

	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	296	299	275	265	239
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.23	3.30	3.48	3.68	3.75
+ Non-interest Income	0.93	0.92	0.96	0.95	1.00
- Overhead Expense	3.17	3.08	2.88	2.84	2.88
- Provision for Losses	1.27	0.83	0.27	0.16	0.17
+ Securities Gains (Losses)	0.03	-0.05	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	-0.16	0.34	1.32	1.66	1.74
Net Operating Income	-0.25	0.13	0.89	1.10	1.15
Net Income	-0.25	0.13	0.89	1.10	1.15
Net Income (Sub S Adjusted)	0.36	0.33	1.02	1.25	1.27

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.35	6.24	7.26	7.07	6.21
Interest Expense	1.84	2.63	3.49	3.08	2.14
Net Interest Income (TE)	3.50	3.59	3.78	3.99	4.07

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.32	0.70	0.24	0.13	0.15
Earnings Coverage of Net Losses (X)	2.98	5.28	16.09	34.76	38.11
Ln&Ls Allowance/Total Loans & Leases	1.91	1.52	1.20	1.16	1.22
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.35	2.71	1.15	0.57	0.52
30-89 Days Past Due Loans and Leases	1.27	1.26	0.93	0.62	0.56

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.59	32.89	28.15	26.53	25.34
Net ST Noncore Funding Dependence	14.78	21.64	19.27	17.83	15.26
Net Loans and Leases/Total Assets	68.27	72.27	72.02	71.08	69.50

CAPITALIZATION:

Tier 1 Leverage Ratio	8.59	8.54	8.86	8.95	8.79
Equity Capital/Total Assets	8.43	8.15	8.65	8.62	8.36
Equity Capital+Minority Int/Total Assets	8.46	8.20	8.70	8.68	8.41
Net Loans&Ls/Equity Capital (X)	8.73	9.33	8.69	8.64	8.60
Cash Dividends/Net Income	41.96	54.45	32.24	27.18	27.03
Cash Dividends/Net Income (Sub S Adjusted)	13.01	16.62	27.39	25.51	18.12
Retained Earnings/Avg Equity Cap	-6.73	-1.77	6.42	9.02	9.68

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.79	1.17	0.65	0.58	0.59
Long-Term Debt/Equity Capital	1.51	1.33	1.45	1.17	1.25
Equity Investment in Subs/Equity Cap	116.07	117.11	117.36	116.10	114.60
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.85	99.86	121.11	110.20	115.36

PERCENT OF AVERAGE ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	4.93	5.76	6.70	6.52	5.73
Less: Interest Expense	1.70	2.43	3.22	2.84	1.97
Equals: Net Interest Income (TE)	3.23	3.30	3.48	3.68	3.75
Plus: Non-Interest Income	0.93	0.92	0.96	0.95	1.00
Equals: Adj Operating Income (TE)	4.20	4.29	4.50	4.69	4.82
Less: Overhead Expense	3.17	3.08	2.88	2.84	2.88
Less: Provision for Loan and Lease Losses	1.27	0.83	0.27	0.16	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	-0.04	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-0.16	0.34	1.32	1.66	1.74
Less: Applicable Income Taxes (TE)	0.06	0.18	0.40	0.52	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.25	0.13	0.89	1.10	1.15
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.25	0.13	0.89	1.10	1.15
Memo: Net Income (Last Four Qtrs)	-0.25	0.13	0.88	1.10	1.16
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.46	92.63	92.62	92.67	92.56
Avg Int-Bearing Funds / Avg Assets	80.29	80.92	80.16	79.16	77.92
Int Income (TE) / Avg Earning Assets	5.35	6.24	7.26	7.07	6.21
Int Expense / Avg Earning Assets	1.84	2.63	3.49	3.08	2.14
Net Int Inc (TE) / Avg Earn Assets	3.50	3.59	3.78	3.99	4.07
YIELD OR COST:					
Total Loans and Leases (TE)	5.79	6.57	7.81	7.69	6.82
Interest-Bearing Bank Balances	0.49	2.66	5.32	5.04	3.47
Fed Funds Sold & Reverse Repos	0.21	2.07	5.04	4.88	3.19
Trading Assets	2.04	3.63	4.17	2.04	1.21
Total Earning Assets	5.27	6.15	7.17	6.98	6.11
Investment Securities (TE)	4.53	5.09	5.14	4.77	4.29
U. S. Treasury & Agency Sec (excl MBS)	3.29	5.06	4.83	4.19	3.52
Mortgage-Backed Securities	4.62	4.84	4.80	4.56	4.09
All Other Securities	5.84	6.55	7.00	6.86	6.55
Interest-Bearing Deposits	1.87	2.81	3.78	3.30	2.22
Time Deposits of \$100K or More	2.70	3.90	4.82	4.36	3.12
Time Deposits < \$100K	2.88	3.88	4.79	4.16	3.05
Other Domestic Deposits	0.90	1.59	2.69	2.29	1.43
Foreign Deposits	1.04	2.47	2.43	2.73	2.16
Fed Funds Purchased and Repos	1.08	2.30	4.26	4.19	2.73
Other Borrowed Funds & Trading Liab	3.28	3.67	4.75	4.60	3.87
All Interest-Bearing Funds	2.11	3.01	4.04	3.59	2.53

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	66	66	64	62	58
Avg Assets per Employee (\$000)	4,725	4,455	4,163	4,035	3,782
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.56	1.98	1.93	1.92	2.05
Overhead Exp / NII + Non-Int Income	77.80	71.91	65.94	62.46	61.27
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.17	3.08	2.88	2.84	2.88
Personnel Expense	1.46	1.54	1.60	1.59	1.60
Net Occupancy Expense	0.40	0.41	0.41	0.41	0.41
Other Operating Expenses	1.25	1.05	0.85	0.82	0.85
Overhead Less Non-Interest Income	2.16	2.01	1.89	1.86	1.84
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	76.47	70.74	64.75	61.29	60.08
Personnel Expense	35.40	36.33	35.75	34.28	33.25
Net Occupancy Expense	9.67	9.76	9.21	8.73	8.59
Other Operating Expenses	30.87	23.64	19.06	17.84	17.75
Total Non-Interest Income	21.32	20.67	20.86	20.11	20.43
Fiduciary Activities Income	1.42	1.40	1.47	1.35	1.39
Serv Charges on Deposit Accts - Domestic	7.44	7.71	7.53	7.41	7.69
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.54	0.67	0.66	0.56	0.57
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.19	0.22	0.22	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.58	0.58	0.66	0.60	0.53
Net Gain (Loss) - Sales Loans, OREO, Oth	0.96	0.75	1.44	1.51	1.72
Other Non-Interest Income	7.25	6.52	6.07	5.74	5.82
Overhead Less Non-Interest Income	55.00	49.33	42.88	40.71	38.83
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	13.09	16.29	24.31	27.80	28.22
Appl Inc Tax+TE/Pretax NOI+TE	29.40	31.33	31.51	32.55	33.37

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	53.60	56.19	55.84	54.90	53.00
Commercial and Industrial Loans	9.44	10.15	10.12	9.90	9.94
Loans to Individuals	2.40	2.66	2.82	2.91	3.24
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00
Agricultural Loans	0.69	0.69	0.64	0.65	0.67
Other Loans and Leases	1.12	1.14	1.14	1.01	0.98
Net Loans and Leases	68.27	72.27	72.02	71.08	69.50
Debt Securities Over 1 Year	15.20	13.59	13.51	14.00	16.08
Mutual Funds and Equity Securities	0.07	0.11	0.18	0.17	0.17
Subtotal	84.27	86.77	86.49	85.85	86.52
Interest-Bearing Bank Balances	3.75	0.88	0.23	0.31	0.25
Federal Funds Sold & Reverse Repos	0.34	0.52	0.81	1.27	1.04
Debt Securities 1 Year or Less	1.48	1.72	2.54	2.70	2.27
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.68	91.02	90.92	91.02	90.87
Non-Int Cash and Due From Dep Inst	1.70	1.99	2.28	2.55	2.86
Other Real Estate Owned	0.74	0.42	0.15	0.42	0.07
All Other Assets	7.50	6.77	6.68	6.31	6.15

MEMORANDA:

Short-Term Investments	6.10	3.78	4.01	4.85	4.01
U. S. Treasury Securities	0.08	0.04	0.08	0.13	0.17
U. S. Agency Securities (excl MBS)	3.26	2.82	4.66	5.59	6.31
Municipal Securities	2.89	2.32	2.43	2.85	2.89
Mortgage-Backed Securities	8.98	8.45	7.18	6.44	7.04
Asset-Backed Securities	0.04	0.01	0.02	0.01	0.00
Other Debt Securities	0.21	0.28	0.41	0.41	0.43
RE Loans Secured by 1-4 Family	16.13	15.63	15.25	15.09	15.52
Revolving	3.16	2.91	2.64	2.77	3.11
Closed-End, Sec by First Liens	11.36	10.98	10.76	10.65	10.89
Closed-End, Sec by Junior Liens	1.15	1.27	1.32	1.21	1.05
Commercial Real Estate Loans	34.48	37.13	37.65	36.97	34.60
Construction and Land Dev	8.79	12.19	13.94	13.01	10.30
Multifamily	2.16	2.00	1.77	1.88	1.91
Nonfarm Nonresidential	22.60	21.47	20.24	20.13	20.55
RE Loans Secured by Farmland	1.22	1.16	1.09	1.02	0.97
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.39	76.66	77.04	77.10	76.14
RE Loans Secured by 1-4 Family	23.57	21.73	21.61	21.67	22.68
Revolving	4.58	4.00	3.69	3.93	4.50
Closed-End	18.58	17.35	17.57	17.33	17.74
Commercial Real Estate Loans	49.57	50.41	51.49	51.60	49.53
Construction and Land Dev	12.50	16.44	18.93	18.05	14.68
Multifamily	3.07	2.69	2.42	2.60	2.72
Nonfarm Nonresidential	32.58	29.33	28.14	28.45	29.73
RE Loans Secured by Farmland	1.80	1.61	1.52	1.45	1.39
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.71	13.91	14.10	14.03	14.36
Loans to Individuals	3.56	3.76	3.98	4.17	4.70
Credit Card Loans	0.05	0.05	0.06	0.06	0.07
Agricultural Loans	1.04	0.94	0.88	0.93	0.97
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.65	1.63	1.62	1.47	1.44

