

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
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Number of BHCs in Peer Group	295	291	299	275	265
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.18	3.34	3.30	3.48	3.68
+ Non-interest Income	0.93	0.95	0.92	0.96	0.95
- Overhead Expense	3.08	2.92	3.08	2.88	2.84
- Provision for Losses	1.22	0.61	0.82	0.27	0.16
+ Securities Gains (Losses)	0.03	-0.02	-0.05	0.00	0.00
+ Other Tax Equiv Adjustments	0.01	0.00	0.01	0.00	0.00
= Pretax Net Oper Income (TE)	-0.05	0.77	0.34	1.32	1.66
Net Operating Income	-0.20	0.51	0.14	0.89	1.10
Net Income	-0.20	0.51	0.14	0.89	1.10
Net Income (Sub S Adjusted)	0.49	0.69	0.36	1.02	1.25

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.39	6.35	6.24	7.26	7.07
Interest Expense	1.94	2.72	2.63	3.49	3.08
Net Interest Income (TE)	3.45	3.62	3.59	3.78	3.99

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

Net Ln&Ls Losses/Avg Loans & Leases	1.18	0.50	0.70	0.24	0.13
Earnings Coverage of Net Losses (X)	3.61	7.84	5.28	16.09	34.76
Ln&Ls Allowance/Total Loans & Leases	1.85	1.36	1.52	1.20	1.16
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.24	2.12	2.71	1.15	0.57
30-89 Days Past Due Loans and Leases	1.21	0.94	1.27	0.93	0.62

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.37	32.88	32.89	28.15	26.53
Net ST Noncore Funding Dependence	16.87	21.55	21.64	19.27	17.83
Net Loans and Leases/Total Assets	69.35	73.16	72.28	72.02	71.08

## CAPITALIZATION:

Tier 1 Leverage Ratio	8.64	8.57	8.55	8.86	8.95
Equity Capital/Total Assets	8.51	8.23	8.16	8.65	8.62
Equity Capital+Minority Int/Total Assets	8.55	8.28	8.20	8.70	8.68
Net Loans&Ls/Equity Capital (X)	8.59	9.32	9.33	8.69	8.64
Cash Dividends/Net Income	47.63	40.31	54.25	32.24	27.18
Cash Dividends/Net Income (Sub S Adjusted)	12.51	32.69	16.05	27.39	25.51
Retained Earnings/Avg Equity Cap	-6.20	2.52	-1.73	6.42	9.02

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.67	1.32	1.17	0.65	0.58
Long-Term Debt/Equity Capital	1.19	1.51	1.33	1.45	1.17
Equity Investment in Subs/Equity Cap	114.57	117.59	117.11	117.36	116.10
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	84.45	99.37	99.90	121.11	110.20

