE Loans Secured by 1-4 Family	24.74	23.22	23.60	22.03	21.61
Revolving	4.90	4.53	4.57	4.03	3.69
Closed-End	19.39	18.28	18.63	17.61	17.57
Commercial Real Estate Loans	48.64	49.89	49.57	50.84	51.49
Construction and Land Dev	9.99	14.07	12.54	16.59	18.93
Multifamily	3.29	2.92	3.07	2.73	2.42
Nonfarm Nonresidential	34.06	31.37	32.56	29.63	28.14
RE Loans Secured by Farmland	1.85	1.85	1.80	1.63	1.52
Loans to Depository Institutions	0.00	0.01	0.01	0.00	0.00
Commercial and Industrial Loans	13.56	13.73	13.68	14.02	14.10
Loans to Individuals	3.32	3.61	3.56	3.77	3.98
Credit Card Loans	0.04	0.05	0.05	0.05	0.06
Agricultural Loans	1.03	1.07	1.04	0.95	0.88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.66	1.62	1.64	1.55	1.62

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	7.29	5.91	6.13	3.71	4.01
Liquid Assets	21.48	18.46	19.33	15.88	16.05
Investment Securities	18.56	17.11	17.29	16.04	16.92
Net Loans and Leases	65.90	69.37	68.29	72.62	72.02
Net Lns, Ls & Stdby Ltrs of Credit	66.60	70.14	69.04	73.46	72.93
Core Deposits	62.69	59.24	60.93	56.16	59.35
Noncore Funding	25.87	29.59	28.14	32.92	28.84
Time Deposits of \$100K or More	14.94	15.43	15.11	14.43	14.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.96	2.19	2.14	2.69	3.26
Net Fed Funds Purchased (Sold)	1.68	1.79	1.89	2.27	2.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.20	1.87	1.81	3.19	2.81
Earning Assets Repr in 1 Year	34.00	35.38	34.14	38.23	41.90
Int-Bearing Liab Repr in 1 Year	28.75	33.93	31.67	34.64	34.25
Long-Term Debt Repr in 1 Year	0.31	0.43	0.44	0.51	0.53
Net Assets Repriceable in 1 Year	4.65	0.82	1.67	2.59	6.28
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.97	27.46	25.58	33.07	28.15
Net ST Noncore Funding Dependence	10.77	16.89	14.76	21.74	19.27
Short-Term Inv/ST Noncore Funding	47.20	30.66	35.68	18.63	23.41
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.86	-2.17	1.07	-8.01	-5.15
Net Loans and Leases/Total Deposits	81.68	87.72	85.71	94.78	94.81
Net Loans and Leases/Core Deposits	107.57	119.92	114.41	134.12	123.98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.81	0.48	0.32	0.03	0.10
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.23	2.93	1.57	-0.04	0.37
Struct Notes Appr(Depr)/T1 Cap	0.15	0.06	-0.05	0.04	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.29	5.69	5.19	6.42	7.39
Available-For-Sale Securities	94.71	94.31	94.81	93.58	92.61
U. S. Treasury Securities	1.36	0.74	0.67	0.29	0.58
U. S. Agency Securities (excl MBS)	20.92	18.48	20.72	20.34	29.52
Municipal Securities	17.49	18.69	17.89	14.94	15.10
Mortgage-Backed Securities	49.42	51.95	50.75	52.75	42.35
Asset-Backed Securities	0.19	0.29	0.24	0.08	0.11
Other Debt Securities	1.54	1.41	1.30	1.87	2.39
Mutual Funds and Equity Securities	0.49	0.58	0.47	0.75	1.16
Debt Securities 1 Year or Less	9.86	10.19	9.57	11.52	16.38
Debt Securities 1 To 5 Years	29.45	28.10	28.69	27.04	28.47
Debt Securities Over 5 Years	56.11	57.98	57.70	57.04	50.19
Pledged Securities	55.58	59.92	58.68	66.92	63.88
Structured Notes, Fair Value	3.86	1.65	2.74	0.72	1.32

ANALYSIS RATIOS

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.93	1.23	1.32	0.83	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	1.36	1.70	1.84	1.12	0.37
Provision for Ln&Ls Losses/Net Losses	139.62	169.05	151.58	196.31	182.12
Ln&Ls Allowance/Total Loans & Leases	2.06	1.85	1.94	1.52	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.03	2.99	2.49	4.40	10.13
ALL/Nonaccrual Assets	88.49	81.68	87.92	113.29	251.70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	82.64	74.92	79.70	99.12	202.87
Gross Ln&Ls Losses/Avg Loans & Leases	1.28	1.25	1.43	0.76	0.29
Recoveries/Avg Loans and Leases	0.09	0.06	0.07	0.05	0.05
Net Losses/Avg Loans and Leases	1.17	1.17	1.36	0.70	0.24
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.99	10.30	14.92	25.51	35.09
Earnings Coverage of Net Losses (X)	4.05	3.61	2.91	5.20	16.09

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.12	1.03	1.28	0.56	0.13
RE Loans Secured By 1-4 Family	0.70	0.65	0.81	0.32	0.12
Revolving	0.51	0.45	0.55	0.28	0.09
Closed-End	0.75	0.66	0.86	0.31	0.11
Commercial Real Estate Loans	1.33	1.14	1.52	0.62	0.13
Construction and Land Dev	3.77	2.78	3.81	1.42	0.17
Multifamily	0.54	0.34	0.51	0.15	0.01
Nonfarm Nonresidential	0.58	0.32	0.47	0.15	0.06
RE Loans Secured by Farmland	0.13	0.09	0.15	0.03	0.00
Commercial and Industrial Loans	1.41	1.58	1.79	0.92	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.53	1.82	1.77	1.50	0.95
Credit Card Loans	2.34	2.88	3.12	2.49	1.28
Agricultural Loans	0.08	0.07	0.10	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	1.29	2.11	1.04	0.55

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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PERCENT OF LOANS AND LEASES

