

| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Number of BHCs in Peer Group | 84 | 98 | 87 | 101 | 128 |
| EARNINGS AND PROFITABILITY | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Net Interest Income (TE) | 3.20 | 3.45 | 3.44 | 3.75 | 3.98 |
| + Non-interest Income | 0.91 | 1.02 | 0.94 | 0.87 | 0.92 |
| - Overhead Expense | 3.42 | 3.32 | 3.45 | 3.25 | 3.23 |
| - Provision for Losses | 0.67 | 0.28 | 0.92 | 0.27 | 0.15 |
| + Securities Gains (Losses) | 0.05 | 0.02 | -0.06 | 0.00 | 0.00 |
| + Other Tax Equiv Adjustments | 0.02 | 0.01 | 0.05 | 0.01 | 0.00 |
| = Pretax Net Oper Income (TE) | 0.20 | 0.96 | 0.22 | 1.18 | 1.53 |
| Net Operating Income | 0.09 | 0.68 | -0.04 | 0.84 | 1.10 |
| Net Income | 0.09 | 0.71 | -0.04 | 0.84 | 1.10 |
| Net Income (Sub S Adjusted) | -0.93 | 0.74 | 0.13 | 0.87 | 1.09 |
| PERCENT OF AVG EARNING ASSETS: | | | | | |
| Interest Income (TE) | 5.58 | 6.68 | 6.29 | 7.34 | 7.17 |
| Interest Expense | 2.08 | 2.95 | 2.58 | 3.30 | 2.87 |
| Net Interest Income (TE) | 3.50 | 3.75 | 3.71 | 4.03 | 4.29 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 0.99 | 0.34 | 0.87 | 0.25 | 0.12 |
| Earnings Coverage of Net Losses (X) | 4.37 | -0.10 | 4.94 | 8.69 | 27.26 |
| Ln&Ls Allowance/Total Loans & Leases | 1.83 | 1.37 | 1.69 | 1.31 | 1.26 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 4.81 | 2.07 | 3.87 | 1.39 | 0.67 |
| 30-89 Days Past Due Loans and Leases | 2.05 | 1.43 | 1.65 | 1.40 | 0.92 |
| LIQUIDITY AND FUNDING: | | | | | |
| Net Noncore Funding Dependence | 24.47 | 21.22 | 25.52 | 21.16 | 20.22 |
| Net ST Noncore Funding Dependence | 16.35 | 14.15 | 17.35 | 14.61 | 12.35 |
| Net Loans and Leases/Total Assets | 69.76 | 69.31 | 69.77 | 70.63 | 69.38 |
| CAPITALIZATION: | | | | | |
| Tier 1 Leverage Ratio | 8.88 | 9.52 | 9.01 | 9.68 | 9.75 |
| Equity Capital/Total Assets | 8.13 | 8.88 | 8.15 | 8.98 | 8.83 |
| Equity Capital+Minority Int/Total Assets | 8.24 | 8.98 | 8.25 | 9.08 | 8.91 |
| Net Loans&Ls/Equity Capital (X) | 9.34 | 8.44 | 9.22 | 8.47 | 8.26 |
| Cash Dividends/Net Income | 32.05 | 36.09 | 60.48 | 40.41 | 35.12 |
| Cash Dividends/Net Income (Sub S Adjusted) | 5.36 | 22.16 | 27.48 | 47.02 | 46.57 |
| Retained Earnings/Avg Equity Cap | -1.74 | 3.49 | -4.99 | 4.49 | 7.55 |
| PARENT COMPANY RATIOS: | | | | | |
| Short-Term Debt/Equity Capital | 0.41 | 0.46 | 0.48 | 0.29 | 0.33 |
| Long-Term Debt/Equity Capital | 1.52 | 0.33 | 0.83 | 0.52 | 0.65 |
| Equity Investment in Subs/Equity Cap | 117.33 | 115.53 | 115.14 | 113.31 | 113.46 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 61.04 | 90.76 | 92.03 | 115.03 | 92.82 |

| PERCENT OF AVERAGE ASSETS | PEER GROUP 05 | | | | |
|---|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Interest Income (TE) | 5.09 | 6.15 | 5.81 | 6.81 | 6.64 |
| Less: Interest Expense | 1.91 | 2.72 | 2.39 | 3.07 | 2.67 |
| Equals: Net Interest Income (TE) | 3.20 | 3.45 | 3.44 | 3.75 | 3.98 |
| Plus: Non-Interest Income | 0.91 | 1.02 | 0.94 | 0.87 | 0.92 |
| Equals: Adj Operating Income (TE) | 4.18 | 4.50 | 4.41 | 4.69 | 4.98 |
| Less: Overhead Expense | 3.42 | 3.32 | 3.45 | 3.25 | 3.23 |
| Less: Provision for Loan and Lease Losses | 0.67 | 0.28 | 0.92 | 0.27 | 0.15 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Plus: Realized G/L on AFS Sec | 0.05 | 0.02 | -0.05 | 0.00 | 0.00 |
| Plus: Other Tax Equiv Adjustments | 0.02 | 0.01 | 0.05 | 0.01 | 0.00 |
| Equals: Pretax Net Oper Inc (TE) | 0.20 | 0.96 | 0.22 | 1.18 | 1.53 |
| Less: Applicable Income Taxes (TE) | 0.15 | 0.22 | 0.17 | 0.31 | 0.39 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Operating Income | 0.09 | 0.68 | -0.04 | 0.84 | 1.10 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Income | 0.09 | 0.71 | -0.04 | 0.84 | 1.10 |
| Memo: Net Income (Last Four Qtrs) | -0.37 | 0.75 | 0.01 | 0.84 | 1.10 |
| MARGIN ANALYSIS: | | | | | |
| Avg Earning Assets / Avg Assets | 92.33 | 92.47 | 92.71 | 93.28 | 93.08 |
| Avg Int-Bearing Funds / Avg Assets | 80.19 | 78.52 | 79.36 | 78.41 | 77.19 |
| Int Income (TE) / Avg Earning Assets | 5.58 | 6.68 | 6.29 | 7.34 | 7.17 |
| Int Expense / Avg Earning Assets | 2.08 | 2.95 | 2.58 | 3.30 | 2.87 |
| Net Int Inc (TE) / Avg Earn Assets | 3.50 | 3.75 | 3.71 | 4.03 | 4.29 |
| YIELD OR COST: | | | | | |
| Total Loans and Leases (TE) | 6.03 | 7.27 | 6.77 | 8.01 | 7.94 |
| Interest-Bearing Bank Balances | 0.78 | 3.22 | 2.65 | 5.63 | 5.51 |
| Fed Funds Sold & Reverse Repos | 0.16 | 3.10 | 2.21 | 5.05 | 4.94 |
| Trading Assets | 6.83 | 4.31 | 3.84 | 2.59 | 0.00 |
| Total Earning Assets | 5.48 | 6.59 | 6.17 | 7.22 | 7.07 |
| Investment Securities (TE) | 4.79 | 5.00 | 4.98 | 4.96 | 4.60 |
| U. S. Treasury & Agency Sec (excl MBS) | 4.33 | 5.63 | 4.94 | 4.70 | 4.10 |
| Mortgage-Backed Securities | 4.70 | 4.43 | 4.64 | 4.67 | 4.53 |
| All Other Securities | 5.81 | 5.81 | 6.37 | 7.02 | 6.43 |
| Interest-Bearing Deposits | 2.25 | 3.29 | 2.83 | 3.73 | 3.23 |
| Time Deposits of \$100K or More | 3.12 | 4.50 | 3.86 | 4.71 | 4.22 |
| Time Deposits < \$100K | 3.22 | 4.54 | 3.94 | 4.84 | 4.16 |
| Other Domestic Deposits | 0.99 | 1.76 | 1.44 | 2.32 | 2.10 |
| Foreign Deposits | N/A | N/A | N/A | 0.00 | N/A |
| Fed Funds Purchased and Repos | 1.02 | 2.94 | 2.16 | 4.65 | 4.48 |
| Other Borrowed Funds & Trading Liab | 3.25 | 4.29 | 3.72 | 4.83 | 4.86 |
| All Interest-Bearing Funds | 2.37 | 3.47 | 2.99 | 3.91 | 3.46 |

| | PEER GROUP 05 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Avg Personnel Exp Per Employee (\$000) | 16 | 15 | 61 | 59 | 57 |
| Avg Assets per Employee (\$000) | 3,709 | 3,468 | 3,467 | 3,375 | 3,270 |
| ANALYSIS RATIOS | | | | | |
| Mutual Fund Fee Inc / Non-Int Income | 0.00 | 1.48 | 1.51 | 2.03 | 1.80 |
| Overhead Exp / NII + Non-Int Income | 81.97 | 76.57 | 80.16 | 71.30 | 66.97 |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Total Overhead Expense | 3.42 | 3.32 | 3.45 | 3.25 | 3.23 |
| Personnel Expense | 1.75 | 1.81 | 1.80 | 1.79 | 1.79 |
| Net Occupancy Expense | 0.45 | 0.48 | 0.48 | 0.46 | 0.46 |
| Other Operating Expenses | 1.17 | 1.01 | 1.14 | 0.98 | 0.96 |
| Overhead Less Non-Interest Income | 2.44 | 2.28 | 2.45 | 2.33 | 2.28 |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): | | | | | |
| Total Overhead Expense | 80.40 | 74.94 | 78.26 | 69.79 | 65.62 |
| Personnel Expense | 41.22 | 41.03 | 40.68 | 38.28 | 36.40 |
| Net Occupancy Expense | 10.77 | 10.73 | 10.98 | 9.80 | 9.30 |
| Other Operating Expenses | 27.39 | 23.12 | 26.36 | 20.82 | 19.55 |
| Total Non-Interest Income | 22.08 | 21.18 | 20.24 | 18.24 | 18.44 |
| Fiduciary Activities Income | 0.23 | 0.68 | 0.63 | 0.59 | 0.58 |
| Serv Charges on Deposit Accts - Domestic | 7.92 | 7.79 | 8.18 | 7.53 | 7.54 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Investment Banking Fees & Commissions | 0.23 | 0.46 | 0.41 | 0.49 | 0.41 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net Servicing Fees | 0.20 | 0.19 | 0.18 | 0.14 | 0.17 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance Activities Revenue | 0.36 | 0.31 | 0.35 | 0.44 | 0.42 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 0.99 | 0.93 | -0.36 | 0.83 | 1.38 |
| Other Non-Interest Income | 6.85 | 7.25 | 7.60 | 5.34 | 5.47 |
| Overhead Less Non-Interest Income | 58.26 | 53.52 | 57.39 | 51.10 | 46.38 |
| TAX RATIOS: | | | | | |
| Appl Inc Taxes/Pretax NOI (TE) | 11.44 | 14.50 | 2.70 | 16.94 | 19.86 |
| Appl Inc Tax+TE/Pretax NOI+TE | 26.33 | 23.91 | 35.35 | 26.33 | 27.00 |

| PERCENT OF TOTAL ASSETS | PEER GROUP 05 | | | | |
|------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Real Estate Loans | 55.27 | 53.39 | 54.98 | 54.27 | 52.85 |
| Commercial and Industrial Loans | 9.18 | 10.04 | 9.57 | 10.18 | 10.30 |
| Loans to Individuals | 2.63 | 2.87 | 2.89 | 2.98 | 2.89 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural Loans | 1.32 | 1.44 | 1.30 | 1.51 | 1.35 |
| Other Loans and Leases | 0.79 | 0.99 | 0.80 | 0.89 | 0.72 |
| Net Loans and Leases | 69.76 | 69.31 | 69.77 | 70.63 | 69.38 |
| Debt Securities Over 1 Year | 13.45 | 14.52 | 14.78 | 13.97 | 14.12 |
| Mutual Funds and Equity Securities | 0.06 | 0.14 | 0.07 | 0.10 | 0.12 |
| Subtotal | 83.79 | 84.59 | 85.27 | 85.50 | 84.60 |
| Interest-Bearing Bank Balances | 2.64 | 0.40 | 1.07 | 0.30 | 0.29 |
| Federal Funds Sold & Reverse Repos | 1.06 | 2.93 | 1.06 | 1.75 | 2.25 |
| Debt Securities 1 Year or Less | 1.58 | 2.01 | 1.80 | 2.62 | 2.85 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Earning Assets | 90.70 | 91.22 | 90.67 | 91.54 | 91.34 |
| Non-Int Cash and Due From Dep Inst | 2.34 | 2.60 | 2.39 | 2.61 | 3.01 |
| Other Real Estate Owned | 1.05 | 0.32 | 0.73 | 0.21 | 0.11 |
| All Other Assets | 6.86 | 6.10 | 6.76 | 5.77 | 5.58 |