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	6.10	3.78	4.01	4.85	4.01
Liquid Assets	19.32	15.96	16.05	17.59	18.94
Investment Securities	17.29	16.03	16.92	17.44	19.03
Net Loans and Leases	68.27	72.27	72.02	71.08	69.50
Net Lns, Ls & Stdby Ltrs of Credit	69.01	73.10	72.93	72.08	70.52
Core Deposits	60.86	55.79	59.35	60.14	62.23
Noncore Funding	28.12	32.84	28.84	28.07	26.35
Time Deposits of \$100K or More	15.06	14.24	14.41	16.69	14.74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.15	2.71	3.26	2.63	2.72
Net Fed Funds Purchased (Sold)	1.90	2.28	2.51	1.50	1.71
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.81	2.82	2.81	2.48	2.59
Earning Assets Repr in 1 Year	33.90	38.44	41.90	42.68	42.26
Int-Bearing Liab Repr in 1 Year	31.22	34.30	34.25	34.18	28.37
Long-Term Debt Repr in 1 Year	0.43	0.49	0.53	0.54	0.55
Net Assets Repriceable in 1 Year	1.86	2.83	6.28	7.02	12.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.59	32.89	28.15	26.53	25.34
Net ST Noncore Funding Dependence	14.78	21.64	19.27	17.83	15.26
Short-Term Inv/ST Noncore Funding	35.49	19.14	23.41	27.95	27.64
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.07	-8.00	-5.15	-2.79	2.73
Net Loans and Leases/Total Deposits	85.79	95.02	94.81	91.17	89.32
Net Loans and Leases/Core Deposits	114.52	134.37	123.98	120.86	113.79
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.31	0.03	0.10	-0.26	-0.38
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.59	0.02	0.37	-1.31	-2.38
Struct Notes Appr(Depr)/T1 Cap	-0.05	0.05	0.01	-0.10	-0.23
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.21	6.09	7.39	9.05	8.82
Available-For-Sale Securities	94.79	93.70	92.61	90.95	90.91
U. S. Treasury Securities	0.66	0.27	0.58	0.81	1.11
U. S. Agency Securities (excl MBS)	20.56	20.26	29.52	35.54	36.12
Municipal Securities	17.88	14.82	15.10	16.85	15.72
Mortgage-Backed Securities	50.96	52.26	42.35	36.44	35.84
Asset-Backed Securities	0.24	0.08	0.11	0.05	0.02
Other Debt Securities	1.31	1.82	2.39	2.20	2.30
Mutual Funds and Equity Securities	0.47	0.79	1.16	1.02	0.95
Debt Securities 1 Year or Less	9.52	11.33	16.38	17.17	13.35
Debt Securities 1 To 5 Years	28.71	26.92	28.47	34.70	38.61
Debt Securities Over 5 Years	57.71	56.62	50.19	43.68	42.93
Pledged Securities	58.80	66.49	63.88	61.70	60.20
Structured Notes, Fair Value	2.67	0.73	1.32	1.60	1.97

ANALYSIS RATIOS

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	1.27	0.83	0.27	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	1.78	1.13	0.37	0.21	0.23
Provision for Ln&Ls Losses/Net Losses	151.37	194.87	182.12	239.35	223.47
Ln&Ls Allowance/Total Loans & Leases	1.91	1.52	1.20	1.16	1.22
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.52	4.35	10.13	20.67	19.77
ALL/Nonaccrual Assets	88.26	115.49	251.70	523.89	649.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	79.92	100.96	202.87	393.96	436.27
Gross Ln&Ls Losses/Avg Loans & Leases	1.40	0.76	0.29	0.19	0.23
Recoveries/Avg Loans and Leases	0.07	0.05	0.05	0.05	0.07
Net Losses/Avg Loans and Leases	1.32	0.70	0.24	0.13	0.15
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	15.22	25.26	35.09	36.59	36.10
Earnings Coverage of Net Losses (X)	2.98	5.28	16.09	34.76	38.11

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.24	0.56	0.13	0.04	0.05
RE Loans Secured By 1-4 Family	0.80	0.32	0.12	0.07	0.06
Revolving	0.55	0.28	0.09	0.03	0.03
Closed-End	0.85	0.31	0.11	0.07	0.06
Commercial Real Estate Loans	1.47	0.62	0.13	0.03	0.04
Construction and Land Dev	3.73	1.43	0.17	0.02	0.01
Multifamily	0.50	0.15	0.01	0.01	0.01
Nonfarm Nonresidential	0.45	0.14	0.06	0.03	0.05
RE Loans Secured by Farmland	0.14	0.02	0.00	0.00	0.00
Commercial and Industrial Loans	1.72	0.89	0.40	0.25	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.76	1.50	0.95	0.80	0.91
Credit Card Loans	3.10	2.50	1.28	1.70	2.55
Agricultural Loans	0.10	0.02	0.02	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	0.00
Other Loans and Leases	2.11	1.04	0.55	0.57	0.42

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

1.27

1.26

0.93

0.62

0.56

90+ Days PD Loans and Leases

0.13

0.13

0.09

0.06

0.06

Nonaccrual Loans and Leases

3.29

2.19

0.95

0.48

0.43

90+ Days PD and Nonaccrual Loans and Leases

3.49

2.39

1.08

0.56

0.52

30-89 Days PD Restructured

0.02

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.24

0.04

0.00

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.27

1.26

0.93

0.62

0.56

90+ Days Past Due Assets

0.13

0.13

0.09

0.06

0.06

Nonaccrual Assets

3.31

2.20

0.96

0.48

0.43

30+ Days PD & Nonaccrual Assets

4.82

3.76

2.06

1.21

1.11

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.44

1.78

0.80

0.40

0.36

90+ PD & Nonaccrual Assets + OREO

3.23

2.23

0.98

0.49

0.46

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.57

2.17

0.88

0.42

0.39

Allowance for Loan & Lease Losses

248.44

178.77

97.73

50.20

44.92

Equity Cap + ALLL

39.71

24.42

9.54

4.53

4.29

Tier 1 Cap + ALLL

37.45

23.54

9.48

4.45

4.13

Loans & Leases + RE Acquired

5.05

2.90

1.19

0.60

0.55

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	1.28	0.92	0.60	0.50
- 90+ Days Past Due	0.13	0.13	0.09	0.05	0.05
- Nonaccrual	3.76	2.48	1.04	0.45	0.39
Coml & Indl - 30-89 Days PD	0.90	0.92	0.75	0.49	0.56
- 90+ Days Past Due	0.07	0.07	0.06	0.06	0.06
- Nonaccrual	1.80	1.23	0.63	0.51	0.58
Individuals - 30-89 Days PD	1.36	1.48	1.17	1.12	1.12
- 90+ Days Past Due	0.07	0.09	0.08	0.05	0.07
- Nonaccrual	0.37	0.33	0.22	0.20	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	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.23	0.20	0.16	0.15	0.10
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.32	0.08	0.07	0.11	0.13
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	0.00
- 90+ Days Past Due	0.00	0.00	0.00	N/A	0.00
- Nonaccrual	0.00	0.00	0.00	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.51	0.68	0.33	0.45	0.41
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.01
- Nonaccrual	0.29	0.14	0.05	0.06	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.39	1.36	1.12	0.77	0.71
- 90+ Days Past Due	0.11	0.10	0.10	0.06	0.06
- Nonaccrual	2.15	1.26	0.58	0.40	0.38
Revolving - 30-89 Days PD	0.59	0.48	0.51	0.38	0.27
- 90+ Days Past Due	0.02	0.03	0.04	0.02	0.01
- Nonaccrual	0.58	0.37	0.23	0.17	0.12
Closed-End - 30-89 Days PD	1.56	1.58	1.24	0.75	0.71
- 90+ Days Past Due	0.13	0.11	0.11	0.07	0.07
- Nonaccrual	2.66	1.50	0.64	0.43	0.43
- Jr Lien 30-89 Days PD	0.12	0.12	0.08	0.07	0.06
- Jr Lien 90+ Days PD	0.01	0.01	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.21	0.11	0.05	0.04	0.04
Commercial RE - 30-89 Days PD	1.18	1.25	0.85	0.52	0.37
- 90+ Days Past Due	0.11	0.12	0.07	0.04	0.04
- Nonaccrual	4.50	2.98	1.24	0.45	0.36
Const & Dev - 30-89 Days PD	1.53	1.74	1.12	0.41	0.38
- 90+ Days Past Due	0.12	0.14	0.06	0.03	0.02
- Nonaccrual	10.83	5.77	1.79	0.40	0.17
Multi family - 30-89 Days PD	0.68	0.47	0.25	0.23	0.13
- 90+ Days Past Due	0.00	0.01	0.01	0.00	0.00
- Nonaccrual	1.65	1.19	0.36	0.06	0.09
Nonfarm Nres- 30-89 Days PD	0.96	0.86	0.53	0.42	0.34
- 90+ Days Past Due	0.08	0.08	0.04	0.03	0.03
- Nonaccrual	2.36	1.09	0.57	0.40	0.38
Farmland - 30-89 Days PD	0.38	0.33	0.22	0.24	0.21
- 90+ Days Past Due	0.03	0.01	0.01	0.00	0.00
- Nonaccrual	1.42	0.41	0.16	0.18	0.19
Credit Card - 30-89 Days PD	1.12	1.34	0.98	0.82	1.14
- 90+ Days Past Due	0.37	0.35	0.31	0.26	0.22
- Nonaccrual	0.06	0.02	0.02	0.02	0.02