09/30/2010

09/30/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.05

1.21

1.27

1.28

0.93

90+ Days PD Loans and Leases

0.10

0.15

0.13

0.13

0.09

Nonaccrual Loans and Leases

3.50

3.30

3.33

2.22

0.95

90+ Days PD and Nonaccrual Loans and Leases

3.71

3.52

3.51

2.41

1.08

30-89 Days PD Restructured

0.02

0.02

0.02

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.38

0.14

0.25

0.04

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.05

1.21

1.27

1.28

0.93

90+ Days Past Due Assets

0.10

0.15

0.13

0.13

0.09

Nonaccrual Assets

3.52

3.33

3.34

2.22

0.96

30+ Days PD & Nonaccrual Assets

4.85

4.80

4.86

3.77

2.06

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.51

2.51

2.46

1.80

0.80

90+ PD & Nonaccrual Assets + OREO

3.47

3.23

3.25

2.26

0.98

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.95

3.47

3.63

2.20

0.88

Allowance for Loan & Lease Losses

262.14

245.09

248.56

179.51

97.73

Equity Cap + ALLL

39.76

37.32

39.78

24.50

9.54

Tier 1 Cap + ALLL

39.36

36.29

38.71

23.91

9.48

Loans & Leases + RE Acquired

5.75

4.84

5.12

2.94

1.19

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.07	1.19	1.28	1.30	0.92
- 90+ Days Past Due	0.10	0.16	0.12	0.13	0.09
- Nonaccrual	4.00	3.71	3.80	2.48	1.04
Coml & Indl - 30-89 Days PD	0.83	1.01	0.92	0.94	0.75
- 90+ Days Past Due	0.05	0.10	0.07	0.07	0.06
- Nonaccrual	2.15	1.83	1.84	1.25	0.63
Individuals - 30-89 Days PD	1.08	1.29	1.38	1.46	1.17
- 90+ Days Past Due	0.06	0.09	0.07	0.08	0.08
- Nonaccrual	0.42	0.43	0.37	0.33	0.22
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	7.41	0.26	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.17	0.13	0.23	0.18	0.16
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.25	0.25	0.32	0.07	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.29	0.57	0.51	0.67	0.33
- 90+ Days Past Due	0.01	0.01	0.02	0.02	0.02
- Nonaccrual	0.48	0.26	0.30	0.14	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.08	1.16	1.39	1.37	1.12
- 90+ Days Past Due	0.09	0.13	0.11	0.10	0.10
- Nonaccrual	2.44	2.12	2.17	1.28	0.58
Revolving - 30-89 Days PD	0.53	0.46	0.60	0.49	0.51
- 90+ Days Past Due	0.03	0.04	0.02	0.03	0.04
- Nonaccrual	0.91	0.63	0.58	0.38	0.23
Closed-End - 30-89 Days PD	1.20	1.33	1.55	1.59	1.24
- 90+ Days Past Due	0.11	0.15	0.13	0.11	0.11
- Nonaccrual	2.91	2.56	2.68	1.51	0.64
- Jr Lien 30-89 Days PD	0.10	0.11	0.12	0.12	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.00
- Jr Lien Nonaccrual	0.27	0.20	0.22	0.11	0.05
Commercial RE - 30-89 Days PD	1.04	1.16	1.18	1.26	0.85
- 90+ Days Past Due	0.08	0.15	0.11	0.12	0.07
- Nonaccrual	4.78	4.43	4.54	2.98	1.24
Const & Dev - 30-89 Days PD	1.37	1.64	1.53	1.75	1.12
- 90+ Days Past Due	0.10	0.20	0.11	0.13	0.06
- Nonaccrual	12.09	10.16	10.94	5.72	1.79
Multi family - 30-89 Days PD	0.53	0.53	0.70	0.48	0.25
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.01
- Nonaccrual	2.52	2.02	1.77	1.20	0.36
Nonfarm Nres- 30-89 Days PD	0.88	0.77	0.97	0.86	0.53
- 90+ Days Past Due	0.07	0.09	0.07	0.08	0.04
- Nonaccrual	2.84	2.12	2.37	1.23	0.57
Farmland - 30-89 Days PD	0.54	0.28	0.39	0.35	0.22
- 90+ Days Past Due	0.01	0.03	0.03	0.01	0.01
- Nonaccrual	1.83	1.27	1.54	0.44	0.16
Credit Card - 30-89 Days PD	0.98	1.54	1.13	1.33	0.98
- 90+ Days Past Due	0.30	0.46	0.37	0.34	0.31
- Nonaccrual	0.05	0.09	0.06	0.04	0.02

CAPITAL RATIOS

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	8.92	8.64	8.58	8.54	8.86
Tier 1 RBC Ratio	12.43	11.36	11.53	10.66	10.90
Total Risk-Based Capital Ratio	14.03	12.94	13.15	12.19	12.35

Tangible Tier 1 Leverage Ratio	8.87	8.58	8.51	8.49	8.79
Tangible Common Eq Cap/Tan Assets	7.18	6.74	6.64	6.61	7.18

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	11.66	12.60	12.10	14.30	17.54
Standby Letters of Credit	0.61	0.68	0.65	0.76	0.80
Commercial & Similar Letters of Credit	0.01	0.01	0.02	0.02	0.02

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	1.96	1.18	1.11	1.02	0.80
Interest Rate Contracts	1.93	1.14	1.08	0.97	0.77
Interest Rate Futures & Forward Contr	0.35	0.16	0.11	0.15	0.07
Written Options Contr (Int Rate)	0.41	0.19	0.13	0.19	0.09
Purchased Options Contr (Int Rate)	0.02	0.01	0.01	0.00	0.05
Interest Rate Swaps	0.49	0.32	0.38	0.30	0.23

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	17.68	17.96	17.55	20.29	25.60
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.97	98.57	99.73	98.30	97.60
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.49	0.01	1.67	0.85
Futures and Forwards	29.17	20.93	19.17	26.12	18.87
Written Options	21.08	31.65	30.71	29.80	27.63
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.08	31.08	30.39	21.85	27.63
Purchased Options	3.23	3.55	3.34	3.76	5.60
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.23	3.55	3.34	3.32	5.60
Swaps	35.17	33.22	35.76	35.85	32.85
Held for Trading	2.99	2.32	3.03	2.37	1.41
Interest Rate Contracts	2.99	2.91	3.62	2.37	1.41
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	97.01	97.68	96.97	97.63	98.59
Interest Rate Contracts	96.15	85.61	95.55	83.07	86.38
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.49	0.01	1.67	0.85
Deriv Contr (Excl Fut & FX LE 14 Days)	73.58	63.89	64.67	64.39	67.67
One Year or Less	33.19	30.73	20.75	30.04	30.50
Over 1 Year to 5 Years	12.00	13.88	15.26	21.73	26.77
Over 5 Years	9.52	8.16	11.12	8.02	5.80
Gross Negative Fair Value (Abs Val)	1.46	0.88	0.86	1.29	0.43
Gross Positive Fair Value	0.96	0.82	0.80	1.18	0.84
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	0.01	0.01	0.01	0.01	0.00

INSURANCE ACTIVITIES	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	44.72	29.47	26.81	35.94	42.47
Ins Under Assets(L/H)/Tot Ins Und Ast	55.28	70.53	73.19	64.06	57.53
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.58	0.56	0.58	0.61	0.66
Premium Inc/Ins Activities Revenue	0.01	0.04	0.16	0.02	0.07
Credit Rel Prem Inc/Tot Prem Inc	80.00	65.54	61.08	66.19	57.14
Other Prem Inc/Total Prem Inc	20.00	34.46	38.92	33.81	42.86
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)	42.10	19.70	19.14	15.50	23.71
Ins Net Inc (L/H)/Equity (L/H)	24.01	21.48	18.05	20.67	30.04
Insur Ben, Losses, Exp/Insur Premiums	21.53	140.29	182.53	168.57	2434.79
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.16	33.72	33.48	25.23	17.33
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.29	12.95	11.15	13.26	11.88
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.97	10.07	9.98	10.17	10.20
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.07	1.53	1.04	2.47	2.43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.21	0.04	0.07	0.31	0.36
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	193.30	-67.26	-47.32	-51.32	-22.53
Total Selected Assets	-10.03	-38.69	-28.05	-35.75	-15.11
Deposits	-45.94	34.66	5.44	-19.36	36.83

PROFITABILITY:	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	1.25	-4.09	-5.67	1.14	9.72
Bank Net Inc/Avg Eq Inv in Banks	2.79	-2.38	-4.10	2.49	10.42
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.37	1.58	-0.11	3.08	6.02
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.56	5.48	2.94	4.68	7.59
Bank Net Income/Parent Net Income	115.06	106.57	107.52	124.17	112.59
Nonbank Net Income/Parent Net Income	0.96	1.66	1.56	1.60	1.14
Sub BHCs Net Inc/Parent Net Income	98.19	124.49	105.97	95.47	82.89
LEVERAGE:					
Total Liabilities/Equity	22.17	22.40	24.01	25.63	25.53
Total Debt/Equity Capital	3.02	2.83	3.35	3.33	2.83
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.63	18.20	20.38	21.80	21.82
Tot Debt+Lns Guaranteed for Affl/Equity	3.46	3.32	3.83	4.09	3.18
Total Debt/Eq Cap - Exc Over Fair Value	3.05	2.86	3.38	3.37	2.90
Long-Term Debt/Equity Capital	1.75	1.19	1.53	1.36	1.45
Short-Term Debt/Equity Capital	0.37	0.72	0.73	1.14	0.65
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	0.13	0.09	0.16	0.25
Long-Term Debt/Consolidated LT Debt	2.98	1.85	2.22	1.70	2.05
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.31	114.62	116.03	117.23	117.36
Total Investment in Subs/Equity	116.00	115.54	117.00	118.06	118.66
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.76	99.76	100.96	100.44	100.04
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.33	100.57	101.84	101.32	101.10
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.80	2.71	2.06	3.05	1.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.31	7.05	9.78	5.62	3.58
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	69.12	77.42	81.96	98.14	114.96
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	80.71	85.92	91.50	99.49	121.11
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	93.17	101.25	98.54	111.63	99.46
Pretax Oper Inc + Int Exp/Int Expense	1825.22	1279.64	1520.17	3302.02	2576.21
Div + Int From Subs/Int Exp + Div	87.86	124.30	144.71	171.53	201.83
Fees+Other Inc From Subs/Sal + Oth Exp	8.90	8.24	8.04	8.30	8.28
Net Inc/Curr Port of LT Debt+Pfd Div(X)	14.41	14.09	16.39	65.58	57.16
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.22	-0.06	-0.17	-0.75	-0.20
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	17.67	7.36	13.10	5.18	0.66
Total	17.67	7.36	13.13	5.18	0.66
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	0.40	0.43	0.41	0.54	0.52
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	91.93	145.47	120.49	96.93	73.63
Dividends Paid/Net Income	30.16	47.70	41.68	54.22	32.35
Net Income - Dividends/Avg Equity	-0.60	-6.26	-7.78	-1.81	6.42

