

	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	295	284	299	275	265
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.13	3.32	3.30	3.48	3.68
+ Non-interest Income	0.93	0.98	0.92	0.96	0.95
- Overhead Expense	3.05	2.93	3.08	2.88	2.84
- Provision for Losses	1.13	0.52	0.82	0.27	0.16
+ Securities Gains (Losses)	0.03	0.03	-0.05	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	-0.08	0.95	0.36	1.32	1.66
Net Operating Income	-0.15	0.65	0.16	0.89	1.10
Net Income	-0.14	0.65	0.16	0.89	1.10
Net Income (Sub S Adjusted)	0.47	0.82	0.48	1.02	1.25
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.42	6.45	6.24	7.26	7.07
Interest Expense	2.02	2.85	2.63	3.49	3.08
Net Interest Income (TE)	3.39	3.60	3.59	3.78	3.99
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	1.07	0.41	0.70	0.24	0.13
Earnings Coverage of Net Losses (X)	4.19	10.77	5.29	16.09	34.76
Ln&Ls Allowance/Total Loans & Leases	1.71	1.30	1.52	1.20	1.16
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.93	1.81	2.71	1.15	0.57
30-89 Days Past Due Loans and Leases	1.23	0.86	1.27	0.93	0.62
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	29.23	32.01	32.87	28.15	26.53
Net ST Noncore Funding Dependence	18.24	21.44	21.63	19.27	17.83
Net Loans and Leases/Total Assets	70.67	72.54	72.27	72.02	71.08
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.61	8.61	8.57	8.86	8.95
Equity Capital/Total Assets	8.30	8.34	8.17	8.65	8.62
Equity Capital+Minority Int/Total Assets	8.34	8.39	8.22	8.70	8.68
Net Loans&Ls/Equity Capital (X)	8.91	9.15	9.25	8.69	8.64
Cash Dividends/Net Income	44.64	36.14	55.97	32.24	27.18
Cash Dividends/Net Income (Sub S Adjusted)	15.58	34.41	22.29	27.39	25.51
Retained Earnings/Avg Equity Cap	-5.30	3.84	-1.58	6.42	9.02
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.87	0.98	1.15	0.65	0.58
Long-Term Debt/Equity Capital	1.35	1.45	1.33	1.45	1.17
Equity Investment in Subs/Equity Cap	114.55	117.99	116.72	117.36	116.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.50	102.56	99.90	121.11	110.20

PERCENT OF AVERAGE ASSETS	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	5.00	5.96	5.76	6.70	6.52
Less: Interest Expense	1.87	2.63	2.43	3.22	2.84
Equals: Net Interest Income (TE)	3.13	3.32	3.30	3.48	3.68
Plus: Non-Interest Income	0.93	0.98	0.92	0.96	0.95
Equals: Adj Operating Income (TE)	4.10	4.36	4.29	4.50	4.69
Less: Overhead Expense	3.05	2.93	3.08	2.88	2.84
Less: Provision for Loan and Lease Losses	1.13	0.52	0.82	0.27	0.16
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	0.03	-0.04	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-0.08	0.95	0.36	1.32	1.66
Less: Applicable Income Taxes (TE)	0.08	0.31	0.18	0.40	0.52
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.15	0.65	0.16	0.89	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.14	0.65	0.16	0.89	1.10
Memo: Net Income (Last Four Qtrs)	-0.21	0.72	0.16	0.88	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.71	92.68	92.63	92.62	92.67
Avg Int-Bearing Funds / Avg Assets	80.87	80.77	80.92	80.16	79.16
Int Income (TE) / Avg Earning Assets	5.42	6.45	6.24	7.26	7.07
Int Expense / Avg Earning Assets	2.02	2.85	2.63	3.49	3.08
Net Int Inc (TE) / Avg Earn Assets	3.39	3.60	3.59	3.78	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	5.77	6.82	6.57	7.81	7.69
Interest-Bearing Bank Balances	0.51	3.65	2.66	5.32	5.04
Fed Funds Sold & Reverse Repos	0.22	2.68	2.07	5.04	4.88
Trading Assets	1.84	2.76	3.63	4.17	2.04
Total Earning Assets	5.33	6.36	6.15	7.17	6.98
Investment Securities (TE)	4.77	5.16	5.09	5.14	4.77
U. S. Treasury & Agency Sec (excl MBS)	3.81	5.40	5.06	4.83	4.19
Mortgage-Backed Securities	4.86	4.82	4.84	4.80	4.56
All Other Securities	5.78	6.43	6.55	7.00	6.86
Interest-Bearing Deposits	2.09	3.08	2.81	3.78	3.30
Time Deposits of \$100K or More	2.97	4.34	3.90	4.82	4.36
Time Deposits < \$100K	3.12	4.22	3.88	4.79	4.16
Other Domestic Deposits	0.97	1.78	1.59	2.69	2.29
Foreign Deposits	1.36	2.36	2.47	2.43	2.73
Fed Funds Purchased and Repos	1.15	2.66	2.30	4.26	4.19
Other Borrowed Funds & Trading Liab	3.27	3.89	3.67	4.75	4.60
All Interest-Bearing Funds	2.30	3.27	3.01	4.04	3.59

	PEER GROUP 03				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	34	34	66	64	62
Avg Assets per Employee (\$000)	4,740	4,380	4,455	4,163	4,035
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.49	1.86	1.98	1.93	1.92
Overhead Exp / NII + Non-Int Income	76.98	68.03	71.91	65.94	62.46
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	2.93	3.08	2.88	2.84
Personnel Expense	1.48	1.60	1.54	1.60	1.59
Net Occupancy Expense	0.40	0.41	0.41	0.41	0.41
Other Operating Expenses	1.10	0.89	1.05	0.85	0.82
Overhead Less Non-Interest Income	2.06	1.87	2.01	1.89	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	75.61	66.83	70.73	64.75	61.29
Personnel Expense	36.86	36.88	36.34	35.75	34.28
Net Occupancy Expense	9.94	9.51	9.76	9.21	8.73
Other Operating Expenses	27.80	20.06	23.63	19.06	17.84
Total Non-Interest Income	21.97	21.61	20.67	20.86	20.11
Fiduciary Activities Income	1.40	1.36	1.40	1.47	1.35
Serv Charges on Deposit Accts - Domestic	7.40	7.32	7.71	7.53	7.41
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.55	0.69	0.67	0.66	0.56
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.31	0.20	0.19	0.22	0.22
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.61	0.63	0.58	0.66	0.60
Net Gain (Loss) - Sales Loans, OREO, Oth	1.76	1.42	0.75	1.44	1.51
Other Non-Interest Income	6.94	6.79	6.52	6.07	5.74
Overhead Less Non-Interest Income	53.36	44.38	49.32	42.88	40.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.64	22.51	16.74	24.31	27.80
Appl Inc Tax+TE/Pretax NOI+TE	31.51	31.18	31.23	31.51	32.55

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	55.49	55.99	56.17	55.84	54.90
Commercial and Industrial Loans	9.83	10.40	10.15	10.12	9.90
Loans to Individuals	2.49	2.67	2.66	2.82	2.91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.70	0.69	0.69	0.64	0.65
Other Loans and Leases	1.10	1.20	1.14	1.14	1.01
Net Loans and Leases	70.67	72.54	72.27	72.02	71.08
Debt Securities Over 1 Year	14.21	13.59	13.59	13.51	14.00
Mutual Funds and Equity Securities	0.14	0.19	0.11	0.18	0.17
Subtotal	85.65	87.12	86.77	86.49	85.85
Interest-Bearing Bank Balances	2.38	0.29	0.88	0.23	0.31
Federal Funds Sold & Reverse Repos	0.52	0.69	0.52	0.81	1.27
Debt Securities 1 Year or Less	1.71	1.86	1.73	2.54	2.70
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.16	90.84	91.02	90.92	91.02
Non-Int Cash and Due From Dep Inst	1.82	2.31	1.99	2.28	2.55
Other Real Estate Owned	0.61	0.22	0.42	0.15	0.06
All Other Assets	6.87	6.78	6.77	6.68	6.31

MEMORANDA:

Short-Term Investments	5.21	3.30	3.78	4.01	4.85
U.S. Treasury Securities	0.11	0.05	0.04	0.08	0.13
U.S. Agency Securities (excl MBS)	2.56	3.07	2.82	4.66	5.59
Municipal Securities	2.92	2.32	2.32	2.43	2.85
Mortgage-Backed Securities	8.75	8.09	8.45	7.18	6.44
Asset-Backed Securities	0.06	0.02	0.01	0.02	0.01
Other Debt Securities	0.23	0.37	0.28	0.41	0.41
RE Loans Secured by 1-4 Family	16.33	15.10	15.63	15.25	15.09
Revolving	3.11	2.63	2.91	2.64	2.77
Closed-End, Sec by First Liens	11.50	10.71	10.97	10.76	10.65
Closed-End, Sec by Junior Liens	1.23	1.26	1.27	1.32	1.21
Commercial Real Estate Loans	36.04	37.51	37.12	37.65	36.97
Construction and Land Dev	10.87	13.46	12.19	13.94	13.01
Multifamily	2.04	1.85	2.00	1.77	1.88
Nonfarm Nonresidential	21.98	20.57	21.47	20.24	20.13
RE Loans Secured by Farmland	1.24	1.13	1.16	1.09	1.02
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.41	76.52	76.66	77.04	77.10
RE Loans Secured by 1-4 Family	23.19	21.15	21.73	21.61	21.67
Revolving	4.37	3.65	4.00	3.69	3.93
Closed-End	18.39	17.15	17.34	17.57	17.33
Commercial Real Estate Loans	49.97	50.88	50.41	51.49	51.60
Construction and Land Dev	14.89	18.10	16.44	18.93	18.05
Multifamily	2.80	2.50	2.69	2.42	2.60
Nonfarm Nonresidential	30.66	28.26	29.33	28.14	28.45
RE Loans Secured by Farmland	1.75	1.55	1.61	1.52	1.45
Loans to Depository Institutions	0.01	0.01	0.00	0.00	0.00
Commercial and Industrial Loans	13.79	14.23	13.91	14.10	14.03
Loans to Individuals	3.62	3.78	3.76	3.98	4.17
Credit Card Loans	0.05	0.06	0.05	0.06	0.06
Agricultural Loans	0.98	0.95	0.94	0.88	0.93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.59	1.73	1.63	1.62	1.47