MEMORANDA:

| | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|
| Short-Term Investments | 6.20 | 6.10 | 4.85 | 5.37 | 6.31 |
| U. S. Treasury Securities | 0.07 | 0.10 | 0.08 | 0.08 | 0.11 |
| U. S. Agency Securities (excl MBS) | 3.74 | 4.98 | 4.15 | 6.34 | 7.28 |
| Municipal Securities | 2.61 | 3.08 | 2.98 | 3.14 | 3.35 |
| Mortgage-Backed Securities | 6.14 | 6.09 | 6.83 | 4.83 | 4.40 |
| Asset-Backed Securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Debt Securities | 0.22 | 0.23 | 0.21 | 0.16 | 0.22 |
| RE Loans Secured by 1-4 Family | 16.79 | 16.43 | 17.05 | 16.65 | 15.43 |
| Revolving | 2.55 | 2.36 | 2.72 | 2.18 | 2.23 |
| Closed-End, Sec by First Liens | 12.58 | 12.33 | 12.63 | 12.73 | 11.77 |
| Closed-End, Sec by Junior Liens | 1.12 | 1.18 | 1.20 | 1.14 | 0.96 |
| Commercial Real Estate Loans | 35.00 | 33.38 | 34.26 | 33.54 | 33.58 |
| Construction and Land Dev | 10.59 | 10.73 | 10.03 | 11.13 | 11.01 |
| Multifamily | 1.72 | 1.28 | 1.73 | 1.21 | 1.32 |
| Nonfarm Nonresidential | 21.26 | 19.94 | 21.00 | 19.21 | 19.39 |
| RE Loans Secured by Farmland | 2.08 | 2.10 | 2.12 | 2.04 | 1.80 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | |
| Real Estate Loans | 78.17 | 76.09 | 77.50 | 75.86 | 75.75 |
| RE Loans Secured by 1-4 Family | 24.55 | 23.75 | 24.63 | 23.80 | 22.50 |
| Revolving | 3.57 | 3.28 | 3.79 | 3.00 | 3.17 |
| Closed-End | 20.56 | 20.17 | 20.55 | 20.51 | 19.21 |
| Commercial Real Estate Loans | 48.50 | 46.75 | 47.29 | 45.96 | 47.38 |
| Construction and Land Dev | 14.65 | 14.92 | 13.74 | 15.17 | 15.42 |
| Multifamily | 2.47 | 1.80 | 2.45 | 1.66 | 1.84 |
| Nonfarm Nonresidential | 29.69 | 28.22 | 29.20 | 26.93 | 27.99 |
| RE Loans Secured by Farmland | 3.10 | 3.18 | 3.18 | 3.02 | 2.73 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Commercial and Industrial Loans | 12.79 | 14.21 | 13.36 | 14.22 | 14.84 |
| Loans to Individuals | 3.88 | 4.33 | 4.28 | 4.41 | 4.35 |
| Credit Card Loans | 0.05 | 0.05 | 0.06 | 0.06 | 0.08 |
| Agricultural Loans | 1.95 | 2.21 | 1.92 | 2.29 | 2.06 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Loans and Leases | 1.12 | 1.46 | 1.14 | 1.30 | 1.06 |

| PERCENT OF TOTAL ASSETS | PEER GROUP 05 | | | | |
|---------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Short-Term Investments | 6.20 | 6.10 | 4.85 | 5.37 | 6.31 |
| Liquid Assets | 18.95 | 19.38 | 18.51 | 18.21 | 19.69 |
| Investment Securities | 15.60 | 17.18 | 17.18 | 17.21 | 17.81 |
| Net Loans and Leases | 69.76 | 69.31 | 69.77 | 70.63 | 69.38 |
| Net Lns, Ls & Stdby Ltrs of Credit | 70.22 | 70.02 | 70.35 | 71.39 | 70.22 |
| Core Deposits | 62.19 | 64.04 | 62.13 | 64.52 | 64.68 |
| Noncore Funding | 27.26 | 24.41 | 27.17 | 24.07 | 23.89 |
| Time Deposits of \$100K or More | 15.57 | 14.40 | 14.91 | 14.74 | 15.91 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Fed Funds Purchased and Repos | 1.26 | 1.33 | 1.52 | 1.52 | 1.38 |
| Net Fed Funds Purchased (Sold) | 0.31 | -1.58 | 0.48 | -0.24 | -0.83 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 1.61 | 1.59 | 2.12 | 1.81 | 1.70 |
| Earning Assets Repr in 1 Year | 39.16 | 43.04 | 38.21 | 42.83 | 45.01 |
| Int-Bearing Liab Repr in 1 Year | 35.97 | 34.85 | 34.75 | 34.39 | 34.65 |
| Long-Term Debt Repr in 1 Year | 0.58 | 0.57 | 0.58 | 0.52 | 0.41 |
| Net Assets Repriceable in 1 Year | 2.20 | 7.13 | 2.15 | 6.95 | 9.18 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | |
| Net Noncore Funding Dependence | 24.47 | 21.22 | 25.52 | 21.16 | 20.22 |
| Net ST Noncore Funding Dependence | 16.35 | 14.15 | 17.35 | 14.61 | 12.35 |
| Short-Term Inv/ST Noncore Funding | 34.62 | 40.15 | 28.87 | 35.61 | 46.98 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | -0.65 | 2.46 | -1.06 | 1.57 | 4.28 |
| Net Loans and Leases/Total Deposits | 85.31 | 85.86 | 86.37 | 87.53 | 85.45 |
| Net Loans and Leases/Core Deposits | 115.76 | 112.15 | 116.56 | 111.89 | 110.94 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | -0.03 | 0.87 | 0.29 | 0.27 | -0.12 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 0.75 | 1.74 | 0.99 | 0.35 | -1.32 |
| Struct Notes Appr(Depr)/T1 Cap | 0.16 | 0.12 | 0.10 | 0.04 | -0.17 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | |
| Held-To-Maturity Securities | 6.09 | 6.29 | 5.99 | 7.24 | 5.41 |
| Available-For-Sale Securities | 93.91 | 93.71 | 94.01 | 92.76 | 94.59 |
| U. S. Treasury Securities | 0.54 | 0.60 | 0.59 | 0.59 | 0.73 |
| U. S. Agency Securities (excl MBS) | 27.49 | 30.89 | 27.95 | 41.76 | 44.03 |
| Municipal Securities | 16.28 | 18.00 | 17.31 | 17.82 | 17.96 |
| Mortgage-Backed Securities | 39.08 | 37.27 | 39.72 | 28.47 | 24.62 |
| Asset-Backed Securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Debt Securities | 1.60 | 1.39 | 1.16 | 1.04 | 1.19 |
| Mutual Funds and Equity Securities | 0.52 | 0.89 | 0.42 | 0.61 | 0.88 |
| Debt Securities 1 Year or Less | 12.15 | 12.62 | 12.44 | 17.00 | 17.57 |
| Debt Securities 1 To 5 Years | 29.62 | 31.52 | 30.00 | 33.25 | 37.69 |
| Debt Securities Over 5 Years | 53.80 | 50.18 | 53.40 | 43.77 | 39.67 |
| Pledged Securities | 60.27 | 52.62 | 60.59 | 50.77 | 46.69 |
| Structured Notes, Fair Value | 0.48 | 0.68 | 0.80 | 1.29 | 2.14 |

| ANALYSIS RATIOS | PEER GROUP 05 | | | | |
|---------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Provision for Ln&Ls Losses/Avg Assets | 0.67 | 0.28 | 0.92 | 0.27 | 0.15 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.93 | 0.37 | 1.29 | 0.37 | 0.22 |
| Provision for Ln&Ls Losses/Net Losses | 225.01 | 97.57 | 172.91 | 166.61 | 219.91 |
| Ln&Ls Allowance/Total Loans & Leases | 1.83 | 1.37 | 1.69 | 1.31 | 1.26 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 7.58 | 14.33 | 4.79 | 11.04 | 28.09 |
| ALLL/Nonaccrual Assets | 105.55 | 262.20 | 117.98 | 291.37 | 620.38 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 80.71 | 184.60 | 94.46 | 205.63 | 455.05 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.04 | 0.41 | 0.97 | 0.30 | 0.16 |
| Recoveries/Avg Loans and Leases | 0.04 | 0.06 | 0.06 | 0.05 | 0.04 |
| Net Losses/Avg Loans and Leases | 0.99 | 0.34 | 0.87 | 0.25 | 0.12 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Recoveries/Prior Year-End Losses | 2.03 | 6.60 | 28.72 | 58.71 | 35.72 |
| Earnings Coverage of Net Losses (X) | 4.37 | -0.10 | 4.94 | 8.69 | 27.26 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | |
| Real Estate Loans | 0.97 | 0.27 | 0.75 | 0.15 | 0.05 |
| RE Loans Secured By 1-4 Family | 0.57 | 0.25 | 0.60 | 0.10 | 0.06 |
| Revolving | 0.23 | 0.15 | 0.33 | 0.08 | 0.01 |
| Closed-End | 0.48 | 0.15 | 0.56 | 0.10 | 0.07 |
| Commercial Real Estate Loans | 1.08 | 0.21 | 0.74 | 0.18 | 0.04 |
| Construction and Land Dev | 2.29 | 0.55 | 1.93 | 0.32 | 0.01 |
| Multifamily | 0.06 | 0.00 | 0.11 | 0.00 | 0.00 |
| Nonfarm Nonresidential | 0.19 | 0.03 | 0.17 | 0.04 | 0.03 |
| RE Loans Secured by Farmland | 0.00 | 0.00 | 0.00 | 0.02 | 0.00 |
| Commercial and Industrial Loans | 1.04 | 0.28 | 1.27 | 0.41 | 0.16 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans to Individuals | 1.44 | 1.21 | 0.97 | 0.83 | 0.65 |
| Credit Card Loans | 2.21 | 18.99 | 3.35 | 2.95 | 1.40 |
| Agricultural Loans | 0.00 | 0.00 | 0.00 | 0.01 | 0.00 |
| Loans to Foreign Governments & Inst | N/A | 0.00 | N/A | 0.00 | 0.00 |
| Other Loans and Leases | 1.11 | 0.81 | 1.24 | 1.31 | 1.03 |

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 | 2.05 | 1.43 | 1.65 | 1.40 | 0.92 |
| 90+ Days PD Loans and Leases | 0.19 | 0.15 | 0.16 | 0.15 | 0.11 |
| Nonaccrual Loans and Leases | 3.56 | 1.61 | 2.90 | 1.12 | 0.44 |
| 90+ Days PD and Nonaccrual Loans and Leases | 3.88 | 1.87 | 3.23 | 1.34 | 0.66 |
| 30-89 Days PD Restructured | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual Restructured | 0.07 | 0.04 | 0.02 | 0.01 | 0.00 |