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	71.51	95.41	101.57	133.86	155.63
Dividends From Nonbank Subs	0.94	1.29	1.90	2.42	1.29
Dividends From Subsidiary BHCs	0.61	0.82	0.50	3.39	3.38
Dividends From All Subsidiaries	85.14	106.18	117.27	169.42	185.34

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	25.67	48.45	53.20	61.39	48.21
Interest Income From Bank Subs	0.18	0.29	0.27	0.41	0.33
Mgt & Service Fees From Bank Subs	4.34	7.62	6.22	7.14	2.89
Other Income From Bank Subs	0.02	0.03	0.02	0.06	0.02
Operating Income From Bank Subs	37.39	70.34	70.37	84.05	56.88

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	56.19	70.68	68.38	77.41	67.41
Interest Income From Nonbank Subs	0.09	0.03	0.26	0.01	0.65
Mgt & Serv Fees From Nonbank Subs	0.68	1.84	2.15	1.26	2.41
Other Income From Nonbank Subs	0.00	0.05	0.00	0.00	0.09
Operating Inc From Nonbank Subs	71.26	103.35	99.32	98.84	94.14

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	21.18	20.72	21.46	31.54	37.32
Interest Inc From Subsidiary BHCs	0.00	0.02	0.27	0.14	0.98
Mgt & Serv Fees From Sub BHCs	0.07	0.00	0.24	0.05	10.82
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	21.47	20.96	22.91	32.70	70.41

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	41.19	50.20	51.91	61.27	66.72
Interest Income From Bank Subs	4.19	3.87	3.33	1.69	0.85
Mgt & Serv Fees From Bank Subs	6.67	5.33	4.41	3.80	3.31
Other Income From Bank Subs	0.10	0.10	0.09	0.09	0.03
Operating Income From Bank Subs	63.29	71.15	71.86	77.12	78.73

Dividends From Nonbank Subs	3.46	4.18	2.84	1.64	1.11
Interest Income From Nonbank Subs	0.18	0.03	0.03	0.05	0.04
Mgt & Serv Fees From Nonbank Subs	0.01	0.02	0.01	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	7.49	5.97	5.36	3.53	2.38

Dividends From Subsidiary BHCs	0.04	0.18	0.36	1.61	1.45
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	0.16	0.55	0.73	2.07	2.84

Loans and Adv From Subs/ST Debt	2083.46	564.62	673.42	552.32	944.15
Loans and Adv From Subs/Total Debt	475.29	309.72	295.09	319.26	410.39

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									295
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.34	2.19	2.58	2.97	3.40	3.71	4.05	4.21	295
+ Non-interest Income	0.90	0.05	0.24	0.53	0.82	1.26	1.76	2.20	295
- Overhead Expense	2.95	1.90	2.08	2.52	2.90	3.32	3.97	4.53	295
- Provision for Losses	0.92	0.10	0.19	0.36	0.75	1.31	2.40	3.39	295
+ Securities Gains (Losses)	0.06	-0.10	-0.02	0.00	0.02	0.11	0.26	0.33	295
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.05	295
= Pretax Net Oper Income (TE)	0.44	-3.38	-2.22	-0.26	0.72	1.26	1.81	2.10	295
Net Operating Income	0.25	-3.24	-1.63	-0.17	0.49	0.90	1.23	1.63	295
Net Income	0.25	-3.24	-1.63	-0.17	0.49	0.90	1.23	1.63	295
Net Income (Sub S Adjusted)	0.56	-2.95	-0.67	0.21	0.60	1.07	1.34	1.49	46
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.06	4.11	4.37	4.72	5.04	5.38	5.67	5.91	295
Interest Expense	1.40	0.67	0.82	1.05	1.37	1.72	1.99	2.26	295
Net Interest Income (TE)	3.66	2.48	2.85	3.24	3.66	4.09	4.46	4.64	295
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.17	0.10	0.16	0.35	0.89	1.77	3.05	4.20	295
Earnings Coverage of Net Losses (X)	4.05	-0.20	0.06	0.84	2.32	6.03	13.47	21.17	293
Ln&Ls Allowance/Total Loans & Leases	2.05	0.94	1.17	1.44	1.83	2.59	3.64	4.26	295
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.82	0.56	0.91	1.71	3.77	7.27	11.76	14.85	295
30-89 Days Past Due Loans and Leases	1.04	0.13	0.22	0.47	0.89	1.46	2.35	2.92	295
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	21.97	-0.47	5.17	13.34	21.71	30.39	38.63	45.79	295
Net ST Noncore Funding Dependence	10.76	-5.88	-2.74	4.84	10.52	16.91	22.30	27.23	295
Net Loans and Leases/Total Assets	65.89	45.62	52.47	59.64	66.14	72.63	78.37	80.58	295
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.92	3.91	6.28	7.74	8.94	10.11	11.80	12.49	295
Equity Capital/Total Assets	8.81	3.50	5.58	7.18	8.85	10.24	12.12	13.97	295
Equity Capital+Minority Int/Total Assets	8.85	3.50	5.64	7.21	8.91	10.31	12.13	13.99	295
Net Loans&Ls/Equity Capital (X)	7.94	3.76	4.85	5.92	7.47	9.17	12.41	17.90	293
Cash Dividends/Net Income	30.14	0.00	0.00	11.13	28.67	48.68	73.75	112.43	209
Cash Dividends/Net Income (Sub S Adjusted)	7.16	-58.10	-42.38	-6.09	0.00	23.42	47.33	58.42	46
Retained Earnings/Avg Equity Cap	-0.58	-63.34	-26.62	-3.62	3.31	6.91	9.76	12.28	295
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.36	0.00	0.00	0.00	0.00	0.00	2.29	7.04	293
Long-Term Debt/Equity Capital	1.74	0.00	0.00	0.00	0.00	0.00	12.83	24.51	293
Equity Investment in Subs/Equity Cap	115.31	87.94	95.33	99.47	111.61	127.20	149.03	183.80	293
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	80.71	-56.74	-0.09	32.91	86.94	116.32	153.65	320.62	289