CAPITAL RATIOS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.59	8.54	8.86	8.95	8.79
Tier 1 RBC Ratio	11.55	10.69	10.90	11.20	11.31
Total Risk-Based Capital Ratio	13.17	12.22	12.35	12.62	12.75
Tangible Tier 1 Leverage Ratio	8.54	8.48	8.79	8.91	8.74
Tangible Common Eq Cap/Tan Assets	6.71	6.62	7.18	7.19	7.12
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	12.13	14.35	17.54	18.12	18.23
Standby Letters of Credit	0.65	0.74	0.80	0.88	0.90
Commercial & Similar Letters of Credit	0.02	0.02	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	1.11	1.05	0.80	0.91	0.85
Interest Rate Contracts	1.08	1.01	0.77	0.88	0.84
Interest Rate Futures & Forward Contr	0.11	0.15	0.07	0.07	0.05
Written Options Contr (Int Rate)	0.13	0.19	0.09	0.08	0.07
Purchased Options Contr (Int Rate)	0.01	0.00	0.05	0.01	0.00
Interest Rate Swaps	0.39	0.30	0.23	0.24	0.30
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	17.60	20.42	25.60	27.14	28.23

PERCENT OF NOTIONAL AMOUNT	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	99.73	98.33	97.60	97.65	99.28
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	1.64	0.85	0.95	0.27
Futures and Forwards	19.17	25.75	18.87	21.10	20.03
Written Options	30.71	29.99	27.63	19.90	20.80
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	30.39	29.31	27.63	19.72	20.25
Purchased Options	3.34	3.75	5.60	3.79	3.64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.34	3.26	5.60	3.79	3.12
Swaps	35.76	36.13	32.85	35.89	40.19
Held for Trading	3.64	2.33	1.41	0.00	0.31
Interest Rate Contracts	4.23	2.33	1.41	0.00	0.31
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	96.36	97.67	98.59	100.00	99.69
Interest Rate Contracts	86.08	83.38	86.38	96.98	86.54
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	1.64	0.85	0.95	0.27
Deriv Contr (Excl Fut & FX LE 14 Days)	64.38	64.14	67.67	68.37	75.67
One Year or Less	20.44	29.81	30.50	25.51	33.49
Over 1 Year to 5 Years	15.26	21.94	26.77	26.08	26.13
Over 5 Years	11.12	7.86	5.80	6.55	5.52
Gross Negative Fair Value (Abs Val)	0.86	1.31	0.43	0.56	0.54
Gross Positive Fair Value	0.82	1.19	0.84	0.45	0.44
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	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	26.81	35.94	42.47	26.76	19.48
Ins Under Assets(L/H)/Tot Ins Und Ast	73.19	64.06	57.53	73.24	80.52
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	0.58	0.66	0.60	0.53
Premium Inc/Ins Activities Revenue	0.16	0.02	0.07	0.16	0.05
Credit Rel Prem Inc/Tot Prem Inc	61.08	66.19	57.14	50.29	55.56
Other Prem Inc/Total Prem Inc	38.92	33.81	42.86	49.71	44.44
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)	19.14	15.50	23.71	23.45	18.20
Ins Net Inc (L/H)/Equity (L/H)	18.05	20.67	30.04	18.88	21.16
Insur Ben, Losses, Exp/Insur Premiums	182.53	168.57	2434.79	822.48	327.39
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.48	25.23	17.33	34.46	51.65
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.15	13.26	11.88	12.12	12.37
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.98	10.10	10.20	9.99	8.17
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	1.04	2.47	2.43	2.73	2.16
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	0.45	N/A
Commercial and Industrial Loans	0.07	0.31	0.36	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-47.32	-53.74	-22.53	-22.66	12.59
Total Selected Assets	-28.05	-37.30	-15.11	-3.49	-5.91
Deposits	5.44	-19.36	36.83	32.03	145.46

PROFITABILITY:	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	-4.62	1.20	9.72	12.61	13.33
Bank Net Inc/Avg Eq Inv in Banks	-3.10	2.66	10.42	13.20	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-0.26	2.91	6.02	5.46	4.08
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.18	4.76	7.59	9.50	10.93
Bank Net Income/Parent Net Income	106.89	123.26	112.59	108.18	94.48
Nonbank Net Income/Parent Net Income	1.73	1.85	1.14	0.96	0.81
Sub BHCs Net Inc/Parent Net Income	97.76	89.97	82.89	80.20	76.15
LEVERAGE:					
Total Liabilities/Equity	24.01	25.55	25.53	25.44	24.96
Total Debt/Equity Capital	3.47	3.34	2.83	2.54	2.65
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.44	21.48	21.82	21.69	21.33
Tot Debt+Lns Guaranteed for Affl/Equity	3.96	3.99	3.18	3.11	3.01
Total Debt/Eq Cap - Exc Over Fair Value	3.49	3.39	2.90	2.64	2.67
Long-Term Debt/Equity Capital	1.51	1.33	1.45	1.17	1.25
Short-Term Debt/Equity Capital	0.79	1.17	0.65	0.58	0.59
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	0.16	0.25	0.14	0.15
Long-Term Debt/Consolidated LT Debt	2.23	1.67	2.05	1.70	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.07	117.11	117.36	116.10	114.60
Total Investment in Subs/Equity	117.06	117.96	118.66	117.42	116.62
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.77	100.26	100.04	98.77	97.94
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.63	101.13	101.10	99.92	99.37
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.26	2.97	1.76	1.26	1.07
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	10.41	5.60	3.58	2.89	2.49
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	81.69	98.26	114.96	106.94	112.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	90.85	99.86	121.11	110.20	115.36
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.49	112.66	99.46	104.82	108.68
Pretax Oper Inc + Int Exp/Int Expense	1534.03	3278.94	2576.21	2569.66	7524.55
Div + Int From Subs/Int Exp + Div	145.40	170.60	201.83	181.35	170.21
Fees+Other Inc From Subs/Sal + Oth Exp	7.79	9.00	8.28	7.84	9.90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	16.12	65.58	57.16	83.82	75.57
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.20	-0.77	-0.20	0.45	0.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	13.10	5.04	0.66	0.00	0.00
Total	13.13	5.04	0.66	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.41	0.57	0.52	0.47	0.55
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	120.44	96.98	73.63	83.94	85.63
Dividends Paid/Net Income	42.01	54.39	32.35	27.15	27.16
Net Income - Dividends/Avg Equity	-6.73	-1.82	6.42	9.07	9.68

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	100.90	130.07	155.63	143.90	131.99
Dividends From Nonbank Subs	1.89	2.35	1.29	1.06	0.68
Dividends From Subsidiary BHCs	0.23	2.87	3.38	4.85	4.29
Dividends From All Subsidiaries	116.15	164.69	185.34	176.73	158.04

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	52.57	61.06	48.21	40.18	37.90
Interest Income From Bank Subs	0.27	0.37	0.33	0.30	0.27
Mgt & Service Fees From Bank Subs	6.17	6.35	2.89	2.95	4.07
Other Income From Bank Subs	0.02	0.06	0.02	0.02	0.03
Operating Income From Bank Subs	69.54	83.31	56.88	52.61	49.97

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	67.77	73.64	67.41	58.49	50.13
Interest Income From Nonbank Subs	0.26	0.01	0.65	1.76	2.18
Mgt & Serv Fees From Nonbank Subs	2.15	0.82	2.41	0.89	3.05
Other Income From Nonbank Subs	0.00	0.00	0.09	0.00	0.00
Operating Inc From Nonbank Subs	98.81	94.01	94.14	74.20	72.33

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	20.66	28.28	37.32	28.35	32.45
Interest Inc From Subsidiary BHCs	0.24	0.48	0.98	0.16	0.08
Mgt & Serv Fees From Sub BHCs	0.23	0.56	10.82	0.04	1.26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	22.03	32.77	70.41	30.44	37.32

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	52.04	60.67	66.72	63.34	62.93
Interest Income From Bank Subs	3.35	1.68	0.85	1.94	1.37
Mgt & Serv Fees From Bank Subs	4.16	3.71	3.31	3.61	4.71
Other Income From Bank Subs	0.07	0.09	0.03	0.03	0.03
Operating Income From Bank Subs	71.72	76.19	78.73	79.89	79.06