PERCENT OF TOTAL ASSETS

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

Short-Term Investments

5.21

3.30

3.78

4.01

4.85

Liquid Assets

17.44

15.39

15.96

16.05

17.59

Investment Securities

16.57

16.27

16.04

16.92

17.44

Net Loans and Leases

70.67

72.54

72.27

72.02

71.08

Net Lns, Ls & Stdby Ltrs of Credit

71.45

73.42

73.10

72.93

72.08

Core Deposits

58.29

56.92

55.78

59.35

60.14

Noncore Funding

30.79

31.56

32.83

28.84

28.07

Time Deposits of \$100K or More

15.30

13.93

14.23

14.41

16.69

Foreign Deposits

0.00

0.00

0.00

0.00

0.00

Fed Funds Purchased and Repos

2.18

3.27

2.71

3.26

2.63

Net Fed Funds Purchased (Sold)

1.73

2.76

2.28

2.51

1.50

Commercial Paper

0.00

0.00

0.00

0.00

0.00

Oth Borrowings W/Rem Mat 1 Yr or Less

1.99

3.06

3.13

2.81

2.48

Earning Assets Repr in 1 Year

36.70

40.46

38.44

41.90

42.68

Int-Bearing Liab Repr in 1 Year

34.13

33.17

34.29

34.25

34.18

Long-Term Debt Repr in 1 Year

0.44

0.47

0.49

0.53

0.54

Net Assets Repriceable in 1 Year

1.67

5.84

2.84

6.28

7.02

OTHER LIQUIDITY AND FUNDING RATIOS:

Net Noncore Funding Dependence

29.23

32.01

32.87

28.15

26.53

Net ST Noncore Funding Dependence

18.24

21.44

21.63

19.27

17.83

Short-Term Inv/ST Noncore Funding

26.67

17.34

19.18

23.41

27.95

Liq Asts-ST Noncore Fndg/Nonliq Asts

-4.08

-7.57

-7.99

-5.15

-2.79

Net Loans and Leases/Total Deposits

89.81

96.72

95.04

94.81

91.17

Net Loans and Leases/Core Deposits

124.36

132.56

134.40

123.98

120.86

Held-To-Mat Sec Appr(Depr)/T1 Cap

0.06

-0.15

0.03

0.10

-0.26

Avail-For-Sale Sec Appr(Depr)/T1 Cap

0.19

-1.98

0.02

0.37

-1.31

Struct Notes Appr(Depr)/T1 Cap

0.01

-0.08

0.05

0.01

-0.10

PERCENT OF INVESTMENT SECURITIES:

Held-To-Maturity Securities

5.98

5.78

6.09

7.39

9.05

Available-For-Sale Securities

94.02

94.22

93.70

92.61

90.95

U. S. Treasury Securities

0.87

0.39

0.27

0.58

0.81

U. S. Agency Securities (excl MBS)

17.35

21.80

20.26

29.52

35.54

Municipal Securities

18.52

14.78

14.81

15.10

16.85

Mortgage-Backed Securities

52.26

48.93

52.24

42.35

36.44

Asset-Backed Securities

0.35

0.12

0.08

0.11

0.05

Other Debt Securities

1.46

2.20

1.82

2.39

2.20

Mutual Funds and Equity Securities

0.85

1.14

0.79

1.16

1.02

Debt Securities 1 Year or Less

11.54

12.02

11.36

16.38

17.17

Debt Securities 1 To 5 Years

26.51

25.45

26.92

28.47

34.70

Debt Securities Over 5 Years

57.45

57.32

56.58

50.19

43.68

Pledged Securities

61.27

65.49

66.48

63.88

61.70

Structured Notes, Fair Value

0.92

0.75

0.73

1.32

1.60

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.13	0.52	0.82	0.27	0.16
Provision for Ln&Ls Losses/Avg Lns&Ls	1.54	0.71	1.11	0.37	0.21
Provision for Ln&Ls Losses/Net Losses	180.75	222.53	194.14	182.12	239.35
Ln&Ls Allowance/Total Loans & Leases	1.71	1.30	1.52	1.20	1.16
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.48	6.91	4.35	10.13	20.67
ALLL/Nonaccrual Assets	86.82	147.60	115.35	251.70	523.89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.28	127.97	100.82	202.87	393.96
Gross Ln&Ls Losses/Avg Loans & Leases	1.14	0.47	0.75	0.29	0.19
Recoveries/Avg Loans and Leases	0.06	0.05	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	1.07	0.41	0.70	0.24	0.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.24	11.86	25.26	35.09	36.59
Earnings Coverage of Net Losses (X)	4.19	10.77	5.29	16.09	34.76
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.94	0.28	0.56	0.13	0.04
RE Loans Secured By 1-4 Family	0.58	0.19	0.32	0.12	0.07
Revolving	0.42	0.17	0.28	0.09	0.03
Closed-End	0.57	0.16	0.31	0.11	0.07
Commercial Real Estate Loans	1.03	0.29	0.62	0.13	0.03
Construction and Land Dev	2.27	0.64	1.43	0.17	0.02
Multifamily	0.19	0.02	0.14	0.01	0.01
Nonfarm Nonresidential	0.26	0.06	0.14	0.06	0.03
RE Loans Secured by Farmland	0.09	0.00	0.02	0.00	0.00
Commercial and Industrial Loans	1.37	0.49	0.88	0.40	0.25
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.74	1.24	1.50	0.95	0.80
Credit Card Loans	2.89	2.35	2.50	1.28	1.70
Agricultural Loans	0.04	0.01	0.02	0.02	0.02
Loans to Foreign Governments & Inst	0.00	N/A	0.00	0.00	N/A
Other Loans and Leases	1.12	0.63	0.99	0.55	0.57

PERCENT OF LOANS AND LEASES

	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
30-89 Days PD Loans and Leases	1.23	0.86	1.27	0.93	0.62
90+ Days PD Loans and Leases	0.15	0.11	0.13	0.09	0.06
Nonaccrual Loans and Leases	3.10	1.52	2.19	0.95	0.48
90+ Days PD and Nonaccrual Loans and Leases	3.33	1.69	2.39	1.08	0.56
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	0.10	0.01	0.04	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.23	0.86	1.27	0.93	0.62
90+ Days Past Due Assets	0.15	0.11	0.13	0.09	0.06
Nonaccrual Assets	3.12	1.52	2.20	0.96	0.48
30+ Days PD & Nonaccrual Assets	4.62	2.63	3.76	2.06	1.21

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	2.41	1.26	1.78	0.80	0.40
90+ PD & Nonaccrual Assets + OREO	3.06	1.53	2.23	0.98	0.49

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	3.18	1.43	2.17	0.88	0.42
Allowance for Loan & Lease Losses	236.69	141.58	179.72	97.73	50.20
Equity Cap + ALLL	33.99	15.97	24.12	9.54	4.53
Tier 1 Cap + ALLL	33.10	15.28	23.54	9.48	4.45
Loans & Leases + RE Acquired	4.36	1.90	2.90	1.19	0.60

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.24	0.84	1.29	0.92	0.60
- 90+ Days Past Due	0.15	0.11	0.13	0.09	0.05
- Nonaccrual	3.48	1.73	2.48	1.04	0.45
Coml & Indl - 30-89 Days PD	0.97	0.73	0.92	0.75	0.49
- 90+ Days Past Due	0.07	0.07	0.07	0.06	0.06
- Nonaccrual	1.64	0.89	1.24	0.63	0.51
Individuals - 30-89 Days PD	1.26	1.09	1.48	1.17	1.12
- 90+ Days Past Due	0.08	0.08	0.09	0.08	0.05
- Nonaccrual	0.40	0.25	0.33	0.22	0.20
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	0.22	0.14	0.20	0.16	0.15
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.18	0.07	0.08	0.07	0.11
Foreign Govts- 30-89 Days PD	0.00	N/A	0.00	0.00	N/A
- 90+ Days Past Due	0.00	N/A	0.00	0.00	N/A
- Nonaccrual	0.00	N/A	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.44	0.31	0.68	0.33	0.45
- 90+ Days Past Due	0.01	0.02	0.02	0.02	0.02
- Nonaccrual	0.23	0.09	0.14	0.05	0.06

MEMORANDA:

1-4 Family - 30-89 Days PD	1.14	0.82	1.36	1.12	0.77
- 90+ Days Past Due	0.11	0.09	0.10	0.10	0.06
- Nonaccrual	1.97	0.86	1.26	0.58	0.40
Revolvi ng - 30-89 Days PD	0.46	0.41	0.48	0.51	0.38
- 90+ Days Past Due	0.03	0.02	0.03	0.04	0.02
- Nonaccrual	0.54	0.30	0.37	0.23	0.17
Closed-End - 30-89 Days PD	1.31	0.90	1.58	1.24	0.75
- 90+ Days Past Due	0.13	0.10	0.11	0.11	0.07
- Nonaccrual	2.34	0.96	1.50	0.64	0.43
- Jr Lien 30-89 Days PD	0.11	0.07	0.12	0.08	0.07
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.18	0.07	0.11	0.05	0.04
Commercial RE - 30-89 Days PD	1.27	0.85	1.25	0.85	0.52
- 90+ Days Past Due	0.15	0.10	0.12	0.07	0.04
- Nonaccrual	4.13	2.05	2.98	1.24	0.45
Const & Dev - 30-89 Days PD	1.56	1.13	1.75	1.12	0.41
- 90+ Days Past Due	0.18	0.12	0.14	0.06	0.03
- Nonaccrual	9.22	3.65	5.77	1.79	0.40
Multifamily - 30-89 Days PD	0.55	0.14	0.47	0.25	0.23
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.00
- Nonaccrual	1.84	0.76	1.19	0.36	0.06
Nonfarm Nres- 30-89 Days PD	1.01	0.52	0.86	0.53	0.42
- 90+ Days Past Due	0.09	0.06	0.08	0.04	0.03
- Nonaccrual	1.85	0.68	1.09	0.57	0.40
Farmland - 30-89 Days PD	0.33	0.26	0.33	0.22	0.24
- 90+ Days Past Due	0.03	0.03	0.01	0.01	0.00
- Nonaccrual	0.99	0.23	0.41	0.16	0.18
Credit Card - 30-89 Days PD	1.12	1.17	1.34	0.98	0.82
- 90+ Days Past Due	0.45	0.33	0.35	0.31	0.26
- Nonaccrual	0.07	0.03	0.02	0.02	0.02

CAPITAL RATIOS	PEER GROUP 03				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.61	8.61	8.57	8.86	8.95
Tier 1 RBC Ratio	11.13	10.65	10.71	10.90	11.20
Total Risk-Based Capital Ratio	12.70	12.13	12.24	12.35	12.62
Tangible Tier 1 Leverage Ratio	8.55	8.55	8.51	8.79	8.91
Tangible Common Eq Cap/Tan Assets	6.51	6.90	6.64	7.18	7.19
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.09	16.35	14.34	17.54	18.12
Standby Letters of Credit	0.71	0.78	0.74	0.80	0.88
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	1.48	0.75	1.05	0.80	0.91
Interest Rate Contracts	1.42	0.72	1.00	0.77	0.88
Interest Rate Futures & Forward Contr	0.20	0.06	0.15	0.07	0.07
Written Options Contr (Int Rate)	0.26	0.10	0.19	0.09	0.08
Purchased Options Contr (Int Rate)	0.01	0.02	0.00	0.05	0.01
Interest Rate Swaps	0.40	0.22	0.30	0.23	0.24
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	18.41	23.01	20.42	25.60	27.14

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	97.97	97.91	98.32	97.60	97.65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.54	1.42	1.65	0.85	0.95
Futures and Forwards	21.13	18.51	25.91	18.87	21.10
Written Options	31.26	29.65	30.17	27.63	19.90
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	30.71	28.84	29.49	27.63	19.72
Purchased Options	2.85	5.05	3.77	5.60	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.85	4.88	3.28	5.60	3.79
Swaps	36.30	33.41	35.73	32.85	35.89
Held for Trading	2.11	1.27	2.33	1.41	0.00
Interest Rate Contracts	2.23	1.27	2.33	1.41	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.89	98.73	97.67	98.59	100.00
Interest Rate Contracts	85.05	86.34	83.89	86.38	96.98
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.54	1.42	1.65	0.85	0.95
Deriv Contr (Excl Fut & FX LE 14 Days)	63.61	65.33	64.53	67.67	68.37
One Year or Less	22.89	30.54	30.00	30.50	25.51
Over 1 Year to 5 Years	13.43	25.30	22.07	26.77	26.08
Over 5 Years	8.83	5.03	7.91	5.80	6.55
Gross Negative Fair Value (Abs Val)	0.82	0.45	1.29	0.43	0.56
Gross Positive Fair Value	0.78	0.64	1.17	0.84	0.45
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	0.00	0.01	0.00	0.00

INSURANCE ACTIVITIES

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

ANALYSIS RATIOS:

	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	26.80	49.57	35.94	42.47	26.76
Ins Under Assets(L/H)/Tot Ins Und Ast	73.20	50.43	64.06	57.53	73.24
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.60	0.62	0.58	0.66	0.60
Premium Inc/Ins Activities Revenue	0.02	0.05	0.02	0.07	0.16
Credit Rel Prem Inc/Tot Prem Inc	61.86	63.64	66.19	57.14	50.29
Other Prem Inc/Total Prem Inc	38.14	36.36	33.81	42.86	49.71
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)	23.11	12.90	15.50	23.71	23.45
Ins Net Inc (L/H)/Equity (L/H)	30.21	41.53	20.67	30.04	18.88
Insur Ben, Losses, Exp/Insur Premiums	50.74	45.85	168.57	2434.79	822.48
Reinsurance Recov(P/C)/Tot Assets(P/C)	34.63	21.04	25.23	17.33	34.46
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.86	15.23	13.26	11.88	12.12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.00	9.97	10.06	10.20	9.99
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	0.03	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.36	2.36	2.47	2.43	2.73
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	0.45
Commercial and Industrial Loans	0.12	0.02	0.31	0.36	N/A
Foreign Governments and Inst	0.00	N/A	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-65.63	-39.87	-53.74	-22.53	-22.66
Total Selected Assets	-38.82	-27.93	-37.30	-15.11	-3.49
Deposits	30.28	8.79	-19.36	36.83	32.03

PROFITABILITY:	PEER GROUP 03				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-3.11	7.06	1.44	9.72	12.61
Bank Net Inc/Avg Eq Inv in Banks	-1.30	7.82	2.89	10.42	13.20
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.04	4.75	2.95	6.02	5.46
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	0.97	7.57	4.76	7.59	9.50
Bank Net Income/Parent Net Income	105.36	100.79	125.36	112.59	108.18
Nonbank Net Income/Parent Net Income	1.95	1.48	1.84	1.14	0.96
Sub BHCs Net Inc/Parent Net Income	98.30	92.44	89.97	82.89	80.20
LEVERAGE:					
Total Liabilities/Equity	22.78	25.83	25.10	25.53	25.44
Total Debt/Equity Capital	3.00	3.28	3.31	2.83	2.54
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.99	22.15	21.11	21.82	21.69
Tot Debt+Lns Guaranteed for Affl/Equity	3.53	3.81	3.94	3.18	3.11
Total Debt/Eq Cap - Exc Over Fair Value	3.03	3.35	3.35	2.90	2.64
Long-Term Debt/Equity Capital	1.35	1.45	1.33	1.45	1.17
Short-Term Debt/Equity Capital	0.87	0.98	1.15	0.65	0.58
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.14	0.21	0.16	0.25	0.14
Long-Term Debt/Consolidated LT Debt	1.95	1.81	1.67	2.05	1.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.55	117.99	116.72	117.36	116.10
Total Investment in Subs/Equity	115.41	119.06	117.56	118.66	117.42
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.37	100.70	99.94	100.04	98.77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.16	101.57	100.80	101.10	99.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.30	1.89	2.94	1.76	1.26
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.21	5.20	5.46	3.58	2.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	79.54	99.27	98.26	114.96	106.94
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	89.50	102.56	99.90	121.11	110.20
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	112.60	91.68	112.67	99.46	104.82
Pretax Oper Inc + Int Exp/Int Expense	1787.23	3142.22	3302.64	2576.21	2569.66
Div + Int From Subs/Int Exp + Div	132.18	175.91	170.59	201.83	181.35
Fees+Other Inc From Subs/Sal + Oth Exp	8.38	9.01	9.00	8.28	7.84
Net Inc/Curr Port of LT Debt+Pfd Div(X)	10.72	134.83	67.42	57.16	83.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.23	-0.65	-0.76	-0.20	0.45
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	7.08	5.63	5.04	0.66	0.00
Total	7.08	5.63	5.04	0.66	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	0.46	0.59	0.57	0.52	0.47
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	PEER COMPANY ANALYSIS - PART II				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	101.38	84.12	97.36	73.63	83.94
Dividends Paid/Net Income	44.63	36.11	55.90	32.35	27.15
Net Income - Dividends/Avg Equity	-5.31	3.86	-1.62	6.42	9.07
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	90.69	129.03	130.07	155.63	143.90
Dividends From Nonbank Subs	0.90	1.49	2.35	1.29	1.06
Dividends From Subsidiary BHCs	0.90	3.86	2.87	3.38	4.85
Dividends From All Subsidiaries	103.02	166.76	164.69	185.34	176.73
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	45.69	48.93	60.85	48.21	40.18
Interest Income From Bank Subs	0.27	0.23	0.35	0.33	0.30
Mgt & Service Fees From Bank Subs	5.33	3.26	6.32	2.89	2.95
Other Income From Bank Subs	0.06	0.04	0.06	0.02	0.02
Operating Income From Bank Subs	63.32	58.52	82.94	56.88	52.61
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	71.69	63.49	73.64	67.41	58.49
Interest Income From Nonbank Subs	0.06	0.10	0.01	0.65	1.76
Mgt & Serv Fees From Nonbank Subs	0.70	1.24	0.82	2.41	0.89
Other Income From Nonbank Subs	0.15	0.03	0.00	0.09	0.00
Operating Inc From Nonbank Subs	95.62	81.13	94.01	94.14	74.20
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	25.56	22.61	28.28	37.32	28.35
Interest Inc From Subsidiary BHCs	0.33	1.22	0.48	0.98	0.16
Mgt & Serv Fees From Sub BHCs	0.01	2.88	0.56	10.82	0.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	27.30	30.72	32.77	70.41	30.44
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.33	57.57	60.68	66.72	63.34
Interest Income From Bank Subs	4.67	1.93	1.68	0.85	1.94
Mgt & Serv Fees From Bank Subs	5.36	3.49	3.71	3.31	3.61
Other Income From Bank Subs	0.10	0.05	0.09	0.03	0.03
Operating Income From Bank Subs	68.82	72.70	76.21	78.73	79.89
Dividends From Nonbank Subs	4.88	2.51	2.04	1.11	0.80
Interest Income From Nonbank Subs	0.06	0.04	0.06	0.04	0.04
Mgt & Serv Fees From Nonbank Subs	0.03	0.02	0.02	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.65	5.63	4.52	2.38	1.58
Dividends From Subsidiary BHCs	0.25	1.50	1.58	1.45	3.24
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	0.44	2.79	2.12	2.84	3.75
Loans and Adv From Subs/ST Debt	931.53	515.33	539.02	944.15	738.63
Loans and Adv From Subs/Total Debt	333.71	358.94	315.17	410.39	408.54