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.62	3.75	4.03	4.35	4.63	4.90	5.17	5.29	295
Less: Interest Expense	1.27	0.59	0.75	0.97	1.27	1.56	1.80	1.98	295
Equals: Net Interest Income (TE)	3.34	2.19	2.58	2.97	3.40	3.71	4.05	4.21	295
Plus: Non-Interest Income	0.90	0.05	0.24	0.53	0.82	1.26	1.76	2.20	295
Equals: Adj Operating Income (TE)	4.28	2.68	3.17	3.69	4.27	4.83	5.43	5.87	295
Less: Overhead Expense	2.95	1.90	2.08	2.52	2.90	3.32	3.97	4.53	295
Less: Provision for Loan and Lease Losses	0.92	0.10	0.19	0.36	0.75	1.31	2.40	3.39	295
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Plus: Realized G/L on AFS Sec	0.06	-0.10	-0.02	0.00	0.02	0.11	0.27	0.33	295
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.05	295
Equals: Pretax Net Oper Inc (TE)	0.44	-3.38	-2.22	-0.26	0.72	1.26	1.81	2.10	295
Less: Applicable Income Taxes (TE)	0.19	-0.44	-0.17	0.01	0.17	0.39	0.62	0.71	295
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Equals: Net Operating Income	0.25	-3.24	-1.63	-0.17	0.49	0.90	1.23	1.63	295
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Equals: Net Income	0.25	-3.24	-1.63	-0.17	0.49	0.90	1.23	1.63	295
Memo: Net Income (Last Four Qtrs)	0.03	-3.59	-2.31	-0.52	0.38	0.82	1.21	1.53	293
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.71	83.03	86.36	89.82	92.24	94.00	95.23	95.95	295
Avg Int-Bearing Funds / Avg Assets	79.65	65.79	68.72	74.84	80.46	84.12	88.10	89.99	295
Int Income (TE) / Avg Earning Assets	5.06	4.11	4.37	4.72	5.04	5.38	5.67	5.91	295
Int Expense / Avg Earning Assets	1.40	0.67	0.82	1.05	1.37	1.72	1.99	2.26	295
Net Int Inc (TE) / Avg Earn Assets	3.66	2.48	2.85	3.24	3.66	4.09	4.46	4.64	295
YIELD OR COST:									
Total Loans and Leases (TE)	5.74	4.89	5.11	5.38	5.74	6.05	6.43	6.82	295
Interest-Bearing Bank Balances	0.33	0.00	0.03	0.20	0.26	0.37	0.78	1.32	292
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.08	0.18	0.25	0.46	0.81	210
Trading Assets	1.10	0.00	0.00	0.00	0.00	2.89	4.13	4.35	27
Total Earning Assets	4.97	4.10	4.35	4.65	4.96	5.27	5.59	5.86	295
Investment Securities (TE)	3.80	2.18	2.59	3.18	3.82	4.37	4.96	5.30	295
U.S. Treasury & Agency Sec (excl MBS)	2.55	0.48	0.97	1.64	2.45	3.37	4.68	5.35	287
Mortgage-Backed Securities	3.95	2.13	2.55	3.29	3.84	4.64	5.50	5.90	285
All Other Securities	5.49	2.75	3.55	4.58	5.48	6.37	7.50	9.00	291
Interest-Bearing Deposits	1.33	0.65	0.79	1.07	1.32	1.60	1.88	2.04	295
Time Deposits of \$100K or More	1.92	1.08	1.24	1.56	1.91	2.27	2.58	2.76	294
Time Deposits < \$100K	2.17	1.20	1.50	1.80	2.14	2.54	2.88	3.34	294
Other Domestic Deposits	0.68	0.25	0.32	0.47	0.64	0.90	1.14	1.33	295
Foreign Deposits	1.06	0.00	0.00	0.00	0.35	0.94	2.12	3.49	7
Fed Funds Purchased and Repos	0.87	0.00	0.01	0.26	0.62	1.30	2.89	3.91	264
Other Borrowed Funds & Trading Liab	3.38	0.75	1.93	2.64	3.45	4.09	4.69	5.23	285
All Interest-Bearing Funds	1.59	0.87	1.01	1.28	1.62	1.90	2.14	2.28	295

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	50.28	34.55	37.31	41.88	48.28	58.21	67.27	73.87	295
Avg Assets per Employee (\$000)	4737.28	2798.50	3188.14	3613.56	4374.60	5797.11	7017.95	8723.62	295
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	1.71	0.00	0.00	0.00	0.61	3.43	6.64	8.77	283
Overhead Exp / NII + Non-Int Income	70.96	50.71	54.01	61.65	69.73	78.54	93.46	110.37	295
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.95	1.90	2.08	2.52	2.90	3.32	3.97	4.53	295
Personnel Expense	1.47	0.80	0.97	1.22	1.47	1.69	2.06	2.27	295
Net Occupancy Expense	0.39	0.19	0.23	0.29	0.38	0.47	0.57	0.63	295
Other Operating Expenses	1.08	0.64	0.73	0.85	1.04	1.25	1.62	1.97	295
Overhead Less Non-Interest Income	2.03	1.03	1.32	1.68	2.01	2.36	2.85	3.12	295
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	69.91	48.71	52.77	60.51	68.33	76.83	94.34	111.43	295
Personnel Expense	34.74	20.90	25.58	29.84	34.74	39.64	43.70	48.39	295
Net Occupancy Expense	9.23	4.81	5.75	7.22	8.92	10.87	13.38	15.65	295
Other Operating Expenses	25.72	15.27	16.92	19.51	23.68	29.83	41.84	50.68	295
Total Non-Interest Income	20.27	1.93	6.65	13.86	19.64	26.35	33.71	41.38	295
Fiduciary Activities Income	1.49	0.00	0.00	0.00	0.25	2.71	5.72	10.56	295
Serv Charges on Deposit Accts - Domestic	7.03	1.39	2.44	4.23	6.65	9.50	12.82	14.66	295
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	295
Investment Banking Fees & Commissions	0.60	0.00	0.00	0.00	0.34	1.13	2.02	3.03	295
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Net Servicing Fees	0.25	0.00	0.00	0.00	0.00	0.33	1.17	2.33	295
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Insurance Activities Revenue	0.58	0.00	0.00	0.00	0.02	0.34	3.98	7.33	295
Net Gain (Loss) - Sales Loans, OREO, Oth	0.25	-12.90	-6.84	-1.00	0.60	2.31	5.38	8.28	295
Other Non-Interest Income	7.52	2.08	2.93	4.75	6.66	9.66	14.20	21.40	295
Overhead Less Non-Interest Income	49.04	23.26	29.14	37.68	46.83	56.87	79.87	101.50	295
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	19.41	-1.28	0.00	5.41	22.90	30.46	34.83	36.94	211
Appl Inc Tax+TE/Pretax NOI+TE	29.51	0.33	4.83	24.67	33.25	36.94	41.04	45.22	211

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.90	28.74	34.11	43.80	52.48	60.79	67.26	70.34	295
Commercial and Industrial Loans	9.04	2.02	3.22	5.26	7.93	12.12	18.20	23.71	295
Loans to Individuals	2.14	0.10	0.19	0.50	1.49	2.96	6.36	12.78	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	295
Agricultural Loans	0.67	0.00	0.00	0.00	0.05	1.11	3.32	6.34	295
Other Loans and Leases	1.06	0.00	0.01	0.14	0.59	1.54	3.88	6.00	295
Net Loans and Leases	65.89	45.62	52.47	59.64	66.14	72.63	78.37	80.58	295
Debt Securities Over 1 Year	16.29	1.90	4.86	9.39	15.40	22.56	28.99	35.42	295
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.12	0.38	0.63	295
Subtotal	83.11	69.36	72.82	78.86	84.25	87.44	90.13	91.01	295
Interest-Bearing Bank Balances	4.77	0.01	0.10	1.06	3.84	7.73	12.74	15.85	295
Federal Funds Sold & Reverse Repos	0.31	0.00	0.00	0.00	0.00	0.21	2.01	4.04	295
Debt Securities 1 Year or Less	1.50	0.03	0.09	0.28	0.90	2.55	4.65	6.62	295
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	295
Total Earning Assets	90.85	85.42	86.91	88.81	91.13	92.71	93.89	94.68	295
Non-Int Cash and Due From Dep Inst	1.58	0.45	0.73	1.08	1.53	2.03	2.57	2.84	295
Other Real Estate Owned	0.89	0.00	0.03	0.16	0.61	1.46	2.51	3.46	295
All Other Assets	7.44	3.54	4.46	5.65	7.13	9.27	10.82	12.99	295
MEMORANDA:									
Short-Term Investments	7.29	0.71	1.53	3.61	6.21	10.35	15.72	18.93	295
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.07	1.11	2.76	295
U.S. Agency Securities (excl MBS)	3.61	0.00	0.00	0.44	2.80	6.50	10.59	13.03	295
Municipal Securities	3.07	0.00	0.01	0.50	2.21	4.82	8.72	10.96	295
Mortgage-Backed Securities	9.30	0.00	0.15	3.24	8.18	14.17	21.36	27.01	295
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.53	295
Other Debt Securities	0.26	0.00	0.00	0.00	0.02	0.31	1.36	3.07	295
RE Loans Secured by 1-4 Family	16.33	3.71	5.88	9.61	14.65	22.31	30.71	33.76	295
Revolving	3.25	0.01	0.23	1.28	2.97	4.97	6.98	8.33	295
Closed-End, Sec by First Liens	11.58	2.34	3.60	6.17	10.54	16.15	23.16	27.31	295
Closed-End, Sec by Junior Liens	1.07	0.07	0.20	0.56	0.97	1.47	2.37	2.86	295
Commercial Real Estate Loans	32.59	12.13	17.47	24.71	31.92	39.23	50.03	55.08	295
Construction and Land Dev	6.70	1.04	1.78	3.78	6.43	9.24	12.72	16.82	295
Multifamily	2.23	0.16	0.44	1.11	1.83	2.94	5.43	8.03	295
Nonfarm Nonresidential	22.80	8.98	13.06	17.01	22.42	27.77	34.31	40.47	295
RE Loans Secured by Farmland	1.20	0.00	0.00	0.03	0.54	2.20	4.82	6.46	295
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.76	50.77	58.13	69.12	79.27	86.83	91.89	95.38	295
RE Loans Secured by 1-4 Family	24.74	4.65	9.09	14.34	23.85	33.55	44.75	50.26	295
Revolving	4.89	0.01	0.28	1.91	4.61	7.60	10.67	12.59	295
Closed-End	19.38	3.51	5.89	10.93	18.62	27.19	36.86	42.71	295
Commercial Real Estate Loans	48.63	21.02	28.38	39.26	48.74	57.56	68.40	74.73	295
Construction and Land Dev	9.98	1.86	2.80	5.51	9.35	14.23	17.96	23.91	295
Multifamily	3.29	0.25	0.72	1.69	2.75	4.47	7.26	11.11	295
Nonfarm Nonresidential	34.05	16.81	20.68	26.29	33.77	40.46	49.31	53.61	295
RE Loans Secured by Farmland	1.85	0.00	0.00	0.05	0.84	3.22	7.50	10.48	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	295
Commercial and Industrial Loans	13.56	3.20	4.89	7.82	12.48	18.67	25.59	31.78	295
Loans to Individuals	3.32	0.13	0.27	0.73	2.25	4.33	9.44	19.43	295
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.02	0.26	0.52	295
Agricultural Loans	1.03	0.00	0.00	0.00	0.09	1.60	5.24	9.25	295
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Other Loans and Leases	1.65	0.00	0.02	0.22	0.87	2.38	6.30	9.36	295