Dividends From Nonbank Subs	2.92	2.04	1.11	0.80	0.80
Interest Income From Nonbank Subs	0.04	0.06	0.04	0.04	0.02
Mgt & Serv Fees From Nonbank Subs	0.01	0.02	0.02	0.02	0.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.79	4.52	2.38	1.58	1.82

Dividends From Subsidiary BHCs	0.06	1.58	1.45	3.24	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	0.21	2.12	2.84	3.75	4.66

Loans and Adv From Subs/ST Debt	881.69	546.72	944.15	738.63	1124.41
Loans and Adv From Subs/Total Debt	297.14	317.89	410.39	408.54	466.11

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									296
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.22	1.99	2.37	2.83	3.23	3.62	3.94	4.30	296
+ Non-interest Income	0.93	0.11	0.25	0.54	0.88	1.27	1.79	2.25	296
- Overhead Expense	3.16	1.90	2.08	2.55	3.04	3.51	5.05	5.74	296
- Provision for Losses	1.27	0.16	0.28	0.48	0.90	1.81	3.36	4.55	296
+ Securities Gains (Losses)	0.02	-0.39	-0.19	-0.01	0.01	0.10	0.21	0.30	296
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.03	0.08	296
= Pretax Net Oper Income (TE)	-0.15	-5.22	-3.94	-1.13	0.37	1.12	1.59	1.91	296
Net Operating Income	-0.24	-5.16	-3.34	-0.86	0.22	0.74	1.13	1.38	296
Net Income	-0.24	-5.16	-3.34	-0.90	0.22	0.74	1.14	1.42	296
Net Income (Sub S Adjusted)	0.36	-6.00	-1.10	-0.00	0.59	0.92	1.11	1.15	41
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.34	4.58	4.74	5.04	5.33	5.64	5.96	6.13	296
Interest Expense	1.84	0.95	1.16	1.49	1.82	2.15	2.60	2.81	296
Net Interest Income (TE)	3.50	2.27	2.56	3.08	3.50	3.89	4.38	4.71	296
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.32	0.09	0.18	0.45	0.90	1.89	3.56	4.89	296
Earnings Coverage of Net Losses (X)	2.98	-1.14	-0.41	0.38	1.83	4.52	9.31	20.10	295
Ln&Ls Allowance/Total Loans & Leases	1.91	0.94	1.12	1.35	1.76	2.33	3.40	4.13	296
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.35	0.49	0.81	1.56	3.39	6.52	10.52	14.02	296
30-89 Days Past Due Loans and Leases	1.27	0.19	0.29	0.58	1.03	1.85	2.93	4.35	296
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	25.59	4.33	9.08	16.84	25.73	33.03	42.45	50.98	296
Net ST Noncore Funding Dependence	14.78	-1.99	2.16	8.07	14.83	20.91	27.31	31.69	296
Net Loans and Leases/Total Assets	68.26	49.85	54.78	62.81	68.82	74.95	79.42	82.00	296
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.59	3.66	5.56	7.51	8.60	9.83	11.35	12.32	296
Equity Capital/Total Assets	8.42	3.24	4.88	6.83	8.40	9.90	11.69	13.77	296
Equity Capital+Minority Int/Total Assets	8.45	3.45	4.91	6.87	8.44	9.91	11.69	13.77	296
Net Loans&Ls/Equity Capital (X)	8.73	4.30	5.25	6.47	7.95	10.15	15.10	19.92	296
Cash Dividends/Net Income	41.96	0.00	0.00	16.94	40.67	65.70	98.87	179.41	181
Cash Dividends/Net Income (Sub S Adjusted)	13.01	-47.53	-30.04	-0.50	3.58	25.29	50.67	79.40	41
Retained Earnings/Avg Equity Cap	-6.72	-77.93	-49.41	-15.15	0.76	5.46	8.21	9.80	296
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.78	0.00	0.00	0.00	0.00	0.00	5.60	14.51	296
Long-Term Debt/Equity Capital	1.50	0.00	0.00	0.00	0.00	0.00	10.78	21.52	296
Equity Investment in Subs/Equity Cap	116.06	86.07	95.05	99.58	112.48	127.12	153.94	182.60	296
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.85	-18.74	3.85	43.04	95.22	125.98	196.03	259.93	292

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.93	4.12	4.29	4.66	4.95	5.20	5.47	5.68	296
Less: Interest Expense	1.69	0.88	1.06	1.36	1.69	2.01	2.37	2.62	296
Equals: Net Interest Income (TE)	3.22	1.99	2.37	2.83	3.23	3.62	3.94	4.30	296
Plus: Non-Interest Income	0.93	0.11	0.25	0.54	0.88	1.27	1.79	2.25	296
Equals: Adj Operating Income (TE)	4.20	2.35	2.82	3.49	4.18	4.80	5.59	6.14	296
Less: Overhead Expense	3.16	1.90	2.08	2.55	3.04	3.51	5.05	5.74	296
Less: Provision for Loan and Lease Losses	1.27	0.16	0.28	0.48	0.90	1.81	3.36	4.55	296
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Plus: Realized G/L on AFS Sec	0.03	-0.29	-0.18	-0.00	0.01	0.10	0.21	0.29	296
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.03	0.08	296
Equals: Pretax Net Oper Inc (TE)	-0.15	-5.22	-3.94	-1.13	0.37	1.12	1.59	1.91	296
Less: Applicable Income Taxes (TE)	0.05	-1.02	-0.64	-0.19	0.09	0.34	0.52	0.74	296
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Equals: Net Operating Income	-0.24	-5.16	-3.34	-0.86	0.22	0.74	1.13	1.38	296
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Equals: Net Income	-0.24	-5.16	-3.34	-0.90	0.22	0.74	1.14	1.42	296
Memo: Net Income (Last Four Qtrs)	-0.25	-5.17	-3.36	-0.90	0.22	0.74	1.14	1.42	295
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.45	86.41	88.43	90.73	92.77	94.36	95.32	96.04	296
Avg Int-Bearing Funds / Avg Assets	80.29	67.56	70.90	75.59	80.86	84.74	88.30	89.77	296
Int Income (TE) / Avg Earning Assets	5.34	4.58	4.74	5.04	5.33	5.64	5.96	6.13	296
Int Expense / Avg Earning Assets	1.84	0.95	1.16	1.49	1.82	2.15	2.60	2.81	296
Net Int Inc (TE) / Avg Earn Assets	3.50	2.27	2.56	3.08	3.50	3.89	4.38	4.71	296
YIELD OR COST:									
Total Loans and Leases (TE)	5.79	5.01	5.16	5.43	5.79	6.07	6.44	6.63	296
Interest-Bearing Bank Balances	0.48	0.00	0.07	0.19	0.33	0.62	1.49	1.99	293
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.12	0.20	0.27	0.42	0.90	256
Trading Assets	2.03	0.00	0.00	0.00	2.38	3.98	4.40	4.89	25
Total Earning Assets	5.26	4.53	4.72	4.97	5.27	5.56	5.83	6.08	296
Investment Securities (TE)	4.53	2.86	3.35	4.00	4.56	5.03	5.50	5.88	296
U. S. Treasury & Agency Sec (excl MBS)	3.29	0.74	1.20	2.11	3.24	4.48	5.48	6.34	281
Mortgage-Backed Securities	4.62	2.76	3.49	4.09	4.62	5.17	5.71	6.12	287
All Other Securities	5.83	3.01	4.03	4.82	5.68	6.67	8.25	10.46	294
Interest-Bearing Deposits	1.86	1.03	1.19	1.49	1.85	2.16	2.61	2.84	296
Time Deposits of \$100K or More	2.70	1.58	1.88	2.32	2.73	3.07	3.41	3.62	295
Time Deposits < \$100K	2.87	1.88	2.12	2.49	2.90	3.23	3.52	3.78	295
Other Domestic Deposits	0.89	0.38	0.43	0.63	0.85	1.15	1.43	1.69	296
Foreign Deposits	1.04	0.00	0.00	0.00	0.52	1.08	2.06	3.02	7
Fed Funds Purchased and Repos	1.08	0.09	0.24	0.44	0.76	1.47	2.93	3.88	276
Other Borrowed Funds & Trading Liab	3.28	0.58	1.67	2.58	3.41	3.99	4.42	4.76	289
All Interest-Bearing Funds	2.10	1.22	1.41	1.76	2.08	2.45	2.78	3.04	296

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	66.01	44.09	48.69	55.23	63.58	76.73	87.81	99.25	296
Avg Assets per Employee (\$000)	4724.76	2761.09	3079.94	3548.68	4357.33	5785.07	7367.41	8807.49	296

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.55	0.00	0.00	0.00	0.28	3.11	5.99	8.18	289
Overhead Exp / NII + Non-Int Income	77.79	50.68	55.62	64.13	71.76	83.91	125.37	149.09	296

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.16	1.90	2.08	2.55	3.04	3.51	5.05	5.74	296
Personnel Expense	1.46	0.79	0.97	1.21	1.44	1.70	2.02	2.32	296
Net Occupancy Expense	0.39	0.20	0.23	0.31	0.38	0.48	0.58	0.64	296
Other Operating Expenses	1.24	0.65	0.76	0.87	1.08	1.36	2.25	3.65	296
Overhead Less Non-Interest Income	2.16	1.05	1.30	1.67	2.05	2.47	3.17	4.65	296

