

	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	92	94	95	88	90
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.25	3.26	3.41	3.52	3.58
+ Non-interest Income	1.20	1.10	1.17	1.18	1.14
- Overhead Expense	3.04	3.04	2.91	2.82	2.79
- Provision for Losses	1.47	0.97	0.29	0.14	0.15
+ Securities Gains (Losses)	0.03	-0.18	0.00	-0.01	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.08	0.06	1.35	1.71	1.77
Net Operating Income	-0.16	-0.06	0.87	1.12	1.14
Net Income	-0.16	-0.06	0.87	1.11	1.14
Net Income (Sub S Adjusted)	1.12	1.14	1.12	1.17	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.25	6.05	7.09	6.84	6.00
Interest Expense	1.66	2.43	3.34	2.98	2.12
Net Interest Income (TE)	3.57	3.58	3.73	3.85	3.89

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.58	0.87	0.27	0.16	0.18
Earnings Coverage of Net Losses (X)	3.16	4.76	16.06	29.69	24.24
Ln&Ls Allowance/Total Loans & Leases	2.24	1.73	1.29	1.23	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.72	2.59	0.96	0.49	0.49
30-89 Days Past Due Loans and Leases	1.26	1.35	0.98	0.70	0.66

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.32	34.54	30.48	29.40	29.11
Net ST Noncore Funding Dependence	16.74	24.20	22.16	20.48	19.29
Net Loans and Leases/Total Assets	64.30	67.56	68.48	67.53	65.12

CAPITALIZATION:

Tier 1 Leverage Ratio	8.80	8.77	8.50	8.76	8.66
Equity Capital/Total Assets	9.50	9.29	9.19	9.40	8.93
Equity Capital+Minority Int/Total Assets	9.60	9.40	9.42	9.55	9.05
Net Loans&Ls/Equity Capital (X)	7.28	7.80	7.66	7.48	7.52
Cash Dividends/Net Income	55.95	52.60	38.95	28.15	28.94
Cash Dividends/Net Income (Sub S Adjusted)	43.08	39.02	13.21	-48.02	N/A
Retained Earnings/Avg Equity Cap	-4.81	-5.42	5.31	8.43	8.92

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.41	0.69	1.30	0.85	0.36
Long-Term Debt/Equity Capital	1.86	2.16	2.26	2.31	2.79
Equity Investment in Subs/Equity Cap	110.33	110.90	113.92	113.00	112.42
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.35	116.50	149.55	154.29	128.02

PERCENT OF AVERAGE ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	4.80	5.54	6.48	6.25	5.53
Less: Interest Expense	1.52	2.23	3.07	2.73	1.95
Equals: Net Interest Income (TE)	3.25	3.26	3.41	3.52	3.58
Plus: Non-Interest Income	1.20	1.10	1.17	1.18	1.14
Equals: Adj Operating Income (TE)	4.48	4.42	4.62	4.72	4.76
Less: Overhead Expense	3.04	3.04	2.91	2.82	2.79
Less: Provision for Loan and Lease Losses	1.47	0.97	0.29	0.14	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	-0.13	0.00	-0.01	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.08	0.06	1.35	1.71	1.77
Less: Applicable Income Taxes (TE)	0.20	0.15	0.49	0.60	0.64
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.16	-0.06	0.87	1.12	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.16	-0.06	0.87	1.11	1.14
Memo: Net Income (Last Four Qtrs)	-0.17	-0.07	0.88	1.11	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.62	91.47	91.68	91.64	92.15
Avg Int-Bearing Funds / Avg Assets	77.54	78.96	78.59	77.68	78.27
Int Income (TE) / Avg Earning Assets	5.25	6.05	7.09	6.84	6.00
Int Expense / Avg Earning Assets	1.66	2.43	3.34	2.98	2.12
Net Int Inc (TE) / Avg Earn Assets	3.57	3.58	3.73	3.85	3.89
YIELD OR COST:					
Total Loans and Leases (TE)	5.67	6.41	7.63	7.49	6.63
Interest-Bearing Bank Balances	0.44	2.52	5.36	4.46	3.43
Fed Funds Sold & Reverse Repos	0.26	2.03	5.03	4.94	3.11
Trading Assets	1.87	3.27	8.53	3.33	2.60
Total Earning Assets	5.13	5.93	6.97	6.73	5.89
Investment Securities (TE)	4.48	5.04	5.17	4.81	4.33
U. S. Treasury & Agency Sec (excl MBS)	2.83	4.97	4.84	4.23	3.58
Mortgage-Backed Securities	4.49	4.72	4.83	4.61	4.25
All Other Securities	6.82	6.38	7.13	6.59	6.69
Interest-Bearing Deposits	1.72	2.65	3.63	3.18	2.14
Time Deposits of \$100K or More	2.55	3.74	4.71	4.30	3.18
Time Deposits < \$100K	2.73	3.70	4.70	4.04	2.93
Other Domestic Deposits	0.81	1.45	2.54	2.18	1.32
Foreign Deposits	0.60	1.88	4.63	4.62	2.63
Fed Funds Purchased and Repos	1.24	2.34	4.42	4.28	2.91
Other Borrowed Funds & Trading Liab	2.88	3.30	4.68	4.52	3.80
All Interest-Bearing Funds	1.96	2.83	3.91	3.53	2.50

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	69	68	66	62	60
Avg Assets per Employee (\$000)	5,201	5,021	4,598	4,275	4,321
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.42	3.33	2.99	2.87	2.66
Overhead Exp / NII + Non-Int Income	71.21	70.39	64.70	61.41	60.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.04	2.91	2.82	2.79
Personnel Expense	1.39	1.46	1.55	1.54	1.51
Net Occupancy Expense	0.39	0.40	0.40	0.39	0.39
Other Operating Expenses	1.20	1.15	0.93	0.88	0.89
Overhead Less Non-Interest Income	1.78	1.84	1.69	1.62	1.63
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.69	68.99	63.12	60.13	59.17
Personnel Expense	32.14	32.88	33.82	32.79	32.02
Net Occupancy Expense	8.92	9.01	8.83	8.29	8.27
Other Operating Expenses	27.41	26.10	20.00	18.64	18.62
Total Non-Interest Income	25.77	24.10	24.92	24.71	23.64
Fiduciary Activities Income	1.61	1.87	2.11	1.92	1.80
Serv Charges on Deposit Accts - Domestic	7.57	7.75	7.85	7.52	7.34
Trading Revenue	0.23	-0.02	0.13	0.12	0.05
Investment Banking Fees & Commissions	1.28	1.58	1.59	1.46	1.22
Venture Capital Revenue	0.00	0.00	0.00	0.01	0.00
Net Servicing Fees	0.28	0.11	0.30	0.36	0.37
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.82	0.78	0.86	1.05	1.02
Net Gain (Loss) - Sales Loans, OREO, Oth	0.71	0.87	1.36	1.23	1.69
Other Non-Interest Income	9.47	8.15	7.99	7.72	6.97
Overhead Less Non-Interest Income	44.16	44.71	37.64	35.01	34.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.34	18.04	27.88	29.51	30.14
Appl Inc Tax+TE/Pretax NOI+TE	32.28	31.48	35.39	35.01	35.54

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	48.29	49.42	49.55	48.29	46.58
Commercial and Industrial Loans	10.01	11.43	11.82	11.70	11.17
Loans to Individuals	3.22	3.30	3.70	4.10	4.32
Loans to Depository Institutions	0.02	0.03	0.01	0.02	0.03
Agricultural Loans	0.55	0.49	0.51	0.49	0.38
Other Loans and Leases	1.66	1.80	1.79	1.82	1.52
Net Loans and Leases	64.30	67.56	68.48	67.53	65.12
Debt Securities Over 1 Year	16.44	15.24	14.71	16.33	19.53
Mutual Funds and Equity Securities	0.08	0.11	0.20	0.18	0.22
Subtotal	82.01	84.41	84.58	85.02	85.99
Interest-Bearing Bank Balances	3.97	1.22	0.18	0.19	0.23
Federal Funds Sold & Reverse Repos	0.19	0.24	0.67	0.91	0.87
Debt Securities 1 Year or Less	2.26	2.23	2.89	2.83	2.37
Trading Assets	0.06	0.10	0.14	0.03	0.03
Total Earning Assets	89.61	89.22	89.86	89.86	90.11
Non-Int Cash and Due From Dep Inst	1.74	2.32	2.39	2.48	2.64
Other Real Estate Owned	0.55	0.25	0.10	0.05	0.05
All Other Assets	8.44	7.99	7.63	7.52	7.11

MEMORANDA:

Short-Term Investments	6.91	4.26	4.30	4.34	3.74
U.S. Treasury Securities	0.21	0.13	0.15	0.19	0.22
U.S. Agency Securities (excl MBS)	2.91	2.65	4.27	4.87	5.28
Municipal Securities	2.66	2.72	2.83	2.61	2.69
Mortgage-Backed Securities	10.92	10.63	9.13	9.73	12.06
Asset-Backed Securities	0.06	0.01	0.04	0.07	0.04
Other Debt Securities	0.40	0.47	0.57	0.69	0.64
RE Loans Secured by 1-4 Family	15.48	15.44	15.57	15.86	15.85
Revolving	3.00	3.07	2.91	2.81	3.10
Closed-End, Sec by First Liens	10.92	10.39	10.55	10.93	10.92
Closed-End, Sec by Junior Liens	1.11	1.28	1.55	1.53	1.32
Commercial Real Estate Loans	30.40	31.12	31.23	29.67	28.40
Construction and Land Dev	7.35	9.67	10.60	9.42	8.03
Multifamily	1.99	1.77	1.59	1.56	1.90
Nonfarm Nonresidential	20.14	18.08	17.51	17.33	16.89
RE Loans Secured by Farmland	0.71	0.67	0.70	0.71	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	73.99	72.49	72.27	70.83	70.82
RE Loans Secured by 1-4 Family	24.16	23.07	23.32	23.46	24.36
Revolving	4.49	4.38	4.16	4.07	4.63
Closed-End	19.23	18.17	18.72	19.08	19.37
Commercial Real Estate Loans	46.10	44.93	44.51	42.85	41.99
Construction and Land Dev	11.04	13.72	14.78	13.51	11.79
Multifamily	2.99	2.62	2.36	2.26	2.76
Nonfarm Nonresidential	30.57	26.32	25.15	25.23	25.26
RE Loans Secured by Farmland	1.10	0.99	1.03	1.06	0.91
Loans to Depository Institutions	0.03	0.06	0.02	0.04	0.04
Commercial and Industrial Loans	15.24	16.64	17.13	17.62	17.17
Loans to Individuals	5.22	5.12	5.59	6.20	6.75
Credit Card Loans	0.15	0.16	0.16	0.16	0.16
Agricultural Loans	0.85	0.71	0.74	0.70	0.58
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.67	2.70	2.66	2.76	2.42

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	6.91	4.26	4.30	4.34	3.74
Liquid Assets	22.31	18.79	18.22	19.04	21.99
Investment Securities	19.17	18.74	18.65	19.86	22.91
Net Loans and Leases	64.30	67.56	68.48	67.53	65.12
Net Lns, Ls & Stdby Ltrs of Credit	65.33	68.74	69.94	69.09	66.61
Core Deposits	59.40	52.82	56.41	56.78	57.92
Noncore Funding	28.19	33.79	30.66	29.67	29.61
Time Deposits of \$100K or More	14.04	12.93	13.66	15.14	14.24
Foreign Deposits	0.13	0.27	0.23	0.13	0.19
Fed Funds Purchased and Repos	3.63	5.01	5.27	5.01	5.39
Net Fed Funds Purchased (Sold)	3.58	4.54	4.77	3.85	4.16
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.51	3.74	3.45	2.83	2.95
Earning Assets Repr in 1 Year	36.84	40.28	43.01	40.25	40.54
Int-Bearing Liab Repr in 1 Year	30.75	31.14	32.71	30.32	25.23
Long-Term Debt Repr in 1 Year	0.44	0.78	0.56	0.44	0.46
Net Assets Repriceable in 1 Year	5.59	7.93	9.78	8.95	14.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.32	34.54	30.48	29.40	29.11
Net ST Noncore Funding Dependence	16.74	24.20	22.16	20.48	19.29
Short-Term Inv/ST Noncore Funding	35.52	20.25	20.83	23.34	22.98
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.68	-7.29	-6.25	-3.96	2.17
Net Loans and Leases/Total Deposits	83.61	93.55	94.37	91.66	88.21
Net Loans and Leases/Core Deposits	111.67	133.84	129.21	125.50	118.32
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.47	-0.20	0.04	-0.21	-0.43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.56	-0.34	0.22	-1.41	-2.48
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.23	0.00	-0.04	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.13	9.85	12.75	11.31	11.61
Available-For-Sale Securities	90.87	90.15	87.25	88.69	88.39
U. S. Treasury Securities	1.15	0.93	1.00	1.16	0.93
U. S. Agency Securities (excl MBS)	16.46	15.68	25.50	25.93	24.92
Municipal Securities	13.92	15.70	16.23	13.61	12.49
Mortgage-Backed Securities	58.30	56.80	48.73	49.26	53.32
Asset-Backed Securities	0.34	0.04	0.25	0.45	0.17
Other Debt Securities	2.00	2.56	3.34	3.26	2.51
Mutual Funds and Equity Securities	0.52	0.81	1.08	0.99	1.03
Debt Securities 1 Year or Less	11.91	13.78	17.11	14.40	11.21
Debt Securities 1 To 5 Years	26.69	22.54	24.35	30.00	28.46
Debt Securities Over 5 Years	58.19	58.76	54.38	51.76	56.61
Pledged Securities	64.92	70.49	67.39	64.83	62.30
Structured Notes, Fair Value	1.05	0.37	0.43	0.72	0.74

ANALYSIS RATIOS

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	1.47	0.97	0.29	0.14	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	2.13	1.39	0.42	0.21	0.22
Provision for Ln&Ls Losses/Net Losses	149.95	184.19	181.60	162.11	127.55
Ln&Ls Allowance/Total Loans & Leases	2.24	1.73	1.29	1.23	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.09	3.89	9.07	14.46	12.07
ALL/Nonaccrual Assets	76.38	120.65	244.18	402.52	387.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	72.29	110.29	203.04	336.46	316.73
Gross Ln&Ls Losses/Avg Loans & Leases	1.70	0.96	0.35	0.25	0.27
Recoveries/Avg Loans and Leases	0.09	0.07	0.07	0.09	0.09
Net Losses/Avg Loans and Leases	1.58	0.87	0.27	0.16	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	16.91	28.47	35.40	41.29	35.05
Earnings Coverage of Net Losses (X)	3.16	4.76	16.06	29.69	24.24

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.50	0.76	0.12	0.03	0.04
RE Loans Secured By 1-4 Family	0.79	0.36	0.10	0.04	0.04
Revolving	0.69	0.32	0.12	0.06	0.03
Closed-End	0.76	0.36	0.09	0.03	0.05
Commercial Real Estate Loans	1.87	0.93	0.13	0.03	0.04
Construction and Land Dev	5.75	2.43	0.23	0.02	0.02
Multifamily	0.73	0.34	0.05	0.04	0.02
Nonfarm Nonresidential	0.49	0.17	0.05	0.02	0.04
RE Loans Secured by Farmland	0.32	0.04	0.00	0.01	0.01
Commercial and Industrial Loans	2.16	0.76	0.39	0.31	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	2.22	1.70	1.01	0.69	0.93
Credit Card Loans	4.40	3.40	1.83	1.08	1.81
Agricultural Loans	0.10	0.04	0.03	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.90	0.82	0.63	0.65	0.63

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	1.26	1.35	0.98	0.70	0.66
90+ Days PD Loans and Leases	0.13	0.12	0.07	0.07	0.08
Nonaccrual Loans and Leases	3.94	2.28	0.86	0.43	0.44
90+ Days PD and Nonaccrual Loans and Leases	4.20	2.46	0.97	0.51	0.53
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.26	0.05	0.00	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.26	1.35	0.98	0.70	0.66
90+ Days Past Due Assets	0.13	0.12	0.07	0.07	0.08
Nonaccrual Assets	3.97	2.30	0.86	0.43	0.44
30+ Days PD & Nonaccrual Assets	5.53	3.88	1.97	1.22	1.21
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	2.80	1.74	0.69	0.36	0.36
90+ PD & Nonaccrual Assets + OREO	3.36	2.02	0.80	0.43	0.42
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	3.68	1.91	0.69	0.36	0.35
Allowance for Loan & Lease Losses	228.81	148.89	76.05	44.27	41.33
Equity Cap + ALLL	35.40	20.70	7.18	3.59	3.69
Tier 1 Cap + ALLL	38.72	21.49	8.04	3.88	3.85
Loans & Leases + RE Acquired	5.43	2.69	0.98	0.52	0.52

