

	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	300	281	299	275	265
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.10	3.31	3.30	3.48	3.68
+ Non-interest Income	0.89	0.98	0.92	0.96	0.95
- Overhead Expense	2.85	2.90	3.07	2.88	2.84
- Provision for Losses	0.87	0.36	0.80	0.27	0.16
+ Securities Gains (Losses)	0.04	0.04	-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)	0.33	1.14	0.38	1.32	1.66
Net Operating Income	0.19	0.77	0.19	0.89	1.10
Net Income	0.19	0.77	0.19	0.89	1.10
Net Income (Sub S Adjusted)	0.40	0.97	0.48	1.02	1.25
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.48	6.67	6.24	7.26	7.07
Interest Expense	2.12	3.08	2.63	3.49	3.08
Net Interest Income (TE)	3.37	3.59	3.59	3.78	3.99
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.74	0.25	0.68	0.24	0.13
Earnings Coverage of Net Losses (X)	6.47	14.85	5.32	16.09	34.76
Ln&Ls Allowance/Total Loans & Leases	1.59	1.24	1.51	1.20	1.16
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.22	1.44	2.70	1.15	0.57
30-89 Days Past Due Loans and Leases	1.42	1.02	1.28	0.93	0.62
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	30.48	29.36	32.88	28.15	26.53
Net ST Noncore Funding Dependence	19.61	19.44	21.63	19.27	17.83
Net Loans and Leases/Total Assets	71.39	71.73	72.25	72.02	71.08
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.81	8.76	8.60	8.86	8.95
Equity Capital/Total Assets	8.48	8.67	8.20	8.65	8.62
Equity Capital+Minority Int/Total Assets	8.52	8.72	8.24	8.70	8.68
Net Loans&Ls/Equity Capital (X)	8.80	8.66	9.23	8.69	8.64
Cash Dividends/Net Income	39.39	31.19	57.58	32.24	27.18
Cash Dividends/Net Income (Sub S Adjusted)	9.50	15.89	22.29	27.39	25.51
Retained Earnings/Avg Equity Cap	-0.73	5.51	-1.15	6.42	9.02
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.80	0.75	1.12	0.65	0.58
Long-Term Debt/Equity Capital	1.10	1.36	1.32	1.45	1.17
Equity Investment in Subs/Equity Cap	113.84	116.93	116.58	117.36	116.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.24	96.08	99.79	121.11	110.20

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	5.06	6.16	5.76	6.70	6.52
Less: Interest Expense	1.95	2.84	2.42	3.22	2.84
Equals: Net Interest Income (TE)	3.10	3.31	3.30	3.48	3.68
Plus: Non-Interest Income	0.89	0.98	0.92	0.96	0.95
Equals: Adj Operating Income (TE)	4.05	4.35	4.29	4.50	4.69
Less: Overhead Expense	2.85	2.90	3.07	2.88	2.84
Less: Provision for Loan and Lease Losses	0.87	0.36	0.80	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	0.04	0.04	-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)	0.33	1.14	0.38	1.32	1.66
Less: Applicable Income Taxes (TE)	0.15	0.34	0.17	0.40	0.52
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.19	0.77	0.19	0.89	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.19	0.77	0.19	0.89	1.10
Memo: Net Income (Last Four Qtrs)	0.03	0.85	0.19	0.88	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.57	92.64	92.62	92.62	92.67
Avg Int-Bearing Funds / Avg Assets	81.20	80.70	80.92	80.16	79.16
Int Income (TE) / Avg Earning Assets	5.48	6.67	6.24	7.26	7.07
Int Expense / Avg Earning Assets	2.12	3.08	2.63	3.49	3.08
Net Int Inc (TE) / Avg Earn Assets	3.37	3.59	3.59	3.78	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	5.79	7.08	6.57	7.81	7.69
Interest-Bearing Bank Balances	0.61	3.91	2.66	5.32	5.04
Fed Funds Sold & Reverse Repos	0.24	3.14	2.07	5.04	4.88
Trading Assets	2.05	2.65	3.63	4.17	2.04
Total Earning Assets	5.39	6.58	6.15	7.17	6.98
Investment Securities (TE)	4.90	5.20	5.08	5.14	4.77
U. S. Treasury & Agency Sec (excl MBS)	4.11	5.85	5.06	4.83	4.19
Mortgage-Backed Securities	4.98	4.72	4.84	4.80	4.56
All Other Securities	5.67	6.01	6.53	7.00	6.86
Interest-Bearing Deposits	2.21	3.35	2.81	3.78	3.30
Time Deposits of \$100K or More	3.16	4.66	3.90	4.82	4.36
Time Deposits < \$100K	3.21	4.49	3.88	4.79	4.16
Other Domestic Deposits	1.02	2.03	1.59	2.69	2.29
Foreign Deposits	1.68	2.45	2.47	2.43	2.73
Fed Funds Purchased and Repos	1.21	3.06	2.30	4.26	4.19
Other Borrowed Funds & Trading Liab	3.27	4.14	3.67	4.75	4.60
All Interest-Bearing Funds	2.40	3.53	3.01	4.04	3.59

	PEER GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	17	17	66	64	62
Avg Assets per Employee (\$000)	4,724	4,352	4,455	4,163	4,035
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.48	1.70	1.98	1.93	1.92
Overhead Exp / NII + Non-Int Income	73.61	67.75	71.70	65.94	62.46
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.85	2.90	3.07	2.88	2.84
Personnel Expense	1.49	1.62	1.54	1.60	1.59
Net Occupancy Expense	0.40	0.42	0.41	0.41	0.41
Other Operating Expenses	0.94	0.84	1.05	0.85	0.82
Overhead Less Non-Interest Income	1.93	1.85	2.00	1.89	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.22	66.52	70.54	64.75	61.29
Personnel Expense	37.52	37.29	36.33	35.75	34.28
Net Occupancy Expense	10.27	9.59	9.75	9.21	8.73
Other Operating Expenses	23.76	19.27	23.51	19.06	17.84
Total Non-Interest Income	21.43	21.72	20.70	20.86	20.11
Fiduciary Activities Income	1.30	1.42	1.40	1.47	1.35
Serv Charges on Deposit Accts - Domestic	7.23	7.36	7.71	7.53	7.41
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.52	0.67	0.67	0.66	0.56
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.17	0.19	0.22	0.22
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.60	0.65	0.58	0.66	0.60
Net Gain (Loss) - Sales Loans, OREO, Oth	1.77	1.34	0.76	1.44	1.51
Other Non-Interest Income	6.72	6.97	6.52	6.07	5.74
Overhead Less Non-Interest Income	50.25	43.95	49.03	42.88	40.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.38	23.39	16.55	24.31	27.80
Appl Inc Tax+TE/Pretax NOI+TE	31.21	31.14	30.58	31.51	32.55

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	56.00	55.68	56.15	55.84	54.90
Commercial and Industrial Loans	9.97	10.02	10.14	10.12	9.90
Loans to Individuals	2.51	2.71	2.66	2.82	2.91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.62	0.63	0.69	0.64	0.65
Other Loans and Leases	1.10	1.12	1.14	1.14	1.01
Net Loans and Leases	71.39	71.73	72.25	72.02	71.08
Debt Securities Over 1 Year	13.59	13.61	13.58	13.51	14.00
Mutual Funds and Equity Securities	0.12	0.21	0.11	0.18	0.17
Subtotal	85.82	86.37	86.75	86.49	85.85
Interest-Bearing Bank Balances	1.82	0.40	0.87	0.23	0.31
Federal Funds Sold & Reverse Repos	0.83	1.18	0.52	0.81	1.27
Debt Securities 1 Year or Less	1.75	2.10	1.73	2.54	2.70
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.17	91.05	90.99	90.92	91.02
Non-Int Cash and Due From Dep Inst	1.88	2.20	2.00	2.28	2.55
Other Real Estate Owned	0.49	0.18	0.42	0.15	0.06
All Other Assets	6.74	6.64	6.79	6.68	6.31

MEMORANDA:

Short-Term Investments	5.01	4.23	3.78	4.01	4.85
U.S. Treasury Securities	0.07	0.06	0.04	0.08	0.13
U.S. Agency Securities (excl MBS)	2.57	3.79	2.82	4.66	5.59
Municipal Securities	2.36	2.63	2.32	2.43	2.85
Mortgage-Backed Securities	8.39	7.91	8.44	7.18	6.44
Asset-Backed Securities	0.01	0.02	0.01	0.02	0.01
Other Debt Securities	0.27	0.40	0.28	0.41	0.41
RE Loans Secured by 1-4 Family	15.98	15.16	15.64	15.25	15.09
Revolving	3.01	2.56	2.91	2.64	2.77
Closed-End, Sec by First Liens	11.26	10.76	10.98	10.76	10.65
Closed-End, Sec by Junior Liens	1.24	1.32	1.27	1.32	1.21
Commercial Real Estate Loans	36.99	37.21	37.10	37.65	36.97
Construction and Land Dev	11.70	13.66	12.19	13.94	13.01
Multifamily	1.98	1.72	1.99	1.77	1.88
Nonfarm Nonresidential	21.97	20.10	21.46	20.24	20.13
RE Loans Secured by Farmland	1.16	1.13	1.16	1.09	1.02
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.44	76.94	76.66	77.04	77.10
RE Loans Secured by 1-4 Family	22.55	21.55	21.75	21.61	21.67
Revolving	4.18	3.60	4.00	3.69	3.93
Closed-End	17.95	17.59	17.36	17.57	17.33
Commercial Real Estate Loans	50.76	51.02	50.41	51.49	51.60
Construction and Land Dev	15.86	18.55	16.45	18.93	18.05
Multifamily	2.69	2.36	2.69	2.42	2.60
Nonfarm Nonresidential	30.30	27.99	29.32	28.14	28.45
RE Loans Secured by Farmland	1.63	1.58	1.61	1.52	1.45
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.83	14.00	13.91	14.10	14.03
Loans to Individuals	3.60	3.91	3.76	3.98	4.17
Credit Card Loans	0.05	0.06	0.05	0.06	0.06
Agricultural Loans	0.87	0.88	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	1.58	1.61	1.63	1.62	1.47