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

| | | | | | |
|---------------------------------|------|------|------|------|------|
| 30-89 Days Past Due Assets | 2.05 | 1.43 | 1.65 | 1.40 | 0.92 |
| 90+ Days Past Due Assets | 0.19 | 0.15 | 0.16 | 0.15 | 0.11 |
| Nonaccrual Assets | 3.58 | 1.61 | 2.91 | 1.12 | 0.45 |
| 30+ Days PD & Nonaccrual Assets | 6.19 | 3.35 | 5.07 | 2.89 | 1.64 |

PERCENT OF TOTAL ASSETS

| | | | | | |
|-----------------------------------|------|------|------|------|------|
| 90+ Days PD and Nonaccrual Assets | 2.84 | 1.31 | 2.35 | 0.95 | 0.46 |
| 90+ PD & Nonaccrual Assets + OREO | 4.09 | 1.69 | 3.31 | 1.25 | 0.62 |

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

| | | | | | |
|-----------------------------------|--------|--------|--------|--------|-------|
| Total Assets | 3.80 | 1.53 | 3.08 | 1.07 | 0.53 |
| Allowance for Loan & Lease Losses | 258.89 | 144.27 | 214.75 | 109.52 | 58.78 |
| Equity Cap + ALLL | 41.82 | 16.58 | 33.31 | 11.64 | 5.43 |
| Tier 1 Cap + ALLL | 39.96 | 14.85 | 31.89 | 10.49 | 4.96 |
| Loans & Leases + RE Acquired | 5.22 | 2.18 | 4.21 | 1.50 | 0.75 |

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 | 2.12 | 1.41 | 1.74 | 1.40 | 0.92 |
| - 90+ Days Past Due | 0.18 | 0.14 | 0.15 | 0.15 | 0.09 |
| - Nonaccrual | 4.07 | 1.84 | 3.25 | 1.14 | 0.43 |
| Coml & Indl - 30-89 Days PD | 1.47 | 1.01 | 1.14 | 1.07 | 0.61 |
| - 90+ Days Past Due | 0.16 | 0.12 | 0.09 | 0.08 | 0.09 |
| - Nonaccrual | 1.60 | 0.75 | 0.98 | 0.65 | 0.44 |
| Individuals - 30-89 Days PD | 1.29 | 1.39 | 1.37 | 1.44 | 1.25 |
| - 90+ Days Past Due | 0.09 | 0.10 | 0.10 | 0.11 | 0.07 |
| - Nonaccrual | 0.38 | 0.24 | 0.32 | 0.23 | 0.19 |
| 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 | 0.24 | 0.27 | 0.26 | 0.20 | 0.05 |
| - 90+ Days Past Due | 0.01 | 0.07 | 0.01 | 0.01 | 0.00 |
| - Nonaccrual | 0.18 | 0.08 | 0.21 | 0.02 | 0.04 |
| Foreign Govts- 30-89 Days PD | N/A | 0.00 | N/A | 0.00 | 0.00 |
| - 90+ Days Past Due | N/A | 0.00 | N/A | 0.00 | 0.00 |
| - Nonaccrual | N/A | 0.00 | N/A | 0.00 | 0.00 |
| Other Lns&Ls - 30-89 Days PD | 0.71 | 0.40 | 0.38 | 0.29 | 0.41 |
| - 90+ Days Past Due | 0.06 | 0.01 | 0.04 | 0.03 | 0.03 |
| - Nonaccrual | 0.14 | 0.07 | 0.00 | 0.08 | 0.01 |
| MEMORANDA: | | | | | |
| 1-4 Family - 30-89 Days PD | 1.98 | 1.31 | 1.71 | 1.63 | 1.13 |
| - 90+ Days Past Due | 0.13 | 0.14 | 0.12 | 0.14 | 0.08 |
| - Nonaccrual | 1.96 | 1.08 | 1.76 | 0.83 | 0.37 |
| Revolvi ng - 30-89 Days PD | 0.56 | 0.42 | 0.54 | 0.51 | 0.46 |
| - 90+ Days Past Due | 0.01 | 0.02 | 0.00 | 0.03 | 0.01 |
| - Nonaccrual | 0.37 | 0.22 | 0.26 | 0.24 | 0.10 |
| Closed-End - 30-89 Days PD | 2.27 | 1.41 | 1.93 | 1.50 | 1.21 |
| - 90+ Days Past Due | 0.14 | 0.14 | 0.14 | 0.14 | 0.10 |
| - Nonaccrual | 2.35 | 1.17 | 2.13 | 0.81 | 0.39 |
| - Jr Lien 30-89 Days PD | 0.18 | 0.08 | 0.12 | 0.05 | 0.04 |
| - Jr Lien 90+ Days PD | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 |
| - Jr Lien Nonaccrual | 0.12 | 0.04 | 0.09 | 0.02 | 0.01 |
| Commercial RE - 30-89 Days PD | 1.96 | 1.26 | 1.36 | 1.04 | 0.67 |
| - 90+ Days Past Due | 0.12 | 0.10 | 0.15 | 0.12 | 0.08 |
| - Nonaccrual | 4.75 | 1.98 | 3.77 | 1.38 | 0.42 |
| Const & Dev - 30-89 Days PD | 2.71 | 1.90 | 1.32 | 1.25 | 0.66 |
| - 90+ Days Past Due | 0.09 | 0.10 | 0.11 | 0.13 | 0.05 |
| - Nonaccrual | 10.01 | 3.81 | 7.92 | 2.39 | 0.22 |
| Multifamily - 30-89 Days PD | 0.77 | 0.56 | 0.37 | 0.60 | 0.01 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.84 | 0.25 | 0.85 | 0.17 | 0.00 |
| Nonfarm Nres- 30-89 Days PD | 1.43 | 0.75 | 1.01 | 0.62 | 0.49 |
| - 90+ Days Past Due | 0.08 | 0.05 | 0.12 | 0.05 | 0.04 |
| - Nonaccrual | 2.18 | 0.81 | 1.58 | 0.54 | 0.36 |
| Farmland - 30-89 Days PD | 0.63 | 0.34 | 0.21 | 0.59 | 0.18 |
| - 90+ Days Past Due | 0.05 | 0.06 | 0.00 | 0.03 | 0.00 |
| - Nonaccrual | 0.63 | 0.31 | 0.51 | 0.16 | 0.08 |
| Credit Card - 30-89 Days PD | 1.77 | 2.05 | 2.62 | 3.02 | 1.27 |
| - 90+ Days Past Due | 0.86 | 0.55 | 0.83 | 0.75 | 0.32 |
| - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.03 | 0.00 |

| CAPITAL RATIOS | PEER GROUP 05 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Tier 1 Leverage Ratio | 8.88 | 9.52 | 9.01 | 9.68 | 9.75 |
| Tier 1 RBC Ratio | 11.69 | 12.75 | 11.96 | 12.86 | 12.92 |
| Total Risk-Based Capital Ratio | 13.20 | 14.18 | 13.38 | 14.25 | 14.48 |
| Tangible Tier 1 Leverage Ratio | 8.85 | 9.50 | 8.98 | 9.65 | 9.73 |
| Tangible Common Eq Cap/Tan Assets | 7.35 | 8.37 | 7.71 | 8.48 | 8.26 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | |
| Loan Commitments | 10.00 | 12.84 | 10.74 | 13.03 | 14.56 |
| Standby Letters of Credit | 0.44 | 0.62 | 0.52 | 0.68 | 0.70 |
| Commercial & Similar Letters of Credit | 0.00 | 0.01 | 0.00 | 0.01 | 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 | 0.30 | 0.32 | 0.32 | 0.06 | 0.12 |
| Interest Rate Contracts | 0.30 | 0.31 | 0.31 | 0.06 | 0.10 |
| Interest Rate Futures & Forward Contr | 0.02 | 0.00 | 0.01 | 0.00 | 0.00 |
| Written Options Contr (Int Rate) | 0.06 | 0.03 | 0.08 | 0.00 | 0.01 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Interest Rate Swaps | 0.00 | 0.06 | 0.00 | 0.00 | 0.00 |
| 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 | 14.50 | 18.40 | 15.56 | 18.65 | 22.11 |

| PERCENT OF NOTIONAL AMOUNT | PEER GROUP 05 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Interest Rate Contracts | 83.24 | 86.19 | 85.01 | 86.67 | 86.96 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Comm, & Other Contracts | 16.76 | 13.81 | 14.99 | 13.33 | 13.04 |
| Futures and Forwards | 34.10 | 9.84 | 16.15 | 16.18 | 12.35 |
| Written Options | 34.37 | 37.93 | 41.52 | 32.11 | 42.53 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 34.37 | 37.93 | 41.52 | 32.11 | 42.53 |
| Purchased Options | 12.08 | 17.66 | 19.30 | 30.14 | 26.09 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 12.08 | 17.66 | 19.30 | 30.14 | 26.09 |
| Swaps | 19.45 | 30.24 | 18.61 | 21.57 | 15.22 |
| Held for Trading | 5.56 | 0.00 | 10.53 | 6.67 | 0.00 |
| Interest Rate Contracts | 5.56 | 0.00 | 10.53 | 6.67 | 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 | 94.44 | 100.00 | 89.47 | 93.33 | 100.00 |
| Interest Rate Contracts | 77.68 | 86.19 | 74.48 | 80.00 | 82.61 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Comm, & Other Contracts | 16.76 | 13.81 | 14.99 | 13.33 | 13.04 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 60.64 | 58.63 | 54.46 | 67.89 | 54.05 |
| One Year or Less | 33.29 | 19.23 | 22.24 | 24.36 | 4.99 |
| Over 1 Year to 5 Years | 10.93 | 36.00 | 27.45 | 33.47 | 37.24 |
| Over 5 Years | 16.41 | 1.88 | 1.34 | 10.06 | 4.25 |
| Gross Negative Fair Value (Abs Val) | 0.55 | 1.15 | 0.66 | 1.66 | 0.48 |
| Gross Positive Fair Value | 0.69 | 2.05 | 0.42 | 2.32 | 0.58 |
| 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