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	1.28	1.47	0.99	0.68	0.57
- 90+ Days Past Due	0.15	0.14	0.08	0.06	0.06
- Nonaccrual	4.70	2.80	0.97	0.43	0.40
Coml & Indl - 30-89 Days PD	0.98	0.97	0.82	0.63	0.67
- 90+ Days Past Due	0.07	0.07	0.06	0.06	0.06
- Nonaccrual	2.48	1.40	0.68	0.63	0.75
Individuals - 30-89 Days PD	1.75	1.81	1.44	1.11	1.35
- 90+ Days Past Due	0.17	0.14	0.09	0.08	0.11
- Nonaccrual	0.63	0.31	0.21	0.14	0.22
Dep Inst Lns - 30-89 Days PD	0.17	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	0.25	0.21	0.23	0.32	0.23
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.35	0.16	0.20	0.12	0.21
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	0.70	0.63	0.47	0.36	0.64
- 90+ Days Past Due	0.01	0.03	0.02	0.04	0.04
- Nonaccrual	0.59	0.36	0.09	0.10	0.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.55	1.41	1.00	0.76	0.79
- 90+ Days Past Due	0.21	0.17	0.11	0.08	0.09
- Nonaccrual	2.66	1.44	0.72	0.36	0.40
Revolving - 30-89 Days PD	0.65	0.62	0.62	0.44	0.44
- 90+ Days Past Due	0.05	0.05	0.04	0.05	0.04
- Nonaccrual	1.08	0.57	0.32	0.18	0.13
Closed-End - 30-89 Days PD	1.71	1.61	1.11	0.83	0.89
- 90+ Days Past Due	0.25	0.19	0.13	0.08	0.11
- Nonaccrual	3.12	1.66	0.77	0.40	0.43
- Jr Lien 30-89 Days PD	0.13	0.13	0.11	0.08	0.10
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.22	0.12	0.09	0.06	0.05
Commercial RE - 30-89 Days PD	1.13	1.41	0.93	0.58	0.43
- 90+ Days Past Due	0.10	0.10	0.05	0.04	0.04
- Nonaccrual	5.93	3.48	1.12	0.44	0.42
Const & Dev - 30-89 Days PD	1.34	2.19	1.42	0.72	0.48
- 90+ Days Past Due	0.17	0.18	0.07	0.04	0.03
- Nonaccrual	14.21	7.20	1.67	0.39	0.14
Multi family - 30-89 Days PD	1.08	0.58	0.59	0.37	0.21
- 90+ Days Past Due	0.05	0.04	0.01	0.01	0.01
- Nonaccrual	3.02	1.69	0.70	0.25	0.15
Nonfarm Nres- 30-89 Days PD	0.88	0.83	0.57	0.51	0.39
- 90+ Days Past Due	0.06	0.05	0.03	0.03	0.03
- Nonaccrual	2.80	1.28	0.61	0.41	0.48
Farmland - 30-89 Days PD	0.63	0.64	0.37	0.32	0.33
- 90+ Days Past Due	0.07	0.01	0.00	0.01	0.01
- Nonaccrual	4.20	1.23	0.31	0.36	0.35
Credit Card - 30-89 Days PD	1.64	1.82	1.48	1.23	1.37
- 90+ Days Past Due	0.44	0.44	0.47	0.46	0.43
- Nonaccrual	0.29	0.30	0.32	0.07	0.06

CAPITAL RATIOS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.80	8.77	8.50	8.76	8.66
Tier 1 RBC Ratio	12.43	11.22	10.73	11.16	11.27
Total Risk-Based Capital Ratio	14.16	13.07	12.38	12.74	12.84
Tangible Tier 1 Leverage Ratio	8.70	8.68	8.40	8.66	8.52
Tangible Common Eq Cap/Tan Assets	6.73	6.20	6.71	6.91	6.78
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.62	15.29	18.68	19.23	19.47
Standby Letters of Credit	0.87	1.01	1.22	1.29	1.25
Commercial & Similar Letters of Credit	0.03	0.06	0.07	0.09	0.10
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	3.41	4.38	3.54	4.32	4.10
Interest Rate Contracts	2.82	3.43	2.92	3.05	3.29
Interest Rate Futures & Forward Contr	0.25	0.33	0.22	0.23	0.21
Written Options Contr (Int Rate)	0.28	0.50	0.17	0.17	0.15
Purchased Options Contr (Int Rate)	0.06	0.14	0.35	0.28	0.13
Interest Rate Swaps	1.81	1.92	1.73	1.51	2.03
Foreign Exchange Contracts	0.01	0.02	0.04	0.04	0.09
Futures & Forward Foreign Exch Contr	0.00	0.02	0.03	0.03	0.04
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	0.01	0.04	0.04	0.03	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.01	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.01	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	19.03	23.83	28.43	30.01	31.73

PERCENT OF NOTIONAL AMOUNT	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	97.43	94.59	92.27	93.74	92.67
Foreign Exchange Contracts	0.97	1.09	2.28	3.18	5.70
Equity, Comm, & Other Contracts	0.58	1.08	2.47	1.03	1.56
Futures and Forwards	21.17	15.90	19.08	21.09	19.86
Written Options	20.36	23.46	17.81	15.51	13.62
Exchange-Traded	0.00	0.01	0.03	0.00	0.00
Over-The-Counter	20.00	23.72	16.61	14.96	13.11
Purchased Options	2.20	3.63	8.94	6.08	5.17
Exchange-Traded	0.00	0.00	0.00	0.02	0.00
Over-The-Counter	1.98	3.44	8.65	5.54	4.76
Swaps	46.54	44.58	44.53	44.41	51.93
Held for Trading	27.90	26.25	18.14	16.66	9.20
Interest Rate Contracts	24.89	23.42	14.71	12.22	5.45
Foreign Exchange Contracts	0.04	0.00	0.14	1.47	0.69
Equity, Comm, & Other Contracts	0.00	0.00	0.04	0.00	0.00
Non-Traded	72.10	73.75	81.86	83.34	90.80
Interest Rate Contracts	69.15	66.86	69.43	71.72	76.72
Foreign Exchange Contracts	0.02	0.08	0.42	0.34	2.29
Equity, Comm, & Other Contracts	0.23	0.89	1.62	0.73	1.14
Deriv Contr (Excl Fut & FX LE 14 Days)	72.91	71.37	77.94	76.20	79.53
One Year or Less	26.77	19.66	23.74	19.68	25.72
Over 1 Year to 5 Years	18.41	20.91	28.68	24.67	26.71
Over 5 Years	12.36	12.50	12.55	13.30	13.12
Gross Negative Fair Value (Abs Val)	1.69	2.54	1.01	0.48	0.77
Gross Positive Fair Value	1.12	2.31	1.52	0.67	0.60
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.00	0.00
Gross Positive Fair Value (X)	0.01	0.02	0.01	0.00	0.00
Held for Trading (X)	0.00	0.01	0.00	0.00	0.00
Non-Traded (X)	0.00	0.01	0.00	0.00	0.00
Current Credit Exposure (X)	0.01	0.01	0.01	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	0.06	0.12	0.05	0.03	0.02

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	25.53	35.62	35.53	35.51	26.47
Ins Under Assets(L/H)/Tot Ins Und Ast	74.47	64.38	64.47	64.49	73.53
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.82	0.78	0.86	1.05	1.02
Premium Inc/Ins Activities Revenue	0.97	4.39	3.43	2.85	3.72
Credit Rel Prem Inc/Tot Prem Inc	69.00	60.61	57.86	72.22	77.78
Other Prem Inc/Total Prem Inc	31.00	39.39	42.14	27.78	22.22
Ins Under Net Income/Consol Net Income	0.02	0.03	0.05	0.07	0.08
Ins Net Inc (P/C)/Equity (P/C)	12.90	19.91	13.96	10.64	11.45
Ins Net Inc (L/H)/Equity (L/H)	3.96	2.08	6.26	6.54	9.55
Insur Ben, Losses, Exp/Insur Premiums	119.45	67.93	465.93	304.30	147.10
Reinsurance Recov(P/C)/Tot Assets(P/C)	7.54	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.91	4.40	4.37	4.38	4.09
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.25	9.99	10.98	10.31	9.87
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	0.19	0.30	0.58	0.52	0.50
Cost: Interest-Bearing Deposits	0.60	1.88	4.63	4.62	2.63
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	1.47	0.27	1.73	1.62	3.72
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	55.31	2.90	-17.84	-1.36	31.99
Total Selected Assets	-10.48	-22.05	-9.39	-3.15	15.16
Deposits	-7.91	247.27	10.61	14.04	36.12

