

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
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Number of BHCs in Peer Group	92	85	94	87	101
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.11	3.20	3.00	3.44	3.75
+ Non-interest Income	0.83	0.91	0.78	0.94	0.87
- Overhead Expense	3.39	3.47	3.47	3.45	3.25
- Provision for Losses	0.66	0.72	1.64	0.94	0.27
+ Securities Gains (Losses)	0.04	0.04	0.02	-0.06	0.00
+ Other Tax Equiv Adjustments	0.00	0.02	0.02	0.03	0.01
= Pretax Net Oper Income (TE)	0.03	0.10	-1.20	0.18	1.18
Net Operating Income	-0.14	-0.05	-1.29	-0.07	0.84
Net Income	-0.14	-0.05	-1.28	-0.08	0.84
Net Income (Sub S Adjusted)	-0.03	-0.93	-1.37	0.13	0.87

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.11	5.57	5.30	6.29	7.34
Interest Expense	1.65	2.08	2.00	2.58	3.30
Net Interest Income (TE)	3.47	3.49	3.30	3.71	4.03

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.05	1.03	1.97	0.87	0.25
Earnings Coverage of Net Losses (X)	7.40	4.12	1.14	4.93	8.69
Ln&Ls Allowance/Total Loans & Leases	2.40	1.85	2.29	1.71	1.31
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.95	4.94	7.24	3.86	1.39
30-89 Days Past Due Loans and Leases	1.82	2.12	1.69	1.65	1.40

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.32	24.73	22.64	25.47	21.16
Net ST Noncore Funding Dependence	12.77	16.65	14.20	17.29	14.61
Net Loans and Leases/Total Assets	65.83	69.86	66.51	69.79	70.63

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.39	8.82	7.51	8.96	9.68
Equity Capital/Total Assets	6.76	8.04	6.89	8.11	8.98
Equity Capital+Minority Int/Total Assets	6.91	8.16	7.05	8.20	9.08
Net Loans&Ls/Equity Capital (X)	11.36	9.36	11.31	9.30	8.47
Cash Dividends/Net Income	30.62	32.05	59.25	60.48	40.41
Cash Dividends/Net Income (Sub S Adjusted)	-0.42	5.36	16.35	27.48	47.02
Retained Earnings/Avg Equity Cap	-9.79	-2.42	-24.25	-5.39	4.49

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	1.32	0.39	1.99	0.48	0.29
Long-Term Debt/Equity Capital	1.88	1.54	1.70	0.86	0.52
Equity Investment in Subs/Equity Cap	128.59	117.38	130.63	115.45	113.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.93	60.91	78.76	92.03	115.03

PERCENT OF AVERAGE ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.58	5.09	4.82	5.81	6.81
Less: Interest Expense	1.46	1.91	1.81	2.39	3.07
Equals: Net Interest Income (TE)	3.11	3.20	3.00	3.44	3.75
Plus: Non-Interest Income	0.83	0.91	0.78	0.94	0.87
Equals: Adj Operating Income (TE)	3.95	4.17	3.80	4.41	4.69
Less: Overhead Expense	3.39	3.47	3.47	3.45	3.25
Less: Provision for Loan and Lease Losses	0.66	0.72	1.64	0.94	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.04	0.02	-0.06	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.02	0.02	0.03	0.01
Equals: Pretax Net Oper Inc (TE)	0.03	0.10	-1.20	0.18	1.18
Less: Applicable Income Taxes (TE)	0.10	0.14	-0.03	0.14	0.31
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.14	-0.05	-1.29	-0.07	0.84
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.14	-0.05	-1.28	-0.08	0.84
Memo: Net Income (Last Four Qtrs)	-1.47	-0.41	-1.29	-0.03	0.84
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.19	92.41	91.25	92.71	93.28
Avg Int-Bearing Funds / Avg Assets	81.82	80.20	80.70	79.36	78.41
Int Income (TE) / Avg Earning Assets	5.11	5.57	5.30	6.29	7.34
Int Expense / Avg Earning Assets	1.65	2.08	2.00	2.58	3.30
Net Int Inc (TE) / Avg Earn Assets	3.47	3.49	3.30	3.71	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	5.79	6.02	5.88	6.77	8.01
Interest-Bearing Bank Balances	0.35	0.69	0.57	2.65	5.63
Fed Funds Sold & Reverse Repos	0.20	0.16	0.17	2.21	5.05
Trading Assets	6.57	6.83	4.19	3.84	2.59
Total Earning Assets	5.04	5.47	5.24	6.17	7.22
Investment Securities (TE)	3.91	4.80	4.29	4.98	4.96
U. S. Treasury & Agency Sec (excl MBS)	2.86	4.35	3.56	4.94	4.70
Mortgage-Backed Securities	4.03	4.67	4.43	4.64	4.67
All Other Securities	5.85	5.76	5.96	6.37	7.02
Interest-Bearing Deposits	1.59	2.25	2.07	2.83	3.73
Time Deposits of \$100K or More	2.16	3.11	2.76	3.86	4.71
Time Deposits < \$100K	2.26	3.22	2.96	3.94	4.84
Other Domestic Deposits	0.74	0.98	0.92	1.44	2.32
Foreign Deposits	0.95	N/A	1.34	N/A	0.00
Fed Funds Purchased and Repos	1.00	1.01	1.08	2.15	4.65
Other Borrowed Funds & Trading Liab	3.27	3.24	3.44	3.72	4.83
All Interest-Bearing Funds	1.77	2.37	2.23	2.99	3.91

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	16	16	67	61	59
Avg Assets per Employee (\$000)	4,242	3,720	4,466	3,467	3,375
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	1.51	2.03
Overhead Exp / NII + Non-Int Income	88.85	82.94	99.12	80.30	71.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.39	3.47	3.47	3.45	3.25
Personnel Expense	1.61	1.76	1.61	1.80	1.79
Net Occupancy Expense	0.47	0.45	0.45	0.48	0.46
Other Operating Expenses	1.28	1.19	1.37	1.14	0.98
Overhead Less Non-Interest Income	2.54	2.46	2.66	2.46	2.33
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	87.65	81.29	97.93	78.40	69.79
Personnel Expense	41.34	41.43	44.32	40.68	38.28
Net Occupancy Expense	12.07	10.92	12.29	10.98	9.80
Other Operating Expenses	33.77	27.97	40.76	26.51	20.82
Total Non-Interest Income	18.82	22.04	18.96	20.24	18.24
Fiduciary Activities Income	0.40	0.23	0.52	0.63	0.59
Serv Charges on Deposit Accts - Domestic	7.22	7.86	8.37	8.18	7.53
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.40	0.23	0.41	0.41	0.49
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.22	0.36	0.18	0.14
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.25	0.35	0.36	0.35	0.44
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.35	1.00	-2.47	-0.36	0.83
Other Non-Interest Income	7.33	6.88	7.94	7.60	5.34
Overhead Less Non-Interest Income	67.33	59.22	78.21	57.54	51.10
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	10.11	11.44	6.48	3.81	16.94
Appl Inc Tax+TE/Pretax NOI+TE	21.74	26.78	26.51	33.01	26.33

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	53.17	55.46	53.75	55.04	54.27
Commercial and Industrial Loans	8.31	9.18	8.33	9.58	10.18
Loans to Individuals	2.26	2.59	2.28	2.89	2.98
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.27	1.30	1.29	1.30	1.51
Other Loans and Leases	0.63	0.78	0.61	0.76	0.89
Net Loans and Leases	65.83	69.86	66.51	69.79	70.63
Debt Securities Over 1 Year	13.88	13.36	13.31	14.69	13.97
Mutual Funds and Equity Securities	0.05	0.06	0.04	0.07	0.10
Subtotal	80.45	83.79	80.61	85.20	85.50
Interest-Bearing Bank Balances	5.33	2.74	4.49	1.07	0.30
Federal Funds Sold & Reverse Repos	0.81	1.05	0.80	1.06	1.75
Debt Securities 1 Year or Less	1.36	1.60	1.53	1.89	2.62
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.46	90.74	88.91	90.70	91.54
Non-Int Cash and Due From Dep Inst	2.06	2.26	2.56	2.38	2.61
Other Real Estate Owned	1.84	1.07	1.74	0.72	0.21
All Other Assets	8.22	6.84	8.16	6.75	5.77