03/31/2009

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 | 33.33 | 50.00 | 33.33 | 50.00 | 25.52 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 66.67 | 50.00 | 66.67 | 50.00 | 74.48 |
| Sep Acct Assets(L/H)/Total Life Ast | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Ins Activities Revenue/Adj Oper Inc | 0.35 | 0.31 | 0.35 | 0.44 | 0.42 |
| Premium Inc/Ins Activities Revenue | 0.00 | 0.00 | 1.28 | 0.00 | 0.54 |
| Credit Rel Prem Inc/Tot Prem Inc | 50.00 | 50.00 | 33.33 | 50.00 | 60.00 |
| Other Prem Inc/Total Prem Inc | 50.00 | 50.00 | 66.67 | 50.00 | 40.00 |
| 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) | 23.05 | 29.35 | 20.02 | 36.07 | 8.20 |
| Ins Net Inc (L/H)/Equity (L/H) | 3.41 | 8.52 | 5.15 | 4.68 | 6.45 |
| Insur Ben, Losses, Exp/Insur Premiums | 40.79 | 41.12 | 71.60 | 58.67 | 148.29 |
| 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) | 2.39 | 5.51 | 2.59 | 5.84 | 2.13 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 8.22 | 8.89 | 9.35 | 8.15 | 8.04 |
| 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 | N/A | N/A | N/A | 0.00 | N/A |
| 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 | N/A | N/A | N/A | N/A | N/A |
| Foreign Governments and Inst | N/A | 0.00 | N/A | 0.00 | 0.00 |
| GROWTH RATES: | | | | | |
| Net Loans and Leases | -68.77 | -55.50 | -53.15 | -64.16 | -78.43 |
| Total Selected Assets | -45.46 | 305.10 | -39.91 | 234.03 | -42.89 |
| Deposits | N/A | N/A | N/A | N/A | N/A |

| PROFITABILITY: | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
|---|------------|------------|------------|------------|------------|
| Net Income/Avg Equity Capital | -0.37 | 6.76 | -1.51 | 8.31 | 11.42 |
| Bank Net Inc/Avg Eq Inv in Banks | 1.22 | 8.74 | 0.52 | 9.79 | 12.92 |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks | 1.48 | 3.04 | 4.16 | 3.78 | 4.84 |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | -59.18 | 8.71 | 3.14 | 15.81 | 11.00 |
| Bank Net Income/Parent Net Income | 135.12 | 117.56 | 131.87 | 114.93 | 109.40 |
| Nonbank Net Income/Parent Net Income | 4.00 | 0.87 | 1.67 | 0.93 | 0.62 |
| Sub BHCs Net Inc/Parent Net Income | 3332.62 | 133.58 | 72.56 | 85.23 | 188.60 |
| LEVERAGE: | | | | | |
| Total Liabilities/Equity | 22.81 | 20.89 | 20.27 | 21.24 | 19.84 |
| Total Debt/Equity Capital | 2.68 | 1.26 | 1.89 | 1.24 | 1.46 |
| Tot Debt+NP to Subs Iss Tr Pref/Equity | 21.32 | 18.87 | 18.79 | 17.71 | 18.24 |
| Tot Debt+Lns Guaranteed for Affl/Equity | 2.93 | 1.41 | 2.18 | 1.55 | 1.77 |
| Total Debt/Eq Cap - Exc Over Fair Value | 2.76 | 1.28 | 1.90 | 1.25 | 1.47 |
| Long-Term Debt/Equity Capital | 1.52 | 0.33 | 0.83 | 0.52 | 0.65 |
| Short-Term Debt/Equity Capital | 0.41 | 0.46 | 0.48 | 0.29 | 0.33 |
| Current Portion of LT Debt/Equity | 0.01 | 0.00 | 0.01 | 0.00 | 0.01 |
| Exc Cost Over Fair Value/Equity Cap | 0.36 | 0.30 | 0.19 | 0.27 | 0.31 |
| Long-Term Debt/Consolidated LT Debt | 4.60 | 0.73 | 2.43 | 2.56 | 1.75 |
| DOUBLE LEVERAGE: | | | | | |
| Equity Investment in Subs/Equity | 117.33 | 115.53 | 115.14 | 113.31 | 113.46 |
| Total Investment in Subs/Equity | 117.75 | 115.91 | 115.64 | 113.69 | 113.84 |
| Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 99.35 | 100.38 | 99.69 | 99.35 | 98.87 |
| Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 99.76 | 100.73 | 100.05 | 99.69 | 99.23 |
| DOUBLE LEVERAGE PAYBACK: | | | | | |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 3.60 | 1.72 | 3.44 | 1.49 | 1.10 |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 15.09 | 3.97 | 6.16 | 4.57 | 3.06 |
| COVERAGE ANALYSIS: | | | | | |
| Op Inc-Tax + Noncash/Oper Exp + Div | 71.66 | 93.24 | 92.45 | 105.92 | 89.86 |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div | 61.04 | 90.76 | 92.03 | 115.03 | 92.82 |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div | 93.54 | 74.50 | 99.90 | 107.84 | 93.99 |
| Pretax Oper Inc + Int Exp/Int Expense | 96.29 | 1140.73 | 1896.99 | 2593.21 | 2600.74 |
| Div + Int From Subs/Int Exp + Div | 156.46 | 161.24 | 163.13 | 158.83 | 137.94 |
| Fees+Other Inc From Subs/Sal + Oth Exp | 6.75 | 4.60 | 9.29 | 6.50 | 6.10 |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 75.22 | 3.78 | 16.98 | 39.51 | 62.18 |
| OTHER RATIOS: | | | | | |
| Net Assets Repr in 1 Yr/Total Assets | -0.97 | -0.69 | -0.49 | -0.15 | 0.17 |
| 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 | 0.51 | 0.44 | 0.49 | 0.45 | 0.37 |
| 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 05 | | | | |
|------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2009 | 03/31/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 |
| Div Paid/Inc Before Undist Inc | 76.95 | 68.42 | 90.29 | 82.48 | 105.61 |
| Dividends Paid/Net Income | 32.26 | 35.27 | 59.60 | 40.01 | 35.09 |
| Net Income - Dividends/Avg Equity | -1.71 | 3.75 | -4.48 | 4.58 | 7.54 |
| PERCENT OF DIVIDENDS PAID: | | | | | |
| Dividends From Bank Subs | 134.23 | 115.95 | 122.07 | 127.63 | 104.57 |
| Dividends From Nonbank Subs | 0.74 | 0.17 | 1.19 | 0.65 | 0.65 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 1.25 | 0.38 |
| Dividends From All Subsidiaries | 140.15 | 118.51 | 128.23 | 141.53 | 128.57 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | |
| Dividends From Bank Subs | 29.07 | 42.64 | 75.66 | 51.28 | 39.00 |
| Interest Income From Bank Subs | 0.16 | 0.23 | 0.39 | 0.29 | 0.27 |
| Mgt & Service Fees From Bank Subs | 1.81 | 0.61 | 1.73 | 0.81 | 0.53 |
| Other Income From Bank Subs | 0.11 | 0.04 | 0.22 | 0.20 | 0.10 |
| Operating Income From Bank Subs | 40.43 | 46.02 | 94.05 | 60.58 | 42.52 |
| PERCENT OF NONBANK NET INCOME: | | | | | |
| Dividends From Nonbank Subs | 52.84 | 63.08 | 80.27 | 59.71 | 67.55 |
| Interest Income From Nonbank Subs | 0.00 | 0.00 | 0.55 | 4.85 | 3.50 |
| Mgt & Serv Fees From Nonbank Subs | 0.14 | 0.09 | 1.33 | 1.04 | 0.15 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Inc From Nonbank Subs | 52.98 | 66.36 | 93.42 | 96.21 | 84.11 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | |
| Dividends From Subsidiary BHCs | 36.48 | 41.22 | 20.25 | 55.24 | 34.44 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 |
| Mgt & Serv Fees From Sub BHCs | 0.66 | 0.43 | 0.60 | 0.06 | 0.00 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Income From Sub BHCs | 37.14 | 41.64 | 20.85 | 55.30 | 34.47 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | |
| Dividends From Bank Subsidiaries | 41.33 | 59.81 | 65.54 | 74.95 | 70.53 |
| Interest Income From Bank Subs | 1.50 | 3.39 | 0.78 | 0.92 | 1.15 |
| Mgt & Serv Fees From Bank Subs | 7.20 | 1.45 | 2.03 | 0.88 | 0.71 |
| Other Income From Bank Subs | 0.10 | 0.05 | 0.07 | 0.19 | 0.18 |
| Operating Income From Bank Subs | 63.46 | 75.28 | 78.02 | 83.99 | 80.75 |
| Dividends From Nonbank Subs | 2.85 | 3.21 | 1.57 | 0.45 | 1.42 |
| Interest Income From Nonbank Subs | 0.00 | 0.05 | 0.00 | 0.15 | 0.03 |
| 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 | 11.91 | 6.18 | 4.11 | 1.15 | 3.86 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.21 | 0.05 |
| 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 | 0.21 | 0.05 |
| Loans and Adv From Subs/ST Debt | 832.40 | 661.99 | 554.42 | 768.42 | 584.60 |
| Loans and Adv From Subs/Total Debt | 588.64 | 692.75 | 424.59 | 496.21 | 473.56 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|---------|--------|-------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group | | | | | | | | | 84 |
| EARNINGS AND PROFITABILITY | | | | | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | |
| Net Interest Income (TE) | 3.20 | 1.43 | 1.90 | 2.68 | 3.32 | 3.77 | 4.18 | 4.28 | 84 |
| + Non-interest Income | 0.91 | 0.10 | 0.17 | 0.38 | 0.64 | 1.11 | 2.46 | 3.55 | 84 |
| - Overhead Expense | 3.42 | 2.13 | 2.38 | 2.75 | 3.25 | 3.90 | 4.73 | 5.87 | 84 |
| - Provision for Losses | 0.67 | 0.00 | 0.03 | 0.12 | 0.31 | 0.87 | 2.27 | 5.25 | 84 |
| + Securities Gains (Losses) | 0.04 | -0.31 | -0.09 | 0.00 | 0.00 | 0.06 | 0.33 | 0.54 | 84 |
| + Other Tax Equiv Adjustments | 0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.46 | 84 |
| = Pretax Net Oper Income (TE) | 0.19 | -6.07 | -2.13 | -0.40 | 0.34 | 1.22 | 1.54 | 1.87 | 84 |
| Net Operating Income | 0.08 | -9.78 | -1.70 | -0.56 | 0.27 | 0.82 | 1.23 | 1.35 | 84 |
| Net Income | 0.08 | -9.78 | -1.70 | -0.56 | 0.27 | 0.82 | 1.23 | 1.35 | 84 |
| Net Income (Sub S Adjusted) | -0.93 | -23.23 | -13.74 | -1.00 | 0.45 | 0.85 | 1.01 | 1.18 | 26 |
| PERCENT OF AVG EARNING ASSETS: | | | | | | | | | |
| Interest Income (TE) | 5.57 | 3.84 | 4.72 | 5.27 | 5.58 | 5.93 | 6.24 | 6.44 | 84 |
| Interest Expense | 2.08 | 0.81 | 1.02 | 1.60 | 2.11 | 2.53 | 3.17 | 3.38 | 84 |
| Net Interest Income (TE) | 3.50 | 1.63 | 2.13 | 2.86 | 3.54 | 4.17 | 4.52 | 4.62 | 84 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 0.99 | -0.00 | 0.00 | 0.07 | 0.33 | 1.39 | 3.10 | 10.63 | 84 |
| Earnings Coverage of Net Losses (X) | 4.37 | -135.47 | -2.82 | -0.02 | 1.63 | 8.68 | 29.26 | 40.67 | 82 |
| Ln&Ls Allowance/Total Loans & Leases | 1.82 | 0.91 | 0.94 | 1.24 | 1.55 | 2.27 | 3.39 | 4.55 | 84 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 4.80 | 0.08 | 0.48 | 1.64 | 3.12 | 7.39 | 11.26 | 20.78 | 84 |
| 30-89 Days Past Due Loans and Leases | 2.04 | 0.07 | 0.23 | 0.66 | 1.67 | 3.18 | 4.63 | 6.38 | 84 |
| LIQUIDITY AND FUNDING: | | | | | | | | | |
| Net Noncore Funding Dependence | 24.47 | -4.45 | 3.37 | 15.66 | 22.91 | 33.76 | 41.51 | 50.58 | 84 |
| Net ST Noncore Funding Dependence | 16.34 | -8.04 | -0.23 | 8.45 | 15.27 | 22.63 | 32.71 | 39.24 | 84 |
| Net Loans and Leases/Total Assets | 69.75 | 47.50 | 53.55 | 58.81 | 72.50 | 78.35 | 83.46 | 85.82 | 84 |
| CAPITALIZATION: | | | | | | | | | |
| Tier 1 Leverage Ratio | 8.87 | 2.52 | 4.64 | 7.26 | 8.47 | 10.55 | 12.43 | 13.99 | 84 |
| Equity Capital/Total Assets | 8.12 | 2.46 | 3.94 | 6.34 | 7.63 | 10.17 | 11.81 | 13.01 | 84 |
| Equity Capital+Minority Int/Total Assets | 8.24 | 2.73 | 4.13 | 6.45 | 7.63 | 10.37 | 11.99 | 13.04 | 84 |
| Net Loans&Ls/Equity Capital (X) | 9.34 | 4.08 | 4.88 | 6.67 | 8.51 | 11.36 | 16.13 | 20.32 | 82 |
| Cash Dividends/Net Income | 32.05 | 0.00 | 0.00 | 0.00 | 17.46 | 51.71 | 87.79 | 162.98 | 57 |
| Cash Dividends/Net Income (Sub S Adjusted) | 5.35 | -39.79 | -27.30 | 0.00 | 0.00 | 1.49 | 40.74 | 56.98 | 26 |
| Retained Earnings/Avg Equity Cap | -1.74 | -51.48 | -24.17 | -7.08 | 1.88 | 5.93 | 9.26 | 12.17 | 83 |
| PARENT COMPANY RATIOS: | | | | | | | | | |
| Short-Term Debt/Equity Capital | 0.40 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.15 | 6.99 | 82 |
| Long-Term Debt/Equity Capital | 1.51 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 12.41 | 14.55 | 82 |
| Equity Investment in Subs/Equity Cap | 117.32 | 88.58 | 93.13 | 99.50 | 108.93 | 131.98 | 156.61 | 205.10 | 82 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 61.03 | -113.26 | -63.79 | 0.00 | 60.08 | 99.24 | 199.34 | 240.97 | 82 |