PROFITABILITY:	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	-2.22	-2.01	9.45	12.23	12.96
Bank Net Inc/Avg Eq Inv in Banks	-1.38	-1.08	9.80	12.37	13.09
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.88	5.17	5.89	6.06	7.15
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-0.06	-5.12	8.67	9.56	5.80
Bank Net Income/Parent Net Income	98.82	110.19	107.86	94.89	94.30
Nonbank Net Income/Parent Net Income	2.18	2.67	1.73	1.92	1.82
Sub BHCs Net Inc/Parent Net Income	90.56	89.48	85.56	87.17	103.02
LEVERAGE:					
Total Liabilities/Equity	20.41	24.79	25.88	24.70	24.24
Total Debt/Equity Capital	2.79	3.56	4.31	3.79	3.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.48	19.10	20.64	20.45	19.48
Tot Debt+Lns Guaranteed for Affl/Equity	2.78	3.79	4.31	3.79	3.83
Total Debt/Eq Cap - Exc Over Fair Value	2.79	3.59	4.56	3.91	3.91
Long-Term Debt/Equity Capital	1.86	2.16	2.26	2.31	2.79
Short-Term Debt/Equity Capital	0.41	0.69	1.30	0.85	0.36
Current Portion of LT Debt/Equity	0.00	0.00	0.01	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.05	0.09	0.13	0.14	0.14
Long-Term Debt/Consolidated LT Debt	2.29	2.91	4.22	4.26	3.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.33	110.90	113.92	113.00	112.42
Total Investment in Subs/Equity	112.57	113.17	115.71	115.01	114.30
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	97.06	97.94	98.88	97.67	97.17
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.94	99.99	100.25	99.19	98.90
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.59	0.78	1.44	1.09	1.03
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.50	5.11	4.25	2.63	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	85.93	116.11	152.01	149.23	128.75
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	98.35	116.50	149.55	154.29	128.02
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.31	155.03	95.02	106.17	101.74
Pretax Oper Inc + Int Exp/Int Expense	3734.02	7395.88	28090.6	7901.37	8843.77
Div + Int From Subs/Int Exp + Div	90.76	162.97	232.42	235.87	213.78
Fees+Other Inc From Subs/Sal + Oth Exp	11.41	9.47	10.02	10.96	14.57
Net Inc/Curr Port of LT Debt+Pfd Div(X)	15.62	159.78	8497.79	8204.11	4926.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.51	1.23	0.23	0.82	1.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	13.58	12.59	7.18	9.37	8.33
Total	13.58	12.59	7.18	9.37	8.33
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	0.59	0.86	0.92	1.03	0.88
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	133.67	80.28	58.62	66.86	67.14
Dividends Paid/Net Income	55.95	51.80	38.95	28.15	28.95
Net Income - Dividends/Avg Equity	-4.81	-5.40	5.31	8.43	8.91

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	84.33	131.62	184.35	174.90	139.78
Dividends From Nonbank Subs	2.73	3.53	4.05	2.87	3.75
Dividends From Subsidiary BHCs	3.91	1.77	4.95	2.78	7.38
Dividends From All Subsidiaries	97.18	169.80	215.38	217.42	187.55

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	52.14	67.74	73.30	54.56	46.16
Interest Income From Bank Subs	1.20	1.19	1.11	0.96	0.77
Mgt & Service Fees From Bank Subs	2.38	2.37	2.22	3.79	4.12
Other Income From Bank Subs	0.04	0.04	0.02	0.02	0.05
Operating Income From Bank Subs	60.81	80.31	86.32	67.17	56.56

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	58.57	90.72	78.99	63.14	75.72
Interest Income From Nonbank Subs	1.52	2.55	4.27	11.74	6.43
Mgt & Serv Fees From Nonbank Subs	6.32	3.55	3.03	1.80	2.00
Other Income From Nonbank Subs	0.00	0.00	0.02	0.55	2.31
Operating Inc From Nonbank Subs	74.05	104.37	123.99	84.38	101.24

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	33.56	65.44	38.82	51.07	52.89
Interest Inc From Subsidiary BHCs	12.98	0.00	0.50	0.45	0.20
Mgt & Serv Fees From Sub BHCs	3.53	4.93	1.59	1.66	3.77
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	50.07	70.38	40.91	53.17	56.85

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	45.26	60.97	68.20	68.52	60.74
Interest Income From Bank Subs	3.13	1.81	1.38	1.34	1.42
Mgt & Serv Fees From Bank Subs	7.59	3.71	3.46	3.79	4.90
Other Income From Bank Subs	0.00	0.01	0.02	0.06	0.06
Operating Income From Bank Subs	66.40	74.61	85.55	88.00	74.53

Dividends From Nonbank Subs	2.19	2.07	1.61	1.29	1.87
Interest Income From Nonbank Subs	0.10	0.09	0.17	0.29	0.15
Mgt & Serv Fees From Nonbank Subs	0.09	0.04	0.05	0.04	0.04
Other Income From Nonbank Subs	0.00	0.00	0.02	0.01	0.01
Operating Inc From Nonbank Subs	3.39	3.08	2.86	2.23	2.70

Dividends From Subsidiary BHCs	1.27	1.15	2.04	1.27	4.10
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	1.55	1.35	2.36	1.40	4.55

Loans and Adv From Subs/ST Debt	591.91	2028.33	754.10	797.93	31657.6
Loans and Adv From Subs/Total Debt	521.20	1338.87	487.80	892.50	379.61

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									92
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.25	1.80	2.34	2.80	3.30	3.67	3.98	4.51	92
+ Non-interest Income	1.19	0.22	0.42	0.67	1.02	1.57	2.22	3.62	92
- Overhead Expense	3.03	1.72	2.02	2.46	3.04	3.47	4.14	5.30	92
- Provision for Losses	1.47	0.21	0.32	0.58	1.06	2.15	3.73	5.10	92
+ Securities Gains (Losses)	0.02	-0.52	-0.17	-0.00	0.01	0.09	0.17	0.38	92
+ Other Tax Equiv Adjustments	-0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.02	92
= Pretax Net Oper Income (TE)	0.08	-4.96	-4.07	-0.73	0.56	1.25	2.44	3.13	92
Net Operating Income	-0.15	-5.72	-3.68	-0.70	0.35	0.85	1.43	1.95	92
Net Income	-0.15	-5.72	-3.68	-0.70	0.35	0.85	1.43	1.95	92
Net Income (Sub S Adjusted)	1.11	0.61	0.61	0.61	0.82	1.19	1.50	1.60	3
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.24	3.67	4.34	4.95	5.28	5.52	6.01	6.51	92
Interest Expense	1.66	0.87	0.97	1.33	1.64	2.03	2.29	2.48	92
Net Interest Income (TE)	3.56	1.88	2.48	3.14	3.62	3.99	4.48	4.95	92
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.58	0.25	0.35	0.61	1.13	2.25	4.13	5.66	92
Earnings Coverage of Net Losses (X)	3.15	-0.47	-0.16	0.66	2.01	4.26	9.65	14.04	92
Ln&Ls Allowance/Total Loans & Leases	2.24	0.98	1.24	1.61	1.99	2.66	3.60	5.19	92
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.72	0.50	1.38	2.04	3.59	6.38	12.53	16.32	92
30-89 Days Past Due Loans and Leases	1.26	0.33	0.40	0.72	1.04	1.78	2.57	3.13	92
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	25.32	-0.91	7.89	15.45	23.76	34.63	41.65	52.69	92
Net ST Noncore Funding Dependence	16.73	-4.20	1.19	9.92	16.47	23.24	32.97	37.05	92
Net Loans and Leases/Total Assets	64.29	35.44	48.03	58.33	64.27	71.16	77.97	79.73	92
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.80	2.21	6.13	7.52	9.04	10.17	11.17	11.94	92
Equity Capital/Total Assets	9.50	2.22	4.87	7.72	9.75	11.27	13.20	15.56	92
Equity Capital+Minority Int/Total Assets	9.59	2.22	5.04	7.77	9.78	11.34	13.20	15.56	92
Net Loans&Ls/Equity Capital (X)	7.28	3.42	3.80	5.31	6.52	8.21	13.10	19.25	91
Cash Dividends/Net Income	55.94	0.00	0.00	13.41	39.78	77.28	135.72	278.27	57
Cash Dividends/Net Income (Sub S Adjusted)	43.08	2.64	2.64	2.64	3.60	33.93	86.79	104.41	3
Retained Earnings/Avg Equity Cap	-4.80	-74.14	-51.50	-6.22	0.29	5.24	12.78	17.24	91
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.41	0.00	0.00	0.00	0.00	0.00	2.97	6.25	91
Long-Term Debt/Equity Capital	1.85	0.00	0.00	0.00	0.00	0.80	9.93	27.31	91
Equity Investment in Subs/Equity Cap	110.33	81.77	87.58	97.87	106.37	118.67	143.04	169.12	91
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.35	-7.09	16.81	53.44	93.47	115.91	202.52	335.49	91