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	5.01	4.23	3.78	4.01	4.85
Liquid Assets	17.06	16.23	15.95	16.05	17.59
Investment Securities	16.14	16.63	16.03	16.92	17.44
Net Loans and Leases	71.39	71.73	72.25	72.02	71.08
Net Lns, Ls & Stdby Ltrs of Credit	72.18	72.60	73.08	72.93	72.08
Core Deposits	57.22	57.99	55.73	59.35	60.14
Noncore Funding	31.69	30.01	32.83	28.84	28.07
Time Deposits of \$100K or More	15.20	14.33	14.23	14.41	16.69
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.23	2.99	2.71	3.26	2.63
Net Fed Funds Purchased (Sold)	1.48	1.97	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	2.15	2.32	3.14	2.81	2.48
Earning Assets Repr in 1 Year	37.86	41.64	38.45	41.90	42.68
Int-Bearing Liab Repr in 1 Year	35.72	34.69	34.26	34.25	34.18
Long-Term Debt Repr in 1 Year	0.48	0.50	0.49	0.53	0.54
Net Assets Repriceable in 1 Year	1.35	5.50	2.87	6.28	7.02
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	30.48	29.36	32.88	28.15	26.53
Net ST Noncore Funding Dependence	19.61	19.44	21.63	19.27	17.83
Short-Term Inv/ST Noncore Funding	25.32	24.37	19.16	23.41	27.95
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.69	-5.47	-7.98	-5.15	-2.79
Net Loans and Leases/Total Deposits	91.59	94.81	95.07	94.81	91.17
Net Loans and Leases/Core Deposits	128.35	128.33	134.55	123.98	120.86
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.09	0.34	0.03	0.10	-0.26
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.11	1.52	0.05	0.37	-1.31
Struct Notes Appr(Depr)/T1 Cap	0.04	0.05	0.05	0.01	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.99	6.43	6.09	7.39	9.05
Available-For-Sale Securities	94.01	93.57	93.70	92.61	90.95
U. S. Treasury Securities	0.58	0.40	0.27	0.58	0.81
U. S. Agency Securities (excl MBS)	18.56	25.30	20.26	29.52	35.54
Municipal Securities	15.37	16.46	14.81	15.10	16.85
Mortgage-Backed Securities	51.79	47.30	52.22	42.35	36.44
Asset-Backed Securities	0.06	0.10	0.09	0.11	0.05
Other Debt Securities	1.76	2.42	1.81	2.39	2.20
Mutual Funds and Equity Securities	0.84	1.25	0.79	1.16	1.02
Debt Securities 1 Year or Less	12.19	13.78	11.37	16.38	17.17
Debt Securities 1 To 5 Years	25.97	27.01	26.91	28.47	34.70
Debt Securities Over 5 Years	56.63	54.28	56.57	50.19	43.68
Pledged Securities	62.81	64.32	66.36	63.88	61.70
Structured Notes, Fair Value	0.65	0.86	0.73	1.32	1.60

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	0.87	0.36	0.80	0.27	0.16
Provision for Ln&Ls Losses/Avg Lns&Ls	1.18	0.50	1.09	0.37	0.21
Provision for Ln&Ls Losses/Net Losses	230.92	252.86	193.30	182.12	239.35
Ln&Ls Allowance/Total Loans & Leases	1.59	1.24	1.51	1.20	1.16
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.42	11.38	4.35	10.13	20.67
ALLL/Nonaccrual Assets	97.36	192.57	115.50	251.70	523.89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.01	156.86	100.71	202.87	393.96
Gross Ln&Ls Losses/Avg Loans & Leases	0.81	0.31	0.73	0.29	0.19
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	0.74	0.25	0.68	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	2.44	5.60	25.26	35.09	36.59
Earnings Coverage of Net Losses (X)	6.47	14.85	5.32	16.09	34.76
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.58	0.15	0.53	0.13	0.04
RE Loans Secured By 1-4 Family	0.42	0.13	0.32	0.12	0.07
Revolving	0.33	0.09	0.27	0.09	0.03
Closed-End	0.38	0.12	0.30	0.11	0.07
Commercial Real Estate Loans	0.63	0.14	0.60	0.13	0.03
Construction and Land Dev	1.38	0.20	1.38	0.17	0.02
Multifamily	0.06	0.00	0.14	0.01	0.01
Nonfarm Nonresidential	0.13	0.04	0.14	0.06	0.03
RE Loans Secured by Farmland	0.01	0.00	0.02	0.00	0.00
Commercial and Industrial Loans	1.04	0.36	0.87	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	2.79	1.85	2.50	1.28	1.70
Agricultural Loans	0.02	0.00	0.02	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.68	0.44	0.99	0.55	0.57

PERCENT OF LOANS AND LEASES

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.42

1.02

1.28

0.93

0.62

90+ Days PD Loans and Leases

0.15

0.12

0.13

0.09

0.06

Nonaccrual Loans and Leases

2.63

1.19

2.18

0.95

0.48

90+ Days PD and Nonaccrual Loans and Leases

2.85

1.38

2.38

1.08

0.56

30-89 Days PD Restructured

0.00

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.06

0.00

0.04

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.42

1.02

1.28

0.93

0.62

90+ Days Past Due Assets

0.15

0.12

0.13

0.09

0.06

Nonaccrual Assets

2.64

1.19

2.18

0.96

0.48

30+ Days PD & Nonaccrual Assets

4.36

2.45

3.76

2.06

1.21

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.11

1.01

1.78

0.80

0.40

90+ PD & Nonaccrual Assets + OREO

2.63

1.24

2.23

0.98

0.49

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.58

1.09

2.17

0.88

0.42

Allowance for Loan & Lease Losses

207.06

117.91

180.70

97.73

50.20

Equity Cap + ALLL

27.66

11.88

24.17

9.54

4.53

Tier 1 Cap + ALLL

26.47

11.82

23.33

9.48

4.45

Loans & Leases + RE Acquired

3.49

1.49

2.89

1.19

0.60

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

	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.46	1.02	1.30	0.92	0.60
- 90+ Days Past Due	0.16	0.12	0.13	0.09	0.05
- Nonaccrual	2.93	1.33	2.47	1.04	0.45
Coml & Indl - 30-89 Days PD	1.01	0.85	0.92	0.75	0.49
- 90+ Days Past Due	0.08	0.05	0.06	0.06	0.06
- Nonaccrual	1.54	0.71	1.24	0.63	0.51
Individuals - 30-89 Days PD	1.26	1.04	1.48	1.17	1.12
- 90+ Days Past Due	0.07	0.07	0.09	0.08	0.05
- Nonaccrual	0.33	0.21	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	0.28	0.28	0.20	0.16	0.15
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.16	0.09	0.08	0.07	0.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.50	0.48	0.66	0.33	0.45
- 90+ Days Past Due	0.04	0.03	0.02	0.02	0.02
- Nonaccrual	0.20	0.08	0.13	0.05	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.51	1.00	1.37	1.12	0.77
- 90+ Days Past Due	0.12	0.10	0.10	0.10	0.06
- Nonaccrual	1.64	0.76	1.25	0.58	0.40
Revolving - 30-89 Days PD	0.52	0.49	0.48	0.51	0.38
- 90+ Days Past Due	0.04	0.03	0.03	0.04	0.02
- Nonaccrual	0.46	0.24	0.37	0.23	0.17
Closed-End - 30-89 Days PD	1.72	1.10	1.60	1.24	0.75
- 90+ Days Past Due	0.12	0.11	0.11	0.11	0.07
- Nonaccrual	1.94	0.78	1.47	0.64	0.43
- Jr Lien 30-89 Days PD	0.13	0.09	0.12	0.08	0.07
- Jr Lien 90+ Days PD	0.01	0.00	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.13	0.06	0.11	0.05	0.04
Commercial RE - 30-89 Days PD	1.42	1.02	1.27	0.85	0.52
- 90+ Days Past Due	0.16	0.11	0.13	0.07	0.04
- Nonaccrual	3.48	1.57	2.97	1.24	0.45
Const & Dev - 30-89 Days PD	1.97	1.38	1.77	1.12	0.41
- 90+ Days Past Due	0.22	0.15	0.14	0.06	0.03
- Nonaccrual	6.83	2.55	5.74	1.79	0.40
Multifamily - 30-89 Days PD	0.76	0.27	0.48	0.25	0.23
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.00
- Nonaccrual	1.40	0.65	1.18	0.36	0.06
Nonfarm Nres- 30-89 Days PD	1.01	0.63	0.86	0.53	0.42
- 90+ Days Past Due	0.09	0.06	0.08	0.04	0.03
- Nonaccrual	1.51	0.63	1.08	0.57	0.40
Farmland - 30-89 Days PD	0.47	0.31	0.33	0.22	0.24
- 90+ Days Past Due	0.02	0.03	0.01	0.01	0.00
- Nonaccrual	0.76	0.19	0.39	0.16	0.18
Credit Card - 30-89 Days PD	1.17	0.86	1.34	0.98	0.82
- 90+ Days Past Due	0.41	0.31	0.35	0.31	0.26
- Nonaccrual	0.04	0.02	0.02	0.02	0.02