| PERCENT OF AVERAGE ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Interest Income (TE) | 5.09 | 3.41 | 4.18 | 4.84 | 5.14 | 5.39 | 5.78 | 5.96 | 84 |
| Less: Interest Expense | 1.90 | 0.77 | 0.96 | 1.45 | 1.95 | 2.28 | 2.75 | 3.10 | 84 |
| Equals: Net Interest Income (TE) | 3.20 | 1.43 | 1.90 | 2.68 | 3.32 | 3.77 | 4.18 | 4.28 | 84 |
| Plus: Non-Interest Income | 0.91 | 0.10 | 0.17 | 0.38 | 0.64 | 1.11 | 2.46 | 3.55 | 84 |
| Equals: Adj Operating Income (TE) | 4.17 | 1.81 | 2.29 | 3.44 | 4.34 | 4.83 | 5.47 | 6.94 | 84 |
| Less: Overhead Expense | 3.42 | 2.13 | 2.38 | 2.75 | 3.25 | 3.90 | 4.73 | 5.87 | 84 |
| Less: Provision for Loan and Lease Losses | 0.67 | 0.00 | 0.03 | 0.12 | 0.31 | 0.87 | 2.27 | 5.25 | 84 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Plus: Realized G/L on AFS Sec | 0.04 | -0.31 | -0.09 | 0.00 | 0.00 | 0.06 | 0.33 | 0.54 | 84 |
| Plus: Other Tax Equiv Adjustments | 0.01 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.46 | 84 |
| Equals: Pretax Net Oper Inc (TE) | 0.19 | -6.07 | -2.13 | -0.40 | 0.34 | 1.22 | 1.54 | 1.87 | 84 |
| Less: Applicable Income Taxes (TE) | 0.14 | -0.91 | -0.27 | 0.00 | 0.08 | 0.33 | 0.58 | 0.78 | 84 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Equals: Net Operating Income | 0.08 | -9.78 | -1.70 | -0.56 | 0.27 | 0.82 | 1.23 | 1.35 | 84 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Equals: Net Income | 0.08 | -9.78 | -1.70 | -0.56 | 0.27 | 0.82 | 1.23 | 1.35 | 84 |
| Memo: Net Income (Last Four Qtrs) | -0.36 | -6.93 | -4.28 | -1.28 | 0.07 | 0.76 | 1.22 | 1.40 | 80 |
| MARGIN ANALYSIS: | | | | | | | | | |
| Avg Earning Assets / Avg Assets | 92.33 | 86.10 | 86.89 | 89.42 | 93.00 | 94.67 | 96.25 | 97.27 | 84 |
| Avg Int-Bearing Funds / Avg Assets | 80.18 | 61.07 | 68.17 | 75.45 | 81.54 | 84.59 | 87.25 | 90.56 | 84 |
| Int Income (TE) / Avg Earning Assets | 5.57 | 3.84 | 4.72 | 5.27 | 5.58 | 5.93 | 6.24 | 6.44 | 84 |
| Int Expense / Avg Earning Assets | 2.08 | 0.81 | 1.02 | 1.60 | 2.11 | 2.53 | 3.17 | 3.38 | 84 |
| Net Int Inc (TE) / Avg Earn Assets | 3.50 | 1.63 | 2.13 | 2.86 | 3.54 | 4.17 | 4.52 | 4.62 | 84 |
| YIELD OR COST: | | | | | | | | | |
| Total Loans and Leases (TE) | 6.03 | 4.75 | 5.23 | 5.57 | 5.96 | 6.34 | 6.91 | 7.15 | 84 |
| Interest-Bearing Bank Balances | 0.78 | 0.00 | 0.00 | 0.00 | 0.35 | 1.31 | 2.98 | 4.80 | 80 |
| Fed Funds Sold & Reverse Repos | 0.16 | 0.00 | 0.00 | 0.00 | 0.17 | 0.26 | 0.35 | 0.56 | 70 |
| Trading Assets | 6.82 | 4.36 | 4.36 | 4.36 | 5.25 | 7.09 | 8.82 | 9.40 | 3 |
| Total Earning Assets | 5.47 | 3.81 | 4.69 | 5.19 | 5.50 | 5.77 | 6.16 | 6.27 | 84 |
| Investment Securities (TE) | 4.79 | 3.46 | 3.62 | 4.31 | 4.82 | 5.31 | 5.75 | 5.90 | 83 |
| U.S. Treasury & Agency Sec (excl MBS) | 4.33 | 0.29 | 1.96 | 3.25 | 4.34 | 5.24 | 6.31 | 7.79 | 74 |
| Mortgage-Backed Securities | 4.69 | 2.57 | 3.24 | 4.21 | 4.75 | 5.28 | 5.67 | 6.24 | 73 |
| All Other Securities | 5.80 | 1.77 | 3.67 | 4.33 | 5.60 | 6.48 | 8.93 | 11.39 | 78 |
| Interest-Bearing Deposits | 2.24 | 1.07 | 1.20 | 1.89 | 2.27 | 2.65 | 3.02 | 3.43 | 84 |
| Time Deposits of \$100K or More | 3.12 | 1.68 | 2.12 | 2.83 | 3.07 | 3.61 | 3.88 | 4.21 | 83 |
| Time Deposits < \$100K | 3.22 | 2.08 | 2.27 | 2.89 | 3.27 | 3.59 | 4.07 | 4.44 | 84 |
| Other Domestic Deposits | 0.98 | 0.32 | 0.46 | 0.65 | 0.94 | 1.24 | 1.71 | 2.08 | 82 |
| Foreign Deposits | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| Fed Funds Purchased and Repos | 1.02 | 0.00 | 0.00 | 0.16 | 0.78 | 1.69 | 3.14 | 4.18 | 65 |
| Other Borrowed Funds & Trading Liab | 3.24 | 0.00 | 0.84 | 2.44 | 3.09 | 4.05 | 5.36 | 6.02 | 73 |
| All Interest-Bearing Funds | 2.36 | 1.14 | 1.37 | 1.94 | 2.36 | 2.87 | 3.19 | 3.44 | 84 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 15.54 | 10.24 | 11.47 | 12.97 | 15.19 | 17.34 | 21.38 | 23.89 | 84 |
| Avg Assets per Employee (\$000) | 3709.27 | 2297.29 | 2445.19 | 2938.89 | 3444.02 | 4034.07 | 5647.56 | 7299.08 | 84 |

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 | 81 |
| Overhead Exp / NII + Non-Int Income | 81.97 | 55.57 | 59.69 | 66.32 | 76.98 | 95.50 | 119.88 | 141.54 | 84 |

PERCENT OF AVERAGE ASSETS:

| | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|----|
| Total Overhead Expense | 3.42 | 2.13 | 2.38 | 2.75 | 3.25 | 3.90 | 4.73 | 5.87 | 84 |
| Personnel Expense | 1.75 | 0.89 | 1.09 | 1.47 | 1.72 | 1.96 | 2.46 | 2.82 | 84 |
| Net Occupancy Expense | 0.44 | 0.17 | 0.23 | 0.34 | 0.45 | 0.54 | 0.63 | 0.68 | 84 |
| Other Operating Expenses | 1.16 | 0.65 | 0.72 | 0.84 | 1.02 | 1.42 | 2.22 | 2.44 | 84 |
| Overhead Less Non-Interest Income | 2.43 | 1.09 | 1.44 | 1.94 | 2.36 | 2.84 | 3.49 | 4.13 | 84 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

| | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|--------|--------|----|
| Total Overhead Expense | 80.40 | 52.94 | 59.03 | 64.50 | 76.98 | 93.66 | 117.45 | 139.02 | 84 |
| Personnel Expense | 41.21 | 20.34 | 28.37 | 35.31 | 39.76 | 47.19 | 54.12 | 63.55 | 84 |
| Net Occupancy Expense | 10.77 | 3.34 | 5.76 | 7.57 | 10.12 | 13.82 | 16.24 | 17.80 | 84 |
| Other Operating Expenses | 27.39 | 15.25 | 17.13 | 19.16 | 24.36 | 32.95 | 49.59 | 53.46 | 84 |
| Total Non-Interest Income | 22.08 | 4.67 | 6.46 | 12.28 | 18.35 | 28.99 | 53.22 | 64.63 | 84 |
| Fiduciary Activities Income | 0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 1.59 | 2.61 | 82 |
| Serv Charges on Deposit Accts - Domestic | 7.91 | 0.95 | 2.49 | 4.83 | 7.61 | 10.24 | 14.65 | 17.22 | 82 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 82 |
| Investment Banking Fees & Commissions | 0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.47 | 0.94 | 1.28 | 82 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 82 |
| Net Servicing Fees | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.84 | 4.72 | 82 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 82 |
| Insurance Activities Revenue | 0.35 | 0.00 | 0.00 | 0.00 | 0.02 | 0.27 | 2.19 | 4.24 | 82 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 0.98 | -6.48 | -3.92 | -0.16 | 0.04 | 2.00 | 7.23 | 10.03 | 82 |
| Other Non-Interest Income | 6.84 | 0.27 | 1.25 | 2.95 | 5.23 | 8.82 | 14.25 | 38.28 | 82 |
| Overhead Less Non-Interest Income | 58.25 | 10.58 | 30.58 | 41.97 | 53.95 | 72.48 | 89.18 | 117.73 | 84 |