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.79	3.36	4.08	4.49	4.78	5.06	5.46	5.82	92
Less: Interest Expense	1.52	0.76	0.89	1.21	1.49	1.87	2.16	2.36	92
Equals: Net Interest Income (TE)	3.25	1.80	2.34	2.80	3.30	3.67	3.98	4.51	92
Plus: Non-Interest Income	1.19	0.22	0.42	0.67	1.02	1.57	2.22	3.62	92
Equals: Adj Operating Income (TE)	4.47	2.44	2.85	3.66	4.37	5.17	6.36	7.16	92
Less: Overhead Expense	3.03	1.72	2.02	2.46	3.04	3.47	4.14	5.30	92
Less: Provision for Loan and Lease Losses	1.47	0.21	0.32	0.58	1.06	2.15	3.73	5.10	92
Plus: Realized G/L on HTM Sec	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.00	92
Plus: Realized G/L on AFS Sec	0.03	-0.51	-0.15	-0.00	0.02	0.10	0.21	0.38	92
Plus: Other Tax Equiv Adjustments	-0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.02	92
Equals: Pretax Net Oper Inc (TE)	0.08	-4.96	-4.07	-0.73	0.56	1.25	2.44	3.13	92
Less: Applicable Income Taxes (TE)	0.19	-0.74	-0.41	-0.16	0.18	0.48	0.85	1.32	92
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Operating Income	-0.15	-5.72	-3.68	-0.70	0.35	0.85	1.43	1.95	92
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Income	-0.15	-5.72	-3.68	-0.70	0.35	0.85	1.43	1.95	92
Memo: Net Income (Last Four Qtrs)	-0.17	-5.75	-3.70	-0.70	0.33	0.84	1.44	1.96	91
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.62	85.19	87.05	89.33	91.28	93.73	96.56	97.56	92
Avg Int-Bearing Funds / Avg Assets	77.54	64.20	68.08	73.79	77.95	80.41	85.92	88.17	92
Int Income (TE) / Avg Earning Assets	5.24	3.67	4.34	4.95	5.28	5.52	6.01	6.51	92
Int Expense / Avg Earning Assets	1.66	0.87	0.97	1.33	1.64	2.03	2.29	2.48	92
Net Int Inc (TE) / Avg Earn Assets	3.56	1.88	2.48	3.14	3.62	3.99	4.48	4.95	92
YIELD OR COST:									
Total Loans and Leases (TE)	5.66	4.48	4.85	5.28	5.67	6.06	6.34	7.28	92
Interest-Bearing Bank Balances	0.43	0.00	0.05	0.22	0.32	0.50	1.32	1.68	92
Fed Funds Sold & Reverse Repos	0.26	0.00	0.00	0.12	0.23	0.37	0.57	1.14	74
Trading Assets	1.87	0.00	0.00	0.00	0.50	3.82	5.34	7.46	35
Total Earning Assets	5.13	3.62	4.28	4.82	5.16	5.43	5.76	6.21	92
Investment Securities (TE)	4.48	2.46	3.27	3.93	4.52	5.04	5.59	5.77	92
U. S. Treasury & Agency Sec (excl MBS)	2.83	0.36	0.95	2.01	2.82	3.65	4.47	5.08	90
Mortgage-Backed Securities	4.48	2.50	3.34	4.11	4.52	4.90	5.39	5.62	92
All Other Securities	6.81	2.80	4.03	5.08	6.19	7.06	9.28	22.89	91
Interest-Bearing Deposits	1.72	0.75	1.09	1.35	1.72	2.03	2.36	2.51	92
Time Deposits of \$100K or More	2.54	1.46	1.75	2.10	2.60	2.95	3.23	3.34	92
Time Deposits < \$100K	2.73	1.53	1.79	2.42	2.76	3.10	3.30	3.86	92
Other Domestic Deposits	0.81	0.23	0.38	0.55	0.75	0.99	1.36	1.77	92
Foreign Deposits	0.59	0.00	0.00	0.09	0.49	0.83	0.93	1.27	10
Fed Funds Purchased and Repos	1.23	0.07	0.15	0.38	0.81	1.89	3.14	3.59	90
Other Borrowed Funds & Trading Liab	2.87	0.54	0.97	2.12	3.00	3.70	4.13	4.26	90
All Interest-Bearing Funds	1.95	1.11	1.21	1.61	1.90	2.37	2.61	2.81	92

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	68.72	43.68	51.16	55.33	65.60	81.40	93.26	101.27	92
Avg Assets per Employee (\$000)	5201.18	2843.40	3174.13	3777.75	4651.97	5917.69	8714.38	10721.7	92

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.42	0.00	0.00	0.28	1.60	4.23	6.74	9.96	92
Overhead Exp / NII + Non-Int Income	71.21	41.60	49.74	57.88	67.21	77.02	103.46	135.71	92

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.72	2.02	2.46	3.04	3.47	4.14	5.30	92
Personnel Expense	1.39	0.81	0.93	1.15	1.41	1.61	1.80	2.09	92
Net Occupancy Expense	0.38	0.23	0.24	0.31	0.38	0.44	0.51	0.66	92
Other Operating Expenses	1.20	0.65	0.73	0.89	1.05	1.29	2.07	3.14	92
Overhead Less Non-Interest Income	1.78	-0.22	0.57	1.38	1.68	2.19	3.09	3.92	92

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.68	39.98	48.64	56.30	66.11	75.68	102.80	133.72	92
Personnel Expense	32.13	18.48	22.55	26.98	31.94	36.95	40.80	48.42	92
Net Occupancy Expense	8.91	5.19	5.94	7.05	8.66	9.90	12.90	14.31	92
Other Operating Expenses	27.41	14.95	16.34	19.76	22.12	29.83	52.89	69.14	92
Total Non-Interest Income	25.77	7.89	12.25	18.33	24.55	31.89	39.88	59.62	92
Fiduciary Activities Income	1.60	0.00	0.00	0.03	1.27	3.06	4.31	5.72	92
Serv Charges on Deposit Accts - Domestic	7.57	2.01	2.93	5.01	7.08	10.06	12.98	13.85	92
Trading Revenue	0.22	0.00	0.00	0.00	0.00	0.07	1.19	2.87	92
Investment Banking Fees & Commissions	1.27	0.00	0.01	0.25	0.91	1.97	3.37	4.72	92
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Net Servicing Fees	0.28	-0.22	-0.01	0.00	0.05	0.36	1.54	2.14	92
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Insurance Activities Revenue	0.81	0.00	0.00	0.00	0.12	1.03	3.79	5.70	92
Net Gain (Loss) - Sales Loans, OREO, Oth	0.70	-5.99	-3.40	-0.71	0.27	2.09	4.45	6.16	92
Other Non-Interest Income	9.47	3.33	4.16	5.28	7.82	13.34	17.84	24.84	92
Overhead Less Non-Interest Income	44.16	-2.77	9.91	30.49	39.27	52.63	84.92	120.33	92

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.33	-53.00	-4.42	12.73	24.03	33.35	36.65	37.75	57
Appl Inc Tax+TE/Pretax NOI+TE	32.27	0.88	9.34	27.60	34.77	37.54	40.11	54.38	57