CAPITAL RATIOS	PEER GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.81	8.76	8.60	8.86	8.95
Tier 1 RBC Ratio	11.14	10.85	10.74	10.90	11.20
Total Risk-Based Capital Ratio	12.64	12.29	12.27	12.35	12.62
Tangible Tier 1 Leverage Ratio	8.75	8.70	8.54	8.79	8.91
Tangible Common Eq Cap/Tan Assets	6.60	7.20	6.66	7.18	7.19
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.97	17.09	14.27	17.54	18.12
Standby Letters of Credit	0.71	0.77	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	1.58	0.94	1.05	0.80	0.91
Interest Rate Contracts	1.55	0.91	1.00	0.77	0.88
Interest Rate Futures & Forward Contr	0.27	0.09	0.15	0.07	0.07
Written Options Contr (Int Rate)	0.33	0.15	0.18	0.09	0.08
Purchased Options Contr (Int Rate)	0.01	0.03	0.01	0.05	0.01
Interest Rate Swaps	0.33	0.23	0.29	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	19.45	23.88	20.39	25.60	27.14

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	98.61	97.78	98.32	97.60	97.65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.11	1.38	1.65	0.85	0.95
Futures and Forwards	21.00	18.29	25.95	18.87	21.10
Written Options	31.92	22.52	30.19	27.63	19.90
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	31.34	22.39	29.51	27.63	19.72
Purchased Options	3.65	5.48	4.19	5.60	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.65	5.39	3.65	5.60	3.79
Swaps	34.33	33.55	35.11	32.85	35.89
Held for Trading	1.68	1.23	2.33	1.41	0.00
Interest Rate Contracts	2.29	1.22	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	98.32	98.77	97.67	98.59	100.00
Interest Rate Contracts	84.20	86.80	83.89	86.38	96.98
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.11	1.38	1.65	0.85	0.95
Deriv Contr (Excl Fut & FX LE 14 Days)	62.11	72.74	64.58	67.67	68.37
One Year or Less	23.44	28.74	30.04	30.50	25.51
Over 1 Year to 5 Years	12.84	27.37	22.07	26.77	26.08
Over 5 Years	8.93	5.22	7.91	5.80	6.55
Gross Negative Fair Value (Abs Val)	1.09	0.80	1.29	0.43	0.56
Gross Positive Fair Value	0.93	1.01	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

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

ANALYSIS RATIOS:

	03/31/2009	03/31/2008	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	26.88	53.00	35.94	42.47	26.76
Ins Under Assets(L/H)/Tot Ins Und Ast	73.12	47.00	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	0.65	0.58	0.66	0.60
Premi um Inc/Ins Activities Revenue	0.05	0.27	0.02	0.07	0.16
Credit Rel Prem Inc/Tot Prem Inc	53.05	47.25	66.19	57.14	50.29
Other Prem Inc/Total Prem Inc	46.95	52.75	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)	28.48	19.26	15.50	23.71	23.45
Ins Net Inc (L/H)/Equity (L/H)	54.15	63.08	20.67	30.04	18.88
Insur Ben, Losses, Exp/Insur Premi ums	35.52	84.52	168.57	2434.79	822.48
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.55	13.28	25.23	17.33	34.46
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.72	13.13	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	9.77	9.91	9.98	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	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.68	2.45	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	0.10	N/A	0.31	0.36	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-53.37	-16.74	-53.74	-22.53	-22.66
Total Selected Assets	-34.87	-17.17	-37.30	-15.11	-3.49
Deposits	-11.09	24.78	-19.36	36.83	32.03

PROFITABILITY:	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	1.27	8.48	1.90	9.72	12.61
Bank Net Inc/Avg Eq Inv in Banks	2.63	9.08	3.26	10.42	13.20
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.78	5.67	3.06	6.02	5.46
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.63	9.95	4.76	7.59	9.50
Bank Net Income/Parent Net Income	121.99	111.50	129.49	112.59	108.18
Nonbank Net Income/Parent Net Income	1.57	1.49	1.83	1.14	0.96
Sub BHCs Net Inc/Parent Net Income	94.30	93.41	89.97	82.89	80.20
LEVERAGE:					
Total Liabilities/Equity	22.60	24.71	24.73	25.53	25.44
Total Debt/Equity Capital	2.66	2.89	3.24	2.83	2.54
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.08	20.96	20.92	21.82	21.69
Tot Debt+Lns Guaranteed for Affl/Equity	3.33	3.29	3.90	3.18	3.11
Total Debt/Eq Cap - Exc Over Fair Value	2.70	2.94	3.29	2.90	2.64
Long-Term Debt/Equity Capital	1.10	1.36	1.32	1.45	1.17
Short-Term Debt/Equity Capital	0.80	0.75	1.12	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	0.11	0.21	0.16	0.25	0.14
Long-Term Debt/Consolidated LT Debt	1.55	2.19	1.67	2.05	1.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.84	116.93	116.58	117.36	116.10
Total Investment in Subs/Equity	114.73	117.99	117.42	118.66	117.42
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.52	100.27	99.90	100.04	98.77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.24	101.15	100.75	101.10	99.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.32	1.86	3.25	1.76	1.26
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.04	5.20	5.91	3.58	2.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	82.19	102.27	98.58	114.96	106.94
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	89.24	96.08	99.79	121.11	110.20
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	116.27	90.86	112.67	99.46	104.82
Pretax Oper Inc + Int Exp/Int Expense	2022.90	2581.26	3307.76	2576.21	2569.66
Div + Int From Subs/Int Exp + Div	196.30	194.14	171.30	201.83	181.35
Fees+Other Inc From Subs/Sal + Oth Exp	7.94	8.44	9.00	8.28	7.84
Net Inc/Curr Port of LT Debt+Pfd Div(X)	9.80	78.21	63.96	57.16	83.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.16	-0.26	-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	5.91	1.82	5.18	0.66	0.00
Total	5.91	2.00	5.18	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	0.47	0.56	0.55	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 GROUP 03				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	72.57	70.36	97.43	73.63	83.94
Dividends Paid/Net Income	39.38	31.13	57.38	32.35	27.15
Net Income - Dividends/Avg Equity	-0.74	5.55	-1.16	6.42	9.07
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	89.95	120.44	130.64	155.63	143.90
Dividends From Nonbank Subs	0.69	0.93	2.36	1.29	1.06
Dividends From Subsidiary BHCs	0.00	1.72	2.88	3.38	4.85
Dividends From All Subsidiaries	102.70	136.08	164.69	185.34	176.73
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.24	41.12	60.14	48.21	40.18
Interest Income From Bank Subs	0.34	0.30	0.33	0.33	0.30
Mgt & Service Fees From Bank Subs	4.49	2.94	6.24	2.89	2.95
Other Income From Bank Subs	0.03	0.03	0.06	0.02	0.02
Operating Income From Bank Subs	51.43	50.35	81.97	56.88	52.61
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	71.26	57.37	77.57	67.41	58.49
Interest Income From Nonbank Subs	0.08	0.07	0.01	0.65	1.76
Mgt & Serv Fees From Nonbank Subs	0.70	1.52	0.82	2.41	0.89
Other Income From Nonbank Subs	0.00	0.04	0.00	0.09	0.00
Operating Inc From Nonbank Subs	84.88	77.02	98.82	94.14	74.20
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	12.14	18.25	28.28	37.32	28.35
Interest Inc From Subsidiary BHCs	0.25	0.50	0.48	0.98	0.16
Mgt & Serv Fees From Sub BHCs	0.04	1.95	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	14.52	23.69	32.77	70.41	30.44
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	44.08	51.86	60.67	66.72	63.34
Interest Income From Bank Subs	6.28	3.28	1.68	0.85	1.94
Mgt & Serv Fees From Bank Subs	4.96	4.14	3.71	3.31	3.61
Other Income From Bank Subs	0.09	0.04	0.09	0.03	0.03
Operating Income From Bank Subs	66.19	69.28	76.20	78.73	79.89
Dividends From Nonbank Subs	4.70	3.83	2.04	1.11	0.80
Interest Income From Nonbank Subs	0.07	0.02	0.06	0.04	0.04
Mgt & Serv Fees From Nonbank Subs	0.02	0.03	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	6.66	5.91	4.52	2.38	1.58
Dividends From Subsidiary BHCs	0.00	0.41	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	0.02	1.87	2.12	2.84	3.75
Loans and Adv From Subs/ST Debt	765.23	973.29	546.72	944.15	738.63
Loans and Adv From Subs/Total Debt	370.21	399.17	303.42	410.39	408.54