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.29	0.71	1.53	3.61	6.21	10.35	15.72	18.93	295
Liquid Assets	21.47	9.88	11.94	15.46	21.12	26.80	32.76	38.10	295
Investment Securities	18.55	3.95	6.89	10.93	18.09	24.91	33.01	39.30	295
Net Loans and Leases	65.89	45.62	52.47	59.64	66.14	72.63	78.37	80.58	295
Net Lns, Ls & Stdby Ltrs of Credit	66.59	45.81	53.30	60.25	66.85	73.36	79.03	81.56	295
Core Deposits	62.69	39.66	47.63	55.71	63.55	69.52	74.45	77.81	295
Noncore Funding	25.86	11.26	13.39	18.42	25.04	32.38	41.22	48.69	295
Time Deposits of \$100K or More	14.94	5.43	7.61	10.10	13.65	19.20	24.74	29.40	295
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Fed Funds Purchased and Repos	1.95	0.00	0.00	0.11	1.37	3.42	6.62	8.63	295
Net Fed Funds Purchased (Sold)	1.67	-2.23	-0.56	0.00	0.95	3.02	6.39	8.49	295
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Oth Borrowings W/Rem Mat 1 Yr or Less	1.19	0.00	0.00	0.06	0.84	2.03	4.05	5.89	295
Earning Assets Repr in 1 Year	34.00	15.19	18.22	25.43	33.09	42.30	52.07	58.81	295
Int-Bearing Liab Repr in 1 Year	28.74	9.39	13.76	18.43	24.31	37.92	56.88	63.38	295
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.41	1.80	3.36	295
Net Assets Repriceable in 1 Year	4.64	-29.27	-20.78	-2.95	5.45	13.78	23.85	29.89	295
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.97	-0.47	5.17	13.34	21.71	30.39	38.63	45.79	295
Net ST Noncore Funding Dependence	10.76	-5.88	-2.74	4.84	10.52	16.91	22.30	27.23	295
Short-Term Inv/ST Noncore Funding	47.19	4.62	10.69	22.61	39.09	66.45	114.19	139.93	294
Liq Asts-ST Noncore Fndg/Nonliq Asts	6.85	-14.10	-9.89	-2.75	5.59	15.05	29.01	36.60	295
Net Loans and Leases/Total Deposits	81.68	56.17	64.31	74.10	82.43	90.10	96.08	100.17	295
Net Loans and Leases/Core Deposits	107.57	66.17	77.51	91.09	105.35	120.77	143.07	167.20	295
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.80	-0.22	0.00	0.00	0.11	1.24	4.17	5.40	142
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.22	-2.25	0.06	1.49	3.63	6.67	10.12	13.33	290
Struct Notes Appr(Depr)/T1 Cap	0.15	-0.01	0.00	0.01	0.07	0.26	0.52	0.66	164
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.29	0.00	0.00	0.00	0.00	5.35	34.30	54.76	295
Available-For-Sale Securities	94.70	44.03	64.97	94.35	100.00	100.00	100.00	100.00	295
U.S. Treasury Securities	1.35	0.00	0.00	0.00	0.00	0.64	6.07	27.76	295
U.S. Agency Securities (excl MBS)	20.92	0.00	0.00	3.22	19.13	35.74	55.55	71.96	295
Municipal Securities	17.48	0.00	0.24	4.22	14.23	27.50	42.21	50.94	295
Mortgage-Backed Securities	49.41	0.12	2.21	29.43	50.05	71.50	86.03	92.85	295
Asset-Backed Securities	0.18	0.00	0.00	0.00	0.00	0.04	1.28	3.12	295
Other Debt Securities	1.54	0.00	0.00	0.00	0.10	1.95	8.53	16.24	295
Mutual Funds and Equity Securities	0.48	0.00	0.00	0.00	0.02	0.66	2.54	4.84	295
Debt Securities 1 Year or Less	9.85	0.26	0.51	2.11	6.10	15.14	30.46	48.97	295
Debt Securities 1 To 5 Years	29.44	0.95	4.42	11.38	27.44	46.00	61.50	68.12	295
Debt Securities Over 5 Years	56.11	5.04	15.26	32.29	57.13	80.65	91.55	95.65	295
Pledged Securities	55.57	10.20	21.19	35.77	56.42	75.17	88.51	91.24	295
Structured Notes, Fair Value	3.86	0.00	0.00	0.00	0.75	7.16	17.10	25.57	295

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.92	0.10	0.19	0.36	0.75	1.31	2.40	3.39	295
Provision for Ln&Ls Losses/Avg Lns&Ls	1.36	0.17	0.31	0.55	1.10	1.85	3.50	4.81	295
Provision for Ln&Ls Losses/Net Losses	139.62	58.57	76.20	95.99	123.25	165.93	250.86	368.99	293
Ln&Ls Allowance/Total Loans & Leases	2.05	0.94	1.17	1.44	1.83	2.59	3.64	4.26	295
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.02	0.69	0.88	1.29	2.21	3.89	7.74	11.90	292
ALLL/Nonaccrual Assets	88.48	25.99	32.82	47.30	69.17	109.61	211.63	344.24	294
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	82.63	23.68	31.43	45.71	64.24	104.08	184.52	310.20	294
Gross Ln&Ls Losses/Avg Loans & Leases	1.28	0.11	0.20	0.44	1.03	1.99	3.21	4.42	295
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.03	0.06	0.13	0.27	0.37	295
Net Losses/Avg Loans and Leases	1.17	0.10	0.16	0.35	0.89	1.77	3.05	4.20	295
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Recoveries/Prior Year-End Losses	6.99	0.76	1.48	2.91	5.34	9.54	18.65	27.28	292
Earnings Coverage of Net Losses (X)	4.05	-0.20	0.06	0.84	2.32	6.03	13.47	21.17	293
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.12	0.02	0.05	0.25	0.78	1.77	3.37	4.58	293
RE Loans Secured By 1-4 Family	0.69	0.00	0.01	0.13	0.48	1.15	2.12	2.76	293
Revolving	0.51	0.00	0.00	0.00	0.17	0.96	1.94	2.96	281
Closed-End	0.74	0.00	0.00	0.13	0.47	1.18	2.44	3.31	293
Commercial Real Estate Loans	1.32	0.00	0.02	0.23	0.88	2.00	4.11	6.32	293
Construction and Land Dev	3.76	-0.00	0.00	0.21	2.22	6.29	12.20	17.44	292
Multifamily	0.54	-0.00	0.00	0.00	0.00	0.53	3.33	5.46	291
Nonfarm Nonresidential	0.58	-0.00	0.00	0.04	0.28	0.89	2.14	3.46	293
RE Loans Secured by Farmland	0.13	-0.01	0.00	0.00	0.00	0.03	0.64	2.52	241
Commercial and Industrial Loans	1.41	-0.07	0.00	0.21	0.91	2.43	4.26	6.02	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans to Individuals	1.52	0.13	0.23	0.42	0.98	2.15	4.88	7.48	266
Credit Card Loans	2.33	-0.04	0.00	0.00	1.86	4.13	5.74	8.26	88
Agricultural Loans	0.08	-0.20	-0.01	0.00	0.00	0.01	0.59	1.39	201
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.28	-0.15	0.00	0.00	0.03	1.32	7.31	18.69	280