TAX RATIOS:

| | | | | | | | | | |
|--------------------------------|-------|--------|-------|------|-------|-------|-------|-------|----|
| Appl Inc Taxes/Pretax NOI (TE) | 11.43 | -58.10 | -9.56 | 0.00 | 8.10 | 31.26 | 38.14 | 41.64 | 59 |
| Appl Inc Tax+TE/Pretax NOI+TE | 26.32 | -0.19 | 0.00 | 7.70 | 32.23 | 38.86 | 49.62 | 66.70 | 59 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans | 55.26 | 32.88 | 37.19 | 45.86 | 54.61 | 65.20 | 72.89 | 75.35 | 84 |
| Commercial and Industrial Loans | 9.17 | 2.05 | 3.51 | 4.98 | 7.14 | 13.77 | 18.97 | 22.39 | 84 |
| Loans to Individuals | 2.62 | 0.21 | 0.47 | 0.91 | 2.31 | 3.43 | 6.32 | 7.22 | 84 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Agricultural Loans | 1.31 | 0.00 | 0.00 | 0.00 | 0.17 | 2.09 | 5.83 | 10.13 | 84 |
| Other Loans and Leases | 0.78 | 0.00 | 0.01 | 0.07 | 0.52 | 1.10 | 2.67 | 3.01 | 84 |
| Net Loans and Leases | 69.75 | 47.50 | 53.55 | 58.81 | 72.50 | 78.35 | 83.46 | 85.82 | 84 |
| Debt Securities Over 1 Year | 13.45 | 0.16 | 1.01 | 5.50 | 12.28 | 21.28 | 28.60 | 32.86 | 84 |
| Mutual Funds and Equity Securities | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.38 | 0.71 | 84 |
| Subtotal | 83.79 | 68.63 | 74.73 | 79.18 | 84.53 | 88.32 | 91.05 | 92.50 | 84 |
| Interest-Bearing Bank Balances | 2.64 | 0.00 | 0.00 | 0.08 | 1.13 | 4.95 | 9.55 | 11.95 | 84 |
| Federal Funds Sold & Reverse Repos | 1.05 | 0.00 | 0.00 | 0.00 | 0.12 | 2.28 | 4.18 | 6.32 | 84 |
| Debt Securities 1 Year or Less | 1.58 | 0.00 | 0.04 | 0.35 | 1.01 | 2.07 | 5.18 | 8.21 | 84 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Total Earning Assets | 90.69 | 82.05 | 85.46 | 88.93 | 91.05 | 92.88 | 94.09 | 94.63 | 84 |
| Non-Int Cash and Due From Dep Inst | 2.34 | 0.84 | 1.00 | 1.29 | 2.09 | 3.17 | 4.51 | 5.69 | 84 |
| Other Real Estate Owned | 1.05 | 0.00 | 0.01 | 0.14 | 0.48 | 1.52 | 3.45 | 6.07 | 84 |
| All Other Assets | 6.86 | 2.69 | 3.94 | 4.79 | 6.61 | 8.40 | 10.52 | 12.02 | 84 |
| MEMORANDA: | | | | | | | | | |
| Short-Term Investments | 6.19 | 0.32 | 0.66 | 1.96 | 4.38 | 10.34 | 15.74 | 17.29 | 84 |
| U. S. Treasury Securities | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 0.97 | 84 |
| U. S. Agency Securities (excl MBS) | 3.73 | 0.00 | 0.00 | 0.44 | 2.23 | 6.59 | 12.75 | 15.70 | 84 |
| Municipal Securities | 2.61 | 0.00 | 0.00 | 0.14 | 1.82 | 4.38 | 8.14 | 11.18 | 84 |
| Mortgage-Backed Securities | 6.14 | 0.00 | 0.00 | 0.57 | 5.36 | 10.92 | 17.71 | 22.04 | 84 |
| Asset-Backed Securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Other Debt Securities | 0.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.19 | 1.53 | 2.17 | 84 |
| RE Loans Secured by 1-4 Family | 16.78 | 2.34 | 5.12 | 9.91 | 16.79 | 22.59 | 27.23 | 34.27 | 84 |
| Revolving | 2.55 | 0.02 | 0.09 | 0.52 | 1.80 | 3.89 | 6.59 | 8.19 | 84 |
| Closed-End, Sec by First Liens | 12.58 | 1.75 | 3.53 | 7.00 | 11.77 | 17.87 | 23.33 | 27.89 | 84 |
| Closed-End, Sec by Junior Liens | 1.12 | 0.01 | 0.12 | 0.47 | 1.05 | 1.53 | 2.74 | 3.77 | 84 |
| Commercial Real Estate Loans | 35.00 | 9.92 | 12.52 | 22.07 | 33.72 | 48.06 | 58.54 | 63.79 | 84 |
| Construction and Land Dev | 10.59 | 0.54 | 1.65 | 3.88 | 9.35 | 16.27 | 22.29 | 26.54 | 84 |
| Multifamily | 1.71 | 0.00 | 0.13 | 0.59 | 1.34 | 2.61 | 3.99 | 6.39 | 84 |
| Nonfarm Nonresidential | 21.25 | 7.19 | 9.09 | 13.67 | 18.86 | 27.24 | 39.48 | 47.18 | 84 |
| RE Loans Secured by Farmland | 2.07 | 0.00 | 0.00 | 0.12 | 1.08 | 3.45 | 8.25 | 11.05 | 84 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | | | | | |
| Real Estate Loans | 78.17 | 52.06 | 60.01 | 67.89 | 79.69 | 87.44 | 91.35 | 93.11 | 84 |
| RE Loans Secured by 1-4 Family | 24.54 | 3.28 | 6.52 | 13.52 | 24.45 | 34.35 | 43.24 | 47.46 | 84 |
| Revolving | 3.56 | 0.03 | 0.12 | 0.75 | 2.36 | 6.14 | 9.20 | 11.50 | 84 |
| Closed-End | 20.56 | 3.12 | 4.46 | 10.13 | 19.50 | 28.26 | 39.04 | 42.16 | 84 |
| Commercial Real Estate Loans | 48.50 | 14.82 | 22.80 | 31.43 | 47.93 | 61.56 | 72.79 | 81.02 | 84 |
| Construction and Land Dev | 14.65 | 0.98 | 2.97 | 6.07 | 12.55 | 22.53 | 29.65 | 34.30 | 84 |
| Multifamily | 2.47 | 0.00 | 0.19 | 0.84 | 1.95 | 3.84 | 5.24 | 8.06 | 84 |
| Nonfarm Nonresidential | 29.68 | 10.10 | 13.77 | 21.48 | 27.11 | 36.07 | 49.41 | 58.82 | 84 |
| RE Loans Secured by Farmland | 3.09 | 0.00 | 0.00 | 0.17 | 1.66 | 4.80 | 12.06 | 15.06 | 84 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Commercial and Industrial Loans | 12.78 | 2.94 | 5.36 | 7.12 | 10.22 | 17.75 | 24.92 | 28.59 | 84 |
| Loans to Individuals | 3.87 | 0.27 | 0.64 | 1.29 | 3.30 | 5.25 | 9.75 | 12.56 | 84 |
| Credit Card Loans | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.26 | 0.42 | 84 |
| Agricultural Loans | 1.94 | 0.00 | 0.00 | 0.00 | 0.23 | 2.86 | 9.14 | 13.54 | 84 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Other Loans and Leases | 1.11 | 0.01 | 0.02 | 0.09 | 0.76 | 1.84 | 3.54 | 5.07 | 84 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Short-Term Investments | 6.19 | 0.32 | 0.66 | 1.96 | 4.38 | 10.34 | 15.74 | 17.29 | 84 |
| Liquid Assets | 18.94 | 5.24 | 7.38 | 11.87 | 17.08 | 27.35 | 32.91 | 35.62 | 84 |
| Investment Securities | 15.60 | 0.69 | 2.05 | 8.05 | 14.42 | 24.37 | 30.89 | 35.41 | 84 |
| Net Loans and Leases | 69.75 | 47.50 | 53.55 | 58.81 | 72.50 | 78.35 | 83.46 | 85.82 | 84 |
| Net Lns, Ls & Stdby Ltrs of Credit | 70.22 | 48.39 | 53.71 | 59.20 | 72.87 | 78.44 | 84.00 | 86.49 | 84 |
| Core Deposits | 62.19 | 40.05 | 45.03 | 54.81 | 63.33 | 70.16 | 74.51 | 77.26 | 84 |
| Noncore Funding | 27.25 | 11.77 | 13.74 | 19.94 | 25.09 | 34.52 | 45.89 | 48.92 | 84 |
| Time Deposits of \$100K or More | 15.57 | 6.19 | 8.98 | 10.62 | 14.78 | 19.46 | 23.42 | 27.55 | 84 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Fed Funds Purchased and Repos | 1.26 | 0.00 | 0.00 | 0.00 | 0.02 | 2.18 | 5.56 | 8.10 | 84 |
| Net Fed Funds Purchased (Sold) | 0.30 | -7.18 | -3.44 | -1.01 | 0.00 | 1.46 | 4.67 | 6.86 | 84 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 1.61 | 0.00 | 0.00 | 0.03 | 0.53 | 3.23 | 6.19 | 8.28 | 84 |
| Earning Assets Repr in 1 Year | 39.15 | 19.40 | 24.29 | 30.01 | 38.92 | 46.96 | 56.77 | 64.15 | 84 |
| Int-Bearing Liab Repr in 1 Year | 35.96 | 2.49 | 14.74 | 24.03 | 33.62 | 46.43 | 63.16 | 67.65 | 84 |
| Long-Term Debt Repr in 1 Year | 0.58 | 0.00 | 0.00 | 0.00 | 0.00 | 0.38 | 3.98 | 6.49 | 84 |
| Net Assets Repriceable in 1 Year | 2.20 | -33.85 | -22.28 | -7.95 | -0.44 | 11.79 | 26.37 | 39.26 | 84 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | | | | | |
| Net Noncore Funding Dependence | 24.47 | -4.45 | 3.37 | 15.66 | 22.91 | 33.76 | 41.51 | 50.58 | 84 |
| Net ST Noncore Funding Dependence | 16.34 | -8.04 | -0.23 | 8.45 | 15.27 | 22.63 | 32.71 | 39.24 | 84 |
| Short-Term Inv/ST Noncore Funding | 34.61 | 1.23 | 3.59 | 13.03 | 21.23 | 56.42 | 94.87 | 141.50 | 84 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | -0.65 | -33.21 | -24.59 | -12.37 | -2.83 | 10.00 | 27.10 | 33.40 | 84 |
| Net Loans and Leases/Total Deposits | 85.31 | 59.65 | 64.92 | 73.86 | 84.63 | 96.06 | 105.04 | 111.63 | 84 |
| Net Loans and Leases/Core Deposits | 115.76 | 73.58 | 76.60 | 91.50 | 111.67 | 135.25 | 164.05 | 184.28 | 84 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | -0.03 | -18.08 | -3.73 | 0.00 | 0.06 | 0.55 | 1.76 | 4.81 | 31 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | 0.75 | -28.88 | -7.46 | 0.01 | 1.52 | 3.72 | 5.84 | 7.39 | 79 |
| Struct Notes Appr(Depr)/T1 Cap | 0.15 | -0.16 | -0.13 | -0.01 | 0.03 | 0.17 | 0.41 | 0.75 | 17 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | | | | | |
| Held-To-Maturity Securities | 6.08 | 0.00 | 0.00 | 0.00 | 0.00 | 2.18 | 35.93 | 56.81 | 83 |
| Available-For-Sale Securities | 93.91 | 14.51 | 59.81 | 95.26 | 100.00 | 100.00 | 100.00 | 100.00 | 83 |
| U.S. Treasury Securities | 0.54 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4.38 | 8.26 | 83 |
| U.S. Agency Securities (excl MBS) | 27.49 | 0.00 | 0.00 | 4.57 | 22.04 | 48.29 | 79.50 | 85.60 | 83 |
| Municipal Securities | 16.27 | 0.00 | 0.00 | 2.52 | 15.23 | 29.01 | 40.46 | 55.84 | 83 |
| Mortgage-Backed Securities | 39.08 | 0.00 | 0.00 | 10.89 | 41.91 | 66.23 | 83.22 | 89.76 | 83 |
| Asset-Backed Securities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 83 |
| Other Debt Securities | 1.60 | 0.00 | 0.00 | 0.00 | 0.00 | 1.56 | 8.61 | 14.49 | 83 |
| Mutual Funds and Equity Securities | 0.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 2.73 | 11.23 | 83 |
| Debt Securities 1 Year or Less | 12.15 | 0.01 | 0.38 | 2.72 | 8.19 | 18.95 | 32.51 | 54.58 | 83 |
| Debt Securities 1 To 5 Years | 29.61 | 0.00 | 2.18 | 9.91 | 21.55 | 49.02 | 71.43 | 83.95 | 83 |
| Debt Securities Over 5 Years | 53.80 | 0.00 | 3.23 | 21.96 | 55.02 | 82.32 | 92.80 | 96.27 | 83 |
| Pledged Securities | 60.26 | 0.00 | 8.45 | 38.22 | 60.88 | 83.19 | 92.45 | 96.90 | 83 |
| Structured Notes, Fair Value | 0.47 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.58 | 6.54 | 83 |