## MEMORANDA:

Short-Term Investments	8.37	6.29	7.66	4.94	5.37
U.S. Treasury Securities	0.06	0.06	0.08	0.08	0.08
U.S. Agency Securities (excl MBS)	3.76	3.71	3.70	4.15	6.34
Municipal Securities	2.26	2.59	2.25	2.98	3.14
Mortgage-Backed Securities	6.65	6.13	6.50	6.83	4.83
Asset-Backed Securities	0.03	0.00	0.04	0.00	0.00
Other Debt Securities	0.18	0.25	0.15	0.21	0.16
RE Loans Secured by 1-4 Family	15.80	17.05	15.81	17.07	16.65
Revolving	2.83	2.52	2.88	2.72	2.18
Closed-End, Sec by First Liens	11.55	12.79	11.49	12.64	12.73
Closed-End, Sec by Junior Liens	0.97	1.11	0.98	1.20	1.14
Commercial Real Estate Loans	33.92	34.80	34.43	34.29	33.54
Construction and Land Dev	8.27	10.49	9.05	10.04	11.13
Multifamily	1.94	1.76	1.86	1.73	1.21
Nonfarm Nonresidential	22.40	21.14	22.27	21.02	19.21
RE Loans Secured by Farmland	2.24	2.05	2.14	2.12	2.04
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.04	78.30	79.13	77.54	75.86
RE Loans Secured by 1-4 Family	24.03	24.88	23.87	24.65	23.80
Revolving	4.23	3.52	4.24	3.79	3.00
Closed-End	19.41	20.86	19.28	20.57	20.51
Commercial Real Estate Loans	49.68	48.18	50.01	47.30	45.96
Construction and Land Dev	12.17	14.50	13.19	13.75	15.17
Multifamily	2.85	2.52	2.72	2.45	1.66
Nonfarm Nonresidential	32.80	29.49	32.31	29.20	26.93
RE Loans Secured by Farmland	3.48	3.06	3.26	3.18	3.02
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.41	12.78	12.37	13.37	14.22
Loans to Individuals	3.52	3.83	3.51	4.28	4.41
Credit Card Loans	0.04	0.05	0.04	0.06	0.06
Agricultural Loans	1.99	1.92	2.01	1.92	2.29
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.98	1.10	0.93	1.09	1.30

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	8.37	6.29	7.66	4.94	5.37
Liquid Assets	21.61	18.86	21.15	18.52	18.21
Investment Securities	15.71	15.55	15.34	17.18	17.21
Net Loans and Leases	65.83	69.86	66.51	69.79	70.63
Net Lns, Ls & Stdby Ltrs of Credit	66.39	70.33	67.05	70.36	71.39
Core Deposits	64.30	62.02	63.62	62.16	64.52
Noncore Funding	26.21	27.55	26.82	27.18	24.07
Time Deposits of \$100K or More	16.78	15.74	16.59	14.92	14.74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.93	1.27	1.03	1.51	1.52
Net Fed Funds Purchased (Sold)	0.17	0.33	0.36	0.48	-0.24
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.91	1.63	2.07	2.12	1.81
Earning Assets Repr in 1 Year	36.33	39.13	36.33	38.23	42.83
Int-Bearing Liab Repr in 1 Year	33.39	36.03	33.98	34.77	34.39
Long-Term Debt Repr in 1 Year	0.59	0.67	0.56	0.58	0.52
Net Assets Repriceable in 1 Year	2.87	2.00	2.20	2.15	6.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.32	24.73	22.64	25.47	21.16
Net ST Noncore Funding Dependence	12.77	16.65	14.20	17.29	14.61
Short-Term Inv/ST Noncore Funding	51.28	34.88	48.43	29.11	35.61
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.45	-1.15	2.81	-1.06	1.57
Net Loans and Leases/Total Deposits	78.81	85.42	80.06	86.35	87.53
Net Loans and Leases/Core Deposits	105.52	116.31	107.12	116.53	111.89
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.81	-0.43	0.78	0.29	0.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.42	0.75	0.39	1.00	0.35
Struct Notes Appr(Depr)/T1 Cap	-0.08	0.15	-0.08	0.10	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.12	6.12	4.83	5.99	7.24
Available-For-Sale Securities	94.88	93.88	95.17	94.01	92.76
U. S. Treasury Securities	0.54	0.53	0.64	0.59	0.59
U. S. Agency Securities (excl MBS)	26.17	27.32	26.83	27.96	41.76
Municipal Securities	14.69	16.20	13.82	17.31	17.82
Mortgage-Backed Securities	43.05	39.19	43.82	39.72	28.47
Asset-Backed Securities	0.17	0.00	0.22	0.00	0.00
Other Debt Securities	1.25	1.78	1.22	1.14	1.04
Mutual Funds and Equity Securities	0.42	0.53	0.38	0.42	0.61
Debt Securities 1 Year or Less	9.76	12.34	10.54	13.12	17.00
Debt Securities 1 To 5 Years	30.18	29.27	30.36	29.06	33.25
Debt Securities Over 5 Years	55.55	53.73	55.06	53.42	43.77
Pledged Securities	57.28	59.74	58.04	60.60	50.77
Structured Notes, Fair Value	1.97	0.50	2.06	0.80	1.29

## ANALYSIS RATIOS

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.66	0.72	1.64	0.94	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	1.01	1.01	2.33	1.32	0.37
Provision for Ln&Ls Losses/Net Losses	210.13	223.86	131.81	175.44	166.61
Ln&Ls Allowance/Total Loans & Leases	2.40	1.85	2.29	1.71	1.31
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.60	7.54	2.09	4.81	11.04
ALL/Nonaccrual Assets	72.00	104.54	74.89	119.23	291.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	69.50	79.95	70.94	95.70	205.63
Gross Ln&Ls Losses/Avg Loans & Leases	1.16	1.09	2.06	0.98	0.30
Recoveries/Avg Loans and Leases	0.10	0.04	0.07	0.06	0.05
Net Losses/Avg Loans and Leases	1.05	1.03	1.97	0.87	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	1.57	2.02	11.32	28.72	58.71
Earnings Coverage of Net Losses (X)	7.40	4.12	1.14	4.93	8.69

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.99	1.06	2.04	0.76	0.15
RE Loans Secured By 1-4 Family	0.88	0.63	1.48	0.60	0.10
Revolving	0.32	0.23	0.86	0.33	0.08
Closed-End	0.89	0.54	1.59	0.56	0.10
Commercial Real Estate Loans	0.85	1.17	2.25	0.74	0.18
Construction and Land Dev	2.28	2.33	5.40	1.93	0.32
Multifamily	0.29	0.12	0.69	0.11	0.00
Nonfarm Nonresidential	0.29	0.25	0.93	0.17	0.04
RE Loans Secured by Farmland	0.50	0.00	0.20	0.00	0.02
Commercial and Industrial Loans	1.26	0.95	2.51	1.32	0.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.75	1.41	1.49	0.97	0.83
Credit Card Loans	2.35	2.21	2.80	3.35	2.95
Agricultural Loans	-0.03	0.00	0.01	0.00	0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	0.00
Other Loans and Leases	1.44	1.58	3.52	1.24	1.31

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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## PERCENT OF LOANS AND LEASES