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.29	17.26	26.05	41.45	48.47	56.05	64.93	71.33	92
Commercial and Industrial Loans	10.01	2.82	4.09	6.19	9.59	12.71	17.50	23.98	92
Loans to Individuals	3.22	0.19	0.37	0.85	1.85	4.97	9.89	12.46	92
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.24	92
Agricultural Loans	0.54	0.00	0.00	0.00	0.13	0.84	2.26	3.58	92
Other Loans and Leases	1.66	0.01	0.07	0.39	1.03	2.72	4.35	5.59	92
Net Loans and Leases	64.29	35.44	48.03	58.33	64.27	71.16	77.97	79.73	92
Debt Securities Over 1 Year	16.44	3.56	5.35	9.47	17.48	21.74	29.31	35.34	92
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.13	0.33	0.52	92
Subtotal	82.01	61.55	71.89	78.31	82.08	86.17	89.65	90.93	92
Interest-Bearing Bank Balances	3.97	0.00	0.05	0.37	2.64	6.36	11.83	17.89	92
Federal Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.00	0.16	1.44	1.73	92
Debt Securities 1 Year or Less	2.26	0.09	0.16	0.45	1.23	3.18	7.08	9.99	92
Trading Assets	0.06	0.00	0.00	0.00	0.00	0.03	0.21	1.01	92
Total Earning Assets	89.61	82.78	85.15	87.57	89.28	91.63	94.30	94.96	92
Non-Int Cash and Due From Dep Inst	1.74	0.40	0.74	1.18	1.65	2.03	2.82	4.70	92
Other Real Estate Owned	0.54	0.00	0.04	0.11	0.38	0.78	1.58	2.24	92
All Other Assets	8.43	3.72	4.74	6.29	8.62	10.14	12.11	13.16	92
MEMORANDA:									
Short-Term Investments	6.91	0.56	0.88	2.68	5.20	10.12	15.63	22.80	92
U.S. Treasury Securities	0.20	0.00	0.00	0.00	0.00	0.14	1.11	2.74	92
U.S. Agency Securities (excl MBS)	2.91	0.00	0.00	0.34	1.69	4.59	8.91	12.97	92
Municipal Securities	2.65	0.00	0.08	0.28	1.75	4.21	6.82	9.66	92
Mortgage-Backed Securities	10.92	0.38	1.32	5.69	10.45	15.15	21.15	31.09	92
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.05	0.29	0.65	92
Other Debt Securities	0.39	0.00	0.00	0.00	0.06	0.48	1.85	3.28	92
RE Loans Secured by 1-4 Family	15.48	2.08	4.79	9.39	14.41	20.36	26.72	33.51	92
Revolving	3.00	0.00	0.06	0.76	2.85	4.70	6.61	8.06	92
Closed-End, Sec by First Liens	10.92	1.06	2.91	6.61	10.78	15.05	21.11	25.37	92
Closed-End, Sec by Junior Liens	1.10	0.00	0.06	0.43	1.06	1.47	2.36	3.04	92
Commercial Real Estate Loans	30.39	10.30	13.04	21.65	30.19	38.36	48.72	54.99	92
Construction and Land Dev	7.35	1.04	1.59	3.99	6.62	10.08	15.50	16.27	92
Multifamily	1.99	0.11	0.49	0.77	1.50	3.08	4.72	5.97	92
Nonfarm Nonresidential	20.13	6.99	9.51	13.63	18.82	26.06	33.59	39.98	92
RE Loans Secured by Farmland	0.70	0.00	0.00	0.07	0.36	1.27	2.51	3.34	92
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	73.98	35.07	52.13	65.55	76.42	82.70	89.61	90.89	92
RE Loans Secured by 1-4 Family	24.15	3.49	7.99	15.59	24.14	32.91	42.33	54.10	92
Revolving	4.48	0.00	0.13	1.25	4.39	7.25	9.47	10.96	92
Closed-End	19.22	2.26	4.99	10.76	19.46	25.66	36.12	47.60	92
Commercial Real Estate Loans	46.10	18.61	22.75	35.53	45.95	58.35	68.05	73.87	92
Construction and Land Dev	11.03	1.69	2.69	5.99	10.25	14.93	20.99	26.01	92
Multifamily	2.98	0.20	0.79	1.26	2.49	4.21	6.07	9.44	92
Nonfarm Nonresidential	30.56	13.20	15.29	22.95	29.44	37.35	48.30	55.52	92
RE Loans Secured by Farmland	1.10	0.00	0.00	0.10	0.52	1.91	4.12	5.37	92
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.48	92
Commercial and Industrial Loans	15.23	4.40	6.54	9.91	14.76	18.33	24.39	41.22	92
Loans to Individuals	5.22	0.30	0.60	1.23	2.87	8.22	16.01	19.53	92
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.20	0.65	1.34	92
Agricultural Loans	0.84	0.00	0.00	0.00	0.20	1.29	3.70	5.60	92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Loans and Leases	2.67	0.03	0.11	0.69	1.79	4.13	7.63	10.18	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.91	0.56	0.88	2.68	5.20	10.12	15.63	22.80	92
Liquid Assets	22.31	8.77	10.35	15.25	20.77	27.64	37.48	48.05	92
Investment Securities	19.16	4.48	7.36	12.34	18.95	23.36	32.76	39.06	92
Net Loans and Leases	64.29	35.44	48.03	58.33	64.27	71.16	77.97	79.73	92
Net Lns, Ls & Stdby Ltrs of Credit	65.33	36.88	48.69	59.58	65.14	72.08	78.56	81.46	92
Core Deposits	59.39	31.24	43.42	53.40	60.77	66.66	69.38	70.55	92
Noncore Funding	28.18	14.83	15.85	20.64	25.27	35.77	45.90	54.04	92
Time Deposits of \$100K or More	14.04	5.59	7.88	10.40	12.79	17.53	22.69	25.49	92
Foreign Deposits	0.13	0.00	0.00	0.00	0.00	0.00	0.00	4.88	92
Fed Funds Purchased and Repos	3.63	0.00	0.00	0.91	3.42	6.11	8.90	11.06	92
Net Fed Funds Purchased (Sold)	3.57	-0.66	0.00	0.73	3.00	5.96	8.84	11.06	92
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Oth Borrowings W/Rem Mat 1 Yr or Less	2.50	0.00	0.00	0.16	1.08	3.84	8.50	11.69	92
Earning Assets Repr in 1 Year	36.83	13.40	16.93	26.55	37.35	46.94	52.88	60.39	92
Int-Bearing Liab Repr in 1 Year	30.75	13.01	14.50	18.59	25.09	43.13	56.90	59.54	92
Long-Term Debt Repr in 1 Year	0.44	0.00	0.00	0.00	0.00	0.51	1.91	4.54	92
Net Assets Repriceable in 1 Year	5.59	-23.68	-14.26	-6.37	6.33	15.91	25.51	30.56	92
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.32	-0.91	7.89	15.45	23.76	34.63	41.65	52.69	92
Net ST Noncore Funding Dependence	16.73	-4.20	1.19	9.92	16.47	23.24	32.97	37.05	92
Short-Term Inv/ST Noncore Funding	35.51	2.30	4.00	12.45	30.31	51.14	87.09	109.23	92
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.68	-23.09	-17.32	-8.62	1.05	10.75	29.95	41.43	92
Net Loans and Leases/Total Deposits	83.61	54.96	61.51	75.93	86.14	90.61	100.25	108.49	92
Net Loans and Leases/Core Deposits	111.67	66.65	78.29	93.29	105.62	125.34	154.02	167.48	92
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.46	-1.04	-0.29	0.00	0.07	0.70	2.39	2.94	64
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.56	-10.38	-3.52	-0.18	1.82	4.18	5.95	7.36	91
Struct Notes Appr(Depr)/T1 Cap	-0.07	-5.62	-0.58	-0.15	0.00	0.02	0.05	0.15	40
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.13	0.00	0.00	0.00	2.38	13.97	40.87	62.38	92
Available-For-Sale Securities	90.86	33.21	56.62	84.48	97.42	100.00	100.00	100.00	92
U.S. Treasury Securities	1.15	0.00	0.00	0.00	0.01	0.68	5.76	18.04	92
U.S. Agency Securities (excl MBS)	16.45	0.00	0.00	1.96	12.69	27.30	47.25	62.72	92
Municipal Securities	13.92	0.00	0.48	2.54	10.02	21.90	34.94	42.05	92
Mortgage-Backed Securities	58.29	3.73	14.78	40.81	60.26	78.90	87.40	89.47	92
Asset-Backed Securities	0.33	0.00	0.00	0.00	0.00	0.37	1.75	3.91	92
Other Debt Securities	1.99	0.00	0.00	0.00	0.34	2.83	8.92	14.89	92
Mutual Funds and Equity Securities	0.52	0.00	0.00	0.00	0.18	0.61	2.19	3.59	92
Debt Securities 1 Year or Less	11.91	0.49	1.37	3.43	9.25	17.10	31.92	38.81	92
Debt Securities 1 To 5 Years	26.68	1.44	3.53	9.14	19.67	45.04	58.80	67.91	92
Debt Securities Over 5 Years	58.18	6.48	16.81	35.88	60.66	79.13	89.25	95.08	92
Pledged Securities	64.91	24.63	37.05	46.08	63.84	81.50	91.05	95.55	92
Structured Notes, Fair Value	1.05	0.00	0.00	0.00	0.00	1.00	5.90	9.84	92

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.47	0.21	0.32	0.58	1.06	2.15	3.73	5.10	92
Provision for Ln&Ls Losses/Avg Lns&Ls	2.12	0.37	0.55	0.96	1.63	2.89	5.61	6.96	92
Provision for Ln&Ls Losses/Net Losses	149.95	87.56	101.42	116.15	135.55	174.68	232.39	287.83	92
Ln&Ls Allowance/Total Loans & Leases	2.24	0.98	1.24	1.61	1.99	2.66	3.60	5.19	92
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.08	0.55	0.80	1.12	1.61	2.98	4.36	5.46	92
ALLL/Nonaccrual Assets	76.37	16.85	31.93	51.35	71.12	99.71	139.86	171.99	91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	72.29	16.57	22.36	49.41	67.64	93.14	129.76	172.08	91
Gross Ln&Ls Losses/Avg Loans & Leases	1.69	0.27	0.41	0.69	1.26	2.30	4.31	6.00	92
Recoveries/Avg Loans and Leases	0.09	0.01	0.02	0.04	0.06	0.12	0.20	0.35	92
Net Losses/Avg Loans and Leases	1.58	0.25	0.35	0.61	1.13	2.25	4.13	5.66	92
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Recoveries/Prior Year-End Losses	16.90	2.84	4.08	7.01	13.91	22.50	39.25	56.74	91
Earnings Coverage of Net Losses (X)	3.15	-0.47	-0.16	0.66	2.01	4.26	9.65	14.04	92
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.49	0.05	0.16	0.34	0.98	2.16	5.07	6.88	92
RE Loans Secured By 1-4 Family	0.78	0.00	0.06	0.18	0.50	1.05	2.20	3.37	92
Revolving	0.68	0.00	0.00	0.06	0.48	1.00	2.37	3.33	88
Closed-End	0.76	0.00	0.03	0.16	0.48	0.98	2.16	3.59	92
Commercial Real Estate Loans	1.86	0.06	0.14	0.46	1.14	2.52	5.37	9.51	92
Construction and Land Dev	5.75	0.00	0.22	1.09	3.19	8.66	19.59	22.30	92
Multifamily	0.73	0.00	0.00	0.00	0.06	0.73	3.13	8.40	88
Nonfarm Nonresidential	0.48	0.00	0.00	0.09	0.29	0.84	1.57	2.19	92
RE Loans Secured by Farmland	0.32	-0.01	0.00	0.00	0.00	0.07	0.90	5.71	78
Commercial and Industrial Loans	2.15	0.18	0.44	0.81	1.53	2.79	5.45	7.36	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	2.21	0.21	0.68	0.98	1.56	2.74	5.06	8.57	91
Credit Card Loans	4.40	0.00	0.00	1.26	3.28	5.82	13.45	17.86	43
Agricultural Loans	0.10	-0.04	0.00	0.00	0.00	0.03	0.27	1.92	68
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.89	-0.00	0.00	0.00	0.10	0.88	3.94	9.65	91