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									295
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.13	1.80	2.27	2.71	3.14	3.54	3.86	4.20	295
+ Non-interest Income	0.92	0.07	0.29	0.49	0.85	1.30	1.77	2.12	295
- Overhead Expense	3.05	1.86	2.05	2.50	2.96	3.43	4.34	5.63	295
- Provision for Losses	1.12	0.11	0.19	0.39	0.73	1.55	3.47	4.50	295
+ Securities Gains (Losses)	0.03	-0.26	-0.10	-0.00	0.00	0.07	0.24	0.37	295
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.10	295
= Pretax Net Oper Income (TE)	-0.08	-6.08	-3.68	-0.93	0.43	1.13	1.63	1.90	295
Net Operating Income	-0.14	-5.42	-3.11	-0.76	0.27	0.73	1.15	1.34	295
Net Income	-0.14	-5.42	-2.89	-0.76	0.27	0.73	1.15	1.34	295
Net Income (Sub S Adjusted)	0.46	-5.74	-0.79	0.28	0.71	0.88	1.07	1.19	42
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.41	4.59	4.80	5.13	5.40	5.69	6.02	6.18	295
Interest Expense	2.01	1.06	1.29	1.63	1.97	2.36	2.81	3.06	295
Net Interest Income (TE)	3.39	1.93	2.40	2.93	3.42	3.86	4.29	4.68	295
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.07	0.03	0.10	0.27	0.67	1.72	3.27	4.21	295
Earnings Coverage of Net Losses (X)	4.18	-2.21	-0.37	0.45	2.17	6.02	13.68	36.35	294
Ln&Ls Allowance/Total Loans & Leases	1.70	0.89	1.04	1.22	1.57	2.07	2.81	3.66	295
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.93	0.49	0.69	1.50	2.79	5.74	10.34	13.50	295
30-89 Days Past Due Loans and Leases	1.22	0.21	0.35	0.60	1.03	1.72	2.65	3.36	295
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	29.23	8.77	14.60	21.19	28.55	36.27	45.42	55.21	295
Net ST Noncore Funding Dependence	18.23	1.40	5.91	12.19	17.45	24.50	31.46	35.67	295
Net Loans and Leases/Total Assets	70.66	51.74	56.49	64.65	71.07	76.69	82.05	84.20	295
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.61	4.19	6.07	7.51	8.60	9.74	11.04	12.14	295
Equity Capital/Total Assets	8.29	3.66	5.21	6.76	8.29	9.73	11.26	12.44	295
Equity Capital+Minority Int/Total Assets	8.34	3.67	5.36	6.81	8.30	9.81	11.29	12.44	295
Net Loans&Ls/Equity Capital (X)	8.90	4.65	5.50	6.90	8.39	10.50	13.55	17.03	291
Cash Dividends/Net Income	44.64	0.00	0.00	15.57	43.37	68.59	116.86	179.68	187
Cash Dividends/Net Income (Sub S Adjusted)	15.57	-48.19	-36.11	-3.22	16.43	39.55	54.84	60.14	42
Retained Earnings/Avg Equity Cap	-5.29	-82.44	-44.49	-11.56	0.83	5.47	8.45	10.79	295
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.86	0.00	0.00	0.00	0.00	0.00	6.41	11.25	291
Long-Term Debt/Equity Capital	1.34	0.00	0.00	0.00	0.00	0.00	9.59	20.71	291
Equity Investment in Subs/Equity Cap	114.55	90.21	95.84	99.62	112.08	125.28	143.60	168.73	291
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.49	-25.88	0.03	36.27	93.47	130.60	197.17	247.92	289

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.00	4.15	4.35	4.75	5.03	5.27	5.54	5.70	295
Less: Interest Expense	1.86	1.01	1.15	1.49	1.84	2.17	2.64	2.85	295
Equals: Net Interest Income (TE)	3.13	1.80	2.27	2.71	3.14	3.54	3.86	4.20	295
Plus: Non-Interest Income	0.92	0.07	0.29	0.49	0.85	1.30	1.77	2.12	295
Equals: Adj Operating Income (TE)	4.10	2.03	2.67	3.39	4.08	4.79	5.38	5.98	295
Less: Overhead Expense	3.05	1.86	2.05	2.50	2.96	3.43	4.34	5.63	295
Less: Provision for Loan and Lease Losses	1.12	0.11	0.19	0.39	0.73	1.55	3.47	4.50	295
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Plus: Realized G/L on AFS Sec	0.03	-0.26	-0.09	0.00	0.00	0.07	0.23	0.37	295
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.03	0.10	295
Equals: Pretax Net Oper Inc (TE)	-0.08	-6.08	-3.68	-0.93	0.43	1.13	1.63	1.90	295
Less: Applicable Income Taxes (TE)	0.08	-1.20	-0.72	-0.03	0.11	0.35	0.59	0.78	295
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	295
Equals: Net Operating Income	-0.14	-5.42	-3.11	-0.76	0.27	0.73	1.15	1.34	295
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Equals: Net Income	-0.14	-5.42	-2.89	-0.76	0.27	0.73	1.15	1.34	295
Memo: Net Income (Last Four Qtrs)	-0.20	-4.98	-3.21	-0.76	0.18	0.70	1.12	1.28	292
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.71	86.50	88.75	91.08	93.06	94.41	95.49	96.59	295
Avg Int-Bearing Funds / Avg Assets	80.86	67.63	71.80	76.38	81.21	85.52	88.93	90.34	295
Int Income (TE) / Avg Earning Assets	5.41	4.59	4.80	5.13	5.40	5.69	6.02	6.18	295
Int Expense / Avg Earning Assets	2.01	1.06	1.29	1.63	1.97	2.36	2.81	3.06	295
Net Int Inc (TE) / Avg Earn Assets	3.39	1.93	2.40	2.93	3.42	3.86	4.29	4.68	295
YIELD OR COST:									
Total Loans and Leases (TE)	5.76	4.90	5.14	5.43	5.77	6.07	6.38	6.63	295
Interest-Bearing Bank Balances	0.50	0.00	0.00	0.14	0.32	0.85	1.74	2.88	289
Fed Funds Sold & Reverse Repos	0.22	0.00	0.00	0.13	0.20	0.31	0.53	0.89	248
Trading Assets	1.84	0.00	0.00	0.00	0.51	3.92	4.58	5.20	27
Total Earning Assets	5.33	4.53	4.77	5.05	5.31	5.62	5.89	6.08	295
Investment Securities (TE)	4.77	3.06	3.66	4.32	4.81	5.27	5.74	6.08	295
U. S. Treasury & Agency Sec (excl MBS)	3.80	0.73	1.06	2.46	3.88	5.01	6.19	7.82	274
Mortgage-Backed Securities	4.85	2.83	3.63	4.36	4.93	5.38	5.82	6.39	287
All Other Securities	5.77	2.92	3.54	4.68	5.61	6.61	8.28	10.40	289
Interest-Bearing Deposits	2.09	1.16	1.33	1.64	2.09	2.44	2.92	3.21	295
Time Deposits of \$100K or More	2.97	1.64	2.06	2.59	2.99	3.35	3.67	3.99	294
Time Deposits < \$100K	3.12	1.98	2.32	2.79	3.16	3.49	3.74	3.94	294
Other Domestic Deposits	0.97	0.38	0.47	0.68	0.90	1.25	1.60	1.91	295
Foreign Deposits	1.35	0.33	0.33	0.38	0.80	1.17	2.47	3.35	6
Fed Funds Purchased and Repos	1.14	0.06	0.24	0.45	0.82	1.55	3.16	3.96	268
Other Borrowed Funds & Trading Liab	3.26	0.68	1.63	2.67	3.33	3.98	4.44	4.81	287
All Interest-Bearing Funds	2.30	1.39	1.54	1.93	2.29	2.67	3.05	3.25	295

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	33.54	23.72	25.13	27.86	32.25	38.49	45.51	49.88	295
Avg Assets per Employee (\$000)	4739.61	2695.14	3042.80	3505.58	4332.57	5916.03	7358.12	8738.42	295