03/31/2010

03/31/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.82

2.12

1.69

1.65

1.40

90+ Days PD Loans and Leases

0.16

0.22

0.11

0.16

0.15

Nonaccrual Loans and Leases

5.52

3.71

4.87

2.90

1.12

90+ Days PD and Nonaccrual Loans and Leases

5.76

4.07

5.03

3.23

1.34

30-89 Days PD Restructured

0.05

0.01

0.06

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.50

0.07

0.37

0.02

0.01

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.81

2.12

1.69

1.65

1.40

90+ Days Past Due Assets

0.16

0.22

0.11

0.16

0.15

Nonaccrual Assets

5.57

3.73

4.92

2.90

1.12

30+ Days PD &amp; Nonaccrual Assets

7.82

6.46

7.15

5.07

2.89

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

3.97

3.01

3.51

2.35

0.95

90+ PD &amp; Nonaccrual Assets + OREO

5.81

4.27

5.34

3.30

1.25

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

6.92

3.91

6.45

3.08

1.07

Allowance for Loan &amp; Lease Losses

367.01

260.26

359.51

210.85

109.52

Equity Cap + ALLL

89.44

41.90

86.91

33.40

11.64

Tier 1 Cap + ALLL

97.39

41.71

91.23

31.97

10.49

Loans &amp; Leases + RE Acquired

9.74

5.35

8.94

4.20

1.50

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.87	2.20	1.72	1.74	1.40
- 90+ Days Past Due	0.12	0.21	0.12	0.15	0.15
- Nonaccrual	6.03	4.21	5.38	3.29	1.14
Coml & Indl - 30-89 Days PD	1.30	1.52	1.39	1.14	1.07
- 90+ Days Past Due	0.11	0.17	0.04	0.09	0.08
- Nonaccrual	3.13	1.60	2.69	1.01	0.65
Individuals - 30-89 Days PD	1.15	1.27	1.69	1.37	1.44
- 90+ Days Past Due	0.10	0.09	0.08	0.09	0.11
- Nonaccrual	0.54	0.37	0.50	0.34	0.23
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	0.24	0.10	0.26	0.20
- 90+ Days Past Due	0.02	0.01	0.00	0.01	0.01
- Nonaccrual	0.13	0.18	0.17	0.21	0.02
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	0.00
- 90+ Days Past Due	N/A	N/A	N/A	N/A	0.00
- Nonaccrual	N/A	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.19	0.70	0.14	0.41	0.29
- 90+ Days Past Due	0.06	0.06	0.01	0.04	0.03
- Nonaccrual	0.12	0.14	0.04	0.00	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.72	2.10	1.98	1.70	1.63
- 90+ Days Past Due	0.10	0.13	0.12	0.12	0.14
- Nonaccrual	3.35	2.06	3.20	1.89	0.83
Revolving - 30-89 Days PD	0.60	0.56	0.51	0.54	0.51
- 90+ Days Past Due	0.02	0.02	0.01	0.00	0.03
- Nonaccrual	0.72	0.37	0.55	0.26	0.24
Closed-End - 30-89 Days PD	1.97	2.39	2.29	1.92	1.50
- 90+ Days Past Due	0.11	0.14	0.13	0.14	0.14
- Nonaccrual	4.03	2.49	3.91	2.32	0.81
- Jr Lien 30-89 Days PD	0.12	0.18	0.14	0.12	0.05
- Jr Lien 90+ Days PD	0.01	0.01	0.00	0.01	0.00
- Jr Lien Nonaccrual	0.21	0.12	0.17	0.09	0.02
Commercial RE - 30-89 Days PD	1.69	2.00	1.41	1.36	1.04
- 90+ Days Past Due	0.09	0.14	0.08	0.15	0.12
- Nonaccrual	7.41	5.00	5.89	3.78	1.38
Const & Dev - 30-89 Days PD	1.90	2.90	1.51	1.32	1.25
- 90+ Days Past Due	0.00	0.13	0.02	0.11	0.13
- Nonaccrual	16.09	10.37	13.84	8.08	2.39
Multi family - 30-89 Days PD	0.43	0.81	0.56	0.37	0.60
- 90+ Days Past Due	0.08	0.00	0.02	0.00	0.00
- Nonaccrual	1.56	0.94	0.62	0.85	0.17
Nonfarm Nres- 30-89 Days PD	1.65	1.45	1.23	1.01	0.62
- 90+ Days Past Due	0.03	0.09	0.06	0.12	0.05
- Nonaccrual	3.21	2.28	2.72	1.58	0.54
Farmland - 30-89 Days PD	0.50	0.63	0.40	0.21	0.59
- 90+ Days Past Due	0.01	0.05	0.00	0.00	0.03
- Nonaccrual	1.00	0.63	1.07	0.51	0.16
Credit Card - 30-89 Days PD	1.89	1.77	2.21	2.62	3.02
- 90+ Days Past Due	2.29	0.86	1.06	0.83	0.75
- Nonaccrual	0.00	0.00	0.00	0.00	0.03



## CAPITAL RATIOS

03/31/2010

03/31/2009

12/31/2009

12/31/2008

12/31/2007

Tier 1 Leverage Ratio

7.39

8.82

7.51

8.96

9.68

Tier 1 RBC Ratio

10.13

11.60

10.24

11.90

12.86

Total Risk-Based Capital Ratio

11.71

13.14

11.87

13.34

14.25

Tangible Tier 1 Leverage Ratio

7.34

8.78

7.47

8.94

9.65

Tangible Common Eq Cap/Tan Assets

6.07

7.25

6.16

7.67

8.48

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments

8.28

9.96

8.63

10.74

13.03

Standby Letters of Credit

0.46

0.44

0.47

0.52

0.68

Commercial &amp; Similar Letters of Credit

0.00

0.00

0.00

0.00

0.01

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

0.25

0.30

0.19

0.32

0.06

Interest Rate Contracts

0.25

0.30

0.19

0.31

0.06

Interest Rate Futures &amp; Forward Contr

0.03

0.02

0.03

0.01

0.00

Written Options Contr (Int Rate)

0.04

0.06

0.02

0.08

0.00

Purchased Options Contr (Int Rate)

0.00

0.00

0.00

0.00

0.00

Interest Rate Swaps

0.04

0.00

0.01

0.00

0.00

Foreign Exchange Contracts

0.00

0.00

0.00

0.00

0.00

Futures &amp; 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, &amp; Other Deriv Contr

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Fut &amp; Forward Contr

0.00

0.00

0.00

0.00

0.00

Written Options Contr (Comm &amp; Other)

0.00

0.00

0.00

0.00

0.00

Purchased Options Contr (Comm &amp; Oth)

0.00

0.00

0.00

0.00

0.00

Commodity &amp; Other Swaps

0.00

0.00

0.00

0.00

0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

12.75

14.42

12.49

15.56

18.65

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	99.68	83.24	100.00	85.01	86.67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.32	16.76	0.00	14.99	13.33
Futures and Forwards	29.81	34.10	35.67	16.15	16.18
Written Options	31.90	34.37	29.27	41.52	32.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	31.90	34.37	29.27	41.52	32.11
Purchased Options	2.11	12.08	3.47	19.30	30.14
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.11	12.08	3.47	19.30	30.14
Swaps	33.38	19.45	26.99	18.61	21.57
Held for Trading	0.00	5.56	9.52	10.53	6.67
Interest Rate Contracts	0.00	5.56	9.52	10.53	6.67
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	100.00	94.44	90.48	89.47	93.33
Interest Rate Contracts	91.00	77.68	90.21	74.48	80.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.32	16.76	0.00	14.99	13.33
Deriv Contr (Excl Fut & FX LE 14 Days)	64.19	60.64	70.73	54.46	67.89
One Year or Less	30.29	33.29	37.76	22.24	24.36
Over 1 Year to 5 Years	3.64	10.93	4.30	27.45	33.47
Over 5 Years	26.06	16.41	24.12	1.34	10.06
Gross Negative Fair Value (Abs Val)	0.49	0.55	0.48	0.66	1.66
Gross Positive Fair Value	0.38	0.69	0.26	0.42	2.32
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	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	33.33	33.33	33.33	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	66.67	66.67	66.67	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.24	0.34	0.36	0.35	0.44
Premium Inc/Ins Activities Revenue	0.00	0.00	1.09	1.28	0.00
Credit Rel Prem Inc/Tot Prem Inc	0.00	100.00	33.33	33.33	50.00
Other Prem Inc/Total Prem Inc	100.00	0.00	66.67	66.67	50.00
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)	26.81	23.05	39.53	20.02	36.07
Ins Net Inc (L/H)/Equity (L/H)	4.71	3.41	4.04	5.15	4.68
Insur Ben, Losses, Exp/Insur Premiums	74.83	31.58	70.52	71.60	58.67
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.48	2.39	1.96	2.59	5.84
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.21	8.22	9.58	9.36	8.15
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	0.96	0.00	0.57	0.00	0.00
Cost: Interest-Bearing Deposits	0.95	N/A	1.34	N/A	0.00
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.63	0.62	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-36.29	-68.77	-29.60	-53.15	-64.16
Total Selected Assets	-31.21	-45.46	-22.94	-39.91	234.03
Deposits	-63.95	N/A	-21.88	N/A	N/A