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									300
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.10	1.77	2.22	2.69	3.09	3.53	3.86	4.17	300
+ Non-interest Income	0.89	0.12	0.27	0.50	0.84	1.25	1.67	2.22	300
- Overhead Expense	2.85	1.75	1.92	2.39	2.83	3.21	3.91	4.44	300
- Provision for Losses	0.86	0.10	0.15	0.32	0.58	1.23	2.54	3.39	300
+ Securities Gains (Losses)	0.04	-0.28	-0.07	0.00	0.00	0.06	0.29	0.54	300
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.09	300
= Pretax Net Oper Income (TE)	0.32	-3.64	-2.29	-0.17	0.57	1.19	1.64	1.96	300
Net Operating Income	0.18	-3.52	-1.58	-0.23	0.35	0.81	1.19	1.41	300
Net Income	0.18	-3.52	-1.58	-0.23	0.35	0.81	1.19	1.41	300
Net Income (Sub S Adjusted)	0.39	-3.33	-1.64	0.06	0.56	0.91	1.11	1.24	45
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.48	4.69	4.86	5.17	5.49	5.77	6.10	6.24	300
Interest Expense	2.11	1.17	1.35	1.71	2.08	2.49	3.00	3.24	300
Net Interest Income (TE)	3.37	1.88	2.36	2.93	3.36	3.85	4.25	4.62	300
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.74	0.01	0.05	0.19	0.46	1.06	2.36	3.68	300
Earnings Coverage of Net Losses (X)	6.46	-0.84	-0.14	0.97	3.12	8.53	22.38	74.92	299
Ln&Ls Allowance/Total Loans & Leases	1.58	0.86	0.99	1.15	1.47	1.98	2.56	3.02	300
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.21	0.37	0.52	1.23	2.47	4.63	8.33	10.74	300
30-89 Days Past Due Loans and Leases	1.41	0.23	0.38	0.70	1.28	1.84	2.95	4.39	300
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	30.48	10.42	13.86	22.87	29.24	38.64	47.52	55.88	300
Net ST Noncore Funding Dependence	19.60	2.53	7.04	13.29	18.40	25.90	33.85	38.39	300
Net Loans and Leases/Total Assets	71.38	52.43	57.37	65.28	72.14	77.96	82.56	84.82	300
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.81	5.00	6.16	7.63	8.75	9.97	11.31	12.60	300
Equity Capital/Total Assets	8.47	4.12	5.62	6.87	8.45	9.90	11.47	13.10	300
Equity Capital+Minority Int/Total Assets	8.51	4.32	5.70	6.93	8.48	9.92	11.47	13.10	300
Net Loans&Ls/Equity Capital (X)	8.79	4.70	5.66	6.84	8.48	10.40	13.07	16.15	299
Cash Dividends/Net Income	39.38	0.00	0.00	0.00	37.32	65.66	119.05	152.09	213
Cash Dividends/Net Income (Sub S Adjusted)	9.49	-41.38	-36.40	0.00	0.00	21.34	56.18	131.90	45
Retained Earnings/Avg Equity Cap	-0.73	-59.54	-24.26	-3.74	1.80	6.33	10.48	13.29	299
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.80	0.00	0.00	0.00	0.00	0.00	6.68	11.76	299
Long-Term Debt/Equity Capital	1.09	0.00	0.00	0.00	0.00	0.00	8.42	15.35	299
Equity Investment in Subs/Equity Cap	113.84	89.55	95.52	99.56	111.52	123.60	145.27	166.77	299
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.23	-74.22	-12.81	14.29	82.57	136.48	251.93	387.98	291

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.05	4.20	4.45	4.80	5.07	5.31	5.59	5.71	300
Less: Interest Expense	1.95	1.09	1.23	1.58	1.92	2.29	2.75	2.97	300
Equals: Net Interest Income (TE)	3.10	1.77	2.22	2.69	3.09	3.53	3.86	4.17	300
Plus: Non-Interest Income	0.89	0.12	0.27	0.50	0.84	1.25	1.67	2.22	300
Equals: Adj Operating Income (TE)	4.04	2.00	2.71	3.38	4.02	4.72	5.36	5.91	300
Less: Overhead Expense	2.85	1.75	1.92	2.39	2.83	3.21	3.91	4.44	300
Less: Provision for Loan and Lease Losses	0.86	0.10	0.15	0.32	0.58	1.23	2.54	3.39	300
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Plus: Realized G/L on AFS Sec	0.03	-0.28	-0.07	0.00	0.00	0.06	0.28	0.54	300
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.09	300
Equals: Pretax Net Oper Inc (TE)	0.32	-3.64	-2.29	-0.17	0.57	1.19	1.64	1.96	300
Less: Applicable Income Taxes (TE)	0.15	-0.98	-0.46	0.00	0.15	0.38	0.60	0.74	300
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Equals: Net Operating Income	0.18	-3.52	-1.58	-0.23	0.35	0.81	1.19	1.41	300
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Equals: Net Income	0.18	-3.52	-1.58	-0.23	0.35	0.81	1.19	1.41	300
Memo: Net Income (Last Four Qtrs)	0.03	-3.66	-2.38	-0.33	0.34	0.80	1.15	1.33	297
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.56	85.80	88.29	90.87	92.73	94.54	95.72	96.99	300
Avg Int-Bearing Funds / Avg Assets	81.20	68.66	72.10	76.58	81.72	85.69	89.08	90.68	300
Int Income (TE) / Avg Earning Assets	5.48	4.69	4.86	5.17	5.49	5.77	6.10	6.24	300
Int Expense / Avg Earning Assets	2.11	1.17	1.35	1.71	2.08	2.49	3.00	3.24	300
Net Int Inc (TE) / Avg Earn Assets	3.37	1.88	2.36	2.93	3.36	3.85	4.25	4.62	300
YIELD OR COST:									
Total Loans and Leases (TE)	5.78	4.94	5.10	5.45	5.80	6.10	6.41	6.73	300
Interest-Bearing Bank Balances	0.60	0.00	0.00	0.05	0.25	0.83	2.65	4.01	291
Fed Funds Sold & Reverse Repos	0.24	0.00	0.00	0.12	0.21	0.31	0.63	1.06	249
Trading Assets	2.04	0.00	0.00	0.00	0.55	4.02	4.63	5.09	24
Total Earning Assets	5.39	4.61	4.81	5.10	5.39	5.66	5.95	6.15	300
Investment Securities (TE)	4.89	3.18	3.87	4.42	4.97	5.37	5.86	6.48	300
U.S. Treasury & Agency Sec (excl MBS)	4.11	0.60	1.14	2.80	4.27	5.28	6.64	9.66	274
Mortgage-Backed Securities	4.98	3.09	3.59	4.47	5.02	5.49	6.01	7.26	291
All Other Securities	5.66	2.36	3.41	4.70	5.64	6.44	8.16	10.39	293
Interest-Bearing Deposits	2.21	1.24	1.44	1.75	2.18	2.62	3.06	3.31	300
Time Deposits of \$100K or More	3.15	1.87	2.21	2.75	3.16	3.53	3.92	4.48	299
Time Deposits < \$100K	3.20	2.06	2.42	2.86	3.21	3.60	3.91	4.05	299
Other Domestic Deposits	1.02	0.38	0.51	0.70	0.94	1.30	1.74	2.07	300
Foreign Deposits	1.68	0.48	0.48	0.58	1.08	1.35	2.88	3.63	5
Fed Funds Purchased and Repos	1.21	0.00	0.19	0.44	0.87	1.61	3.32	4.02	271
Other Borrowed Funds & Trading Liab	3.26	0.81	1.57	2.59	3.31	3.99	4.49	5.00	291
All Interest-Bearing Funds	2.39	1.44	1.63	1.99	2.37	2.78	3.21	3.37	300

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.72	11.71	12.60	13.85	15.98	19.16	23.05	25.56	300
Avg Assets per Employee (\$000)	4724.19	2740.13	2999.43	3533.13	4278.75	5930.80	7361.77	8718.28	300

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.48	0.00	0.00	0.00	0.16	2.60	6.56	8.06	294
Overhead Exp / NII + Non-Int Income	73.60	49.40	54.05	63.01	71.58	82.84	98.30	112.85	300

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.85	1.75	1.92	2.39	2.83	3.21	3.91	4.44	300
Personnel Expense	1.48	0.84	0.97	1.21	1.46	1.74	2.04	2.35	300
Net Occupancy Expense	0.40	0.21	0.24	0.30	0.40	0.48	0.60	0.66	300
Other Operating Expenses	0.93	0.56	0.62	0.73	0.90	1.09	1.32	1.65	300
Overhead Less Non-Interest Income	1.92	1.11	1.31	1.58	1.92	2.24	2.61	2.94	300