| ANALYSIS RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|---------------|---------|-------|-------|--------|--------|--------|---------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.67 | 0.00 | 0.03 | 0.12 | 0.31 | 0.87 | 2.27 | 5.25 | 84 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.92 | 0.00 | 0.05 | 0.19 | 0.49 | 1.25 | 2.88 | 7.56 | 84 |
| Provision for Ln&Ls Losses/Net Losses | 225.00 | -46.23 | 0.07 | 54.44 | 131.57 | 294.96 | 796.15 | 1157.14 | 82 |
| Ln&Ls Allowance/Total Loans & Leases | 1.82 | 0.91 | 0.94 | 1.24 | 1.55 | 2.27 | 3.39 | 4.55 | 84 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 7.57 | 0.26 | 0.61 | 1.31 | 4.06 | 9.21 | 32.92 | 36.64 | 76 |
| ALLL/Nonaccrual Assets | 105.54 | 23.16 | 25.59 | 36.54 | 61.32 | 104.94 | 244.82 | 994.30 | 83 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 80.70 | 21.70 | 23.62 | 35.79 | 58.28 | 92.03 | 153.42 | 499.97 | 83 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 1.04 | 0.00 | 0.02 | 0.10 | 0.39 | 1.43 | 3.19 | 10.66 | 84 |
| Recoveries/Avg Loans and Leases | 0.03 | 0.00 | 0.00 | 0.00 | 0.02 | 0.06 | 0.10 | 0.23 | 84 |
| Net Losses/Avg Loans and Leases | 0.99 | -0.00 | 0.00 | 0.07 | 0.33 | 1.39 | 3.10 | 10.63 | 84 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Recoveries/Prior Year-End Losses | 2.02 | 0.00 | 0.04 | 0.19 | 1.21 | 3.19 | 6.39 | 7.89 | 79 |
| Earnings Coverage of Net Losses (X) | 4.37 | -135.47 | -2.82 | -0.02 | 1.63 | 8.68 | 29.26 | 40.67 | 82 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | | | | | |
| Real Estate Loans | 0.96 | -0.03 | -0.00 | 0.00 | 0.19 | 1.25 | 2.91 | 11.63 | 84 |
| RE Loans Secured By 1-4 Family | 0.56 | -0.04 | -0.00 | 0.00 | 0.12 | 0.47 | 2.87 | 6.06 | 84 |
| Revolving | 0.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.40 | 4.62 | 82 |
| Closed-End | 0.47 | -0.03 | 0.00 | 0.00 | 0.09 | 0.41 | 2.43 | 4.21 | 84 |
| Commercial Real Estate Loans | 1.07 | -0.06 | -0.00 | 0.00 | 0.09 | 1.34 | 3.66 | 13.12 | 84 |
| Construction and Land Dev | 2.29 | 0.00 | 0.00 | 0.00 | 0.00 | 1.86 | 8.97 | 26.51 | 83 |
| Multifamily | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.77 | 80 |
| Nonfarm Nonresidential | 0.18 | -0.08 | -0.00 | 0.00 | 0.00 | 0.11 | 0.95 | 1.74 | 84 |
| RE Loans Secured by Farmland | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 72 |
| Commercial and Industrial Loans | 1.04 | -0.15 | -0.02 | 0.00 | 0.06 | 1.00 | 4.52 | 10.76 | 84 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Loans to Individuals | 1.43 | 0.04 | 0.16 | 0.35 | 0.95 | 1.81 | 3.54 | 6.98 | 54 |
| Credit Card Loans | 2.21 | -5.45 | 0.00 | 0.00 | 0.64 | 3.51 | 5.58 | 12.35 | 27 |
| Agricultural Loans | 0.00 | -0.12 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 55 |
| 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 | 1.11 | -0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 2.62 | 38.79 | 81 |

| PERCENT OF LOANS AND LEASES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|------|-------|--------|--------|--------|--------|--------|--------------|
| ----- | | | | | | | | | |
| 30-89 Days PD Loans and Leases | 2.04 | 0.07 | 0.23 | 0.66 | 1.67 | 3.18 | 4.63 | 6.38 | 84 |
| 90+ Days PD Loans and Leases | 0.18 | 0.00 | 0.00 | 0.00 | 0.02 | 0.23 | 0.89 | 1.92 | 84 |
| Nonaccrual Loans and Leases | 3.56 | 0.08 | 0.31 | 0.98 | 2.36 | 5.03 | 9.02 | 14.31 | 84 |
| 90+ Days PD and Nonaccrual Loans and Leases | 3.88 | 0.14 | 0.50 | 1.29 | 2.48 | 5.46 | 10.00 | 18.76 | 84 |
| 30-89 Days PD Restructured | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.38 | 84 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Nonaccrual Restructured | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.61 | 0.88 | 84 |
| PERCENT OF LNS&LS + OTHER ASSETS | | | | | | | | | |
| 30+ DAYS PAST DUE AND NONACCRUAL | | | | | | | | | |
| ----- | | | | | | | | | |
| 30-89 Days Past Due Assets | 2.04 | 0.07 | 0.23 | 0.66 | 1.67 | 3.18 | 4.63 | 6.38 | 84 |
| 90+ Days Past Due Assets | 0.18 | 0.00 | 0.00 | 0.00 | 0.02 | 0.23 | 0.88 | 1.92 | 84 |
| Nonaccrual Assets | 3.57 | 0.08 | 0.31 | 0.98 | 2.42 | 5.03 | 9.14 | 14.31 | 84 |
| 30+ Days PD & Nonaccrual Assets | 6.18 | 0.97 | 1.23 | 2.38 | 4.56 | 9.64 | 14.16 | 22.88 | 84 |
| PERCENT OF TOTAL ASSETS | | | | | | | | | |
| ----- | | | | | | | | | |
| 90+ Days PD and Nonaccrual Assets | 2.84 | 0.10 | 0.23 | 0.96 | 1.88 | 3.91 | 7.53 | 15.56 | 84 |
| 90+ PD & Nonaccrual Assets + OREO | 4.08 | 0.12 | 0.37 | 1.21 | 2.85 | 6.19 | 10.35 | 21.59 | 84 |
| RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF: | | | | | | | | | |
| ----- | | | | | | | | | |
| Total Assets | 3.80 | 0.08 | 0.35 | 1.52 | 2.66 | 5.62 | 9.74 | 14.46 | 84 |
| Allowance for Loan & Lease Losses | 258.89 | 9.51 | 64.12 | 118.75 | 236.58 | 354.79 | 504.11 | 654.83 | 84 |
| Equity Cap + ALLL | 41.82 | 0.80 | 3.97 | 11.83 | 26.45 | 63.35 | 127.38 | 151.56 | 82 |
| Tier 1 Cap + ALLL | 39.96 | 0.59 | 2.59 | 10.61 | 23.81 | 57.92 | 133.29 | 160.84 | 84 |
| Loans & Leases + RE Acquired | 5.22 | 0.12 | 0.56 | 1.84 | 3.89 | 8.00 | 12.30 | 20.78 | 84 |

| CAPITAL RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|------|------|-------|-------|-------|-------|-------|--------------|
| Tier 1 Leverage Ratio | 8.87 | 2.52 | 4.64 | 7.26 | 8.47 | 10.55 | 12.43 | 13.99 | 84 |
| Tier 1 RBC Ratio | 11.69 | 3.04 | 5.91 | 9.21 | 11.37 | 14.01 | 17.45 | 19.27 | 84 |
| Total Risk-Based Capital Ratio | 13.20 | 4.47 | 8.13 | 10.56 | 12.89 | 15.15 | 19.34 | 21.50 | 84 |
| Tangible Tier 1 Leverage Ratio | 8.84 | 2.51 | 4.55 | 7.21 | 8.45 | 10.55 | 12.43 | 13.99 | 84 |
| Tangible Common Eq Cap/Tan Assets | 7.35 | 0.57 | 3.32 | 5.91 | 7.06 | 9.10 | 11.04 | 12.51 | 84 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | | | | | |
| Loan Commitments | 10.00 | 3.51 | 4.70 | 6.39 | 8.75 | 12.54 | 18.38 | 21.98 | 84 |
| Standby Letters of Credit | 0.43 | 0.00 | 0.03 | 0.15 | 0.31 | 0.67 | 1.09 | 1.53 | 84 |
| Commercial & Similar Letters of Credit | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 84 |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| TYPE OF DERIVATIVE INSTRUMENT: | | | | | | | | | |
| Derivative Contracts | 0.30 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.54 | 4.83 | 84 |
| Interest Rate Contracts | 0.29 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.54 | 4.83 | 84 |
| Interest Rate Futures & Forward Contr | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.73 | 84 |
| Written Options Contr (Int Rate) | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 1.89 | 84 |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Interest Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Futures & Forward Foreign Exch Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Equity, Commodity, & Other Deriv Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Purchased Options Contr (Comm & Oth) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 84 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | | | | | |
| Loan Commitments | 14.49 | 4.83 | 6.89 | 8.74 | 13.59 | 18.56 | 25.24 | 31.04 | 84 |