PROFITABILITY:	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	-9.16	-1.12	-22.67	-2.34	8.31
Bank Net Inc/Avg Eq Inv in Banks	-5.60	1.25	-16.15	-0.16	9.79
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.29	1.48	0.36	4.16	3.78
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.62	-60.12	-38.45	3.14	15.81
Bank Net Income/Parent Net Income	121.32	141.22	177.31	131.87	114.93
Nonbank Net Income/Parent Net Income	2.21	3.92	3.44	1.67	0.93
Sub BHCs Net Inc/Parent Net Income	89.10	4140.97	367.49	72.56	85.23
LEVERAGE:					
Total Liabilities/Equity	33.87	22.89	36.34	20.60	21.24
Total Debt/Equity Capital	4.95	2.68	4.53	1.93	1.24
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.58	21.11	31.41	19.11	17.71
Tot Debt+Lns Guaranteed for Affl/Equity	5.07	2.89	4.82	2.22	1.55
Total Debt/Eq Cap - Exc Over Fair Value	5.09	2.76	4.66	1.94	1.25
Long-Term Debt/Equity Capital	1.88	1.54	1.70	0.86	0.52
Short-Term Debt/Equity Capital	1.32	0.39	1.99	0.48	0.29
Current Portion of LT Debt/Equity	0.00	0.01	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.19	0.36	0.19	0.19	0.27
Long-Term Debt/Consolidated LT Debt	5.49	4.53	5.70	2.43	2.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	128.59	117.38	130.63	115.45	113.31
Total Investment in Subs/Equity	129.14	117.80	131.16	115.93	113.69
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.51	99.08	109.01	99.75	99.35
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	110.00	99.49	109.52	100.11	99.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.48	3.81	2.10	3.44	1.49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.43	16.17	28.31	6.16	4.57
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	65.74	72.13	65.56	92.16	105.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	90.93	60.91	78.76	92.03	115.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.94	100.18	93.17	99.90	107.84
Pretax Oper Inc + Int Exp/Int Expense	149.56	22.67	622.93	1912.71	2593.21
Div + Int From Subs/Int Exp + Div	103.94	160.62	104.93	161.76	158.83
Fees+Other Inc From Subs/Sal + Oth Exp	7.20	6.66	7.73	9.29	6.50
Net Inc/Curr Port of LT Debt+Pfd Div(X)	60.12	82.71	15.32	16.98	39.51
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.30	-0.93	-3.41	-0.49	-0.15
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
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
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.52	0.50	0.55	0.49	0.45
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

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	57.63	76.95	85.81	91.22	82.48
Dividends Paid/Net Income	30.64	32.85	50.18	59.60	40.01
Net Income - Dividends/Avg Equity	-9.74	-2.39	-23.39	-5.31	4.58

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	107.51	138.06	102.59	122.07	127.63
Dividends From Nonbank Subs	0.89	0.76	2.44	1.16	0.65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	1.25
Dividends From All Subsidiaries	111.29	144.15	114.79	128.23	141.53

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	25.97	31.36	49.86	58.60	51.28
Interest Income From Bank Subs	0.18	0.15	0.36	0.28	0.29
Mgt & Service Fees From Bank Subs	2.24	1.81	4.39	1.80	0.81
Other Income From Bank Subs	0.08	0.11	0.45	0.23	0.20
Operating Income From Bank Subs	31.04	43.34	61.24	76.18	60.58

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	63.64	52.84	86.00	80.27	59.71
Interest Income From Nonbank Subs	0.00	0.00	0.03	0.55	4.85
Mgt & Serv Fees From Nonbank Subs	0.17	0.14	0.19	1.33	1.04
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	66.00	52.98	91.88	93.42	96.21

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	15.73	45.60	24.28	20.25	55.24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Mgt & Serv Fees From Sub BHCs	0.53	0.83	0.63	0.60	0.06
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.27	46.43	24.91	20.85	55.30

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	44.35	42.89	48.74	65.54	74.95
Interest Income From Bank Subs	1.12	1.50	1.51	0.78	0.92
Mgt & Serv Fees From Bank Subs	5.79	7.20	5.10	2.03	0.88
Other Income From Bank Subs	0.00	0.10	0.00	0.07	0.19
Operating Income From Bank Subs	64.14	65.04	65.11	78.02	83.99

Dividends From Nonbank Subs	12.81	1.75	4.35	1.57	0.45
Interest Income From Nonbank Subs	0.00	0.00	0.11	0.00	0.15
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	16.17	3.21	15.52	4.11	1.15

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.21
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	0.00	0.00	0.00	0.00	0.21

Loans and Adv From Subs/ST Debt	593.89	878.64	496.69	554.42	768.42
Loans and Adv From Subs/Total Debt	246.79	588.64	241.99	424.59	496.21

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									92
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.11	1.66	2.04	2.66	3.14	3.65	3.95	4.09	92
+ Non-interest Income	0.83	0.02	0.16	0.35	0.65	1.03	2.06	3.29	92
- Overhead Expense	3.39	2.22	2.57	2.85	3.25	3.95	4.42	5.06	92
- Provision for Losses	0.65	0.00	0.01	0.12	0.39	1.02	2.12	2.88	92
+ Securities Gains (Losses)	0.04	-0.12	-0.02	0.00	0.00	0.05	0.26	0.50	92
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	92
= Pretax Net Oper Income (TE)	0.02	-3.84	-1.95	-1.01	0.14	0.98	1.50	1.95	92
Net Operating Income	-0.13	-5.30	-2.02	-1.05	0.14	0.78	1.18	1.29	92
Net Income	-0.13	-5.30	-2.02	-1.05	0.14	0.78	1.18	1.29	92
Net Income (Sub S Adjusted)	-0.03	-2.86	-1.83	-1.23	0.50	0.74	0.95	1.27	29
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.10	3.75	4.33	4.69	5.08	5.51	5.98	6.06	92
Interest Expense	1.65	0.61	0.93	1.23	1.56	2.02	2.42	2.77	92
Net Interest Income (TE)	3.47	2.00	2.27	2.89	3.48	4.04	4.43	4.67	92
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.05	-0.02	0.00	0.07	0.45	1.86	3.55	5.02	92
Earnings Coverage of Net Losses (X)	7.40	-59.75	-8.81	-0.39	1.04	6.45	32.65	117.98	91
Ln&Ls Allowance/Total Loans & Leases	2.39	1.00	1.19	1.47	2.14	3.17	4.19	5.08	92
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.95	0.06	0.68	2.73	5.98	12.25	20.76	24.42	92
30-89 Days Past Due Loans and Leases	1.81	0.02	0.20	0.61	1.68	2.71	3.69	4.95	92
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	21.32	-9.81	0.93	12.99	20.52	31.94	41.17	49.24	92
Net ST Noncore Funding Dependence	12.76	-10.83	-4.66	4.84	9.41	21.86	29.67	44.68	92
Net Loans and Leases/Total Assets	65.83	45.25	48.70	57.52	65.87	73.33	79.66	82.25	92
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.38	-1.73	1.05	4.04	7.96	10.00	12.64	14.65	92
Equity Capital/Total Assets	6.75	-1.68	1.04	3.33	7.43	9.37	13.00	14.27	92
Equity Capital+Minority Int/Total Assets	6.91	-1.68	1.04	3.59	7.43	9.50	13.00	14.27	92
Net Loans&Ls/Equity Capital (X)	11.36	3.43	4.17	6.05	9.50	16.68	22.60	33.51	84
Cash Dividends/Net Income	30.62	0.00	0.00	0.00	0.00	46.88	97.32	221.21	55
Cash Dividends/Net Income (Sub S Adjusted)	-0.42	-29.81	-22.81	0.00	0.00	0.00	1.88	23.76	29
Retained Earnings/Avg Equity Cap	-9.78	-206.14	-57.60	-15.85	2.33	6.24	11.15	13.01	86
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	1.31	0.00	0.00	0.00	0.00	0.00	7.21	23.49	84
Long-Term Debt/Equity Capital	1.87	0.00	0.00	0.00	0.00	0.00	12.23	22.47	84
Equity Investment in Subs/Equity Cap	128.59	88.27	93.25	99.65	114.35	138.98	231.08	297.15	84
Cash FR Oper+Noncash+Op Exp+Di v	90.93	-65.56	-1.24	29.70	85.71	113.17	200.38	441.53	88