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

30-89 Days PD Loans and Leases	1.04	0.13	0.22	0.47	0.89	1.46	2.35	2.92	295
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.00	0.02	0.13	0.43	0.75	295
Nonaccrual Loans and Leases	3.50	0.38	0.64	1.19	2.66	5.12	8.47	11.87	295
90+ Days PD and Nonaccrual Loans and Leases	3.70	0.50	0.74	1.32	2.96	5.39	9.23	13.43	295
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.28	295
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Nonaccrual Restructured	0.37	0.00	0.00	0.00	0.11	0.70	1.49	2.45	295
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.04	0.13	0.22	0.47	0.89	1.46	2.35	2.92	295
90+ Days Past Due Assets	0.09	0.00	0.00	0.00	0.02	0.13	0.43	0.75	295
Nonaccrual Assets	3.51	0.38	0.64	1.20	2.68	5.12	8.60	11.87	295
30+ Days PD & Nonaccrual Assets	4.85	0.95	1.21	2.21	3.92	6.56	11.11	15.73	295
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.51	0.30	0.44	0.90	1.98	3.63	6.49	8.74	295
90+ PD & Nonaccrual Assets + OREO	3.47	0.43	0.58	1.33	2.84	5.31	8.61	11.09	295
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.95	0.39	0.73	1.50	3.11	6.09	9.35	12.26	295
Allowance for Loan & Lease Losses	262.13	51.28	83.17	141.75	245.76	345.55	525.61	699.83	294
Equity Cap + ALLL	39.76	3.23	6.95	13.99	29.27	60.62	96.30	153.92	293
Tier 1 Cap + ALLL	39.36	3.42	7.62	14.85	30.11	59.20	96.33	162.40	295
Loans & Leases + RE Acquired	5.74	0.65	1.17	2.22	4.46	8.64	13.33	17.23	295

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	1.07	0.11	0.19	0.45	0.88	1.62	2.49	2.91	293
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.15	0.44	0.73	293
	- Nonaccrual	4.00	0.43	0.74	1.36	3.08	5.80	9.29	13.83	293
Coml & Indl	- 30-89 Days PD	0.83	0.00	0.03	0.21	0.55	1.27	2.33	3.69	295
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.29	0.66	295
	- Nonaccrual	2.15	0.03	0.18	0.57	1.52	3.41	6.18	8.44	295
Individuals	- 30-89 Days PD	1.08	0.00	0.12	0.40	0.92	1.61	2.56	3.57	294
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.28	0.60	294
	- Nonaccrual	0.41	0.00	0.00	0.00	0.20	0.68	1.48	2.91	294
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
	- Nonaccrual	7.40	0.00	0.00	0.00	0.00	0.00	0.00	65.00	27
Agricultural	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.18	0.98	2.05	201
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	201
	- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.29	1.56	2.82	201
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls	- 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.28	1.83	3.83	280
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.31	280
	- Nonaccrual	0.48	0.00	0.00	0.00	0.00	0.16	2.91	7.92	280
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.07	0.05	0.19	0.45	0.95	1.59	2.32	3.34	293
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.43	0.73	293
	- Nonaccrual	2.44	0.19	0.30	0.87	1.86	3.76	6.27	8.50	293
Revolving	- 30-89 Days PD	0.52	0.00	0.00	0.07	0.43	0.90	1.65	2.18	281
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.22	0.34	281
	- Nonaccrual	0.90	0.00	0.00	0.05	0.51	1.54	3.46	4.44	281
Closed-End	- 30-89 Days PD	1.20	0.02	0.17	0.47	1.02	1.81	2.72	3.68	293
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.15	0.52	0.95	293
	- Nonaccrual	2.91	0.21	0.33	0.96	2.12	4.50	7.84	10.70	293
	- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.01	0.07	0.18	0.29	0.46	293
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.13	293
	- Jr Lien Nonaccrual	0.26	0.00	0.00	0.02	0.13	0.41	1.14	1.83	293
Commercial RE	- 30-89 Days PD	1.04	0.00	0.07	0.31	0.81	1.74	2.65	3.57	293
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.10	0.45	1.00	293
	- Nonaccrual	4.78	0.38	0.70	1.66	3.79	7.37	11.17	16.19	293
Const & Dev	- 30-89 Days PD	1.36	0.00	0.00	0.00	0.59	2.38	5.27	7.90	292
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.00	0.54	1.68	292
	- Nonaccrual	12.09	0.00	0.11	2.46	8.85	19.05	30.85	36.53	292
Multifamily	- 30-89 Days PD	0.52	0.00	0.00	0.00	0.00	0.67	3.16	5.65	291
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	291
	- Nonaccrual	2.51	0.00	0.00	0.00	0.21	3.75	12.86	22.19	291
Nonfarm Nres-	- 30-89 Days PD	0.87	0.00	0.01	0.20	0.56	1.31	2.31	3.19	293
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.05	0.43	0.96	293
	- Nonaccrual	2.84	0.01	0.26	0.94	2.29	4.13	7.55	9.64	293
Farmland	- 30-89 Days PD	0.53	0.00	0.00	0.00	0.00	0.65	3.60	6.22	241
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.37	241
	- Nonaccrual	1.83	0.00	0.00	0.00	0.04	2.05	8.84	23.95	241
Credit Card	- 30-89 Days PD	0.97	0.00	0.00	0.00	0.77	1.75	2.64	4.46	88
	- 90+ Days Past Due	0.30	0.00	0.00	0.00	0.00	0.50	1.29	2.09	88
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.13	1.03	88

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.92	3.91	6.28	7.74	8.94	10.11	11.80	12.49	295
Tier 1 RBC Ratio	12.43	5.51	8.28	10.44	12.03	14.36	17.06	18.96	295
Total Risk-Based Capital Ratio	14.03	8.40	10.49	12.14	13.64	15.62	18.45	20.23	295
Tangible Tier 1 Leverage Ratio	8.86	3.91	6.21	7.65	8.89	10.10	11.72	12.42	295
Tangible Common Eq Cap/Tan Assets	7.18	2.28	3.99	5.60	7.04	8.88	10.37	12.30	295
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.66	3.03	4.88	7.39	11.25	15.62	20.04	22.40	295
Standby Letters of Credit	0.60	0.06	0.12	0.22	0.42	0.91	1.57	2.23	295
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.40	295
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.96	0.00	0.00	0.00	0.62	2.57	9.00	16.59	295
Interest Rate Contracts	1.93	0.00	0.00	0.00	0.59	2.46	9.00	16.59	295
Interest Rate Futures & Forward Contr	0.34	0.00	0.00	0.00	0.00	0.35	2.49	4.50	295
Written Options Contr (Int Rate)	0.40	0.00	0.00	0.00	0.00	0.56	2.33	5.36	295
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.91	295
Interest Rate Swaps	0.48	0.00	0.00	0.00	0.00	0.49	2.69	5.81	295
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.67	4.82	7.31	11.01	16.87	23.62	30.27	35.43	295