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.49	0.00	0.00	0.00	0.31	2.75	6.30	7.92	286
Overhead Exp / NII + Non-Int Income	76.97	49.73	56.13	64.81	73.74	84.08	107.83	148.75	295

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.05	1.86	2.05	2.50	2.96	3.43	4.34	5.63	295
Personnel Expense	1.48	0.83	0.93	1.22	1.45	1.72	2.06	2.31	295
Net Occupancy Expense	0.39	0.20	0.24	0.30	0.38	0.48	0.58	0.65	295
Other Operating Expenses	1.10	0.65	0.71	0.86	1.03	1.26	1.67	2.67	295
Overhead Less Non-Interest Income	2.06	1.12	1.33	1.66	2.01	2.40	2.85	4.41	295

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	75.60	48.11	54.78	62.96	72.22	83.10	106.47	147.86	295
Personnel Expense	36.86	23.26	26.61	31.27	36.44	41.81	48.08	53.36	295
Net Occupancy Expense	9.94	5.31	6.07	7.90	9.45	11.79	14.66	17.23	295
Other Operating Expenses	27.80	15.40	17.38	20.83	24.80	30.76	47.18	78.88	295
Total Non-Interest Income	21.97	5.50	9.72	14.61	21.50	28.88	34.55	40.45	295
Fiduciary Activities Income	1.40	0.00	0.00	0.00	0.34	2.60	5.58	8.82	293
Serv Charges on Deposit Accts - Domestic	7.39	1.33	2.50	4.49	7.05	10.31	13.09	15.30	293
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	293
Investment Banking Fees & Commissions	0.55	0.00	0.00	0.00	0.38	1.07	1.82	2.57	293
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Net Servicing Fees	0.30	-0.20	0.00	0.00	0.00	0.24	1.56	3.17	293
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	293
Insurance Activities Revenue	0.60	0.00	0.00	0.00	0.02	0.40	4.18	8.26	293
Net Gain (Loss) - Sales Loans, OREO, Oth	1.76	-4.99	-2.33	-0.00	0.72	3.28	7.81	14.18	293
Other Non-Interest Income	6.93	1.03	2.51	4.32	6.62	8.98	12.59	17.08	293
Overhead Less Non-Interest Income	53.36	21.55	28.59	38.32	48.74	63.24	90.97	135.50	295

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.63	-36.45	0.00	4.77	22.15	30.83	35.08	36.87	191
Appl Inc Tax+TE/Pretax NOI+TE	31.51	0.39	5.77	25.99	34.16	38.24	45.62	55.27	191

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.49	31.51	37.19	45.77	56.94	64.23	70.75	74.32	295
Commercial and Industrial Loans	9.83	2.63	3.76	5.91	8.78	12.99	19.32	23.30	295
Loans to Individuals	2.49	0.08	0.21	0.55	1.72	3.49	7.23	13.25	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	295
Agricultural Loans	0.69	0.00	0.00	0.00	0.08	0.94	3.36	6.77	295
Other Loans and Leases	1.09	0.00	0.02	0.16	0.55	1.68	4.05	5.45	295
Net Loans and Leases	70.66	51.74	56.49	64.65	71.07	76.69	82.05	84.20	295
Debt Securities Over 1 Year	14.20	2.22	3.65	7.98	14.31	19.48	25.58	30.29	295
Mutual Funds and Equity Securities	0.13	0.00	0.00	0.00	0.00	0.15	0.71	1.66	295
Subtotal	85.64	75.77	77.48	82.38	86.33	89.17	91.26	92.45	295
Interest-Bearing Bank Balances	2.37	0.00	0.01	0.11	1.09	4.32	7.99	10.96	295
Federal Funds Sold & Reverse Repos	0.52	0.00	0.00	0.00	0.04	0.83	2.83	3.88	295
Debt Securities 1 Year or Less	1.71	0.02	0.09	0.34	1.14	2.69	5.23	7.11	295
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	295
Total Earning Assets	91.15	86.28	87.67	89.52	91.23	92.92	94.12	94.87	295
Non-Int Cash and Due From Dep Inst	1.81	0.62	0.79	1.17	1.67	2.34	3.31	3.93	295
Other Real Estate Owned	0.60	0.00	0.01	0.12	0.40	0.95	1.67	2.42	295
All Other Assets	6.87	3.57	4.19	5.22	6.69	8.32	9.81	11.20	295

MEMORANDA:

Short-Term Investments	5.21	0.47	0.90	2.05	4.34	7.57	11.72	15.91	295
U. S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.03	0.68	2.06	295
U. S. Agency Securities (excl MBS)	2.56	0.00	0.00	0.33	1.55	4.53	8.26	11.96	295
Municipal Securities	2.91	0.00	0.00	0.61	2.14	4.62	7.13	9.93	295
Mortgage-Backed Securities	8.74	0.03	0.22	3.04	7.94	13.64	19.14	24.14	295
Asset-Backed Securities	0.05	0.00	0.00	0.00	0.00	0.02	0.34	0.83	295
Other Debt Securities	0.23	0.00	0.00	0.00	0.01	0.32	1.09	2.17	295
RE Loans Secured by 1-4 Family	16.33	2.81	5.81	9.48	14.91	22.67	29.68	33.98	295
Revolving	3.11	0.00	0.15	1.15	2.75	4.81	6.73	7.75	295
Closed-End, Sec by First Liens	11.49	1.60	2.92	6.46	10.55	15.95	22.15	27.89	295
Closed-End, Sec by Junior Liens	1.22	0.05	0.19	0.52	1.14	1.64	2.91	3.80	295
Commercial Real Estate Loans	36.04	13.72	19.99	26.49	34.64	44.75	55.96	63.57	295
Construction and Land Dev	10.87	1.56	2.43	5.49	9.63	15.73	22.45	28.08	295
Multifamily	2.04	0.08	0.27	0.82	1.74	2.70	5.40	7.69	295
Nonfarm Nonresidential	21.98	9.89	12.72	16.76	21.41	26.58	33.04	38.80	295
RE Loans Secured by Farmland	1.24	0.00	0.00	0.04	0.59	2.36	4.87	6.28	295

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	77.40	50.27	56.41	69.46	78.82	86.34	91.45	94.77	295
RE Loans Secured by 1-4 Family	23.18	3.71	7.71	13.61	21.94	31.88	42.33	48.76	295
Revolving	4.37	0.00	0.20	1.65	3.96	6.76	9.52	11.46	295
Closed-End	18.38	2.56	5.10	10.57	17.63	25.73	35.72	40.97	295
Commercial Real Estate Loans	49.97	21.53	28.57	39.13	48.99	60.80	72.01	78.43	295
Construction and Land Dev	14.89	2.21	3.79	7.91	13.89	20.42	30.42	36.02	295
Multifamily	2.79	0.13	0.40	1.27	2.33	3.79	6.80	9.96	295
Nonfarm Nonresidential	30.66	14.93	18.94	24.00	30.42	36.43	44.28	48.89	295
RE Loans Secured by Farmland	1.75	0.00	0.00	0.05	0.86	3.41	6.71	9.11	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	295
Commercial and Industrial Loans	13.78	3.63	5.32	8.08	12.74	18.52	25.26	30.36	295
Loans to Individuals	3.61	0.13	0.30	0.74	2.50	4.85	10.28	19.76	295
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.03	0.26	0.61	295
Agricultural Loans	0.98	0.00	0.00	0.00	0.10	1.35	4.86	9.15	295
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Other Loans and Leases	1.58	0.00	0.02	0.22	0.78	2.52	5.77	9.48	295