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.57	3.33	3.83	4.19	4.56	4.95	5.32	5.46	92
Less: Interest Expense	1.45	0.60	0.79	1.10	1.45	1.77	2.13	2.33	92
Equals: Net Interest Income (TE)	3.11	1.66	2.04	2.66	3.14	3.65	3.95	4.09	92
Plus: Non-Interest Income	0.83	0.02	0.16	0.35	0.65	1.03	2.06	3.29	92
Equals: Adj Operating Income (TE)	3.94	1.99	2.31	3.16	3.98	4.71	5.29	6.19	92
Less: Overhead Expense	3.39	2.22	2.57	2.85	3.25	3.95	4.42	5.06	92
Less: Provision for Loan and Lease Losses	0.65	0.00	0.01	0.12	0.39	1.02	2.12	2.88	92
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Plus: Realized G/L on AFS Sec	0.04	-0.12	-0.02	0.00	0.00	0.03	0.26	0.50	92
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.04	92
Equals: Pretax Net Oper Inc (TE)	0.02	-3.84	-1.95	-1.01	0.14	0.98	1.50	1.95	92
Less: Applicable Income Taxes (TE)	0.10	-0.61	-0.14	0.00	0.01	0.27	0.44	0.64	92
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Operating Income	-0.13	-5.30	-2.02	-1.05	0.14	0.78	1.18	1.29	92
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Income	-0.13	-5.30	-2.02	-1.05	0.14	0.78	1.18	1.29	92
Memo: Net Income (Last Four Qtrs)	-1.46	-7.49	-5.58	-3.92	-0.59	0.36	1.01	1.26	87
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.18	72.85	81.64	86.80	91.44	94.03	95.42	96.16	92
Avg Int-Bearing Funds / Avg Assets	81.82	61.26	72.00	76.81	82.35	86.99	90.06	94.23	92
Int Income (TE) / Avg Earning Assets	5.10	3.75	4.33	4.69	5.08	5.51	5.98	6.06	92
Int Expense / Avg Earning Assets	1.65	0.61	0.93	1.23	1.56	2.02	2.42	2.77	92
Net Int Inc (TE) / Avg Earn Assets	3.47	2.00	2.27	2.89	3.48	4.04	4.43	4.67	92
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.79	4.79	5.02	5.42	5.75	6.10	6.55	6.91	92
Interest-Bearing Bank Balances	0.34	0.00	0.00	0.09	0.24	0.48	1.10	1.60	90
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.18	0.27	0.41	0.94	54
Trading Assets	6.56	0.00	0.00	0.00	4.06	8.98	10.53	11.05	3
Total Earning Assets	5.04	3.73	4.30	4.59	4.96	5.45	5.91	6.04	92
Investment Securities (TE)	3.91	1.54	2.55	3.11	3.94	4.55	5.32	5.71	92
U. S. Treasury & Agency Sec (excl MBS)	2.85	0.03	0.73	1.76	2.84	3.92	5.49	5.74	82
Mortgage-Backed Securities	4.02	0.88	2.24	3.28	4.12	4.70	5.75	7.00	80
All Other Securities	5.84	1.97	2.32	3.83	5.34	6.46	10.86	17.92	82
Interest-Bearing Deposits	1.59	0.63	0.94	1.31	1.62	1.89	2.14	2.33	92
Time Deposits of \$100K or More	2.16	1.02	1.24	1.82	2.14	2.53	2.89	3.13	92
Time Deposits < \$100K	2.25	1.20	1.41	1.97	2.22	2.61	2.89	3.25	92
Other Domestic Deposits	0.73	0.16	0.28	0.45	0.74	0.97	1.22	1.49	91
Foreign Deposits	0.94	0.58	0.58	0.58	0.58	0.94	1.16	1.23	2
Fed Funds Purchased and Repos	1.00	0.00	0.00	0.10	0.51	1.60	3.22	4.34	56
Other Borrowed Funds & Trading Liab	3.26	0.00	0.29	1.93	3.39	4.26	5.02	5.70	79
All Interest-Bearing Funds	1.76	0.94	1.09	1.42	1.78	2.09	2.32	2.55	92

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	16.23	11.15	12.25	13.35	15.43	18.43	22.15	25.71	92
Avg Assets per Employee (\$000)	4241.82	2375.52	2652.73	3153.04	3688.58	5007.26	6921.21	8583.77	92

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Overhead Exp / NII + Non-Int Income	88.85	58.59	60.82	69.83	85.01	101.86	134.15	150.25	92

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.39	2.22	2.57	2.85	3.25	3.95	4.42	5.06	92
Personnel Expense	1.61	0.96	1.09	1.30	1.64	1.83	2.23	2.34	92
Net Occupancy Expense	0.46	0.21	0.28	0.35	0.45	0.56	0.68	0.82	92
Other Operating Expenses	1.28	0.75	0.80	0.94	1.18	1.50	1.95	2.65	92
Overhead Less Non-Interest Income	2.54	1.08	1.65	2.10	2.52	2.96	3.37	3.83	92

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	87.64	56.51	59.76	67.28	82.73	97.50	133.74	149.33	92
Personnel Expense	41.33	27.98	31.52	35.68	39.39	46.41	53.61	64.51	92
Net Occupancy Expense	12.06	5.58	6.67	8.42	11.18	15.27	19.75	22.93	92
Other Operating Expenses	33.76	16.58	18.33	21.47	30.12	41.92	64.97	75.83	92
Total Non-Interest Income	18.81	-1.60	4.92	10.51	16.41	23.68	36.95	55.39	92
Fiduciary Activities Income	0.39	0.00	0.00	0.00	0.00	0.07	2.30	4.92	91
Serv Charges on Deposit Accts - Domestic	7.22	0.61	2.27	4.02	6.81	10.34	13.48	17.15	91
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Investment Banking Fees & Commissions	0.39	0.00	0.00	0.00	0.01	0.61	1.66	3.02	91
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.14	0.95	2.95	91
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Insurance Activities Revenue	0.24	0.00	0.00	0.00	0.00	0.25	1.24	2.97	91
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.34	-13.51	-8.16	-0.68	0.00	1.13	3.89	8.19	91
Other Non-Interest Income	7.33	1.11	1.81	3.29	6.38	9.21	16.34	26.51	91
Overhead Less Non-Interest Income	67.32	16.27	33.54	48.01	60.59	81.94	116.14	138.54	92

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	10.10	-69.90	-2.42	0.00	0.08	24.60	31.92	35.96	55
Appl Inc Tax+TE/Pretax NOI+TE	21.74	-0.24	0.00	0.05	26.63	36.66	42.30	49.07	55