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	76.46	49.74	54.73	63.04	70.84	82.90	121.75	148.32	296
Personnel Expense	35.39	21.38	26.02	30.56	35.25	40.77	44.88	48.02	296
Net Occupancy Expense	9.67	4.92	5.85	7.60	9.30	11.76	14.12	16.71	296
Other Operating Expenses	30.87	15.53	17.78	20.69	25.47	33.47	66.67	93.94	296
Total Non-Interest Income	21.31	5.16	8.39	14.70	20.96	27.90	34.25	43.50	296
Fiduciary Activities Income	1.42	0.00	0.00	0.00	0.32	2.43	5.66	9.76	296
Serv Charges on Deposit Accts - Domestic	7.44	1.23	2.62	4.40	7.05	10.23	13.29	15.93	296
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	296
Investment Banking Fees & Commissions	0.54	0.00	0.00	0.00	0.36	1.08	1.84	2.66	296
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Net Servicing Fees	0.27	-0.03	0.00	0.00	0.00	0.28	1.46	2.36	296
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Insurance Activities Revenue	0.57	0.00	0.00	0.00	0.03	0.38	3.85	7.50	296
Net Gain (Loss) - Sales Loans, OREO, Oth	0.95	-8.77	-3.73	-0.39	0.44	2.62	6.40	10.74	296
Other Non-Interest Income	7.25	1.60	2.48	4.38	6.71	9.56	14.15	18.89	296
Overhead Less Non-Interest Income	54.99	21.43	29.00	38.74	49.29	64.60	106.90	128.24	296

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	13.09	-169.84	-22.11	0.83	21.12	30.34	34.82	36.64	188
Appl Inc Tax+TE/Pretax NOI+TE	29.40	-2.73	1.33	19.98	33.45	36.86	42.34	77.62	188

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.59	29.88	36.42	45.74	54.37	61.90	68.67	72.37	296
Commercial and Industrial Loans	9.43	2.35	3.68	5.67	8.41	12.65	18.41	23.50	296
Loans to Individuals	2.40	0.09	0.21	0.53	1.62	3.24	7.65	12.63	296
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	296
Agricultural Loans	0.69	0.00	0.00	0.00	0.06	1.02	3.57	6.21	296
Other Loans and Leases	1.11	0.00	0.01	0.17	0.61	1.64	4.09	5.47	296
Net Loans and Leases	68.26	49.85	54.78	62.81	68.82	74.95	79.42	82.00	296
Debt Securities Over 1 Year	15.19	2.42	4.48	8.88	15.02	20.93	28.00	32.37	296
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.10	0.29	0.75	296
Subtotal	84.26	72.16	76.17	80.75	84.85	87.98	90.21	92.19	296
Interest-Bearing Bank Balances	3.75	0.00	0.02	0.35	2.66	6.71	10.54	12.46	296
Federal Funds Sold & Reverse Repos	0.34	0.00	0.00	0.00	0.01	0.52	1.60	3.36	296
Debt Securities 1 Year or Less	1.47	0.02	0.05	0.28	0.97	2.28	4.44	5.97	296
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	296
Total Earning Assets	90.67	85.49	87.13	88.93	90.86	92.41	93.74	94.64	296
Non-Int Cash and Due From Dep Inst	1.69	0.42	0.73	1.10	1.56	2.20	2.90	3.57	296
Other Real Estate Owned	0.74	0.00	0.03	0.15	0.52	1.25	1.95	2.60	296
All Other Assets	7.50	3.87	4.69	5.84	7.25	9.02	10.77	11.95	296
MEMORANDA:									
Short-Term Investments	6.09	0.66	1.04	2.54	5.93	9.15	12.83	15.22	296
U.S. Treasury Securities	0.07	0.00	0.00	0.00	0.00	0.02	0.54	1.45	296
U.S. Agency Securities (excl MBS)	3.26	0.00	0.00	0.39	2.58	5.41	9.88	13.64	296
Municipal Securities	2.89	0.00	0.01	0.76	2.25	4.45	7.28	9.84	296
Mortgage-Backed Securities	8.98	0.00	0.16	3.32	7.91	13.34	19.72	25.24	296
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.01	0.27	0.63	296
Other Debt Securities	0.21	0.00	0.00	0.00	0.01	0.34	1.03	1.87	296
RE Loans Secured by 1-4 Family	16.12	3.56	5.75	9.71	14.61	21.92	30.30	32.48	296
Revolving	3.15	0.01	0.24	1.22	2.89	5.07	6.86	7.70	296
Closed-End, Sec by First Liens	11.35	2.04	3.38	6.27	10.40	15.82	22.23	26.13	296
Closed-End, Sec by Junior Liens	1.15	0.05	0.17	0.55	1.06	1.57	2.68	3.17	296
Commercial Real Estate Loans	34.48	13.05	19.31	25.67	33.42	41.96	51.89	58.56	296
Construction and Land Dev	8.79	1.29	2.15	4.60	8.26	12.30	17.34	22.97	296
Multifamily	2.16	0.14	0.40	1.03	1.79	2.88	5.06	7.92	296
Nonfarm Nonresidential	22.59	10.26	12.94	17.40	22.37	27.37	32.83	38.62	296
RE Loans Secured by Farmland	1.21	0.00	0.00	0.04	0.60	2.31	4.67	6.24	296
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.38	51.08	58.12	68.84	78.63	86.11	91.44	94.78	296
RE Loans Secured by 1-4 Family	23.56	4.42	8.65	14.13	22.60	32.19	42.63	48.17	296
Revolving	4.57	0.03	0.31	1.82	4.23	7.19	9.62	11.71	296
Closed-End	18.58	2.84	6.04	10.67	17.91	25.54	34.97	41.59	296
Commercial Real Estate Loans	49.56	21.59	28.71	39.32	49.26	59.67	69.34	76.11	296
Construction and Land Dev	12.50	2.07	3.55	6.85	11.79	17.44	24.09	30.81	296
Multifamily	3.07	0.21	0.59	1.47	2.66	4.24	6.89	10.68	296
Nonfarm Nonresidential	32.58	16.95	20.97	25.73	32.31	38.68	47.38	50.85	296
RE Loans Secured by Farmland	1.79	0.00	0.00	0.05	0.84	3.40	6.83	9.81	296
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	296
Commercial and Industrial Loans	13.70	3.59	5.44	8.07	12.62	18.43	24.87	31.93	296
Loans to Individuals	3.55	0.14	0.30	0.73	2.47	4.76	11.15	19.75	296
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.04	0.28	0.57	296
Agricultural Loans	1.03	0.00	0.00	0.00	0.08	1.58	5.15	9.45	296
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Other Loans and Leases	1.64	0.00	0.02	0.24	0.84	2.50	5.92	8.53	296

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.09	0.66	1.04	2.54	5.93	9.15	12.83	15.22	296
Liquid Assets	19.31	8.21	10.48	13.52	18.73	24.55	29.67	35.15	296
Investment Securities	17.29	3.62	6.14	10.56	17.27	23.38	29.81	37.44	296
Net Loans and Leases	68.26	49.85	54.78	62.81	68.82	74.95	79.42	82.00	296
Net Lns, Ls & Stdby Ltrs of Credit	69.01	50.34	55.53	63.07	69.44	75.56	80.19	82.91	296
Core Deposits	60.86	38.47	47.68	54.77	60.84	67.94	72.82	75.28	296
Noncore Funding	28.11	12.51	15.43	21.20	27.80	34.05	41.92	51.52	296
Time Deposits of \$100K or More	15.05	6.30	7.98	10.67	14.25	18.70	24.29	28.28	296
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Fed Funds Purchased and Repos	2.14	0.00	0.00	0.14	1.46	3.63	7.47	9.38	296
Net Fed Funds Purchased (Sold)	1.89	-1.81	-0.55	0.00	1.15	3.18	6.76	8.73	296
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Oth Borrowings W/Rem Mat 1 Yr or Less	1.80	0.00	0.00	0.33	1.37	3.13	5.43	7.92	296
Earning Assets Repr in 1 Year	33.90	14.08	17.69	24.65	32.99	42.34	51.20	57.62	296
Int-Bearing Liab Repr in 1 Year	31.21	8.71	13.25	20.93	27.46	40.72	57.54	64.92	296
Long-Term Debt Repr in 1 Year	0.43	0.00	0.00	0.00	0.00	0.62	2.49	4.30	296
Net Assets Repriceable in 1 Year	1.85	-33.59	-24.87	-6.22	2.87	12.26	21.19	24.94	296
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.59	4.33	9.08	16.84	25.73	33.03	42.45	50.98	296
Net ST Noncore Funding Dependence	14.78	-1.99	2.16	8.07	14.83	20.91	27.31	31.69	296
Short-Term Inv/ST Noncore Funding	35.48	2.79	5.52	12.95	29.84	52.40	80.88	108.33	295
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.06	-21.02	-16.16	-8.88	-0.14	9.24	21.01	29.74	296
Net Loans and Leases/Total Deposits	85.79	62.39	69.72	78.60	85.60	93.12	101.10	105.25	296
Net Loans and Leases/Core Deposits	114.51	72.39	84.29	97.03	113.22	129.97	147.69	175.83	296
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.31	-1.56	-0.48	0.00	0.03	0.43	1.86	3.52	145
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.59	-9.40	-4.68	-0.14	1.54	3.89	7.41	9.17	292
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.89	-0.40	-0.10	-0.00	0.04	0.18	0.29	139
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.21	0.00	0.00	0.00	0.00	5.05	27.50	57.31	296
Available-For-Sale Securities	94.78	42.21	72.29	94.81	100.00	100.00	100.00	100.00	296
U.S. Treasury Securities	0.65	0.00	0.00	0.00	0.00	0.16	3.85	13.60	296
U.S. Agency Securities (excl MBS)	20.56	0.00	0.00	2.98	18.15	35.30	60.28	76.69	296
Municipal Securities	17.87	0.00	0.28	4.88	15.11	26.47	40.46	51.68	296
Mortgage-Backed Securities	50.95	0.12	2.41	30.72	53.63	73.61	86.26	92.36	296
Asset-Backed Securities	0.24	0.00	0.00	0.00	0.00	0.09	1.68	3.54	296
Other Debt Securities	1.31	0.00	0.00	0.00	0.08	1.92	6.38	12.15	296
Mutual Funds and Equity Securities	0.46	0.00	0.00	0.00	0.02	0.61	1.97	5.96	296
Debt Securities 1 Year or Less	9.52	0.17	0.47	2.41	6.61	15.41	25.38	43.47	296
Debt Securities 1 To 5 Years	28.71	2.17	5.00	10.86	26.67	43.61	60.46	69.80	296
Debt Securities Over 5 Years	57.71	5.86	17.24	35.70	59.54	80.61	91.29	94.21	296
Pledged Securities	58.80	9.47	19.64	39.74	62.26	76.41	90.94	95.66	296
Structured Notes, Fair Value	2.67	0.00	0.00	0.00	0.00	4.59	11.45	22.55	296