| PAYOUT RATIOS - PARENT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|------------|--------|--------|-------|--------|---------|---------|---------|-----------|
| Div Paid/Inc Before Undist Inc | 76.95 | 0.00 | 0.00 | 0.00 | 58.97 | 105.87 | 209.90 | 286.34 | 34 |
| Dividends Paid/Net Income | 32.26 | 0.00 | 0.00 | 0.00 | 19.89 | 51.67 | 91.23 | 161.44 | 58 |
| Net Income - Dividends/Avg Equity | -1.71 | -51.48 | -24.17 | -7.08 | 1.88 | 5.93 | 9.26 | 12.17 | 83 |
| PERCENT OF DIVIDENDS PAID: | | | | | | | | | |
| Dividends From Bank Subs | 134.22 | 0.00 | 0.00 | 0.00 | 97.34 | 151.24 | 334.25 | 592.35 | 37 |
| Dividends From Nonbank Subs | 0.73 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.94 | 6.32 | 37 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 37 |
| Dividends From All Subsidiaries | 140.14 | 0.00 | 0.00 | 0.00 | 100.00 | 157.68 | 341.20 | 596.34 | 37 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | | | | | |
| Dividends From Bank Subs | 29.06 | 0.00 | 0.00 | 0.00 | 11.96 | 51.28 | 89.12 | 126.88 | 56 |
| Interest Income From Bank Subs | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.86 | 1.78 | 56 |
| Mgt & Service Fees From Bank Subs | 1.81 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 11.49 | 18.37 | 56 |
| Other Income From Bank Subs | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.70 | 56 |
| Operating Income From Bank Subs | 40.42 | 0.00 | 0.00 | 0.00 | 25.97 | 62.08 | 131.86 | 166.64 | 56 |
| PERCENT OF NONBANK NET INCOME: | | | | | | | | | |
| Dividends From Nonbank Subs | 52.84 | 0.00 | 0.00 | 0.00 | 72.97 | 100.00 | 100.00 | 100.00 | 24 |
| Interest Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| Mgt & Serv Fees From Nonbank Subs | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.50 | 24 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 24 |
| Operating Inc From Nonbank Subs | 52.97 | 0.00 | 0.00 | 0.00 | 72.97 | 100.00 | 100.00 | 100.00 | 24 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | | | | | |
| Dividends From Subsidiary BHCs | 36.48 | 0.00 | 0.00 | 0.00 | 0.00 | 41.72 | 91.20 | 108.98 | 5 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Mgt & Serv Fees From Sub BHCs | 0.66 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.65 | 2.48 | 5 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5 |
| Operating Income From Sub BHCs | 37.14 | 0.00 | 0.00 | 0.00 | 0.00 | 44.20 | 92.85 | 109.81 | 5 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | | | | | |
| Dividends From Bank Subsidiaries | 41.33 | 0.00 | 0.00 | 0.00 | 0.00 | 95.96 | 100.00 | 100.00 | 67 |
| Interest Income From Bank Subs | 1.50 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 14.92 | 74.33 | 67 |
| Mgt & Serv Fees From Bank Subs | 7.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 63.75 | 99.53 | 67 |
| Other Income From Bank Subs | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.67 | 67 |
| Operating Income From Bank Subs | 63.46 | 0.00 | 0.00 | 0.00 | 96.58 | 100.00 | 100.00 | 100.00 | 67 |
| Dividends From Nonbank Subs | 2.85 | 0.00 | 0.00 | 0.00 | 0.00 | 0.13 | 6.92 | 62.56 | 67 |
| Interest Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67 |
| Mgt & Serv Fees From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 67 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67 |
| Operating Inc From Nonbank Subs | 11.91 | 0.00 | 0.00 | 0.00 | 0.00 | 0.67 | 55.07 | 100.00 | 67 |
| Dividends From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67 |
| Operating Income From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 67 |
| Loans and Adv From Subs/ST Debt | 832.39 | 0.00 | 0.00 | 0.00 | 261.58 | 1032.00 | 2706.37 | 6014.33 | 20 |
| Loans and Adv From Subs/Total Debt | 588.63 | 0.00 | 0.00 | 0.00 | 88.39 | 369.36 | 2566.45 | 3775.75 | 34 |

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 5 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2008 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 3017326 | 496,281 | AMERIANA BANCORP | NEW CASTLE, IN | |
| 3192773 | 424,109 | AMERICA BANCSHARES, INC. | NEWPORT BEACH, CA | |
| 3008753 | 484,553 | AMERICAN BANK INCORPORATED | ALLENTOWN, PA | |
| 3232512 | 294,263 | AMERICAN COMMUNITY BANCORP, IN | EVANSVILLE, IN | |
| 2297701 | 247,102 | BANK OF SOUTH CAROLINA CORPORA | CHARLESTON, SC | |
| 2249401 | 426,842 | BANKERS' BANK OF THE WEST BANC | DENVER, CO | New Y-9C/BHCPR reporter |
| 1083680 | 424,033 | BLOSSMAN BANCSHARES, INC. | LACOMBE, LA | |
| 1084212 | 407,741 | BRITTON & KOONTZ CAPITAL CORPO | NATCHEZ, MS | |
| 2710675 | 311,233 | CAPITOL CITY BANCSHARES, INC. | ATLANTA, GA | |
| 2043346 | 164,836 | CARBON COUNTY HOLDING COMPANY | RAWLINS, WY | |
| 1140239 | 458,528 | CITIZENS BANCORP INVESTMENT | LAFAYETTE, TN | |
| 1131077 | 495,862 | CITIZENS BANCSHARES OF BATESVI | BATESVILLE, AR | |
| 1115040 | 485,602 | COMMUNITY BANCORP. | DERBY, VT | |
| 2775142 | 183,829 | COMMUNITY CAPITAL BANCSHARES, | ALBANY, GA | |
| 1131497 | 481,381 | CORNERSTONE BANCSHARES, INC. | CHATTANOOGA, TN | |
| 1130931 | 493,400 | CORTLAND BANCORP | CORTLAND, OH | |
| 1249918 | 384,594 | DELMAR BANCORP | DELMAR, MD | |
| 1209789 | 398,940 | DENMARK BANCSHARES, INC. | DENMARK, WI | |
| 1122851 | 442,684 | EASTWOOD FINANCIAL CORPORATION | ROCHESTER, MN | |
| 3001129 | 489,095 | EVERGREENBANCORP, INC. | SEATTLE, WA | |
| 3343351 | 118,580 | EVOLVE FINANCIAL GROUP, INC. | CORDOVA, TN | |
| 1076495 | 488,182 | F & M BANK CORP. | TIMBERVILLE, VA | |
| 1201532 | 474,304 | F. N. B. C. OF LA GRANGE, INC. | HINSDALE, IL | |
| 1247615 | 387,036 | FARMERS BANCORP INC. | BLYTHEVILLE, AR | |
| 3362923 | 393,220 | FIDELITY HOLDING COMPANY | MINNETONKA, MN | |
| 1838590 | 488,639 | FIRST BANCORP. OF DURANGO, INC | INVERNESS, IL | |
| 2385493 | 483,034 | FIRST BANCSHARES, INC., THE | HATTIESBURG, MS | New Y-9C/BHCPR reporter |
| 1065378 | 314,904 | FIRST NATIONAL BANCSHARES, INC | GOODLAND, KS | |
| 1107830 | 297,847 | FIRST NEW MEXICO FINANCIAL COR | DEMING, NM | |
| 1085572 | 417,119 | FIRST SECURITY BANKSHARES, INC | LAVONIA, GA | |
| 2349486 | 407,507 | FIRST SOUTHERN BANCORP, INC. | BOCA RATON, FL | |
| 2621267 | 440,664 | FIRST STATE FINANCIAL CORPORAT | SARASOTA, FL | |
| 1135404 | 271,821 | FIRST WATERLOO BANCSHARES, INC | WATERLOO, IL | |
| 1398795 | 377,598 | FNBH BANCORP, INC. | HOWELL, MI | |
| 3157071 | 462,680 | FRONTENAC BANCSHARES, INC. | EARTH CITY, MO | |
| 1067194 | 125,399 | FSB BANCORP, INC. | ALTUS, OK | |
| 3019339 | 408,930 | GEORGIA BANCSHARES, INC. | PEACHTREE CITY, GA | |
| 1109496 | 476,465 | HERRING BANCORP, INC. | AMARILLO, TX | |
| 1202986 | 361,910 | HERSHENHORN BANCORPORATION, IN | PALATINE, IL | |
| 1131750 | 393,442 | HIGHLANDS BANKSHARES, INC. | PETERSBURG, WV | |
| 1100000 | 458,178 | INDEPENDENT SOUTHERN BANCSHARE | BROWNSVILLE, TN | |
| 1245385 | 401,727 | IOWA FIRST BANCSHARES CORP. | MUSCATINE, IA | |
| 1248845 | 203,944 | IRELAND BANCORP, LTD. | MALAD CITY, ID | |
| 2737766 | 433,675 | JACKSONVILLE BANCORP, INC. | JACKSONVILLE, FL | |
| 1140127 | 457,498 | KATAHDIN BANKSHARES CORPORATIO | PATTEN, ME | |
| 1201103 | 212,718 | LINCOLNWOOD BANCORP INC. | LINCOLNWOOD, IL | |
| 1995523 | 85,014 | M & F BANCORP, INC. | HOLLY SPRINGS, MS | |
| 1123933 | 466,375 | MACKINAC FINANCIAL CORPORATION | MANISTIQUE, MI | |
| 2067959 | 237,947 | MAINLINE BANCORP, INC. | EBENSBURG, PA | |
| 3077236 | 347,116 | MARSHALL BANKFIRST CORPORATION | MINNEAPOLIS, MN | |
| 1871618 | 444,962 | MCINTOSH BANCSHARES, INC. | JACKSON, GA | |

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 5 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2008 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1082469 | 394,293 | MERCHANTS & SOUTHERN BANKS OF | GAINESVILLE, FL | |
| 1081136 | 369,742 | MID STATE BANKS, INC. | HAWKINSVILLE, GA | |
| 1054840 | 465,836 | MIDLAND FINANCIAL CORPORATION | CASPER, WY | |
| 1054091 | 481,365 | MIDSTATE BANCORP, INC. | OKLAHOMA CITY, OK | |
| 1064652 | 385,751 | MIDWEST BANC HOLDING CO. | PIERCE, NE | |
| 1142309 | 374,747 | MIDWEST INDEPENDENT BANCSHARES | JEFFERSON CITY, MO | New Y-9C/BHCPR reporter |
| 2767660 | 299,861 | MILLENNIUM BANKSHARES CORPORAT | RESTON, VA | |
| 2088329 | 399,189 | NORTHWEST BANCORPORATION, INC. | SPOKANE, WA | |
| 1249383 | 361,315 | OXFORD BANK CORPORATION | OXFORD, MI | |
| 3444847 | 387,858 | PEDCOR CAPITAL, LLC | CARMEL, IN | |
| 1202799 | 461,307 | PEOTONE BANCORP, INC. | PEOTONE, IL | Moved from Peer 4 |
| 1081314 | 493,428 | PERSONS BANKING CO., INC. | MACON, GA | Moved from Peer 4 |
| 2453114 | 279,982 | PIERCE COUNTY BANCORP | TACOMA, WA | |
| 3098576 | 478,582 | PLUMAS BANCORP | QUINCY, CA | |
| 3176607 | 480,594 | PSB GROUP, INC. | MADISON HEIGHTS, MI | |
| 1246252 | 499,725 | PUTNAM-GREENE FINANCIAL CORPOR | EATONTON, GA | Moved from Peer 4 |
| 2891006 | 376,744 | REGENT BANCORP, INC. | DAVIE, FL | |
| 2352280 | 431,837 | ROCKHOLD BANCORP | KIRKSVILLE, MO | |
| 1135374 | 366,073 | SECURITY BANCORP OF TENNESSEE, | HALLS, TN | |
| 2124795 | 263,311 | SOUTHEAST BANCSHARES, INC. | CHANUTE, KS | |
| 1129823 | 352,891 | SOUTHERN NATIONAL BANKS, INC. | FORT WALTON BEACH, FL | |
| 1081538 | 272,497 | SOUTHWEST GEORGIA FINANCIAL CO | MOULTRIE, GA | |
| 1082852 | 395,356 | THORNTON HOLDING COMPANY, INC. | DOUGLASVILLE, GA | |
| 3191712 | 312,127 | TOLLESON WEALTH MANAGEMENT, IN | DALLAS, TX | |
| 1208531 | 378,330 | TOWN AND COUNTRY FINANCIAL COR | SPRINGFIELD, IL | |
| 1200405 | 351,726 | TOWN FINANCIAL CORPORATION | HARTFORD CITY, IN | |
| 3030688 | 296,262 | TRAFALGAR HOLDINGS, LLC | VANCOUVER, WA | |
| 2246053 | 475,563 | TRUMAN BANCORP, INC. | CLAYTON, MO | Moved from Peer 4 |
| 1085358 | 309,232 | UNION BANCSHARES, INC. | PELL CITY, AL | |
| 1207392 | 442,994 | UNITED COMMUNITY FINANCIAL COR | GRAND RAPIDS, MI | |
| 1054813 | 476,568 | WASHINGTON INVESTMENT COMPANY | YUMA, CO | New Y-9C/BHCPR reporter |
| 1097249 | 487,797 | WEST TENNESSEE BANCSHARES, INC | BARTLETT, TN | |
| 1247576 | 403,357 | 215 HOLDING CO. | MINNEAPOLIS, MN | |

Note: Peer Group 5 has 84 bank holding companies.