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	53.17	30.74	34.80	42.65	54.17	62.27	69.25	72.78	92
Commercial and Industrial Loans	8.30	2.36	3.01	5.03	7.05	10.53	15.96	19.54	92
Loans to Individuals	2.25	0.05	0.27	0.85	1.86	3.10	4.63	7.74	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Agricultural Loans	1.26	0.00	0.00	0.00	0.02	1.26	6.76	10.51	92
Other Loans and Leases	0.62	0.00	0.01	0.05	0.41	0.88	1.89	2.34	92
Net Loans and Leases	65.83	45.25	48.70	57.52	65.87	73.33	79.66	82.25	92
Debt Securities Over 1 Year	13.87	0.79	2.48	6.15	11.78	20.15	29.76	33.11	92
Mutual Funds and Equity Securities	0.04	0.00	0.00	0.00	0.00	0.01	0.32	0.55	92
Subtotal	80.44	65.24	70.34	75.78	81.19	85.16	88.19	90.16	92
Interest-Bearing Bank Balances	5.33	0.00	0.05	1.34	4.16	8.71	14.15	20.11	92
Federal Funds Sold & Reverse Repos	0.81	0.00	0.00	0.00	0.00	1.42	3.85	4.85	92
Debt Securities 1 Year or Less	1.36	0.00	0.00	0.11	0.74	2.48	4.64	5.98	92
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Total Earning Assets	89.45	78.88	83.55	86.01	90.66	92.19	93.70	94.79	92
Non-Int Cash and Due From Dep Inst	2.05	0.56	0.70	1.08	1.68	2.47	4.36	6.75	92
Other Real Estate Owned	1.83	0.00	0.02	0.33	1.22	2.94	5.24	7.00	92
All Other Assets	8.22	3.24	4.55	5.80	7.77	10.62	13.00	14.84	92
MEMORANDA:									
Short-Term Investments	8.37	0.66	1.79	3.90	7.20	11.57	17.45	22.05	92
U.S. Treasury Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.21	1.10	92
U.S. Agency Securities (excl MBS)	3.75	0.00	0.00	0.33	2.38	7.90	11.55	15.96	92
Municipal Securities	2.25	0.00	0.00	0.00	1.38	3.99	7.99	11.03	92
Mortgage-Backed Securities	6.65	0.00	0.00	0.93	5.76	12.41	18.71	21.44	92
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.74	92
Other Debt Securities	0.18	0.00	0.00	0.00	0.00	0.10	0.78	2.63	92
RE Loans Secured by 1-4 Family	15.79	1.64	4.08	10.38	16.30	20.69	25.65	26.66	92
Revolving	2.83	0.00	0.05	0.96	2.41	4.53	6.32	8.25	92
Closed-End, Sec by First Liens	11.55	1.25	2.79	7.69	11.41	15.99	19.18	22.96	92
Closed-End, Sec by Junior Liens	0.96	0.00	0.06	0.31	0.73	1.34	2.13	3.31	92
Commercial Real Estate Loans	33.92	9.31	12.51	23.13	32.16	46.05	55.62	60.74	92
Construction and Land Dev	8.26	0.73	1.51	3.65	8.08	11.33	15.78	19.65	92
Multifamily	1.94	0.00	0.03	0.59	1.44	3.06	5.81	8.00	92
Nonfarm Nonresidential	22.40	5.68	7.86	14.18	21.54	29.30	38.18	49.25	92
RE Loans Secured by Farmland	2.23	0.00	0.00	0.04	0.65	3.51	8.85	12.18	92
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.04	51.96	57.68	69.90	82.12	88.58	91.47	93.15	92
RE Loans Secured by 1-4 Family	24.03	2.52	5.80	17.03	24.67	31.33	41.21	44.98	92
Revolving	4.22	0.00	0.08	1.42	3.42	6.44	10.17	12.44	92
Closed-End	19.40	2.49	4.32	11.65	18.96	26.13	36.09	40.86	92
Commercial Real Estate Loans	49.68	14.80	20.08	35.61	50.54	64.71	73.88	80.78	92
Construction and Land Dev	12.16	1.59	2.49	5.24	11.41	16.84	24.27	28.11	92
Multifamily	2.84	0.00	0.05	0.87	2.15	4.73	7.68	10.61	92
Nonfarm Nonresidential	32.80	9.56	12.65	24.15	31.71	41.31	51.45	59.72	92
RE Loans Secured by Farmland	3.47	0.00	0.00	0.05	1.00	5.33	14.34	18.55	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Commercial and Industrial Loans	12.40	3.80	4.89	7.42	10.93	15.66	23.55	27.79	92
Loans to Individuals	3.51	0.12	0.37	1.14	3.02	5.10	8.63	13.08	92
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.48	92
Agricultural Loans	1.99	0.00	0.00	0.00	0.04	2.06	12.48	15.95	92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Loans and Leases	0.97	0.00	0.02	0.07	0.59	1.47	2.52	4.34	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.37	0.66	1.79	3.90	7.20	11.57	17.45	22.05	92
Liquid Assets	21.61	6.44	10.59	14.09	21.41	27.76	33.91	36.96	92
Investment Securities	15.71	1.05	3.28	7.56	14.49	21.74	32.59	37.27	92
Net Loans and Leases	65.83	45.25	48.70	57.52	65.87	73.33	79.66	82.25	92
Net Lns, Ls & Stdby Ltrs of Credit	66.39	46.70	50.47	57.79	66.56	73.81	80.04	83.16	92
Core Deposits	64.30	39.88	46.59	58.19	65.08	71.30	77.03	78.87	92
Noncore Funding	26.21	9.50	11.68	18.46	24.11	32.94	41.43	51.72	92
Time Deposits of \$100K or More	16.78	7.36	8.61	11.71	15.45	19.70	28.83	31.63	92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Fed Funds Purchased and Repos	0.92	0.00	0.00	0.00	0.05	1.56	3.97	6.29	92
Net Fed Funds Purchased (Sold)	0.16	-6.04	-3.52	-0.60	0.00	1.43	2.80	5.45	92
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Oth Borrowings W/Rem Mat 1 Yr or Less	1.91	0.00	0.00	0.00	1.21	3.30	5.94	8.20	92
Earning Assets Repr in 1 Year	36.32	16.41	18.52	28.31	36.30	42.08	53.61	62.31	92
Int-Bearing Liab Repr in 1 Year	33.38	0.00	1.96	19.61	31.35	41.78	60.21	64.97	92
Long-Term Debt Repr in 1 Year	0.59	0.00	0.00	0.00	0.00	0.18	3.24	6.31	92
Net Assets Repriceable in 1 Year	2.87	-28.06	-19.14	-9.13	0.37	12.25	29.34	42.46	92
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	21.32	-9.81	0.93	12.99	20.52	31.94	41.17	49.24	92
Net ST Noncore Funding Dependence	12.76	-10.83	-4.66	4.84	9.41	21.86	29.67	44.68	92
Short-Term Inv/ST Noncore Funding	51.28	3.66	8.29	19.99	44.23	71.83	130.13	168.16	92
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.44	-29.82	-21.24	-7.16	3.07	14.34	34.87	43.30	92
Net Loans and Leases/Total Deposits	78.81	55.46	60.64	68.41	79.48	88.80	97.01	99.81	92
Net Loans and Leases/Core Deposits	105.51	66.29	72.58	86.18	103.04	118.63	145.90	172.79	92
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.80	-48.97	-2.22	0.00	0.37	2.09	2.78	4.58	27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.41	-21.36	-4.52	0.02	1.27	3.69	6.58	10.01	82
Struct Notes Appr(Depr)/T1 Cap	-0.07	-3.67	-0.63	-0.20	0.00	0.05	0.15	0.38	28
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.11	0.00	0.00	0.00	0.00	1.33	32.73	55.66	92
Available-For-Sale Securities	94.88	27.14	65.74	98.48	100.00	100.00	100.00	100.00	92
U.S. Treasury Securities	0.54	0.00	0.00	0.00	0.00	0.00	2.38	9.80	92
U.S. Agency Securities (excl MBS)	26.16	0.00	0.00	2.97	21.46	48.92	77.78	83.35	92
Municipal Securities	14.68	0.00	0.00	0.00	10.05	30.92	42.65	54.19	92
Mortgage-Backed Securities	43.05	0.00	0.00	10.19	46.05	75.02	91.40	98.39	92
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.00	0.80	3.42	92
Other Debt Securities	1.25	0.00	0.00	0.00	0.00	0.86	6.53	13.17	92
Mutual Funds and Equity Securities	0.41	0.00	0.00	0.00	0.00	0.13	2.92	5.05	92
Debt Securities 1 Year or Less	9.75	0.00	0.00	0.96	5.54	18.23	31.17	39.06	92
Debt Securities 1 To 5 Years	30.17	0.00	1.44	5.97	22.35	51.12	67.42	78.46	92
Debt Securities Over 5 Years	55.55	0.00	4.86	23.22	57.78	86.77	94.20	98.29	92
Pledged Securities	57.27	0.00	8.96	29.96	54.36	79.47	92.19	96.86	92
Structured Notes, Fair Value	1.96	0.00	0.00	0.00	0.00	2.50	10.97	19.79	92