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.27	0.16	0.28	0.48	0.90	1.81	3.36	4.55	296
Provision for Ln&Ls Losses/Avg Lns&Ls	1.77	0.24	0.43	0.69	1.26	2.55	4.55	5.97	296
Provision for Ln&Ls Losses/Net Losses	151.36	89.59	99.03	115.60	136.07	176.13	245.63	343.07	295
Ln&Ls Allowance/Total Loans & Leases	1.91	0.94	1.12	1.35	1.76	2.33	3.40	4.13	296
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.51	0.49	0.70	1.14	1.77	3.15	6.72	9.79	294
ALLL/Nonaccrual Assets	88.26	24.97	31.85	43.53	68.50	111.58	203.29	363.53	295
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	79.92	23.48	30.07	42.24	64.53	103.76	165.01	327.38	295
Gross Ln&Ls Losses/Avg Loans & Leases	1.39	0.12	0.21	0.50	1.00	1.94	3.68	4.99	296
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.02	0.04	0.10	0.17	0.23	296
Net Losses/Avg Loans and Leases	1.32	0.09	0.18	0.45	0.90	1.89	3.56	4.89	296
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Recoveries/Prior Year-End Losses	15.21	1.94	3.36	6.47	12.66	21.21	34.00	48.94	291
Earnings Coverage of Net Losses (X)	2.98	-1.14	-0.41	0.38	1.83	4.52	9.31	20.10	295
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.24	0.01	0.06	0.25	0.68	1.89	4.04	5.55	294
RE Loans Secured By 1-4 Family	0.79	0.00	0.01	0.15	0.46	1.28	2.59	3.44	294
Revolving	0.54	0.00	0.00	0.00	0.28	1.02	2.13	2.72	282
Closed-End	0.84	0.00	0.01	0.14	0.46	1.30	2.62	4.01	294
Commercial Real Estate Loans	1.47	0.00	0.03	0.26	0.78	2.27	4.57	6.90	294
Construction and Land Dev	3.72	0.00	0.00	0.30	2.02	6.48	13.41	17.84	293
Multifamily	0.50	0.00	0.00	0.00	0.00	0.38	2.97	8.55	293
Nonfarm Nonresidential	0.44	0.00	0.00	0.03	0.25	0.66	1.67	2.58	294
RE Loans Secured by Farmland	0.14	-0.01	0.00	0.00	0.00	0.05	0.88	2.53	240
Commercial and Industrial Loans	1.72	0.01	0.18	0.53	1.22	2.69	4.48	6.57	296
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	1.76	0.17	0.26	0.54	1.41	2.37	4.80	7.44	274
Credit Card Loans	3.10	0.00	0.00	0.69	2.34	4.98	7.57	13.08	92
Agricultural Loans	0.10	-0.06	0.00	0.00	0.00	0.04	0.67	1.48	208
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	2.10	0.00	0.00	0.00	0.04	2.06	10.63	32.90	279

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

30-89 Days PD Loans and Leases	1.27	0.19	0.29	0.58	1.03	1.85	2.93	4.35	296
90+ Days PD Loans and Leases	0.12	0.00	0.00	0.00	0.04	0.22	0.48	0.81	296
Nonaccrual Loans and Leases	3.29	0.35	0.58	1.25	2.63	4.62	8.66	11.00	296
90+ Days PD and Nonaccrual Loans and Leases	3.48	0.41	0.72	1.36	2.78	4.91	8.96	11.45	296
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.25	296
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	296
Nonaccrual Restructured	0.24	0.00	0.00	0.00	0.00	0.38	1.16	2.10	296
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.27	0.19	0.29	0.58	1.03	1.85	2.92	4.35	296
90+ Days Past Due Assets	0.12	0.00	0.00	0.00	0.04	0.22	0.48	0.81	296
Nonaccrual Assets	3.30	0.35	0.60	1.26	2.71	4.72	8.66	11.00	296
30+ Days PD & Nonaccrual Assets	4.82	1.00	1.34	2.20	4.02	6.79	11.13	15.59	296
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.43	0.30	0.48	0.92	1.98	3.37	6.09	8.21	296
90+ PD & Nonaccrual Assets + OREO	3.22	0.45	0.61	1.15	2.56	4.87	8.04	10.22	296
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.57	0.38	0.62	1.24	2.96	5.26	8.61	11.89	296
Allowance for Loan & Lease Losses	248.44	45.99	79.52	127.57	230.37	329.68	501.13	640.35	295
Equity Cap + ALLL	39.70	3.27	6.19	12.99	27.12	57.24	106.68	186.15	296
Tier 1 Cap + ALLL	37.45	3.77	6.26	13.07	27.53	51.83	93.64	170.80	296
Loans & Leases + RE Acquired	5.05	0.58	0.93	1.83	4.12	7.39	12.49	15.48	296

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	0.12	0.30	0.57	1.04	1.81	2.84	4.65	294
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.04	0.22	0.50	0.89	294
- Nonaccrual	3.76	0.37	0.62	1.35	2.93	5.62	9.90	12.50	294
Coml & Indl - 30-89 Days PD	0.90	0.00	0.05	0.24	0.65	1.43	2.43	3.30	296
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.40	0.72	296
- Nonaccrual	1.79	0.00	0.10	0.43	1.39	2.86	4.83	6.11	296
Individuals - 30-89 Days PD	1.36	0.00	0.07	0.45	1.07	2.03	3.32	4.75	295
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.33	0.63	295
- Nonaccrual	0.37	0.00	0.00	0.00	0.20	0.63	1.31	2.27	295
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural - 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.20	1.43	3.44	208
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.18	208
- Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.36	2.01	3.66	208
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	0.50	0.00	0.00	0.00	0.00	0.61	3.01	6.49	279
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.53	279
- Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.00	2.52	4.40	279
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.38	0.09	0.26	0.67	1.24	2.03	2.66	4.38	294
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.01	0.17	0.53	0.88	294
- Nonaccrual	2.15	0.14	0.23	0.73	1.50	3.16	5.85	7.53	294
Revolving - 30-89 Days PD	0.59	0.00	0.00	0.07	0.46	0.91	2.03	3.38	282
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.38	282
- Nonaccrual	0.57	0.00	0.00	0.00	0.34	1.04	2.10	3.04	282
Closed-End - 30-89 Days PD	1.55	0.00	0.17	0.69	1.40	2.25	3.26	4.99	294
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.19	0.68	1.00	294
- Nonaccrual	2.65	0.14	0.28	0.80	1.82	4.27	7.35	10.69	294
- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.01	0.07	0.19	0.48	0.67	294
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.08	294
- Jr Lien Nonaccrual	0.21	0.00	0.00	0.01	0.10	0.35	0.81	1.32	294
Commercial RE - 30-89 Days PD	1.18	0.01	0.13	0.39	0.83	1.77	3.23	4.83	294
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.17	0.55	0.91	294
- Nonaccrual	4.49	0.27	0.48	1.68	3.39	6.92	11.66	13.84	294
Const & Dev - 30-89 Days PD	1.53	0.00	0.00	0.22	0.91	2.31	5.66	9.53	293
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.05	0.81	1.65	293
- Nonaccrual	10.83	0.00	0.13	2.33	8.10	17.34	27.07	32.96	293
Multifamily - 30-89 Days PD	0.68	0.00	0.00	0.00	0.00	0.90	3.32	6.94	293
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	293
- Nonaccrual	1.64	0.00	0.00	0.00	0.00	2.43	8.74	15.80	293
Nonfarm Nres- 30-89 Days PD	0.96	0.00	0.04	0.25	0.67	1.42	2.54	3.80	294
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.08	0.46	0.82	294
- Nonaccrual	2.36	0.03	0.21	0.70	1.95	3.87	5.70	7.29	294
Farmland - 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.67	1.65	3.60	240
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.78	240
- Nonaccrual	1.42	0.00	0.00	0.00	0.00	1.68	8.74	13.21	240
Credit Card - 30-89 Days PD	1.12	0.00	0.00	0.00	0.72	1.90	3.81	4.98	92
- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.00	0.58	1.75	2.71	92
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.20	1.19	92