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.21	0.47	0.90	2.05	4.34	7.57	11.72	15.91	295
Liquid Assets	17.43	6.43	8.66	11.98	16.80	21.95	28.10	31.42	295
Investment Securities	16.57	3.06	5.46	10.09	16.24	22.87	28.27	34.21	295
Net Loans and Leases	70.66	51.74	56.49	64.65	71.07	76.69	82.05	84.20	295
Net Lns, Ls & Stdby Ltrs of Credit	71.45	52.25	57.55	65.31	71.66	77.82	82.80	84.98	295
Core Deposits	58.29	35.02	42.23	51.61	58.70	65.59	70.89	73.30	295
Noncore Funding	30.78	15.47	18.30	23.33	29.69	37.79	46.69	54.77	295
Time Deposits of \$100K or More	15.29	5.86	8.49	11.15	14.72	19.26	23.53	26.66	295
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Fed Funds Purchased and Repos	2.18	0.00	0.00	0.24	1.73	3.58	6.83	9.85	295
Net Fed Funds Purchased (Sold)	1.72	-3.10	-1.56	0.00	1.17	3.27	5.83	9.27	295
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Oth Borrowings W/Rem Mat 1 Yr or Less	1.98	0.00	0.00	0.34	1.48	3.57	5.88	8.17	295
Earning Assets Repr in 1 Year	36.70	15.60	19.57	26.35	36.27	45.89	55.23	61.27	295
Int-Bearing Liab Repr in 1 Year	34.13	10.53	16.42	23.81	31.31	45.45	59.38	65.49	295
Long-Term Debt Repr in 1 Year	0.43	0.00	0.00	0.00	0.00	0.50	2.53	4.78	295
Net Assets Repriceable in 1 Year	1.67	-30.17	-24.70	-7.54	2.70	12.19	22.48	26.24	295
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.23	8.77	14.60	21.19	28.55	36.27	45.42	55.21	295
Net ST Noncore Funding Dependence	18.23	1.40	5.91	12.19	17.45	24.50	31.46	35.67	295
Short-Term Inv/ST Noncore Funding	26.66	1.66	3.69	10.16	22.42	39.01	63.91	85.68	294
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.07	-27.58	-21.64	-13.82	-4.59	4.86	14.52	21.43	295
Net Loans and Leases/Total Deposits	89.80	61.90	74.29	81.95	89.70	98.36	105.31	109.75	295
Net Loans and Leases/Core Deposits	124.35	78.21	91.83	104.51	120.50	141.19	172.10	196.42	295
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.06	-2.35	-0.79	-0.02	0.00	0.30	0.81	2.19	148
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.18	-14.98	-7.44	-0.97	0.84	2.44	4.83	6.33	289
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.34	-0.17	-0.04	0.00	0.06	0.15	0.28	104
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.97	0.00	0.00	0.00	0.02	6.97	29.27	56.94	295
Available-For-Sale Securities	94.02	42.09	68.09	92.65	99.97	100.00	100.00	100.00	295
U.S. Treasury Securities	0.86	0.00	0.00	0.00	0.00	0.24	5.54	16.62	295
U.S. Agency Securities (excl MBS)	17.35	0.00	0.00	2.19	12.18	28.55	55.75	75.28	295
Municipal Securities	18.51	0.00	0.04	5.17	16.57	27.86	42.17	50.47	295
Mortgage-Backed Securities	52.25	0.26	4.78	28.90	56.11	74.54	88.21	92.88	295
Asset-Backed Securities	0.34	0.00	0.00	0.00	0.00	0.16	2.33	4.70	295
Other Debt Securities	1.46	0.00	0.00	0.00	0.12	2.01	7.23	13.68	295
Mutual Funds and Equity Securities	0.85	0.00	0.00	0.00	0.04	0.99	4.48	9.86	295
Debt Securities 1 Year or Less	11.53	0.25	0.76	2.73	8.49	16.73	30.93	49.34	295
Debt Securities 1 To 5 Years	26.51	1.20	3.77	11.01	23.02	40.06	58.76	67.26	295
Debt Securities Over 5 Years	57.44	9.10	17.77	37.20	59.06	78.84	91.58	94.64	295
Pledged Securities	61.26	12.71	23.46	42.20	63.25	79.34	91.15	96.68	295
Structured Notes, Fair Value	0.91	0.00	0.00	0.00	0.00	1.26	5.34	8.17	295

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.12	0.11	0.19	0.39	0.73	1.55	3.47	4.50	295
Provision for Ln&Ls Losses/Avg Lns&Ls	1.54	0.16	0.28	0.55	1.02	2.21	4.46	5.70	295
Provision for Ln&Ls Losses/Net Losses	180.74	66.53	85.46	110.29	150.50	219.88	361.11	688.75	294
Ln&Ls Allowance/Total Loans & Leases	1.70	0.89	1.04	1.22	1.57	2.07	2.81	3.66	295
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.48	0.53	0.65	1.29	2.17	4.54	10.16	17.88	291
ALLL/Nonaccrual Assets	86.82	21.69	28.46	41.09	72.04	110.38	204.44	335.78	292
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.27	20.53	27.25	39.46	64.45	99.65	170.96	265.35	293
Gross Ln&Ls Losses/Avg Loans & Leases	1.14	0.05	0.13	0.32	0.76	1.79	3.36	4.42	295
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.04	0.08	0.15	0.22	295
Net Losses/Avg Loans and Leases	1.07	0.03	0.10	0.27	0.67	1.72	3.27	4.21	295
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Recoveries/Prior Year-End Losses	6.24	0.35	0.83	2.17	4.80	9.34	15.05	22.34	292
Earnings Coverage of Net Losses (X)	4.18	-2.21	-0.37	0.45	2.17	6.02	13.68	36.35	294
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.93	0.00	0.00	0.12	0.39	1.35	3.44	4.84	293
RE Loans Secured By 1-4 Family	0.58	0.00	0.00	0.07	0.33	0.97	1.89	3.18	293
Revolving	0.42	0.00	0.00	0.00	0.09	0.70	1.76	3.24	280
Closed-End	0.57	-0.00	0.00	0.04	0.32	0.89	1.91	2.94	293
Commercial Real Estate Loans	1.02	0.00	0.00	0.07	0.41	1.50	3.78	6.07	293
Construction and Land Dev	2.27	0.00	0.00	0.02	0.84	3.78	9.80	13.88	292
Multifamily	0.19	0.00	0.00	0.00	0.00	0.00	1.08	4.34	290
Nonfarm Nonresidential	0.25	-0.00	0.00	0.00	0.08	0.34	1.04	2.03	293
RE Loans Secured by Farmland	0.08	-0.03	0.00	0.00	0.00	0.00	0.53	1.61	238
Commercial and Industrial Loans	1.37	-0.04	0.00	0.24	0.84	2.35	4.41	6.26	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Loans to Individuals	1.74	0.14	0.26	0.49	1.33	2.42	5.05	6.94	263
Credit Card Loans	2.89	0.00	0.00	0.00	1.76	4.51	9.54	14.40	94
Agricultural Loans	0.03	-0.06	-0.01	0.00	0.00	0.00	0.22	0.74	213
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	1.11	0.00	0.00	0.00	0.00	1.18	6.06	14.20	283

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

30-89 Days PD Loans and Leases	1.22	0.21	0.35	0.60	1.03	1.72	2.65	3.36	295
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.00	0.04	0.25	0.63	1.03	295
Nonaccrual Loans and Leases	3.10	0.29	0.55	1.18	2.19	4.49	8.83	10.99	295
90+ Days PD and Nonaccrual Loans and Leases	3.32	0.40	0.68	1.30	2.34	4.85	8.87	11.15	295
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.15	295
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Nonaccrual Restructured	0.09	0.00	0.00	0.00	0.00	0.12	0.53	0.94	295
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.22	0.20	0.35	0.60	1.03	1.72	2.65	3.36	295
90+ Days Past Due Assets	0.14	0.00	0.00	0.00	0.04	0.25	0.63	1.03	295
Nonaccrual Assets	3.11	0.29	0.55	1.22	2.19	4.49	8.83	10.99	295
30+ Days PD & Nonaccrual Assets	4.61	0.87	1.36	1.88	3.73	6.38	11.11	14.88	295
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.41	0.30	0.47	0.92	1.76	3.55	6.85	8.45	295
90+ PD & Nonaccrual Assets + OREO	3.06	0.41	0.54	1.15	2.26	4.53	8.13	10.20	295
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.17	0.39	0.52	1.11	2.25	4.68	8.55	11.51	295
Allowance for Loan & Lease Losses	236.68	43.35	65.09	117.47	206.02	331.85	497.68	638.28	294
Equity Cap + ALLL	33.98	3.48	4.99	11.04	23.20	47.20	96.39	144.41	291
Tier 1 Cap + ALLL	33.09	3.44	5.32	11.15	23.29	47.60	87.35	155.61	295
Loans & Leases + RE Acquired	4.35	0.56	0.75	1.60	3.12	6.54	11.57	14.63	295

PEER GROUP 3

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	1.23	0.16	0.27	0.56	1.09	1.84	2.61	3.41	293
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.03	0.25	0.70	1.07	293
- Nonaccrual	3.48	0.26	0.57	1.17	2.38	5.05	10.14	11.95	293
Coml & Indl - 30-89 Days PD	0.97	0.00	0.05	0.32	0.76	1.36	2.73	3.94	295
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.35	0.68	295
- Nonaccrual	1.63	0.00	0.10	0.41	1.11	2.65	4.35	5.68	295
Individuals - 30-89 Days PD	1.26	0.00	0.05	0.49	1.06	1.85	2.75	3.92	294
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.11	0.38	0.73	294
- Nonaccrual	0.40	0.00	0.00	0.00	0.22	0.59	1.54	2.65	294
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Agricultural - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.25	1.56	2.15	213
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.23	213
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.06	1.14	2.60	213
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	0.44	0.00	0.00	0.00	0.00	0.53	2.42	5.69	283
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.62	283
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.01	1.56	4.01	283

MEMORANDA:

1-4 Family - 30-89 Days PD	1.14	0.07	0.19	0.52	0.93	1.67	2.52	3.38	293
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.20	0.48	0.86	293
- Nonaccrual	1.97	0.05	0.18	0.63	1.34	3.09	5.31	7.19	293
Revolving - 30-89 Days PD	0.46	0.00	0.00	0.05	0.35	0.78	1.48	1.99	280
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.27	0.38	280
- Nonaccrual	0.53	0.00	0.00	0.00	0.26	0.90	2.14	3.17	280
Closed-End - 30-89 Days PD	1.30	0.00	0.17	0.55	1.06	1.91	2.98	4.03	293
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.01	0.21	0.59	1.01	293
- Nonaccrual	2.34	0.03	0.18	0.69	1.65	3.67	6.44	8.55	293
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.00	0.06	0.20	0.37	0.55	293
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.11	293
- Jr Lien Nonaccrual	0.17	0.00	0.00	0.00	0.09	0.28	0.65	1.19	293
Commercial RE - 30-89 Days PD	1.26	0.03	0.17	0.44	0.96	2.04	3.20	3.78	293
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.22	0.85	1.27	293
- Nonaccrual	4.12	0.15	0.47	1.38	2.79	6.34	11.21	13.70	293
Const & Dev - 30-89 Days PD	1.55	0.00	0.00	0.26	1.09	2.73	4.78	6.42	292
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.00	0.16	1.01	2.23	292
- Nonaccrual	9.22	0.00	0.11	2.24	7.16	14.78	23.07	27.92	292
Multifamily - 30-89 Days PD	0.55	0.00	0.00	0.00	0.00	0.35	4.01	7.13	290
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	290
- Nonaccrual	1.83	0.00	0.00	0.00	0.00	1.81	8.99	24.79	290
Nonfarm Nres- 30-89 Days PD	1.01	0.00	0.01	0.25	0.68	1.59	2.48	3.62	293
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.10	0.56	0.98	293
- Nonaccrual	1.85	0.00	0.11	0.56	1.39	2.86	5.09	6.19	293
Farmland - 30-89 Days PD	0.33	0.00	0.00	0.00	0.00	0.52	1.42	2.93	238
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.77	238
- Nonaccrual	0.99	0.00	0.00	0.00	0.00	1.30	5.77	8.91	238
Credit Card - 30-89 Days PD	1.12	0.00	0.00	0.00	0.63	2.02	3.51	7.33	94
- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.00	0.73	1.69	3.06	94
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.29	1.49	94