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.65	0.00	0.01	0.12	0.39	1.02	2.12	2.88	92
Provision for Ln&Ls Losses/Avg Lns&Ls	1.01	0.00	0.02	0.22	0.58	1.74	3.29	4.38	92
Provision for Ln&Ls Losses/Net Losses	210.12	-320.18	0.00	50.81	110.72	263.62	495.01	1897.11	91
Ln&Ls Allowance/Total Loans & Leases	2.39	1.00	1.19	1.47	2.14	3.17	4.19	5.08	92
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.59	0.57	0.74	1.45	4.03	12.50	36.21	86.44	83
ALLL/Nonaccrual Assets	72.00	15.65	23.67	34.32	55.09	90.23	154.35	366.71	89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	69.50	16.23	23.63	33.49	51.68	93.62	140.59	263.36	90
Gross Ln&Ls Losses/Avg Loans & Leases	1.15	0.00	0.01	0.12	0.61	1.92	3.62	5.15	92
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.01	0.05	0.14	0.30	0.39	92
Net Losses/Avg Loans and Leases	1.05	-0.02	0.00	0.07	0.45	1.86	3.55	5.02	92
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Recoveries/Prior Year-End Losses	1.56	0.00	0.11	0.37	0.93	2.04	4.98	9.42	86
Earnings Coverage of Net Losses (X)	7.40	-59.75	-8.81	-0.39	1.04	6.45	32.65	117.98	91
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.99	-0.03	0.00	0.02	0.30	1.57	3.77	5.23	92
RE Loans Secured By 1-4 Family	0.88	-0.05	-0.01	0.00	0.18	1.52	3.53	6.36	92
Revolving	0.32	-0.19	-0.02	0.00	0.00	0.00	1.80	4.86	88
Closed-End	0.88	-0.04	-0.01	0.00	0.18	1.86	3.43	5.54	92
Commercial Real Estate Loans	0.84	-0.17	-0.03	0.00	0.09	1.03	3.91	5.84	92
Construction and Land Dev	2.28	-0.69	-0.03	0.00	0.00	1.94	13.75	22.06	91
Multifamily	0.29	0.00	0.00	0.00	0.00	0.00	1.96	6.07	83
Nonfarm Nonresidential	0.28	-0.07	-0.00	0.00	0.00	0.39	1.39	2.62	92
RE Loans Secured by Farmland	0.49	-0.01	0.00	0.00	0.00	0.00	0.00	13.70	73
Commercial and Industrial Loans	1.26	-0.42	-0.11	0.00	0.10	1.53	5.15	11.33	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Loans to Individuals	1.75	0.07	0.12	0.27	0.89	3.20	4.72	6.31	54
Credit Card Loans	2.35	-0.20	0.00	0.00	0.00	5.17	7.46	8.56	23
Agricultural Loans	-0.02	-1.17	-0.05	0.00	0.00	0.00	0.00	0.00	57
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.43	-0.45	-0.05	0.00	0.00	0.08	5.94	30.29	85

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.81	0.02	0.20	0.61	1.68	2.71	3.69	4.95	92
90+ Days PD Loans and Leases	0.16	0.00	0.00	0.00	0.02	0.26	0.84	1.05	92
Nonaccrual Loans and Leases	5.52	0.03	0.48	1.69	3.75	8.40	15.24	18.61	92
90+ Days PD and Nonaccrual Loans and Leases	5.75	0.07	0.57	1.76	3.75	8.78	15.28	19.50	92
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.00	0.00	0.26	0.71	92
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Nonaccrual Restructured	0.49	0.00	0.00	0.00	0.00	1.05	1.90	3.25	92
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.81	0.02	0.20	0.61	1.68	2.71	3.69	4.95	92
90+ Days Past Due Assets	0.16	0.00	0.00	0.00	0.02	0.26	0.84	1.05	92
Nonaccrual Assets	5.57	0.03	0.56	1.73	3.75	8.40	15.24	18.61	92
30+ Days PD & Nonaccrual Assets	7.81	0.62	1.72	2.99	5.43	12.29	18.71	23.11	92
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	3.96	0.04	0.39	1.24	2.58	5.91	10.99	13.54	92
90+ PD & Nonaccrual Assets + OREO	5.80	0.05	0.42	1.98	3.94	8.56	14.75	18.40	92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	6.91	0.19	0.48	2.38	5.28	10.98	17.66	21.27	92
Allowance for Loan & Lease Losses	367.00	19.02	52.24	211.93	349.21	490.17	657.49	912.42	92
Equity Cap + ALLL	89.44	0.78	4.04	22.93	49.65	142.59	315.60	360.12	84
Tier 1 Cap + ALLL	97.38	0.00	3.36	20.91	48.02	155.22	330.70	435.46	92
Loans & Leases + RE Acquired	9.73	0.30	0.76	3.25	7.17	15.02	23.67	28.72	92



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.38	-1.73	1.05	4.04	7.96	10.00	12.64	14.65	92
Tier 1 RBC Ratio	10.12	-2.52	1.45	5.27	10.67	13.60	19.09	20.84	92
Total Risk-Based Capital Ratio	11.71	-2.52	2.92	7.96	12.29	14.81	20.46	21.57	92
Tangible Tier 1 Leverage Ratio	7.34	-1.73	0.99	3.97	7.95	9.85	12.63	14.63	92
Tangible Common Eq Cap/Tan Assets	6.06	-1.95	-0.11	3.22	6.08	8.54	11.72	13.33	92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.27	2.41	3.17	4.75	7.78	10.85	14.79	18.40	92
Standby Letters of Credit	0.46	0.00	0.03	0.13	0.26	0.77	1.18	1.89	92
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	92
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.25	0.00	0.00	0.00	0.00	0.00	1.83	2.27	92
Interest Rate Contracts	0.25	0.00	0.00	0.00	0.00	0.00	1.83	2.27	92
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.69	92
Written Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.14	1.23	92
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Interest Rate Swaps	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.14	92
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	12.75	3.30	4.51	6.66	12.50	16.66	23.40	29.49	92



INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	0.00	0.00	0.00	0.00	50.00	80.00	90.00	2
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Ins Activities Revenue/Adj Oper Inc	0.24	0.00	0.00	0.00	0.00	0.25	1.23	2.96	92
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	2
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Ins Net Inc (P/C)/Equity (P/C)	26.81	26.81	26.81	26.81	26.81	26.81	26.81	26.81	1
Ins Net Inc (L/H)/Equity (L/H)	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	1
Insur Ben, Losses, Exp/Insur Premiums	74.82	49.65	49.65	49.65	49.65	74.82	89.93	94.96	2
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Reinsurance Recov(L/H)/Tot Assets(L/H)	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	1
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
CSV Life Insurance/Tier 1 Cap + ALLL	9.21	0.00	0.00	0.00	5.53	18.93	28.19	40.42	89
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.96	0.00	0.00	0.00	0.00	0.41	2.47	3.71	6
Cost: Interest-Bearing Deposits	0.94	0.58	0.58	0.58	0.58	0.94	1.16	1.23	2
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>GROWTH RATES:</b>									
Net Loans and Leases	-36.29	-100.00	-100.00	-100.00	-33.05	-5.05	5.64	12.23	7
Total Selected Assets	-31.21	-100.00	-100.00	-83.62	-27.74	-2.44	1.88	10.35	9
Deposits	-63.94	-75.34	-75.34	-75.34	-75.34	-63.94	-57.11	-54.83	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	57.63	0.00	0.00	0.00	57.44	100.73	135.63	168.54	35
Dividends Paid/Net Income	30.63	0.00	0.00	0.00	0.00	47.00	99.39	221.41	54
Net Income - Dividends/Avg Equity	-9.73	-206.14	-57.59	-15.28	2.33	6.24	11.16	12.99	86
<b>PERCENT OF DIVIDENDS PAID:</b>									
Dividends From Bank Subs	107.51	0.00	0.00	0.00	101.38	203.96	275.00	313.89	31
Dividends From Nonbank Subs	0.89	0.00	0.00	0.00	0.00	0.00	4.73	7.77	31
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Dividends From All Subsidiaries	111.29	0.00	0.00	1.16	101.38	204.50	275.00	321.66	31
<b>PAYOUT RATIOS - SUBSIDIARIES:</b>									
<b>PERCENT OF BANK NET INCOME:</b>									
Dividends From Bank Subs	25.96	0.00	0.00	0.00	11.82	49.12	82.44	105.04	53
Interest Income From Bank Subs	0.18	0.00	0.00	0.00	0.00	0.14	0.77	1.81	53
Mgt & Service Fees From Bank Subs	2.23	0.00	0.00	0.00	0.00	0.00	11.90	24.62	53
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.47	53
Operating Income From Bank Subs	31.04	0.00	0.00	0.00	23.67	58.97	84.91	105.04	53
<b>PERCENT OF NONBANK NET INCOME:</b>									
Dividends From Nonbank Subs	63.63	0.00	0.00	0.00	100.00	100.00	100.00	100.00	23
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Mgt & Serv Fees From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.00	3.14	23
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating Inc From Nonbank Subs	66.00	0.00	0.00	0.00	100.00	100.00	100.00	100.00	23
<b>PERCENT OF SUB BHCs' NET INCOME:</b>									
Dividends From Subsidiary BHCs	15.73	0.00	0.00	0.00	0.00	0.00	37.75	50.33	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.53	0.00	0.00	0.00	0.00	0.00	1.28	1.70	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	16.26	0.00	0.00	0.00	0.00	2.13	38.60	50.76	4
<b>DEPENDENCE ON SUBSIDIARIES:</b>									
<b>PERCENT OF TOTAL OPERATING INCOME:</b>									
Dividends From Bank Subsidiaries	44.34	0.00	0.00	0.00	0.00	97.27	100.00	100.00	63
Interest Income From Bank Subs	1.12	0.00	0.00	0.00	0.00	0.48	6.33	90.00	63
Mgt & Serv Fees From Bank Subs	5.78	0.00	0.00	0.00	0.00	0.00	28.95	87.58	63
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Operating Income From Bank Subs	64.13	0.00	0.00	0.00	95.92	100.00	100.00	100.00	63
Dividends From Nonbank Subs	12.81	0.00	0.00	0.00	0.00	0.38	82.17	100.00	63
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	63
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Operating Inc From Nonbank Subs	16.16	0.00	0.00	0.00	0.00	1.45	100.00	100.00	63
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Loans and Adv From Subs/ST Debt	593.89	0.00	0.00	0.00	234.99	766.24	1909.31	3608.50	20
Loans and Adv From Subs/Total Debt	246.79	0.00	0.00	0.00	73.64	245.41	1057.48	1687.86	34

BHCPR Reporters for Quarter Ending 03/31/2010  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
2533100	496, 449	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	440, 416	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	431, 937	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3008753	485, 309	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3232512	307, 873	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
3416376	432, 708	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
1126028	154, 946	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
3192997	493, 567	BANK HOLDINGS, THE	RENO, NV	
2297701	270, 873	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	497, 168	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
3353631	430, 495	BPD HOLDING, INC.	NEW YORK, NY	
1084212	369, 783	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	465, 906	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	313, 755	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	168, 321	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	93, 539	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1140677	471, 074	CENTRAL VIRGINIA BANKSHARES	POWHATAN, VA	
1081873	218, 024	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	Moved from Peer 3
1130931	485, 916	CORTLAND BANCORP	CORTLAND, OH	
3200230	481, 757	COUNTRY BANK HOLDING COMPANY,	NEW YORK, NY	New Y-9C/BHCPR reporter
1249918	431, 039	DELMAR BANCORP	SALISBURY, MD	
1209789	401, 984	DENMARK BANCSHARES, INC.	DENMARK, WI	
1122851	466, 514	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3343351	144, 050	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1247615	381, 742	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	302, 214	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	483, 818	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2349468	427, 883	FIRST BANKSHARES, INC.	WINTER PARK, FL	
1065378	275, 188	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	326, 668	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	434, 348	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	311, 038	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	313, 629	FNBH BANCORP, INC.	HOWELL, MI	
3019339	378, 735	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1064915	496, 754	GN BANKSHARES, INC.	GIRARD, KS	
3047163	491, 730	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
1086766	436, 318	HABERSHAM BANCORP	CORNELIA, GA	
1202986	366, 595	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	410, 470	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	377, 459	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1137958	494, 000	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	Moved from Peer 4
1245385	405, 716	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	203, 328	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	453, 368	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1140127	497, 548	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1995523	85, 014	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2067959	249, 678	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1871618	394, 170	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	400, 812	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	442, 423	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	338, 119	MID STATE BANKS, INC.	HAWKINSVILLE, GA	

BHCPR Reporters for Quarter Ending 03/31/2010  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
1054840	465, 403	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	435, 780	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	427, 422	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1142309	329, 201	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	231, 367	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
2227687	482, 276	MINERS AND MERCHANTS BANCORP,	GRUNDY, VA	
2088329	398, 238	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
2321428	473, 163	OGDEN BANCSHARES, INC.	BOONE, IA	
1124770	472, 018	OSCEOLA BANCORPORATION, INC.	OSCEOLA, WI	
1249383	317, 498	OXFORD BANK CORPORATION	OXFORD, MI	
1205932	496, 104	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3444847	413, 495	PEDCOR CAPITAL, LLC	CARMEL, IN	
1085611	468, 096	PEOPLES HOLDING COMPANY	WINDER, GA	
1202799	306, 728	PEOTONE BANCORP, INC.	PEOTONE, IL	
1081314	455, 277	PERSONS BANKING CO., INC.	MACON, GA	
2453114	258, 879	PIERCE COUNTY BANCORP	TACOMA, WA	
3176607	458, 181	PSB GROUP, INC.	MADISON HEIGHTS, MI	
2891006	484, 444	REGENT BANCORP, INC.	DAVIE, FL	
2352280	451, 635	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1135374	396, 320	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	286, 478	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	357, 113	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	334, 890	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	298, 171	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
3345225	476, 867	TCB HOLDING COMPANY	THE WOODLANDS, TX	New Y-9C/BHCPR reporter
3009666	443, 684	TFC HOLDING COMPANY	ALHAMBRA, CA	
1082852	357, 370	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	375, 551	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	366, 556	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	353, 296	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	371, 240	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
2246053	446, 514	TRUMAN BANCORP, INC.	CLAYTON, MO	
1085358	288, 551	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	499, 932	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	
1083895	470, 461	UNITED BANCORPORATION OF ALABA	ATMORE, AL	New Y-9C/BHCPR reporter
1207392	436, 735	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
2721596	468, 922	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
1084155	454, 806	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1097249	415, 614	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1058558	485, 111	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	New Y-9C/BHCPR reporter
1247576	429, 931	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 92 bank holding companies.