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

30-89 Days PD Loans and Leases	1.26	0.33	0.40	0.72	1.04	1.78	2.57	3.13	92
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.05	0.22	0.43	0.83	92
Nonaccrual Loans and Leases	3.94	0.38	1.07	1.79	2.76	5.03	11.40	15.40	92
90+ Days PD and Nonaccrual Loans and Leases	4.19	0.44	1.19	1.82	3.16	5.50	11.48	15.85	92
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.11	92
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	92
Nonaccrual Restructured	0.25	0.00	0.00	0.00	0.11	0.41	1.01	1.65	92
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.26	0.33	0.40	0.72	1.04	1.78	2.57	3.13	92
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.05	0.22	0.43	0.83	92
Nonaccrual Assets	3.97	0.38	1.07	1.80	2.76	5.03	11.40	15.40	92
30+ Days PD & Nonaccrual Assets	5.53	1.36	1.73	2.74	4.13	6.77	13.83	17.99	92
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.79	0.23	0.64	1.12	2.07	3.58	6.92	9.84	92
90+ PD & Nonaccrual Assets + OREO	3.36	0.28	0.71	1.31	2.70	4.59	8.08	10.51	92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.68	0.37	0.70	1.33	2.73	4.94	9.65	10.97	92
Allowance for Loan & Lease Losses	228.81	38.39	87.37	143.01	196.85	264.70	403.16	701.30	92
Equity Cap + ALLL	35.39	3.44	7.28	12.82	23.33	46.01	94.35	159.43	91
Tier 1 Cap + ALLL	38.72	4.48	8.20	13.81	26.15	44.67	104.85	197.49	92
Loans & Leases + RE Acquired	5.42	0.67	1.38	2.27	4.46	7.03	13.15	17.13	92

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	1.27	0.30	0.48	0.60	1.14	1.76	2.71	3.07	92
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.06	0.24	0.53	1.02	92
- Nonaccrual	4.70	0.47	1.11	1.88	3.26	6.32	13.60	18.47	92
Coml & Indl - 30-89 Days PD	0.97	0.04	0.19	0.34	0.71	1.42	2.23	3.01	92
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.31	0.74	92
- Nonaccrual	2.48	0.21	0.51	1.08	1.94	3.44	5.38	9.29	92
Individuals - 30-89 Days PD	1.75	0.29	0.51	0.95	1.44	2.41	3.62	4.67	92
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.10	0.27	0.52	1.10	92
- Nonaccrual	0.62	0.00	0.00	0.08	0.32	0.94	2.16	4.03	92
Dep Inst Lns - 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.00	0.01	3.23	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural - 30-89 Days PD	0.25	0.00	0.00	0.00	0.00	0.30	0.97	3.25	68
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.29	1.66	4.05	68
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&LS - 30-89 Days PD	0.69	0.00	0.00	0.00	0.16	0.98	3.00	6.96	91
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.15	91
- Nonaccrual	0.59	0.00	0.00	0.00	0.00	0.41	2.74	7.97	91
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.55	0.38	0.50	0.84	1.26	1.99	3.47	4.13	92
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.05	0.26	0.92	1.80	92
- Nonaccrual	2.65	0.12	0.34	0.96	1.86	3.45	6.86	11.14	92
Revolving - 30-89 Days PD	0.65	0.00	0.02	0.28	0.54	1.00	1.44	2.47	88
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.25	0.38	88
- Nonaccrual	1.08	0.00	0.00	0.18	0.53	1.55	4.01	5.73	88
Closed-End - 30-89 Days PD	1.71	0.18	0.50	0.89	1.48	2.20	3.90	4.32	92
- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.06	0.32	1.13	2.15	92
- Nonaccrual	3.11	0.09	0.35	1.07	2.18	4.43	8.51	12.51	92
- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.02	0.09	0.19	0.33	0.62	92
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	92
- Jr Lien Nonaccrual	0.22	0.00	0.00	0.01	0.09	0.36	0.80	1.19	92
Commercial RE - 30-89 Days PD	1.13	0.15	0.23	0.45	0.98	1.57	2.59	3.29	92
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.46	0.67	92
- Nonaccrual	5.93	0.49	1.24	2.33	4.19	7.50	19.21	24.44	92
Const & Dev - 30-89 Days PD	1.33	0.00	0.00	0.25	0.94	2.21	4.26	5.05	92
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.14	0.97	1.36	92
- Nonaccrual	14.20	0.14	1.30	4.05	9.85	19.45	44.19	49.30	92
Multifamily - 30-89 Days PD	1.07	0.00	0.00	0.00	0.27	1.68	4.66	7.37	88
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.20	0.97	88
- Nonaccrual	3.02	0.00	0.00	0.00	1.21	5.05	10.71	22.42	88
Nonfarm Nres- 30-89 Days PD	0.88	0.03	0.14	0.34	0.67	1.26	2.09	2.99	92
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.29	0.70	92
- Nonaccrual	2.79	0.06	0.41	0.95	2.27	4.01	7.40	9.14	92
Farmland - 30-89 Days PD	0.62	0.00	0.00	0.00	0.11	1.14	2.60	4.61	78
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.20	1.23	78
- Nonaccrual	4.20	0.00	0.00	0.00	0.84	3.49	21.93	39.31	78
Credit Card - 30-89 Days PD	1.64	0.00	0.00	0.00	1.39	2.64	4.70	6.49	43
- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.05	0.93	1.36	1.77	43
- Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.00	1.85	4.42	43

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.80	2.21	6.13	7.52	9.04	10.17	11.17	11.94	92
Tier 1 RBC Ratio	12.42	2.96	8.18	10.71	12.17	14.28	16.73	18.52	92
Total Risk-Based Capital Ratio	14.16	4.63	10.68	12.29	14.31	15.70	17.99	19.70	92
Tangible Tier 1 Leverage Ratio	8.70	2.21	6.09	7.37	8.97	10.01	11.07	11.91	92
Tangible Common Eq Cap/Tan Assets	6.72	1.30	2.65	5.39	6.73	8.28	9.55	10.89	92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.61	3.38	4.83	9.05	12.02	16.00	20.00	22.54	92
Standby Letters of Credit	0.87	0.07	0.16	0.35	0.63	1.28	1.89	2.66	92
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.03	0.16	0.34	92
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	3.41	0.00	0.00	0.21	1.25	5.94	13.08	17.38	92
Interest Rate Contracts	2.82	0.00	0.00	0.21	1.23	5.58	10.40	13.15	92
Interest Rate Futures & Forward Contr	0.25	0.00	0.00	0.00	0.00	0.50	1.17	1.44	92
Written Options Contr (Int Rate)	0.27	0.00	0.00	0.00	0.11	0.48	0.96	1.84	92
Purchased Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.41	0.96	92
Interest Rate Swaps	1.81	0.00	0.00	0.00	0.02	3.68	8.42	10.66	92
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	92
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	92
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.32	92
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	92
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	92
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.02	4.66	8.88	13.88	19.07	24.48	27.86	34.47	92

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.42	30.64	89.48	100.00	100.00	100.00	100.00	100.00	75
Foreign Exchange Contracts	0.97	0.00	0.00	0.00	0.00	0.00	0.06	18.19	75
Equity, Comm, & Other Contracts	0.57	0.00	0.00	0.00	0.00	0.00	1.00	12.76	75
Futures and Forwards	21.16	0.00	0.00	0.00	6.20	46.65	63.19	76.98	75
Written Options	20.35	0.00	0.00	0.00	12.42	41.41	56.15	100.00	75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	75
Over-The-Counter	19.99	0.00	0.00	0.00	10.96	41.41	56.15	100.00	75
Purchased Options	2.19	0.00	0.00	0.00	0.00	1.60	13.15	21.31	75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Over-The-Counter	1.97	0.00	0.00	0.00	0.00	1.17	12.11	21.31	75
Swaps	46.53	0.00	0.00	0.00	48.52	94.69	100.00	100.00	75
Held for Trading	27.89	0.00	0.00	0.00	0.00	65.47	100.00	100.00	75
Interest Rate Contracts	24.89	0.00	0.00	0.00	0.00	52.50	100.00	100.00	75
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.70	75
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	75
Non-Traded	72.10	0.00	0.00	19.82	100.00	100.00	100.00	100.00	75
Interest Rate Contracts	69.14	0.00	0.00	15.91	100.00	100.00	100.00	100.00	75
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.39	75
Equity, Comm, & Other Contracts	0.22	0.00	0.00	0.00	0.00	0.00	0.00	5.08	75
Deriv Contr (Excl Fut & FX LE 14 Days)	72.90	0.00	11.03	47.49	70.67	98.43	100.00	100.00	75
One Year or Less	26.77	0.00	0.00	2.59	16.96	50.72	63.63	84.31	75
Over 1 Year to 5 Years	18.41	0.00	0.00	0.00	6.88	39.99	60.04	99.85	75
Over 5 Years	12.35	0.00	0.00	0.00	0.00	22.99	52.56	70.89	75
Gross Negative Fair Value (Abs Val)	1.68	0.00	0.00	0.37	1.23	2.71	4.85	6.26	75
Gross Positive Fair Value	1.11	0.00	0.00	0.12	0.81	1.76	3.27	4.26	75
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	92
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	92
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	92
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	92
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	92
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
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	92
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.06	0.00	0.00	0.00	0.00	0.08	0.34	0.45	92