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.97	98.04	100.00	100.00	100.00	100.00	100.00	100.00	176
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	176
Futures and Forwards	29.16	0.00	0.00	0.00	8.11	55.98	94.12	100.00	176
Written Options	21.08	0.00	0.00	0.00	17.36	47.41	87.92	100.00	176
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Over-The-Counter	21.08	0.00	0.00	0.00	17.36	47.41	87.92	100.00	176
Purchased Options	3.22	0.00	0.00	0.00	0.00	0.00	15.90	75.39	176
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Over-The-Counter	3.22	0.00	0.00	0.00	0.00	0.00	15.90	75.39	176
Swaps	35.17	0.00	0.00	0.00	0.00	80.43	100.00	100.00	176
Held for Trading	2.98	0.00	0.00	0.00	0.00	0.00	0.33	90.34	176
Interest Rate Contracts	2.98	0.00	0.00	0.00	0.00	0.00	0.33	90.32	176
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Non-Traded	97.01	0.58	95.52	100.00	100.00	100.00	100.00	100.00	176
Interest Rate Contracts	96.14	0.00	30.21	100.00	100.00	100.00	100.00	100.00	176
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	176
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	176
Deriv Contr (Excl Fut & FX LE 14 Days)	73.57	0.00	0.45	47.04	74.03	100.00	100.00	100.00	176
One Year or Less	33.19	0.00	0.00	0.00	21.63	56.25	100.00	100.00	176
Over 1 Year to 5 Years	12.00	0.00	0.00	0.00	0.00	26.76	74.42	100.00	176
Over 5 Years	9.52	0.00	0.00	0.00	0.00	17.50	65.71	100.00	176
Gross Negative Fair Value (Abs Val)	1.46	0.00	0.00	0.00	0.20	3.07	6.05	9.40	176
Gross Positive Fair Value	0.95	0.00	0.00	0.00	0.26	1.64	3.89	5.62	176
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	295
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	295
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	295
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	295
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.17	295

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	295
Ins Under Assets(P/C)/Tot Ins Und Ast	44.71	0.00	0.00	0.00	0.00	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	55.28	0.00	0.00	0.00	54.05	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.58	0.00	0.00	0.00	0.02	0.34	3.98	7.33	295
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.12	182
Credit Rel Prem Inc/Tot Prem Inc	80.00	0.00	0.00	50.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	20.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Ins Net Inc (P/C)/Equity (P/C)	42.10	16.17	16.17	16.19	16.61	25.07	80.55	106.94	5
Ins Net Inc (L/H)/Equity (L/H)	24.00	-8.04	-8.04	-2.96	7.48	13.63	51.41	92.37	7
Insur Ben, Losses, Exp/Insur Premiums	21.52	-58.18	-58.18	0.00	0.00	44.88	69.39	91.55	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.16	0.00	0.00	0.00	0.00	0.60	50.40	75.20	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	14.28	0.00	0.00	0.00	0.00	0.00	30.00	65.00	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
CSV Life Insurance/Tier 1 Cap + ALLL	9.96	0.00	0.00	2.32	10.92	17.45	21.44	24.43	295
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	295
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Cost: Interest-Bearing Deposits	1.06	0.00	0.00	0.00	0.35	0.94	2.12	3.49	7
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	193.30	-100.00	-100.00	-40.07	-6.87	18.45	83.97	541.37	18
Total Selected Assets	-10.03	-100.00	-100.00	-33.64	-4.24	14.35	79.35	131.44	41
Deposits	-45.93	-100.00	-100.00	-99.99	-64.38	-9.69	-0.46	0.97	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	91.92	0.00	0.00	46.82	93.11	120.00	205.13	374.93	145
Dividends Paid/Net Income	30.15	0.00	0.00	11.13	28.67	48.68	73.75	112.43	209
Net Income - Dividends/Avg Equity	-0.59	-63.34	-26.62	-3.62	3.31	6.91	9.76	12.28	295
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	71.51	0.00	0.00	0.00	67.06	127.85	222.59	365.00	215
Dividends From Nonbank Subs	0.94	0.00	0.00	0.00	0.00	0.94	4.75	16.64	215
Dividends From Subsidiary BHCs	0.60	0.00	0.00	0.00	0.00	0.00	0.00	60.83	215
Dividends From All Subsidiaries	85.13	0.00	0.00	0.00	99.68	141.57	237.74	454.55	215
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	25.66	0.00	0.00	0.00	17.40	52.85	82.22	120.28	202
Interest Income From Bank Subs	0.17	0.00	0.00	0.00	0.00	0.05	1.11	3.07	202
Mgt & Service Fees From Bank Subs	4.34	0.00	0.00	0.00	0.00	0.00	26.67	96.31	202
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.82	202
Operating Income From Bank Subs	37.38	0.00	0.00	1.05	29.58	59.25	126.06	191.08	202
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	56.18	0.00	0.00	0.00	74.93	100.00	118.28	176.90	117
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.75	117
Mgt & Serv Fees From Nonbank Subs	0.67	0.00	0.00	0.00	0.00	0.00	0.18	20.76	117
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Operating Inc From Nonbank Subs	71.25	0.00	0.00	3.67	100.00	100.00	188.84	286.16	117
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	21.18	0.00	0.00	0.00	12.37	42.59	64.81	70.98	22
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	22
Mgt & Serv Fees From Sub BHCs	0.07	0.00	0.00	0.00	0.00	0.00	0.11	1.25	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	21.46	0.00	0.00	0.00	12.37	42.66	64.81	70.98	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	41.19	0.00	0.00	0.00	0.00	97.46	99.89	100.00	273
Interest Income From Bank Subs	4.18	0.00	0.00	0.00	0.00	0.50	29.40	100.00	273
Mgt & Serv Fees From Bank Subs	6.67	0.00	0.00	0.00	0.00	0.00	53.75	75.18	273
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	5.31	273
Operating Income From Bank Subs	63.29	0.00	0.00	0.28	95.87	99.88	100.00	100.06	273
Dividends From Nonbank Subs	3.45	0.00	0.00	0.00	0.00	0.82	17.85	83.91	273
Interest Income From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.07	9.30	273
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	273
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Operating Inc From Nonbank Subs	7.48	0.00	0.00	0.00	0.01	4.24	84.55	100.00	273
Dividends From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.92	273
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Operating Income From Sub BHCs	0.15	0.00	0.00	0.00	0.00	0.00	0.00	14.78	273
Loans and Adv From Subs/ST Debt	2083.46	0.00	0.00	73.13	355.68	1482.06	4259.22	26929.6	56
Loans and Adv From Subs/Total Debt	475.29	0.00	0.00	0.00	175.27	659.69	1783.58	3749.47	112

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2067007	1, 077, 862	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1140510	1, 446, 982	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 025, 287	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2, 429, 196	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 702, 725	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 510, 371	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 572, 470	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 750, 714	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 505, 897	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 536, 176	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 437, 388	AMERIS BANCORP	MOULTRIE, GA	
2326629	1, 884, 328	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 271, 138	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 960, 294	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	1, 100, 326	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 552, 582	BANC ED CORP. , THE	EDWARDSVILLE, IL	
2896458	1, 572, 794	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2, 659, 677	BANCORP, INC. , THE	WILMINGTON, DE	
1097306	2, 307, 100	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 156, 985	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 365, 477	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 039, 347	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 292, 147	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1205398	1, 206, 135	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 510, 066	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 219, 214	BANK OF MARIN BANCORP	NOVATO, CA	
3434624	2, 144, 964	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 087, 938	BANTERRA CORP	ELDORADO, IL	
1115385	1, 103, 329	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 052, 776	BAYLAKE CORP.	STURGEON BAY, WI	
3170539	1, 125, 503	BCB BANCORP, INC.	BAYONNE, NJ	Moved from Peer 4
2388878	1, 233, 554	BEACON BANCORP	TAUNTON, MA	
1246159	1, 702, 915	BESSEMER GROUP, INCORPORATED,	WOODBIDGE, NJ	
1919770	1, 203, 711	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	2, 180, 050	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 382, 956	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3944628	2, 488, 985	BOND STREET HOLDINGS LLC	MIAMI, FL	New Y-9C/BHCPR reporter
3244113	1, 197, 812	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1, 034, 261	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	Moved from Peer 4
1209145	1, 521, 256	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2, 351, 530	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 714, 184	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 925, 535	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 733, 123	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
1115013	1, 090, 611	CAMBRIDGE BANCORP	CAMBRI DGE, MA	
2687795	2, 166, 936	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2, 308, 002	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 664, 559	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 650, 185	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 561, 775	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2, 127, 311	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	