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.21	47.73	53.17	61.64	70.92	81.43	97.00	112.19	300
Personnel Expense	37.51	24.09	26.41	31.94	37.45	43.04	48.37	55.71	300
Net Occupancy Expense	10.26	5.58	6.29	8.04	9.81	12.25	15.28	17.97	300
Other Operating Expenses	23.75	13.95	15.53	18.68	22.68	28.00	35.57	50.63	300
Total Non-Interest Income	21.42	6.56	9.37	14.52	20.68	28.46	34.31	41.28	300
Fiduciary Activities Income	1.30	0.00	0.00	0.00	0.28	2.50	5.41	9.21	299
Serv Charges on Deposit Accts - Domestic	7.23	1.37	2.39	4.44	6.92	10.19	12.82	14.95	299
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Investment Banking Fees & Commissions	0.52	0.00	0.00	0.00	0.32	1.04	1.77	2.34	299
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Net Servicing Fees	0.24	-0.45	0.00	0.00	0.00	0.23	1.37	2.94	299
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Insurance Activities Revenue	0.60	0.00	0.00	0.00	0.02	0.36	4.21	9.24	299
Net Gain (Loss) - Sales Loans, OREO, Oth	1.76	-3.81	-1.21	0.00	0.73	3.30	8.00	13.26	299
Other Non-Interest Income	6.71	1.15	2.17	3.91	6.34	8.69	13.33	16.50	299
Overhead Less Non-Interest Income	50.24	22.22	29.66	37.74	48.54	60.10	81.77	102.12	300

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.38	-14.86	-0.08	4.66	23.26	30.97	35.72	37.20	217
Appl Inc Tax+TE/Pretax NOI+TE	31.21	0.36	5.74	26.65	34.30	38.43	43.10	48.40	217

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.99	30.44	38.04	46.43	57.70	64.62	70.78	74.04	300
Commercial and Industrial Loans	9.97	2.53	3.50	5.89	8.87	13.11	19.86	22.51	300
Loans to Individuals	2.50	0.09	0.21	0.55	1.78	3.61	7.15	14.00	300
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	300
Agricultural Loans	0.61	0.00	0.00	0.00	0.07	0.87	3.37	6.60	300
Other Loans and Leases	1.09	0.00	0.02	0.15	0.60	1.69	4.10	5.06	300
Net Loans and Leases	71.38	52.43	57.37	65.28	72.14	77.96	82.56	84.82	300
Debt Securities Over 1 Year	13.58	1.74	3.68	7.73	12.98	18.86	25.32	29.77	300
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.01	0.13	0.73	1.69	300
Subtotal	85.81	75.56	78.64	82.60	86.03	89.27	91.57	92.65	300
Interest-Bearing Bank Balances	1.82	0.00	0.00	0.04	0.56	3.40	6.82	8.51	300
Federal Funds Sold & Reverse Repos	0.83	0.00	0.00	0.00	0.15	1.66	3.74	5.00	300
Debt Securities 1 Year or Less	1.75	0.04	0.13	0.36	1.09	2.84	5.36	7.75	300
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	300
Total Earning Assets	91.17	86.34	87.49	89.40	91.32	92.96	94.19	95.02	300
Non-Int Cash and Due From Dep Inst	1.88	0.56	0.76	1.20	1.67	2.37	3.65	5.12	300
Other Real Estate Owned	0.48	0.00	0.01	0.11	0.33	0.68	1.43	2.38	300
All Other Assets	6.73	3.48	4.02	5.20	6.55	8.30	9.70	11.10	300
MEMORANDA:									
Short-Term Investments	5.01	0.36	0.69	2.02	4.53	7.87	10.93	14.78	300
U. S. Treasury Securities	0.07	0.00	0.00	0.00	0.00	0.02	0.28	1.74	300
U. S. Agency Securities (excl MBS)	2.56	0.00	0.00	0.44	1.67	4.51	8.62	11.73	300
Municipal Securities	2.36	0.00	0.00	0.37	1.89	4.24	6.81	9.31	300
Mortgage-Backed Securities	8.38	0.01	0.11	2.61	6.94	13.57	19.06	24.33	300
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.28	300
Other Debt Securities	0.26	0.00	0.00	0.00	0.05	0.40	1.36	2.58	300
RE Loans Secured by 1-4 Family	15.97	2.81	5.41	9.07	14.71	22.53	29.58	33.79	300
Revolving	3.01	0.00	0.15	1.12	2.72	4.67	6.53	7.80	300
Closed-End, Sec by First Liens	11.25	1.30	2.75	6.03	10.25	15.78	22.25	26.75	300
Closed-End, Sec by Junior Liens	1.23	0.05	0.17	0.52	1.11	1.68	3.02	4.04	300
Commercial Real Estate Loans	36.98	13.98	20.18	26.88	35.21	46.73	57.63	66.92	300
Construction and Land Dev	11.70	1.73	2.44	5.76	10.33	17.04	25.42	30.82	300
Multifamily	1.98	0.13	0.30	0.90	1.65	2.56	5.76	7.28	300
Nonfarm Nonresidential	21.96	9.57	12.65	16.63	21.50	26.41	33.12	39.76	300
RE Loans Secured by Farmland	1.16	0.00	0.00	0.04	0.54	2.25	4.41	6.00	300
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.44	51.76	57.34	69.22	78.99	86.37	91.54	94.97	300
RE Loans Secured by 1-4 Family	22.55	3.46	6.94	12.67	21.79	31.55	41.47	48.17	300
Revolving	4.18	0.00	0.20	1.51	3.77	6.64	8.96	10.79	300
Closed-End	17.95	1.93	4.06	10.36	17.24	25.11	35.54	41.56	300
Commercial Real Estate Loans	50.75	23.94	30.17	39.70	49.85	62.04	73.67	79.79	300
Construction and Land Dev	15.86	2.55	3.82	8.37	14.42	22.08	33.66	37.66	300
Multifamily	2.69	0.22	0.44	1.32	2.25	3.55	6.79	9.57	300
Nonfarm Nonresidential	30.30	15.05	18.23	23.87	29.88	36.27	43.74	48.75	300
RE Loans Secured by Farmland	1.62	0.00	0.00	0.06	0.82	3.24	6.13	8.43	300
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	300
Commercial and Industrial Loans	13.83	3.56	5.13	8.25	12.92	18.66	25.58	29.50	300
Loans to Individuals	3.59	0.12	0.29	0.74	2.48	5.14	10.40	21.07	300
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.05	0.35	0.59	300
Agricultural Loans	0.87	0.00	0.00	0.00	0.10	1.21	4.60	9.14	300
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Other Loans and Leases	1.58	0.00	0.02	0.20	0.77	2.43	5.70	9.17	300

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.01	0.36	0.69	2.02	4.53	7.87	10.93	14.78	300
Liquid Assets	17.05	5.36	7.64	11.68	16.77	21.85	27.44	30.38	300
Investment Securities	16.14	3.25	5.82	9.48	15.69	22.15	29.57	33.15	300
Net Loans and Leases	71.38	52.43	57.37	65.28	72.14	77.96	82.56	84.82	300
Net Lns, Ls & Stdby Ltrs of Credit	72.17	52.91	58.17	65.76	72.78	78.72	83.67	85.79	300
Core Deposits	57.22	35.26	40.89	50.66	57.48	64.80	70.41	73.30	300
Noncore Funding	31.69	15.84	18.42	23.70	30.28	38.49	48.77	53.47	300
Time Deposits of \$100K or More	15.20	5.87	8.08	10.95	14.69	19.04	24.40	28.17	300
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Fed Funds Purchased and Repos	2.22	0.00	0.00	0.20	1.89	3.59	7.13	9.61	300
Net Fed Funds Purchased (Sold)	1.47	-3.89	-2.51	-0.03	0.99	3.20	6.51	8.20	300
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Oth Borrowings W/Rem Mat 1 Yr or Less	2.14	0.00	0.00	0.32	1.57	3.81	6.67	8.97	300
Earning Assets Repr in 1 Year	37.86	16.04	20.26	28.41	37.23	46.65	56.23	63.95	300
Int-Bearing Liab Repr in 1 Year	35.71	12.58	18.02	24.34	32.91	45.47	61.34	65.84	300
Long-Term Debt Repr in 1 Year	0.47	0.00	0.00	0.00	0.00	0.67	2.93	4.48	300
Net Assets Repriceable in 1 Year	1.34	-30.38	-25.00	-7.91	1.89	12.12	23.81	29.20	300
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	30.48	10.42	13.86	22.87	29.24	38.64	47.52	55.88	300
Net ST Noncore Funding Dependence	19.60	2.53	7.04	13.29	18.40	25.90	33.85	38.39	300
Short-Term Inv/ST Noncore Funding	25.32	1.48	2.75	8.29	22.02	37.41	63.52	79.64	300
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.68	-30.66	-24.46	-16.04	-5.44	3.60	13.43	20.20	300
Net Loans and Leases/Total Deposits	91.58	66.97	75.85	83.53	91.67	100.00	107.44	110.39	300
Net Loans and Leases/Core Deposits	128.35	82.38	94.18	106.72	122.52	147.81	175.02	212.36	300
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.08	-2.50	-0.79	-0.00	0.01	0.28	0.92	2.74	155
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.10	-18.62	-10.84	-0.89	1.08	2.81	5.30	7.14	298
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.71	-0.13	-0.00	0.01	0.07	0.25	0.45	95
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.99	0.00	0.00	0.00	0.04	7.22	30.39	60.71	300
Available-For-Sale Securities	94.00	38.72	69.54	92.12	99.94	100.00	100.00	100.00	300
U.S. Treasury Securities	0.57	0.00	0.00	0.00	0.00	0.21	2.80	15.97	300
U.S. Agency Securities (excl MBS)	18.55	0.00	0.00	3.03	12.94	32.04	61.74	75.81	300
Municipal Securities	15.37	0.00	0.00	3.72	13.91	26.98	40.49	49.25	300
Mortgage-Backed Securities	51.78	0.23	2.20	29.58	55.85	74.49	89.75	94.49	300
Asset-Backed Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.34	1.56	300
Other Debt Securities	1.75	0.00	0.00	0.00	0.31	2.75	8.49	19.02	300
Mutual Funds and Equity Securities	0.83	0.00	0.00	0.00	0.07	0.85	4.23	11.83	300
Debt Securities 1 Year or Less	12.19	0.50	0.94	3.09	9.00	19.32	32.78	53.61	300
Debt Securities 1 To 5 Years	25.97	1.52	3.21	11.10	22.53	40.86	57.48	65.71	300
Debt Securities Over 5 Years	56.62	7.14	15.91	34.34	59.83	78.07	90.16	94.36	300
Pledged Securities	62.80	14.40	26.45	46.20	66.48	78.99	91.79	94.96	300
Structured Notes, Fair Value	0.65	0.00	0.00	0.00	0.00	0.80	4.14	6.86	300