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	0.02	0.08	92
Ins Under Assets(P/C)/Tot Ins Und Ast	25.53	0.00	0.00	0.00	0.00	6.40	100.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	74.46	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.81	0.00	0.00	0.00	0.12	1.03	3.79	5.70	92
Premium Inc/Ins Activities Revenue	0.96	0.00	0.00	0.00	0.00	0.00	5.54	18.27	73
Credit Rel Prem Inc/Tot Prem Inc	69.00	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	30.99	0.00	0.00	0.00	0.00	55.72	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.58	92
Ins Net Inc (P/C)/Equity (P/C)	12.89	5.42	5.42	5.42	9.88	15.48	17.55	18.23	3
Ins Net Inc (L/H)/Equity (L/H)	3.95	-0.42	-0.42	-0.10	2.33	5.45	7.71	10.06	7
Insur Ben, Losses, Exp/Insur Premiums	119.45	0.00	0.10	5.74	69.46	109.64	127.27	372.67	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	7.53	0.00	0.00	0.00	0.00	0.00	18.08	24.11	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.90	0.00	0.00	0.00	0.00	0.00	12.49	28.33	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
CSV Life Insurance/Tier 1 Cap + ALLL	9.24	0.00	0.00	1.46	9.25	15.05	21.83	23.88	92
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	92
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.18	0.00	0.00	0.00	0.00	0.00	0.40	2.46	35
Cost: Interest-Bearing Deposits	0.59	0.00	0.00	0.09	0.49	0.83	0.93	1.27	10
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	1.46	0.13	0.13	0.13	0.59	0.93	2.90	3.56	4
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	55.31	-100.00	-97.51	-31.71	-2.34	40.60	105.53	686.88	31
Total Selected Assets	-10.48	-100.00	-100.00	-54.28	-5.05	20.30	98.71	181.91	40
Deposits	-7.91	-39.98	-39.98	-34.61	-23.19	17.87	24.33	28.60	8

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	133.67	0.00	19.51	69.76	103.39	133.17	316.17	734.99	59
Dividends Paid/Net Income	55.94	0.00	0.00	13.41	39.78	77.28	135.72	278.27	57
Net Income - Dividends/Avg Equity	-4.80	-74.14	-51.50	-6.22	0.29	5.24	12.78	17.24	91
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	84.32	0.00	0.00	0.00	86.81	125.70	236.84	340.22	75
Dividends From Nonbank Subs	2.73	0.00	0.00	0.00	0.18	3.25	12.88	16.78	75
Dividends From Subsidiary BHCs	3.91	0.00	0.00	0.00	0.00	0.00	0.00	94.86	75
Dividends From All Subsidiaries	97.18	0.00	0.00	13.34	99.41	134.65	240.32	344.53	75
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	52.13	0.00	0.00	0.00	51.26	81.64	102.90	245.29	53
Interest Income From Bank Subs	1.20	0.00	0.00	0.00	0.03	0.61	4.44	14.34	53
Mgt & Service Fees From Bank Subs	2.37	0.00	0.00	0.00	0.00	0.00	13.46	18.86	53
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.75	53
Operating Income From Bank Subs	60.80	0.00	0.00	15.13	63.59	93.62	110.29	248.52	53
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	58.57	0.00	0.00	0.00	62.65	100.00	126.94	221.91	48
Interest Income From Nonbank Subs	1.52	0.00	0.00	0.00	0.00	0.00	3.15	30.25	48
Mgt & Serv Fees From Nonbank Subs	6.31	0.00	0.00	0.00	0.00	0.00	36.07	84.42	48
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Operating Inc From Nonbank Subs	74.05	0.00	0.00	7.84	69.68	104.00	149.69	332.90	48
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	33.56	0.00	0.00	0.00	21.19	68.49	75.04	78.71	8
Interest Inc From Subsidiary BHCs	12.98	0.00	0.00	0.00	0.00	0.00	20.76	62.30	8
Mgt & Serv Fees From Sub BHCs	3.52	0.00	0.00	0.00	0.00	0.00	13.47	14.32	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	50.06	0.00	0.00	0.00	23.18	86.26	98.81	101.33	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	45.26	0.00	0.00	0.00	59.93	93.17	98.84	99.50	86
Interest Income From Bank Subs	3.12	0.00	0.00	0.00	0.01	0.82	17.46	55.16	86
Mgt & Serv Fees From Bank Subs	7.59	0.00	0.00	0.00	0.00	5.33	51.58	85.14	86
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	86
Operating Income From Bank Subs	66.40	0.00	0.00	13.21	90.73	98.21	99.68	99.99	86
Dividends From Nonbank Subs	2.19	0.00	0.00	0.00	0.00	1.84	12.56	19.89	86
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.17	2.95	86
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.53	2.08	86
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Operating Inc From Nonbank Subs	3.39	0.00	0.00	0.00	0.33	3.80	20.69	25.77	86
Dividends From Subsidiary BHCs	1.26	0.00	0.00	0.00	0.00	0.00	0.00	62.69	86
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Operating Income From Sub BHCs	1.54	0.00	0.00	0.00	0.00	0.00	0.00	71.25	86
Loans and Adv From Subs/ST Debt	591.91	0.00	0.00	58.37	201.82	522.07	1967.61	2326.01	15
Loans and Adv From Subs/Total Debt	521.19	0.00	0.00	82.94	187.65	721.72	1843.65	2172.25	32

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1208661	3,777,368	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
3446412	7,367,348	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	4,416,116	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,103,299	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
2126977	4,722,221	BANNER CORPORATION	WALLA WALLA, WA	
2947435	5,520,049	BBVA PR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,799,981	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	5,161,436	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	9,390,741	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	4,890,484	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	4,250,712	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
3762457	4,493,306	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2078816	3,201,183	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,402,813	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,086,659	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1029222	6,741,115	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,901,049	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,519,594	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6,595,054	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,709,077	F. N. B. CORPORATION	HERMITAGE, PA	
1076431	3,551,286	FIRST BANCORP	TROY, NC	
1203602	3,814,852	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,436,868	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,447,197	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,681,123	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,279,456	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	7,134,445	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,480,952	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	7,710,759	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,855,480	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	3,160,160	FIRST SECURITY BANCORP	SEARCY, AR	
1031346	3,627,757	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	6,191,795	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,643,167	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1086533	8,715,237	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,162,704	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	5,187,797	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	4,012,991	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	9,700,751	IBERIABANK CORPORATION	LAFAYETTE, LA	
1136803	4,482,021	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	3,704,904	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	8,362,605	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1490701	6,058,800	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1135972	6,002,623	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1204627	3,068,723	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3932072	3,954,049	MIDDLESEX BANCORP MHC	NATICK, MA	
1209828	3,435,545	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
2961879	3,227,957	NARA BANCORP, INC.	LOS ANGELES, CA	
3719965	5,374,625	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	9,483,910	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,464,026	NBT BANCORP INC.	NORWICH, NY	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
3214095	8,434,341	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	3,970,368	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	8,005,565	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6,550,833	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,542,255	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	5,325,569	PACWEST BANCORP	SAN DIEGO, CA	
1142336	7,040,329	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	5,488,663	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,136,425	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	4,571,067	PLAINSCAPITAL CORPORATION	DALLAS, TX	
1109599	8,855,188	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3133637	6,836,172	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2452180	6,217,349	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1098844	3,641,081	RENASANT CORPORATION	TUPELO, MS	
1097025	3,918,768	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	3,399,473	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	4,170,475	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,632,952	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,761,618	SANTANDER BANCORP	GUAYNABO, PR	
1094828	3,093,322	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	Moved from Peer 3
2368106	3,629,305	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,024,288	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	Moved from Peer 3
1062621	3,108,291	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
2502049	3,033,106	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	Moved from Peer 3
1105425	4,940,185	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,578,905	SUN BANCORP, INC	VINELAND, NJ	
2495039	4,403,502	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	5,698,917	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2367921	3,152,450	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1079562	9,526,018	TRUSTMARK CORPORATION	JACKSON, MS	
2747644	9,388,433	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	7,805,101	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,999,914	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,248,099	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,104,552	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,400,456	WESBANCO, INC.	WHEELING, WV	
1025541	4,980,178	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5,753,279	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
3248513	3,435,992	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	3,278,385	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1199602	4,542,100	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 92 bank holding companies.