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.59	3.66	5.56	7.51	8.60	9.83	11.35	12.32	296
Tier 1 RBC Ratio	11.55	5.52	7.07	9.75	11.38	13.53	15.46	18.27	296
Total Risk-Based Capital Ratio	13.16	8.07	9.37	11.41	12.94	14.79	17.04	19.50	296
Tangible Tier 1 Leverage Ratio	8.54	3.65	5.44	7.50	8.56	9.76	11.32	12.30	296
Tangible Common Eq Cap/Tan Assets	6.71	1.83	3.46	4.97	6.54	8.49	10.03	11.87	296
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.13	4.04	5.29	8.19	11.95	15.83	20.17	22.61	296
Standby Letters of Credit	0.65	0.07	0.11	0.27	0.49	0.92	1.60	2.31	296
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.40	296
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.11	0.00	0.00	0.00	0.19	1.52	5.41	10.37	296
Interest Rate Contracts	1.08	0.00	0.00	0.00	0.17	1.45	5.41	10.37	296
Interest Rate Futures & Forward Contr	0.11	0.00	0.00	0.00	0.00	0.08	0.69	1.52	296
Written Options Contr (Int Rate)	0.13	0.00	0.00	0.00	0.00	0.17	0.72	1.78	296
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63	296
Interest Rate Swaps	0.38	0.00	0.00	0.00	0.00	0.11	2.21	4.98	296
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.59	5.50	7.92	11.41	17.22	22.99	29.94	32.73	296

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.73	44.72	100.00	100.00	100.00	100.00	100.00	100.00	172
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	172
Futures and Forwards	19.17	0.00	0.00	0.00	0.00	52.81	75.87	100.00	172
Written Options	30.71	0.00	0.00	0.00	15.72	50.00	100.00	100.00	172
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Over-The-Counter	30.39	0.00	0.00	0.00	15.72	50.00	100.00	100.00	172
Purchased Options	3.33	0.00	0.00	0.00	0.00	0.00	26.20	60.58	172
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Over-The-Counter	3.33	0.00	0.00	0.00	0.00	0.00	26.20	60.58	172
Swaps	35.76	0.00	0.00	0.00	0.00	94.55	100.00	100.00	172
Held for Trading	3.64	0.00	0.00	0.00	0.00	0.00	0.70	100.00	172
Interest Rate Contracts	4.22	0.00	0.00	0.00	0.00	0.00	0.70	99.77	172
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Non-Traded	96.35	0.00	90.10	100.00	100.00	100.00	100.00	100.00	172
Interest Rate Contracts	86.07	0.00	0.67	100.00	100.00	100.00	100.00	100.00	172
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.53	172
Deriv Contr (Excl Fut & FX LE 14 Days)	64.37	0.00	0.00	41.00	73.69	100.00	100.00	100.00	172
One Year or Less	20.43	0.00	0.00	0.00	2.48	50.51	73.96	100.00	172
Over 1 Year to 5 Years	15.25	0.00	0.00	0.00	0.00	37.74	85.81	100.00	172
Over 5 Years	11.12	0.00	0.00	0.00	0.00	17.44	69.08	99.87	172
Gross Negative Fair Value (Abs Val)	0.86	0.00	0.00	0.00	0.21	1.39	3.70	5.81	172
Gross Positive Fair Value	0.82	0.00	0.00	0.00	0.37	1.31	3.48	5.10	172
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	296
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	296
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	296
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	296
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
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	296
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.14	296

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	296
Ins Under Assets(P/C)/Tot Ins Und Ast	26.80	0.00	0.00	0.00	0.00	23.71	99.48	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	73.19	0.00	0.00	3.84	100.00	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	9
Ins Activities Revenue/Adj Oper Inc	0.57	0.00	0.00	0.00	0.03	0.38	3.85	7.50	296
Premium Inc/Ins Activities Revenue	0.16	0.00	0.00	0.00	0.00	0.00	0.00	10.74	190
Credit Rel Prem Inc/Tot Prem Inc	61.07	0.00	0.00	0.00	85.45	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	38.92	0.00	0.00	0.00	0.00	94.23	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
Ins Net Inc (P/C)/Equity (P/C)	19.13	14.02	14.02	14.02	17.08	20.91	22.30	22.77	3
Ins Net Inc (L/H)/Equity (L/H)	18.05	1.22	1.22	1.63	4.60	11.76	34.07	67.03	9
Insur Ben, Losses, Exp/Insur Premiums	182.52	0.00	0.00	0.00	12.64	57.23	135.09	782.07	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.47	0.00	0.00	0.00	0.21	25.32	70.13	85.06	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.15	0.00	0.00	0.00	0.00	0.00	10.31	55.15	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296
CSV Life Insurance/Tier 1 Cap + ALLL	9.97	0.00	0.00	2.29	10.81	16.96	21.69	24.74	296
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	296
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Cost: Interest-Bearing Deposits	1.04	0.00	0.00	0.00	0.52	1.08	2.06	3.02	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	0.06	0.06	0.06	0.06	0.06	0.06	0.06	0.06	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	-47.31	-100.00	-100.00	-100.00	-69.31	-0.09	48.08	69.49	21
Total Selected Assets	-28.04	-100.00	-100.00	-90.08	-2.34	0.00	56.54	73.37	42
Deposits	5.43	-22.97	-22.97	-17.14	3.46	17.47	21.61	21.87	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	120.44	0.00	12.75	52.75	92.21	131.99	310.58	629.34	169
Dividends Paid/Net Income	42.01	0.00	0.00	17.27	40.67	65.70	98.87	179.41	181
Net Income - Dividends/Avg Equity	-6.73	-77.93	-49.41	-15.15	0.71	5.46	8.21	9.80	296
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	100.89	0.00	0.00	0.00	97.15	150.10	289.33	778.97	237
Dividends From Nonbank Subs	1.89	0.00	0.00	0.00	0.00	1.42	9.59	32.58	237
Dividends From Subsidiary BHCs	0.22	0.00	0.00	0.00	0.00	0.00	0.00	9.11	237
Dividends From All Subsidiaries	116.14	0.00	0.00	10.73	100.72	158.77	323.15	815.43	237
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	52.57	0.00	0.00	8.35	47.56	80.97	146.90	241.52	168
Interest Income From Bank Subs	0.27	0.00	0.00	0.00	0.00	0.26	1.43	3.22	168
Mgt & Service Fees From Bank Subs	6.17	0.00	0.00	0.00	0.00	0.00	32.94	131.24	168
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.82	168
Operating Income From Bank Subs	69.54	0.00	0.00	17.25	55.11	110.66	212.68	339.42	168
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	67.77	0.00	0.00	0.00	100.00	100.00	137.13	223.73	119
Interest Income From Nonbank Subs	0.26	0.00	0.00	0.00	0.00	0.00	0.23	15.67	119
Mgt & Serv Fees From Nonbank Subs	2.14	0.00	0.00	0.00	0.00	0.00	7.64	87.00	119
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Operating Inc From Nonbank Subs	98.80	0.00	0.00	16.98	100.00	100.64	306.92	698.18	119
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	20.66	0.00	0.00	0.00	3.75	44.97	65.04	83.27	28
Interest Inc From Subsidiary BHCs	0.23	0.00	0.00	0.00	0.00	0.00	0.39	3.43	28
Mgt & Serv Fees From Sub BHCs	0.23	0.00	0.00	0.00	0.00	0.00	0.04	3.73	28
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating Income From Sub BHCs	22.03	0.00	0.00	0.00	6.87	49.40	65.04	83.40	28
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	52.03	0.00	0.00	0.00	66.80	98.24	100.00	100.00	281
Interest Income From Bank Subs	3.34	0.00	0.00	0.00	0.00	0.55	13.45	92.79	281
Mgt & Serv Fees From Bank Subs	4.16	0.00	0.00	0.00	0.00	0.00	34.15	64.81	281
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.04	3.11	281
Operating Income From Bank Subs	71.72	0.00	0.00	38.63	96.10	99.95	100.00	100.48	281
Dividends From Nonbank Subs	2.91	0.00	0.00	0.00	0.00	1.34	18.18	65.65	281
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.02	1.80	281
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.18	281
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	281
Operating Inc From Nonbank Subs	5.79	0.00	0.00	0.00	0.04	3.62	28.80	88.96	281
Dividends From Subsidiary BHCs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	15.20	281
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	281
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	281
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	281
Operating Income From Sub BHCs	0.20	0.00	0.00	0.00	0.00	0.00	0.00	26.70	281
Loans and Adv From Subs/ST Debt	881.68	0.00	0.00	0.00	257.75	734.77	3267.17	11789.2	64
Loans and Adv From Subs/Total Debt	297.14	0.00	0.00	0.00	149.14	369.36	1129.38	2035.97	113