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1848003	1, 829, 432	CASCADE BANCORP	BEND, OR	
2568362	1, 624, 535	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1, 099, 600	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1, 326, 499	CBFH, INC.	ORANGE, TX	
1493654	1, 255, 766	CBS BANC- CORP.	RUSSELLVILLE, AL	
1048764	1, 221, 278	CENTER BANCORP, INC.	UNION, NJ	
3003178	2, 265, 815	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	2, 123, 443	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1, 411, 401	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2, 520, 069	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2, 175, 180	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1, 073, 002	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1, 179, 049	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	2, 434, 250	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1, 649, 168	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1, 308, 108	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 043, 264	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1, 194, 433	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2, 629, 840	CITY HOLDING COMPANY	CHARLESTON, WV	
1055007	1, 003, 522	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	Moved from Peer 4
1118340	1, 363, 170	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1, 519, 882	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2, 419, 245	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1, 231, 489	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1, 295, 070	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 231, 433	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1, 180, 014	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3967430	2, 564, 980	COMMUNITY & SOUTHERN HOLDINGS,	CARROLLTON, GA	
1080595	2, 293, 391	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1, 177, 860	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1, 748, 450	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1, 482, 926	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1, 770, 674	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1, 225, 440	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1, 101, 417	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1, 107, 074	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1, 765, 221	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	2, 633, 618	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	2, 124, 499	DURANT BANCORP, INC.	DURANT, OK	
2652104	2, 006, 722	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1, 115, 554	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1, 417, 297	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	
1135824	1, 395, 948	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1, 650, 662	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1, 420, 542	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2, 504, 295	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1104923	1, 189, 938	EXTRACO CORPORATION	WACO, TX	
1055315	1, 422, 103	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 776, 762	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2, 507, 598	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2, 023, 877	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	

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1071191	1,064,099	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,389,250	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1,879,279	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,249,531	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,830,891	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,144,603	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,374,624	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,027,247	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,551,188	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,122,814	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,498,932	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1,136,420	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1,067,268	FIRST CHICAGO BANCORP	CHICAGO, IL	
1246533	1,116,243	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1,094,155	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,014,187	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,195,012	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,297,423	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,516,083	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1,152,754	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,554,290	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,248,829	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1,060,528	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,546,635	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,334,018	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,466,208	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,317,047	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	1,374,262	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1,685,421	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,240,306	FIRST OLATHE BANCSHARES, INC.	OLATHE, KS	
2836801	1,246,391	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,162,447	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2,315,787	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1099917	1,201,940	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1132672	1,795,228	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,479,730	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,538,050	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,073,060	FLORENCE BANCORP, MHC	FLORENCE, MA	
3223828	1,041,719	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
1133473	2,010,240	FNB UNITED CORP.	ASHEBORO, NC	Moved from Peer 4
3446346	1,066,646	FORCHT BANCORP, INC.	CORBIN, KY	
1128358	1,376,492	FRANSDEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,613,159	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,047,300	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,700,200	FVNB CORP.	VICTORIA, TX	
1098620	1,356,936	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2,415,014	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	1,933,146	GUARANTY BANCORP	DENVER, CO	
2900261	2,968,504	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	1,388,438	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,215,066	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	

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1208120	1, 673, 078	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1, 330, 870	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1, 254, 534	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1245291	1, 874, 678	HILLS BANCORPORATION	HILLS, IA	
2592714	2, 742, 453	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 485, 058	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2, 830, 059	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1, 088, 121	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2, 736, 789	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1, 071, 973	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	Moved from Peer 4
3059504	1, 074, 291	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1, 309, 716	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1, 276, 241	INLAND BANCORP, INC.	OAK BROOK, IL	
1132654	2, 627, 145	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
2049302	2, 104, 098	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 325, 155	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1, 215, 098	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1, 539, 819	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1, 009, 434	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	Moved from Peer 4
1404799	2, 769, 589	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2, 712, 753	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1, 056, 564	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1, 488, 172	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 515, 840	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 566, 374	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 524, 814	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1, 156, 602	LNB BANCORP INC.	LORAIN, OH	
2325350	2, 072, 512	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1, 319, 960	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1, 054, 588	LSB FINANCIAL	LACONIA, NH	
2634696	1, 611, 395	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1, 074, 801	MACON BANCORP	FRANKLIN, NC	
1209109	2, 853, 541	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1, 719, 131	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1, 791, 272	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 259, 876	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1, 813, 545	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1, 482, 025	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1, 125, 216	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	1, 928, 630	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2, 232, 077	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1, 568, 133	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2, 902, 522	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3142349	2, 918, 899	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2176413	1, 111, 464	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1, 651, 587	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
2803719	1, 099, 112	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1, 553, 392	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1, 082, 128	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1, 661, 304	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2, 984, 977	NARA BANCORP, INC.	LOS ANGELES, CA	

BHCPR Reporters for Quarter Ending 09/30/2010
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
2947882	1, 213, 624	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 342, 265	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1, 473, 519	NEB CORPORATION	FOND DU LAC, WI	
1076002	1, 862, 912	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 863, 727	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 037, 934	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
3232688	1, 292, 416	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1, 096, 836	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 297, 904	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 635, 105	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1, 477, 780	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1, 044, 200	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	1, 191, 705	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1, 147, 677	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 379, 633	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1, 274, 711	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2, 697, 393	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1, 285, 545	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1, 480, 261	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1, 157, 950	PEOPLES BANCORP	LYNDEN, WA	
1070578	1, 884, 107	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1, 081, 591	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1, 578, 947	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1, 780, 179	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1, 172, 663	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1, 424, 990	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 114, 407	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1, 806, 925	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 886, 816	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 334, 108	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1, 448, 459	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1209426	1, 012, 290	RIVER VALLEY BANCORPORATION	WAUSAU, WI	Moved from Peer 4
2509413	1, 649, 537	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 334, 104	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 117, 689	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 881, 396	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 803, 824	SALEM FIVE BANCORP	SALEM, MA	
1493560	1, 096, 074	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1085013	2, 014, 405	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1, 040, 755	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1, 776, 524	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1, 134, 503	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1, 300, 055	SIERRA BANCORP	PORTERVILLE, CA	
2532402	1, 631, 309	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	2, 278, 116	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	2, 079, 564	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 646, 726	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1, 073, 637	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	1, 337, 764	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 662, 786	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062621	2, 905, 275	SOUTHWEST BANCORP, INC.	STILLWATER, OK	Moved from Peer 2

BHCPR Reporters for Quarter Ending 09/30/2010
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
1062135	1, 486, 047	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1, 280, 510	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2, 326, 856	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 613, 960	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 570, 090	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 645, 277	STATE BANCORP, INC.	NEW HYDE PARK, NY	
4036324	2, 706, 929	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	New Y-9C/BHCPR reporter
1417333	2, 013, 590	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1, 249, 294	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2, 911, 062	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2, 302, 464	STERLING BANCORP	NEW YORK, NY	
1126046	1, 943, 042	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	1, 979, 293	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 689, 925	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1, 118, 364	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1, 496, 294	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 689, 441	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
2916169	1, 420, 070	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1118292	1, 618, 843	TOWER BANCORP INC.	HARRISBURG, PA	
1070420	1, 033, 989	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1, 080, 488	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2, 229, 618	TRICO BANCSHARES	CHICO, CA	
1056161	1, 602, 385	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1, 803, 007	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1, 069, 221	UFS BANCORP	WHITINSVILLE, MA	
1097182	1, 156, 918	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
1116609	2, 114, 204	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1, 182, 075	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2, 846, 003	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1, 360, 700	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1, 830, 924	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
1115349	2, 909, 537	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1, 349, 151	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 486, 379	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 946, 778	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	2, 023, 644	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1, 496, 829	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1, 037, 191	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	2, 270, 789	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1, 063, 166	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	1, 920, 205	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 296 bank holding companies.