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.61	4.19	6.07	7.51	8.60	9.74	11.04	12.14	295
Tier 1 RBC Ratio	11.13	5.20	7.65	9.55	10.98	12.78	14.93	16.48	295
Total Risk-Based Capital Ratio	12.70	8.37	9.85	11.09	12.51	14.15	16.43	17.69	295
Tangible Tier 1 Leverage Ratio	8.54	4.19	5.94	7.40	8.56	9.70	10.96	12.14	295
Tangible Common Eq Cap/Tan Assets	6.51	3.03	3.80	5.14	6.37	7.91	9.23	10.73	295
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.09	4.57	5.79	8.97	12.92	16.98	21.74	24.81	295
Standby Letters of Credit	0.71	0.07	0.13	0.29	0.53	0.99	1.80	2.38	295
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.42	295
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.47	0.00	0.00	0.00	0.44	2.04	6.51	13.47	295
Interest Rate Contracts	1.41	0.00	0.00	0.00	0.40	2.03	6.26	13.17	295
Interest Rate Futures & Forward Contr	0.20	0.00	0.00	0.00	0.00	0.18	1.06	2.91	295
Written Options Contr (Int Rate)	0.25	0.00	0.00	0.00	0.00	0.31	1.38	3.81	295
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	295
Interest Rate Swaps	0.40	0.00	0.00	0.00	0.00	0.24	2.34	5.03	295
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.40	6.22	8.36	12.12	17.97	24.01	30.63	34.82	295

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.97	0.16	99.97	100.00	100.00	100.00	100.00	100.00	183
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183
Equity, Comm, & Other Contracts	0.53	0.00	0.00	0.00	0.00	0.00	0.00	74.84	183
Futures and Forwards	21.12	0.00	0.00	0.00	0.00	50.47	72.96	100.00	183
Written Options	31.25	0.00	0.00	0.00	20.30	50.00	100.00	100.00	183
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183
Over-The-Counter	30.71	0.00	0.00	0.00	19.75	50.00	100.00	100.00	183
Purchased Options	2.85	0.00	0.00	0.00	0.00	0.00	25.49	50.00	183
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183
Over-The-Counter	2.85	0.00	0.00	0.00	0.00	0.00	25.49	50.00	183
Swaps	36.29	0.00	0.00	0.00	0.00	96.60	100.00	100.00	183
Held for Trading	2.10	0.00	0.00	0.00	0.00	0.00	0.00	100.00	183
Interest Rate Contracts	2.22	0.00	0.00	0.00	0.00	0.00	0.00	100.00	183
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183
Non-Traded	97.89	0.00	97.62	100.00	100.00	100.00	100.00	100.00	183
Interest Rate Contracts	85.05	0.00	0.00	100.00	100.00	100.00	100.00	100.00	183
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183
Equity, Comm, & Other Contracts	0.53	0.00	0.00	0.00	0.00	0.00	0.00	74.84	183
Deriv Contr (Excl Fut & FX LE 14 Days)	63.61	0.00	0.00	41.84	68.32	100.00	100.00	100.00	183
One Year or Less	22.88	0.00	0.00	0.00	5.56	56.90	81.79	100.00	183
Over 1 Year to 5 Years	13.42	0.00	0.00	0.00	0.00	34.64	87.42	100.00	183
Over 5 Years	8.82	0.00	0.00	0.00	0.00	5.10	72.15	100.00	183
Gross Negative Fair Value (Abs Val)	0.81	0.00	0.00	0.00	0.16	1.50	3.71	6.36	183
Gross Positive Fair Value	0.78	0.00	0.00	0.00	0.25	1.07	3.45	6.41	183
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	295
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	295
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	295
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	295
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.13	295

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Ins Under Assets(P/C)/Tot Ins Und Ast	26.80	0.00	0.00	0.00	0.00	23.70	99.48	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	73.19	0.00	0.00	3.87	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	0.60	0.00	0.00	0.00	0.02	0.40	4.16	8.23	295
Premium Inc/Ins Activities Revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	2.39	182
Credit Rel Prem Inc/Tot Prem Inc	61.85	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	38.14	0.00	0.00	0.00	0.00	90.71	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Ins Net Inc (P/C)/Equity (P/C)	23.11	12.30	12.30	12.30	20.27	28.37	28.62	28.70	3
Ins Net Inc (L/H)/Equity (L/H)	30.20	-3.79	-3.79	1.77	5.69	10.22	53.60	126.80	8
Insur Ben, Losses, Exp/Insur Premiums	50.73	0.00	0.00	0.00	15.88	91.51	100.00	121.96	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	34.63	0.00	0.00	0.00	1.94	27.91	71.16	85.58	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.85	0.00	0.00	0.00	0.00	0.00	16.05	58.02	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
CSV Life Insurance/Tier 1 Cap + ALLL	9.99	0.00	0.00	2.24	11.24	17.30	22.03	24.04	294
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.39	30
Cost: Interest-Bearing Deposits	1.35	0.33	0.33	0.38	0.80	1.17	2.47	3.35	6
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	0.11	0.05	0.05	0.05	0.05	0.11	0.15	0.16	2
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	-65.62	-100.00	-100.00	-100.00	-96.90	-18.50	2.35	16.66	21
Total Selected Assets	-38.81	-100.00	-100.00	-100.00	-12.50	0.00	16.62	21.50	42
Deposits	30.27	-73.41	-73.41	-46.33	-10.88	1.42	114.44	198.39	6

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	101.37	0.00	0.00	39.51	94.89	133.10	271.80	556.23	167
Dividends Paid/Net Income	44.63	0.00	0.00	15.57	43.37	68.59	116.86	179.68	187
Net Income - Dividends/Avg Equity	-5.30	-82.44	-44.49	-11.56	0.82	5.47	8.45	10.79	295
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	90.69	0.00	0.00	0.00	96.52	141.64	281.81	492.15	220
Dividends From Nonbank Subs	0.90	0.00	0.00	0.00	0.00	1.14	4.77	17.23	220
Dividends From Subsidiary BHCs	0.89	0.00	0.00	0.00	0.00	0.00	0.00	100.00	220
Dividends From All Subsidiaries	103.02	0.00	0.00	1.15	100.61	155.33	282.85	492.15	220
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	45.68	0.00	0.00	0.00	42.02	72.40	131.77	215.48	177
Interest Income From Bank Subs	0.26	0.00	0.00	0.00	0.00	0.16	1.51	3.80	177
Mgt & Service Fees From Bank Subs	5.33	0.00	0.00	0.00	0.00	0.00	34.02	86.28	177
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.10	2.27	177
Operating Income From Bank Subs	63.31	0.00	0.00	9.33	46.26	84.68	219.25	357.51	177
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	71.68	0.00	0.00	0.00	100.00	100.00	141.33	577.90	127
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.93	127
Mgt & Serv Fees From Nonbank Subs	0.70	0.00	0.00	0.00	0.00	0.00	2.45	22.16	127
Other Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	10.08	127
Operating Inc From Nonbank Subs	95.61	0.00	0.00	9.02	100.00	100.00	222.87	863.79	127
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	25.55	0.00	0.00	0.00	9.21	49.70	65.35	126.45	25
Interest Inc From Subsidiary BHCs	0.32	0.00	0.00	0.00	0.00	0.00	0.00	5.91	25
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	25
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Income From Sub BHCs	27.29	0.00	0.00	0.00	20.13	49.70	65.35	126.45	25
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	48.32	0.00	0.00	0.00	56.26	97.81	99.98	100.00	273
Interest Income From Bank Subs	4.67	0.00	0.00	0.00	0.00	0.53	24.36	95.25	273
Mgt & Serv Fees From Bank Subs	5.35	0.00	0.00	0.00	0.00	0.00	46.31	75.41	273
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.03	3.83	273
Operating Income From Bank Subs	68.82	0.00	0.00	18.97	96.47	99.79	100.00	100.00	273
Dividends From Nonbank Subs	4.87	0.00	0.00	0.00	0.00	1.29	28.23	98.24	273
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.08	2.82	273
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.08	273
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Operating Inc From Nonbank Subs	6.65	0.00	0.00	0.00	0.24	4.69	78.80	100.00	273
Dividends From Subsidiary BHCs	0.24	0.00	0.00	0.00	0.00	0.00	0.00	31.75	273
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	273
Operating Income From Sub BHCs	0.44	0.00	0.00	0.00	0.00	0.00	0.00	37.79	273
Loans and Adv From Subs/ST Debt	931.53	0.00	0.00	9.40	257.75	856.50	3480.05	11199.6	68
Loans and Adv From Subs/Total Debt	333.71	0.00	0.00	1.94	183.48	441.85	1394.04	1856.24	112