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2067007	1, 124, 039	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	Moved from Peer 4
1140510	1, 417, 413	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 672, 050	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 796, 347	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 745, 049	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 742, 489	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 657, 638	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 406, 683	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 655, 553	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 423, 970	AMERIS BANCORP	MOULTRIE, GA	
2326629	2, 211, 631	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 326, 022	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1, 096, 388	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
1048812	1, 841, 627	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	1, 042, 372	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 417, 738	BANC ED CORP. , THE	EDWARDSVILLE, IL	
2896458	1, 591, 000	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2, 043, 534	BANCORP, INC. , THE	WILMINGTON, DE	
1097306	2, 175, 918	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	1, 946, 718	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 365, 173	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 051, 492	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 279, 875	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 440, 850	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 065, 082	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 316, 527	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 564, 323	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 121, 773	BANK OF MARIN BANCORP	NOVATO, CA	
1097089	2, 770, 811	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
3434624	2, 167, 166	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 075, 621	BANTERRA CORP	ELDORADO, IL	
1115385	1, 072, 381	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 045, 454	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 174, 444	BEACON BANCORP	TAUNTON, MA	
1246159	1, 701, 302	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	
1919770	1, 301, 356	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 634, 700	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 307, 135	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 138, 368	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1, 502, 656	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 151, 451	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	2, 203, 541	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 238, 821	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 766, 882	BTC FINANCIAL CORPORATION	DES MOINES, IA	Moved from Peer 2
1100037	1, 844, 455	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
1115013	1, 018, 949	CAMBRIDGE BANCORP	CAMBRIDGE, MA	Moved from Peer 4
2687795	2, 166, 500	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 235, 383	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 566, 000	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 735, 761	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 694, 292	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	

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2682996	1, 976, 185	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
2507790	1, 078, 294	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2, 193, 878	CASCADE BANCORP	BEND, OR	
2568362	1, 704, 629	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1, 025, 950	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1493654	1, 354, 934	CBS BANC- CORP.	RUSSELLVILLE, AL	
1048764	1, 196, 824	CENTER BANCORP, INC.	UNION, NJ	
3003178	2, 189, 699	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1, 751, 299	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1, 293, 157	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2, 597, 094	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	2, 053, 106	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1, 028, 601	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1, 316, 751	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	2, 254, 035	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	2, 289, 562	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1, 321, 795	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 097, 350	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1, 130, 315	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2, 632, 312	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1, 161, 591	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1, 634, 854	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2, 466, 015	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1, 307, 089	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1, 158, 768	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 276, 087	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1, 276, 503	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1080595	2, 301, 647	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1, 242, 715	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1427501	1, 990, 922	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1, 410, 886	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1, 451, 666	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1, 140, 797	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
3027709	1, 032, 794	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1081239	1, 152, 498	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1, 023, 959	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1, 654, 896	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	2, 499, 749	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	2, 239, 384	DURANT BANCORP, INC.	DURANT, OK	
2652104	1, 805, 528	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1, 126, 283	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
3808131	1, 392, 280	EDUCATIONAL SERVICES OF AMERIC	KNOXVILLE, TN	New Y-9C/BHCPR reporter
1135824	1, 400, 908	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1, 635, 355	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1, 304, 001	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2, 365, 654	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 562, 152	EUROBANCSHARES, INC.	SAN JUAN, PR	
1104923	1, 182, 260	EXTRACO CORPORATION	WACO, TX	
1055315	1, 496, 644	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 783, 269	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2, 624, 354	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	

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1098732	2,171,562	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,014,993	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,376,267	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,851,685	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,062,389	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,868,640	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,130,274	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,331,394	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,011,062	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,523,183	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,117,028	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,459,821	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1,396,990	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1,194,267	FIRST CHICAGO BANCORP	CHICAGO, IL	
1246533	1,102,812	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1,060,857	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1108097	1,093,068	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,274,876	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,256,366	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1,064,699	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,515,945	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1,209,504	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095982	1,662,968	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,385,476	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,095,155	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,395,410	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1426755	1,052,545	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	Moved from Peer 4
3485541	1,077,417	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	1,675,169	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,605,128	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2,083,685	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	1,353,834	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,278,528	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2,745,336	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1099917	1,024,587	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	Moved from Peer 4
1132672	1,743,736	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,489,786	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,598,811	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,081,594	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,099,850	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,105,293	FORCHT BANCORP, INC.	CORBIN, KY	
1128358	1,407,314	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,363,620	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,074,839	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,577,588	FVNB CORP.	VICTORIA, TX	
1098620	1,243,769	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2,619,139	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	2,127,580	GUARANTY BANCORP	DENVER, CO	
3012554	2,997,636	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	1,323,161	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,236,507	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	

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1208120	1,450,786	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,363,870	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,014,859	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
1067804	1,766,513	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
3594890	1,256,950	HILLISTER ENTERPRISES II, INC.	BEAUMONT, TX	
1245291	1,830,626	HILLS BANCORPORATION	HILLS, IA	
1491409	2,684,865	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	2,370,898	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,387,020	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1,189,070	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2,665,556	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,094,269	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2,965,399	INDEPENDENT BANK CORPORATION	IONIA, MI	
3059504	1,010,323	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1,111,901	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,183,386	INLAND BANCORP, INC.	OAK BROOK, IL	
1132654	2,921,941	INTEGRA BANK CORPORATION	EVANSVILLE, IN	Moved from Peer 2
2634490	1,081,902	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2,401,204	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,302,888	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,143,944	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,570,154	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,724,067	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,572,781	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,088,098	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,466,805	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,365,632	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,683,986	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,550,439	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,149,509	LNB BANCORP INC.	LORAIN, OH	
2325350	1,858,402	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,217,762	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,043,678	LSB FINANCIAL	LACONIA, NH	
2634696	1,830,280	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,081,472	MACON BANCORP	FRANKLIN, NC	
1209109	2,906,530	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,991,638	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,817,461	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,384,084	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,381,433	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	1,916,217	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,434,733	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,098,523	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	1,340,995	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,147,759	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,593,189	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2,758,922	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	Moved from Peer 2
1491351	1,141,325	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
2803719	1,117,585	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,534,783	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,126,737	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1141348	1, 751, 723	MINNWEST CORPORATION	MINNETONKA, MN	
2947882	1, 275, 396	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 233, 717	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1, 475, 400	NEB CORPORATION	FOND DU LAC, WI	
1076002	1, 946, 526	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 851, 600	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 003, 029	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	Moved from Peer 4
3232688	1, 260, 056	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1, 112, 662	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 602, 694	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 570, 499	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1248153	1, 196, 432	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1, 232, 319	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	1, 199, 998	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1, 203, 584	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 436, 810	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1, 307, 830	PARAGON COMMERCIAL CORPORATIO	RALEIGH, NC	
1200692	2, 477, 281	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1, 257, 324	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1, 512, 353	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1030947	1, 135, 658	PEOPLES BANCORP	LYNDEN, WA	
1070578	2, 002, 272	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1, 048, 494	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1, 520, 394	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1, 835, 090	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1, 280, 349	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2007647	1, 101, 750	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	Moved from Peer 4
2867542	1, 536, 768	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 288, 155	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1, 779, 646	QCR HOLDINGS, INC.	MOLINE, IL	
1029482	1, 032, 806	RCB CORPORATION	SACRAMENTO, CA	
1130584	1, 412, 811	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 536, 708	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1, 365, 534	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1, 009, 317	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 4
2509413	1, 570, 293	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 478, 895	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 296, 881	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 780, 035	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 729, 342	SALEM FIVE BANCORP	SALEM, MA	
1493560	1, 050, 617	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1133437	2, 702, 188	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 153, 315	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1, 064, 973	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1, 573, 497	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1, 156, 516	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2, 558, 947	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 334, 095	SIERRA BANCORP	PORTERVILLE, CA	
2532402	2, 080, 112	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	2, 634, 930	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	2, 169, 032	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1938865	1,491,119	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,078,270	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	Moved from Peer 4
1075694	1,303,893	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,728,608	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1062135	1,377,818	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1,108,403	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,387,343	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,673,831	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,691,463	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,607,712	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	2,008,287	STATE BANCSHARES, INC.	FARGO, ND	
1427275	1,494,371	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,164,596	STERLING BANCORP	NEW YORK, NY	
1126046	1,795,416	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,088,110	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,694,496	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,088,597	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,584,617	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,809,955	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
2916169	1,383,432	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1,718,566	TIB FINANCIAL CORP.	NAPLES, FL	
1118292	1,470,639	TOWER BANCORP INC.	HARRISBURG, PA	
1203974	1,124,530	TRI CITY BANCSHARES CORPORATIO	OAK CREEK, WI	Moved from Peer 4
1030170	2,170,520	TRICO BANCSHARES	CHICO, CA	
1056161	1,676,741	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,487,306	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1971693	2,588,986	UNION BANCSHARES CORPORATION	BOWLING GREEN, VA	
1116609	2,085,421	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1,178,509	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,725,296	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,308,869	VIST FINANCIAL CORP.	WYOMISSING, PA	
2406174	1,045,868	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	Moved from Peer 4
1115349	2,885,065	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,575,054	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,733,547	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,938,586	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,953,232	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,450,733	WILSON BANK HOLDING COMPANY	LEBANON, TN	
3432965	2,113,612	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,015,567	1ST UNITED BANCORP, INC.	BOCA RATON, FL	Moved from Peer 4
1399765	1,964,563	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 296 bank holding companies.