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.86	0.10	0.15	0.32	0.58	1.23	2.54	3.39	300
Provision for Ln&Ls Losses/Avg Lns&Ls	1.18	0.13	0.23	0.46	0.80	1.67	3.17	4.53	300
Provision for Ln&Ls Losses/Net Losses	230.91	41.75	65.80	107.32	175.78	300.43	590.76	1145.48	299
Ln&Ls Allowance/Total Loans & Leases	1.58	0.86	0.99	1.15	1.47	1.98	2.56	3.02	300
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.41	0.61	0.84	1.45	3.04	6.75	15.93	46.29	293
ALLL/Nonaccrual Assets	97.35	25.07	30.26	45.58	77.00	124.10	264.08	458.79	299
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.00	24.41	28.24	42.22	65.96	103.66	215.73	308.59	299
Gross Ln&Ls Losses/Avg Loans & Leases	0.80	0.02	0.09	0.22	0.53	1.18	2.51	3.73	300
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.14	0.20	300
Net Losses/Avg Loans and Leases	0.74	0.01	0.05	0.19	0.46	1.06	2.36	3.68	300
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Recoveries/Prior Year-End Losses	2.43	0.03	0.19	0.69	1.85	3.67	6.52	9.13	297
Earnings Coverage of Net Losses (X)	6.46	-0.84	-0.14	0.97	3.12	8.53	22.38	74.92	299
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.57	0.00	0.00	0.07	0.24	0.76	2.39	3.49	298
RE Loans Secured By 1-4 Family	0.42	-0.00	0.00	0.00	0.18	0.59	1.69	2.62	298
Revolving	0.32	-0.01	0.00	0.00	0.00	0.47	1.74	2.56	283
Closed-End	0.37	-0.00	0.00	0.00	0.16	0.56	1.61	2.52	298
Commercial Real Estate Loans	0.62	-0.00	0.00	0.00	0.19	0.87	2.70	3.71	298
Construction and Land Dev	1.38	-0.00	0.00	0.00	0.20	1.95	6.43	9.21	297
Multifamily	0.05	0.00	0.00	0.00	0.00	0.00	0.30	1.96	296
Nonfarm Nonresidential	0.12	-0.01	-0.00	0.00	0.00	0.17	0.56	1.37	298
RE Loans Secured by Farmland	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.63	242
Commercial and Industrial Loans	1.03	-0.06	-0.00	0.08	0.51	1.66	3.73	5.19	300
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	1.74	0.17	0.27	0.54	1.33	2.50	4.61	6.60	245
Credit Card Loans	2.79	-0.38	0.00	0.00	2.08	4.67	8.33	15.36	101
Agricultural Loans	0.02	-0.04	-0.00	0.00	0.00	0.00	0.00	0.80	214
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.67	-0.02	0.00	0.00	0.00	0.67	4.13	8.93	287

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

30-89 Days PD Loans and Leases	1.41	0.23	0.38	0.70	1.28	1.84	2.95	4.39	300
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.00	0.05	0.26	0.70	0.96	300
Nonaccrual Loans and Leases	2.62	0.25	0.42	1.02	1.93	3.82	7.02	9.06	300
90+ Days PD and Nonaccrual Loans and Leases	2.84	0.35	0.46	1.10	2.11	4.17	7.28	9.90	300
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	300
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Nonaccrual Restructured	0.06	0.00	0.00	0.00	0.00	0.06	0.41	0.74	300
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.41	0.23	0.38	0.70	1.28	1.84	2.95	4.49	300
90+ Days Past Due Assets	0.14	0.00	0.00	0.00	0.05	0.26	0.70	0.95	300
Nonaccrual Assets	2.64	0.25	0.42	1.04	1.94	3.82	7.02	9.06	300
30+ Days PD & Nonaccrual Assets	4.35	0.89	1.24	2.07	3.45	5.97	10.04	13.45	300
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.10	0.27	0.37	0.73	1.55	3.12	5.60	7.32	300
90+ PD & Nonaccrual Assets + OREO	2.63	0.34	0.47	0.89	1.95	3.72	6.88	8.89	300
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.58	0.27	0.42	0.85	1.92	3.92	6.92	8.89	300
Allowance for Loan & Lease Losses	207.06	28.03	54.51	109.46	176.23	300.90	431.96	525.62	299
Equity Cap + ALLL	27.65	2.64	4.12	8.94	19.30	40.61	75.93	116.39	299
Tier 1 Cap + ALLL	26.47	2.43	4.00	8.85	19.34	40.97	74.21	101.81	300
Loans & Leases + RE Acquired	3.49	0.40	0.61	1.29	2.66	5.06	9.28	11.59	300

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	1.46	0.22	0.35	0.71	1.31	2.01	3.22	4.57	298
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.03	0.28	0.72	1.15	298
- Nonaccrual	2.92	0.19	0.41	1.00	2.08	4.42	7.81	10.41	298
Coml & Indl - 30-89 Days PD	1.01	0.00	0.05	0.34	0.78	1.57	2.54	3.51	300
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.12	0.50	0.72	300
- Nonaccrual	1.54	0.00	0.07	0.35	0.96	2.54	4.39	6.36	300
Individuals - 30-89 Days PD	1.25	0.00	0.08	0.50	1.02	1.82	2.91	4.45	299
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.13	0.39	0.64	299
- Nonaccrual	0.33	0.00	0.00	0.00	0.19	0.50	1.37	2.48	299
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	0.27	0.00	0.00	0.00	0.00	0.39	1.51	3.09	214
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.22	214
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.02	0.91	2.78	214
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	0.50	0.00	0.00	0.00	0.00	0.42	2.93	6.38	287
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	1.39	287
- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.00	1.24	4.45	287

MEMORANDA:

1-4 Family - 30-89 Days PD	1.51	0.10	0.38	0.76	1.36	2.05	3.36	4.60	298
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.19	0.54	0.81	298
- Nonaccrual	1.64	0.00	0.14	0.51	1.20	2.34	4.87	5.86	298
Revolving - 30-89 Days PD	0.51	0.00	0.00	0.03	0.37	0.91	1.82	2.24	283
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.26	0.53	283
- Nonaccrual	0.46	0.00	0.00	0.00	0.25	0.78	1.74	2.79	283
Closed-End - 30-89 Days PD	1.72	0.05	0.36	0.79	1.49	2.33	4.03	5.49	298
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.20	0.62	1.01	298
- Nonaccrual	1.93	0.00	0.15	0.53	1.38	2.85	5.46	7.90	298
- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.00	0.08	0.21	0.44	0.66	298
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.15	298
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.00	0.06	0.20	0.56	1.01	298
Commercial RE - 30-89 Days PD	1.41	0.00	0.15	0.49	1.21	1.93	3.39	4.98	298
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.26	0.74	1.33	298
- Nonaccrual	3.47	0.06	0.37	1.13	2.46	5.51	9.88	11.92	298
Const & Dev - 30-89 Days PD	1.96	0.00	0.00	0.35	1.47	3.16	6.34	7.78	297
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.00	0.28	1.36	1.87	297
- Nonaccrual	6.83	0.00	0.00	1.78	4.78	12.33	18.55	25.52	297
Multifamily - 30-89 Days PD	0.75	0.00	0.00	0.00	0.00	0.92	3.85	9.28	296
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	296
- Nonaccrual	1.40	0.00	0.00	0.00	0.00	1.54	7.14	18.93	296
Nonfarm Nres- 30-89 Days PD	1.00	0.00	0.01	0.27	0.67	1.58	2.53	3.57	298
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.12	0.52	1.11	298
- Nonaccrual	1.51	0.00	0.07	0.39	1.04	2.21	4.37	5.93	298
Farmland - 30-89 Days PD	0.47	0.00	0.00	0.00	0.00	0.74	2.19	5.45	242
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.17	0.50	242
- Nonaccrual	0.75	0.00	0.00	0.00	0.00	0.90	3.63	10.16	242
Credit Card - 30-89 Days PD	1.17	0.00	0.00	0.00	0.78	2.15	4.39	5.52	101
- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.00	0.73	2.02	3.10	101
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.14	0.91	101