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
3283402	1, 213, 611	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1140510	1, 442, 697	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 001, 929	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	Moved from Peer 4
1061679	2, 799, 479	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 606, 585	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 754, 163	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 772, 368	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	Moved from Peer 2
1059715	1, 675, 017	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 270, 004	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 777, 618	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 285, 245	AMERIS BANCORP	MOULTRIE, GA	
2326629	1, 948, 004	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 307, 207	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1, 185, 234	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
1048812	1, 718, 632	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
3264812	1, 103, 017	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1108350	1, 044, 649	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 310, 385	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 585, 416	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 731, 578	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 063, 937	BANPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 074, 655	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 336, 551	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 047, 508	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 325, 407	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 528, 879	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 108, 488	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 370, 150	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 334, 114	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 094, 359	BANK OF MARIN BANCORP	NOVATO, CA	
1097089	2, 961, 696	BANK OF THE OZARKS INC	LITTLE ROCK, AR	Moved from Peer 2
3434624	2, 109, 527	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 054, 995	BANTERRA CORP	ELDORADO, IL	
1115385	1, 070, 558	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 043, 063	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 181, 937	BEACON BANCORP	TAUNTON, MA	
1246159	1, 916, 205	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	
1919770	1, 320, 595	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 601, 551	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 283, 385	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 100, 499	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1, 575, 600	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 217, 997	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	2, 034, 321	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 199, 541	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 944, 370	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 980, 172	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 167, 848	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 306, 350	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 529, 347	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 696, 054	CAPITAL BANK CORPORATION	RALEIGH, NC	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
1085509	2,511,258	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	1,864,414	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
2507790	1,132,365	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,402,333	CASCADE BANCORP	BEND, OR	
2568362	1,610,696	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1,036,411	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1493654	1,421,946	CBS BANC-CORP.	RUSSELLVILLE, AL	
1048764	1,341,603	CENTER BANCORP, INC.	UNION, NJ	
3003178	2,255,453	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,722,865	CENTERSTATE BANKS, INC.	DAVENPORT, FL	Name change from CENTERSTATE BANKS OF FLORIDA, INC.
2856498	1,237,607	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	1,143,862	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	1,978,616	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,043,000	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,312,479	CENTRUE FINANCIAL CORPORATION	CLAYTON, MD	
1111088	2,037,942	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	2,333,318	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,297,009	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,131,849	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1,162,204	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,631,289	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1,050,726	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,618,982	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,540,833	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,294,575	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	1,067,934	COLUMBIA BANCORP	THE DALLES, OR	
2467689	1,093,633	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,301,645	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1,135,028	COMMONWEALTH BANCSHARES, INC.	NORFOLK, VA	
3124381	1,554,452	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2,311,918	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,300,546	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1081873	1,538,497	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	2,054,642	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,418,555	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1,189,910	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1,130,200	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	1,037,721	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	1,073,679	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1081239	1,158,996	CREWS BANKING CORPORATION	WAUCHULA, FL	
1201112	1,022,538	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1,589,728	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,805,921	DANVERS BANCORP, INC.	DANVERS, MA	
1058398	2,046,164	DURANT BANCORP, INC.	DURANT, OK	
2652104	1,590,206	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1,098,103	EASTERN VIRGINIA BANCSHARES	TAPPAHANNOCK, VA	
1135824	1,237,172	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,616,718	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,248,270	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2,214,929	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MD	
3106864	2,738,100	EUROBANCSHARES, INC.	SAN JUAN, PR	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
1104923	1, 142, 591	EXTRACO CORPORATION	WACO, TX	
1055315	1, 437, 134	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 761, 322	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2, 591, 442	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2, 296, 192	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 432, 406	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	
1081118	1, 895, 059	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1, 996, 724	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 823, 499	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1, 027, 006	FIRST BANCORP, INC.	LEBANON, VA	Moved from Peer 4
1133932	1, 369, 986	FIRST BANCORP, INC., THE	DAMARI SCOTTA, ME	
1204560	2, 008, 191	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 462, 288	FIRST BANK CORP	FORT SMITH, AR	
1206715	1, 009, 148	FIRST BANKING CENTER, INC.	BURLINGTON, WI	Moved from Peer 4
1247428	1, 055, 504	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1, 448, 456	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1, 451, 276	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1, 227, 557	FIRST CHICAGO BANCORP	CHICAGO, IL	
1246533	1, 100, 668	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1, 019, 952	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1108097	1, 043, 911	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2, 203, 179	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1, 209, 594	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1, 115, 193	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2, 354, 973	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1, 102, 378	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095982	1, 625, 323	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 459, 991	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1, 150, 304	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1, 328, 216	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	1, 401, 678	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1, 632, 234	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2, 376, 326	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	1, 238, 393	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2, 194, 675	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 992, 721	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	Moved from Peer 2
1132672	1, 633, 848	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 429, 921	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 603, 950	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1, 100, 463	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2, 199, 606	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1, 093, 493	FORCHT BANCORP, INC.	CORBIN, KY	
1143762	1, 047, 969	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 364, 222	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 320, 936	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 086, 495	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 475, 718	FVNB CORP.	VICTORIA, TX	
3030950	2, 231, 819	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 225, 164	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2, 629, 834	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	1, 944, 867	GUARANTY BANCORP	DENVER, CO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
1843062	1,085,400	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,257,343	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,407,976	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,437,024	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1,865,189	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
3594890	1,238,104	HILLISTER ENTERPRISES II, INC.	BEAUMONT, TX	
1245291	1,794,398	HILLS BANCORPORATION	HILLS, IA	
1491409	2,579,926	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	2,245,733	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,343,296	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1,361,035	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2,564,501	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,100,541	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2,978,295	INDEPENDENT BANK CORPORATION	IONIA, MI	
3059504	1,005,177	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2944144	1,107,784	INLAND BANCORP, INC.	OAK BROOK, IL	
2634490	1,104,717	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2,380,044	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,304,956	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,095,503	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,568,109	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,716,252	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,404,947	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,075,427	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,416,285	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,373,382	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,778,842	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,577,293	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,232,095	LNB BANCORP INC.	LORAIN, OH	
2325350	1,827,844	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	1,130,861	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	2,012,414	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,122,581	MACON BANCORP	FRANKLIN, NC	
1209109	2,928,661	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2,313,299	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,806,740	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,441,582	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,703,550	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2,071,374	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,354,279	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,115,494	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	1,313,878	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,081,173	METRO BANCORP, INC.	HARRISBURG, PA	Name change from PENNSYLVANIA COMMERCE BANCORP, INC.
2344799	1,613,938	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2,937,078	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2176413	1,044,560	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	Moved from Peer 4
1491351	1,127,287	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	Moved from Peer 4
2803719	1,048,487	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,573,224	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,179,528	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,722,995	MINNWEST CORPORATION	MINNETONKA, MN	

BHCPR Reporters for Quarter Ending 06/30/2009
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
2947882	1,328,733	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,202,864	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,372,725	NEB CORPORATION	FOND DU LAC, WI	
1076002	2,065,297	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,838,276	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3232688	1,183,420	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1,110,197	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2,720,237	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,537,162	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1249598	2,691,214	ORION BANCORP, INC.	NAPLES, FL	
1248153	1,112,989	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1,277,016	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	1,130,902	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,206,374	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,465,967	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3021800	1,236,931	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,613,530	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,129,319	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,458,879	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1030947	1,178,024	PEOPLES BANCORP	LYNDEN, WA	
1070578	2,039,713	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,016,148	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,498,844	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1,709,808	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,478,744	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1,478,883	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,259,192	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1,025,647	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1,700,857	QCR HOLDINGS, INC.	MOLINE, IL	
1029482	1,021,088	RCB CORPORATION	SACRAMENTO, CA	Moved from Peer 4
1130584	1,315,745	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,537,694	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,341,298	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1,540,514	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,594,864	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,320,645	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,746,827	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,832,625	SALEM FIVE BANCORP	SALEM, MA	
1493560	1,019,557	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	Moved from Peer 4
1133437	2,807,309	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2,136,735	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,022,195	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1,342,343	SERVIFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,158,212	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2,905,910	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,297,103	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2,897,831	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,974,212	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	2,342,115	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2368106	2,919,551	SNBNY HOLDINGS LIMITED	GIBALTAR, ZZ	Moved from Peer 2
2033226	1,931,790	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
1938865	1,461,875	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1,248,541	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,728,143	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2,743,277	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062135	1,469,513	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1,225,755	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,371,372	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,719,263	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,825,900	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,656,282	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,969,459	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,098,978	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,124,694	STERLING BANCORP	NEW YORK, NY	
1126046	1,633,293	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,114,352	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,671,007	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,064,995	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,583,857	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,714,609	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3102585	1,399,569	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2916169	1,339,014	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1,796,891	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,968,057	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1118292	1,272,867	TOWER BANCORP INC.	GREENCASTLE, PA	
1030170	2,087,841	TRICO BANCSHARES	CHICO, CA	
1056161	1,563,186	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,366,834	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1971693	2,618,242	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	2,086,821	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
2012315	1,054,826	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,699,494	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,256,743	VIST FINANCIAL CORP.	WYOMISSING, PA	
1115349	2,920,272	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,513,901	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,613,483	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,870,347	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,860,115	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,433,708	WILSON BANK HOLDING COMPANY	LEBANON, TN	
3432965	2,157,985	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1,759,428	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 295 bank holding companies.