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.81	5.00	6.16	7.63	8.75	9.97	11.31	12.60	300
Tier 1 RBC Ratio	11.14	6.15	7.85	9.56	11.16	12.85	14.26	16.65	300
Total Risk-Based Capital Ratio	12.64	8.48	9.75	10.88	12.51	14.11	16.02	17.74	300
Tangible Tier 1 Leverage Ratio	8.75	4.94	6.11	7.61	8.69	9.95	11.18	12.60	300
Tangible Common Eq Cap/Tan Assets	6.59	2.97	3.89	5.39	6.43	7.95	9.23	10.12	300
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.96	5.24	6.24	9.35	13.29	17.99	23.13	27.57	300
Standby Letters of Credit	0.71	0.05	0.13	0.29	0.54	1.08	1.81	2.28	300
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.50	300
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.57	0.00	0.00	0.00	0.23	2.44	7.36	12.50	300
Interest Rate Contracts	1.54	0.00	0.00	0.00	0.18	2.43	7.36	12.50	300
Interest Rate Futures & Forward Contr	0.27	0.00	0.00	0.00	0.00	0.08	2.02	3.76	300
Written Options Contr (Int Rate)	0.33	0.00	0.00	0.00	0.00	0.38	1.97	5.22	300
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.65	300
Interest Rate Swaps	0.33	0.00	0.00	0.00	0.00	0.05	2.09	4.61	300
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.45	6.91	8.89	13.66	18.68	24.49	31.91	36.77	300

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.60	0.00	100.00	100.00	100.00	100.00	100.00	100.00	170
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Equity, Comm, & Other Contracts	1.10	0.00	0.00	0.00	0.00	0.00	0.00	87.26	170
Futures and Forwards	21.00	0.00	0.00	0.00	0.00	53.04	75.81	100.00	170
Written Options	31.92	0.00	0.00	0.00	24.08	50.00	100.00	100.00	170
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Over-The-Counter	31.33	0.00	0.00	0.00	23.23	50.00	100.00	100.00	170
Purchased Options	3.65	0.00	0.00	0.00	0.00	0.00	39.13	50.00	170
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Over-The-Counter	3.65	0.00	0.00	0.00	0.00	0.00	39.13	50.00	170
Swaps	34.32	0.00	0.00	0.00	0.00	85.92	100.00	100.00	170
Held for Trading	1.68	0.00	0.00	0.00	0.00	0.00	6.31	100.00	170
Interest Rate Contracts	2.29	0.00	0.00	0.00	0.00	0.00	6.31	100.00	170
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Non-Traded	98.31	0.00	66.87	100.00	100.00	100.00	100.00	100.00	170
Interest Rate Contracts	84.19	0.00	0.00	100.00	100.00	100.00	100.00	100.00	170
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	170
Equity, Comm, & Other Contracts	1.10	0.00	0.00	0.00	0.00	0.00	0.00	87.26	170
Deriv Contr (Excl Fut & FX LE 14 Days)	62.10	0.00	0.00	44.08	62.47	100.00	100.00	100.00	170
One Year or Less	23.44	0.00	0.00	0.00	8.54	53.79	84.42	100.00	170
Over 1 Year to 5 Years	12.84	0.00	0.00	0.00	0.00	34.46	81.82	100.00	170
Over 5 Years	8.93	0.00	0.00	0.00	0.00	10.13	63.63	90.18	170
Gross Negative Fair Value (Abs Val)	1.09	0.00	0.00	0.00	0.13	2.09	4.82	6.73	170
Gross Positive Fair Value	0.93	0.00	0.00	0.00	0.25	1.67	3.90	7.86	170
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	0.02	300
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	300
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	300
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	300
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
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	300
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.18	300

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	300
Ins Under Assets(P/C)/Tot Ins Und Ast	26.87	0.00	0.00	0.00	0.00	23.91	99.56	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	73.12	0.00	0.00	3.25	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	0.59	0.00	0.00	0.00	0.02	0.34	4.21	9.24	300
Premium Inc/Ins Activities Revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.96	178
Credit Rel Prem Inc/Tot Prem Inc	53.05	0.00	0.00	0.00	27.55	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	46.94	0.00	0.00	0.00	0.00	98.50	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	300
Ins Net Inc (P/C)/Equity (P/C)	28.48	24.88	24.88	24.88	25.52	28.22	31.92	33.15	3
Ins Net Inc (L/H)/Equity (L/H)	54.15	-5.26	-5.26	-2.10	2.25	14.42	95.14	247.57	8
Insur Ben, Losses, Exp/Insur Premiums	35.51	0.00	0.00	0.00	2.77	51.79	94.87	114.10	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.54	0.00	0.00	0.00	0.31	25.47	70.19	85.09	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.72	0.00	0.00	0.00	0.00	0.00	14.93	57.46	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	300
CSV Life Insurance/Tier 1 Cap + ALLL	9.76	0.00	0.00	1.92	10.75	17.48	22.10	23.79	299
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	300
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Cost: Interest-Bearing Deposits	1.68	0.48	0.48	0.58	1.08	1.35	2.88	3.63	5
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	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	1
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	-53.36	-100.00	-100.00	-100.00	-95.61	0.00	25.37	35.08	23
Total Selected Assets	-34.87	-100.00	-100.00	-99.44	-6.16	0.00	12.34	25.55	44
Deposits	-11.09	-68.37	-68.37	-54.21	-5.69	3.35	12.15	16.05	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	72.56	0.00	0.00	9.70	76.83	111.59	191.34	261.67	148
Dividends Paid/Net Income	39.38	0.00	0.00	0.00	37.32	65.66	119.05	152.09	213
Net Income - Dividends/Avg Equity	-0.73	-59.54	-24.26	-3.74	1.72	6.34	10.48	13.29	299
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	89.95	0.00	0.00	0.00	81.38	141.60	284.40	536.30	192
Dividends From Nonbank Subs	0.69	0.00	0.00	0.00	0.00	0.86	3.71	7.52	192
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	192
Dividends From All Subsidiaries	102.70	0.00	0.00	0.64	98.10	155.66	323.90	655.59	192
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.23	0.00	0.00	0.00	27.25	68.91	126.66	225.33	201
Interest Income From Bank Subs	0.33	0.00	0.00	0.00	0.00	0.14	2.34	4.84	201
Mgt & Service Fees From Bank Subs	4.48	0.00	0.00	0.00	0.00	0.00	30.45	84.24	201
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.06	1.35	201
Operating Income From Bank Subs	51.43	0.00	0.00	1.50	32.82	87.28	172.79	278.11	201
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	71.25	0.00	0.00	0.00	100.00	100.00	114.36	812.50	131
Interest Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	4.40	131
Mgt & Serv Fees From Nonbank Subs	0.70	0.00	0.00	0.00	0.00	0.00	2.54	17.63	131
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	131
Operating Inc From Nonbank Subs	84.87	0.00	0.00	6.09	100.00	100.00	179.00	885.62	131
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	12.13	0.00	0.00	0.00	0.00	26.59	49.13	62.52	26
Interest Inc From Subsidiary BHCs	0.24	0.00	0.00	0.00	0.00	0.00	0.00	4.29	26
Mgt & Serv Fees From Sub BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.05	0.57	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	14.51	0.00	0.00	0.00	0.00	36.69	49.20	62.52	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	44.08	0.00	0.00	0.00	26.22	97.10	99.88	100.00	274
Interest Income From Bank Subs	6.27	0.00	0.00	0.00	0.00	0.50	61.39	98.73	274
Mgt & Serv Fees From Bank Subs	4.95	0.00	0.00	0.00	0.00	0.00	46.42	76.42	274
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.06	274
Operating Income From Bank Subs	66.18	0.00	0.00	1.95	95.60	99.80	100.00	100.00	274
Dividends From Nonbank Subs	4.69	0.00	0.00	0.00	0.00	1.32	37.19	100.00	274
Interest Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.25	3.10	274
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.66	274
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Operating Inc From Nonbank Subs	6.66	0.00	0.00	0.00	0.24	4.16	93.65	100.00	274
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Operating Income From Sub BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.68	274
Loans and Adv From Subs/ST Debt	765.22	0.00	0.00	16.72	263.58	833.00	2706.41	5643.40	69
Loans and Adv From Subs/Total Debt	370.21	0.00	0.00	0.00	215.36	536.08	1626.46	1952.22	112

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
3283402	1, 233, 173	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1140510	1, 414, 491	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 799, 204	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 785, 772	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 821, 599	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1059715	1, 775, 650	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 247, 502	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 826, 097	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 346, 279	AMERIS BANCORP	MOULTRIE, GA	
2326629	2, 046, 196	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 263, 068	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1, 234, 348	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
1048812	1, 712, 664	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1134694	1, 013, 426	ATBANCORP	DUBUQUE, IA	
3264812	1, 050, 667	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	Moved from Peer 4
1108350	1, 064, 987	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 263, 998	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 548, 424	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 767, 072	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 133, 227	BANCLPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 185, 659	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 263, 958	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 051, 352	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 288, 803	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 570, 255	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 165, 249	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 391, 565	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 315, 329	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 074, 828	BANK OF MARIN BANCORP	NOVATO, CA	
3434624	2, 042, 124	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 058, 333	BANTERRA CORP	ELDORADO, IL	
1115385	1, 062, 175	BAR HARBOR BANKSHARES	BAR HARBOR, ME	Moved from Peer 4
1202708	1, 049, 849	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 174, 523	BEACON BANCORP	TAUNTON, MA	
1246159	1, 802, 541	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1919770	1, 304, 600	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 593, 405	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 279, 961	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 067, 219	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1, 572, 991	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 206, 476	BROADWAY BANCORP, INC.	CHI CAGO, IL	
1106879	1, 999, 924	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 169, 817	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 911, 793	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	2, 074, 926	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 138, 413	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 293, 520	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 512, 288	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 666, 448	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 483, 619	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	1, 793, 443	CARDINAL FINANCIAL CORPORATI ON	MCLEAN, VA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
2507790	1, 129, 942	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2, 298, 694	CASCADE BANCORP	BEND, OR	
2568362	1, 659, 338	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1, 019, 162	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1493654	1, 417, 541	CBS BANC- CORP.	RUSSELLVILLE, AL	
1048764	1, 121, 013	CENTER BANCORP, INC.	UNION, NJ	
3003178	2, 085, 327	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1, 802, 024	CENTERSTATE BANKS OF FLORIDA,	DAVENPORT, FL	
2856498	1, 223, 062	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	1, 094, 142	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	1, 907, 029	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1, 022, 913	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1, 369, 273	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	1, 958, 221	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	2, 447, 783	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1, 304, 924	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 268, 375	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1, 200, 550	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2, 585, 943	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1, 027, 241	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1, 605, 072	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2, 623, 922	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1, 283, 005	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	1, 035, 014	COLUMBIA BANCORP	THE DALLES, OR	
2467689	1, 061, 971	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 296, 307	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1, 109, 503	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
3124381	1, 713, 714	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2, 328, 973	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1, 368, 472	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1081873	1, 500, 928	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	2, 106, 472	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1, 405, 977	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1, 123, 799	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1, 139, 824	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	1, 064, 873	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	1, 092, 390	CRESCENT FINANCIAL CORPORATION	CARY, NC	Moved from Peer 4
1081239	1, 176, 361	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1, 366, 606	CU BANK SHARES, INC.	DALLAS, TX	
1201112	1, 011, 796	CUMMINS- AMERICAN CORP.	GLENVIEW, IL	Moved from Peer 4
1121229	1, 571, 836	DACOTA BANKS, INC.	ABERDEEN, SD	
2704562	1, 740, 756	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1, 073, 744	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	2, 076, 584	DURANT BANCORP, INC.	DURANT, OK	
2652104	1, 495, 774	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1, 098, 176	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1, 244, 715	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1, 577, 724	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1, 215, 062	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2, 230, 703	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2, 900, 786	EUROBANCSHARES, INC.	SAN JUAN, PR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1104923	1, 107, 567	EXTRACO CORPORATION	WACO, TX	
1055315	1, 386, 765	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 732, 039	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2, 527, 656	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2, 241, 133	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1, 419, 265	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1, 875, 569	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 030, 429	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 885, 060	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2, 699, 155	FIRST BANCORP	TROY, NC	
1133932	1, 398, 500	FIRST BANCORP, INC., THE	DAMARI SCOTTA, ME	
1204560	1, 957, 283	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 436, 081	FIRST BANK CORP	FORT SMITH, AR	
1247428	1, 026, 045	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1, 460, 894	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1, 335, 210	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1, 273, 639	FIRST CHICAGO BANCORP	ITASCA, IL	
1246533	1, 124, 399	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1, 027, 210	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	Moved from Peer 4
1108097	1, 079, 912	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1478017	2, 199, 139	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1, 153, 150	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1, 133, 474	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2, 293, 126	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1, 053, 193	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	1, 008, 928	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	Moved from Peer 4
1134078	1, 007, 211	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1095982	1, 639, 397	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 379, 862	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1, 092, 538	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	1, 698, 220	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2560263	1, 313, 350	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	1, 259, 830	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1, 660, 240	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2, 478, 714	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 929, 664	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 274, 385	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2, 221, 140	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1, 650, 834	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 415, 119	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 590, 746	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1, 126, 187	FLORENCE BANCORP, MHC	FLORENCE, MA	
3223828	1, 043, 883	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	Moved from Peer 4
1133473	2, 154, 026	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1, 062, 299	FORCHT BANCORP, INC.	CORBIN, KY	
1143762	1, 142, 245	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 357, 310	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 304, 877	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 098, 903	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 464, 863	FVNB CORP.	VICTORIA, TX	
3030950	2, 272, 119	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	

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1098620	1, 204, 960	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2, 795, 839	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	2, 036, 395	GUARANTY BANCORP	DENVER, CO	
1843062	1, 070, 080	HAPPY BANCSHARES, INC.	CANYON, TX	Moved from Peer 4
2038409	1, 267, 542	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1, 398, 040	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1, 460, 743	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 874, 915	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
3594890	1, 200, 955	HILLISTER ENTERPRISES II, INC.	BEAUMONT, TX	New Y-9C/BHCPR reporter
1245291	1, 849, 357	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 586, 151	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 906, 285	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 442, 851	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 467, 971	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 546, 200	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1, 092, 768	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2, 955, 181	INDEPENDENT BANK CORPORATION	IONIA, MI	
3059504	1, 001, 925	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	Moved from Peer 4
2944144	1, 123, 006	INLAND BANCORP, INC.	OAK BROOK, IL	
2634490	1, 089, 258	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2, 317, 613	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 364, 151	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1, 126, 755	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1, 550, 757	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2, 676, 295	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2, 447, 066	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1, 004, 807	LAKE SIDE BANCORP, INC.	CHICAGO, IL	Moved from Peer 4
1054514	1, 376, 052	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 434, 479	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 755, 351	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 631, 637	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1, 188, 515	LNB BANCORP INC.	LORAIN, OH	
2325350	1, 790, 713	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	1, 154, 204	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	2, 092, 793	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1, 137, 307	MACON BANCORP	FRANKLIN, NC	
1209109	2, 873, 051	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2, 482, 677	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1, 727, 497	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 485, 854	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 801, 923	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2, 239, 764	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1, 349, 365	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1, 031, 546	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	Moved from Peer 4
1902651	1, 257, 988	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	1, 622, 833	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2, 900, 864	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2803719	1, 034, 265	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1, 541, 120	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1, 144, 470	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1, 649, 793	MINNWEST CORPORATION	MINNETONKA, MN	

BHCPR Reporters for Quarter Ending 03/31/2009
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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
2961879	2,825,537	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1,266,543	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,186,791	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,382,985	NEB CORPORATION	FOND DU LAC, WI	
1076002	2,136,621	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,804,396	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3232688	1,146,020	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1,090,018	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2,901,857	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,578,257	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1249598	2,827,273	ORION BANCORP, INC.	NAPLES, FL	
1248153	1,084,363	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1,347,068	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	1,117,633	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,205,994	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,402,877	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3021800	1,260,810	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,618,948	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,013,536	PATRIOT BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 4
2651590	1,424,307	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	2,115,417	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1030947	1,127,003	PEOPLES BANCORP	LYNDEN, WA	
1070578	2,056,415	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,000,316	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	Moved from Peer 4
3186585	1,465,007	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1,738,393	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,515,404	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1,497,179	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,216,836	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1,113,213	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1,680,910	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,293,937	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,607,159	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,180,568	REPUBLIC BANCORP CO.	OAK BROOK, IL	Moved from Peer 4
2509413	1,569,864	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,632,524	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,252,974	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,630,802	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,879,409	SALEM FIVE BANCORP	SALEM, MA	
1133437	2,839,584	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2,308,932	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2,786,148	SECURITY BANK CORPORATION	MACON, GA	
1200348	1,080,217	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1,255,562	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,076,599	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2,943,871	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,307,872	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2,943,579	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	2,115,391	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	2,172,840	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1,954,642	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1938865	1,484,682	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1,251,665	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,789,734	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2,763,872	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2,928,133	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,354,399	SPIRIT BANCORP, INC.	BRISTOW, OK	
3345430	1,242,780	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,341,129	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,722,482	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,812,650	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,608,945	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,962,981	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,047,827	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,996,929	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1039454	2,126,158	STERLING BANCORP	NEW YORK, NY	
1126046	1,581,764	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,190,861	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,642,890	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,050,183	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	Moved from Peer 4
1247679	1,598,928	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,663,309	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
3102585	1,495,364	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2916169	1,275,134	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1,836,329	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,993,310	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1118292	1,212,871	TOWER BANCORP INC.	GREENCASTLE, PA	Moved from Peer 4
1030170	2,078,352	TRICO BANCSHARES	CHICO, CA	
1056161	1,528,092	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1,297,028	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	New Y-9C/BHCPR reporter
1971693	2,604,675	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	2,065,901	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
1032099	1,094,076	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	1,007,109	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	1,864,391	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2,772,888	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,259,030	VIST FINANCIAL CORP.	WYOMSSING, PA	
1115349	2,947,548	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,612,313	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,496,227	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,843,738	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,831,911	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,611,277	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,439,532	WILSON BANK HOLDING COMPANY	LEBANON, TN	
3432965	1,637,083	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1,728,853	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 300 bank holding companies.