## PEER GROUP 03

PERCENT OF AVERAGE ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.98	5.87	5.76	6.70	6.52
Less: Interest Expense	1.79	2.51	2.43	3.22	2.84
Equals: Net Interest Income (TE)	3.18	3.34	3.30	3.48	3.68
Plus: Non-Interest Income	0.93	0.95	0.92	0.96	0.95
Equals: Adj Operating Income (TE)	4.16	4.34	4.29	4.50	4.69
Less: Overhead Expense	3.08	2.92	3.08	2.88	2.84
Less: Provision for Loan and Lease Losses	1.22	0.61	0.82	0.27	0.16
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	-0.02	-0.04	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.01	0.00	0.01	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-0.05	0.77	0.34	1.32	1.66
Less: Applicable Income Taxes (TE)	0.09	0.26	0.18	0.40	0.52
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	-0.20	0.51	0.14	0.89	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	-0.20	0.51	0.14	0.89	1.10
Memo: Net Income (Last Four Qtrs)	-0.35	0.56	0.14	0.88	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.61	92.67	92.62	92.62	92.67
Avg Int-Bearing Funds / Avg Assets	80.63	80.85	80.92	80.16	79.16
Int Income (TE) / Avg Earning Assets	5.39	6.35	6.24	7.26	7.07
Int Expense / Avg Earning Assets	1.94	2.72	2.63	3.49	3.08
Net Int Inc (TE) / Avg Earn Assets	3.45	3.62	3.59	3.78	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	5.79	6.70	6.57	7.81	7.69
Interest-Bearing Bank Balances	0.55	3.20	2.66	5.32	5.04
Fed Funds Sold & Reverse Repos	0.21	2.48	2.07	5.04	4.88
Trading Assets	1.92	2.92	3.63	4.17	2.04
Total Earning Assets	5.30	6.27	6.15	7.17	6.98
Investment Securities (TE)	4.66	5.13	5.09	5.14	4.77
U. S. Treasury & Agency Sec (excl MBS)	3.45	5.21	5.06	4.83	4.19
Mortgage-Backed Securities	4.74	4.87	4.84	4.80	4.56
All Other Securities	5.86	6.48	6.55	7.00	6.86
Interest-Bearing Deposits	2.00	2.93	2.81	3.78	3.30
Time Deposits of \$100K or More	2.86	4.10	3.90	4.82	4.36
Time Deposits < \$100K	3.02	3.98	3.88	4.79	4.16
Other Domestic Deposits	0.95	1.69	1.59	2.69	2.29
Foreign Deposits	1.53	2.50	2.47	2.43	2.73
Fed Funds Purchased and Repos	1.11	2.54	2.30	4.26	4.19
Other Borrowed Funds & Trading Liab	3.26	3.80	3.67	4.75	4.60
All Interest-Bearing Funds	2.22	3.12	3.01	4.04	3.59

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	50	50	66	64	62
Avg Assets per Employee (\$000)	4,716	4,423	4,455	4,163	4,035
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.53	1.87	1.98	1.93	1.92
Overhead Exp / NII + Non-Int Income	76.97	68.26	71.91	65.94	62.46
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.08	2.92	3.08	2.88	2.84
Personnel Expense	1.47	1.58	1.54	1.60	1.59
Net Occupancy Expense	0.40	0.42	0.41	0.41	0.41
Other Operating Expenses	1.15	0.89	1.05	0.85	0.82
Overhead Less Non-Interest Income	2.07	1.89	2.01	1.89	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	75.58	67.08	70.74	64.75	61.29
Personnel Expense	36.14	36.59	36.33	35.75	34.28
Net Occupancy Expense	9.83	9.64	9.76	9.21	8.73
Other Operating Expenses	28.98	20.51	23.64	19.06	17.84
Total Non-Interest Income	21.43	21.16	20.67	20.86	20.11
Fiduciary Activities Income	1.34	1.44	1.40	1.47	1.35
Serv Charges on Deposit Accts - Domestic	7.48	7.56	7.71	7.53	7.41
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.54	0.69	0.67	0.66	0.56
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.29	0.21	0.19	0.22	0.22
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.56	0.63	0.58	0.66	0.60
Net Gain (Loss) - Sales Loans, OREO, Oth	1.34	1.13	0.75	1.44	1.51
Other Non-Interest Income	7.03	6.58	6.51	6.07	5.74
Overhead Less Non-Interest Income	53.76	45.28	49.34	42.88	40.71
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	15.34	21.90	16.82	24.31	27.80
Appl Inc Tax+TE/Pretax NOI+TE	33.10	31.46	31.35	31.51	32.55

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	54.35	56.64	56.19	55.84	54.90
Commercial and Industrial Loans	9.62	10.36	10.15	10.12	9.90
Loans to Individuals	2.45	2.74	2.66	2.82	2.91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.74	0.73	0.69	0.64	0.65
Other Loans and Leases	1.12	1.21	1.14	1.14	1.01
Net Loans and Leases	69.35	73.16	72.28	72.02	71.08
Debt Securities Over 1 Year	14.87	13.18	13.59	13.51	14.00
Mutual Funds and Equity Securities	0.08	0.13	0.11	0.18	0.17
Subtotal	85.00	87.22	86.77	86.49	85.85
Interest-Bearing Bank Balances	3.17	0.37	0.88	0.23	0.31
Federal Funds Sold & Reverse Repos	0.49	0.78	0.52	0.81	1.27
Debt Securities 1 Year or Less	1.60	1.75	1.72	2.54	2.70
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.20	90.88	91.02	90.92	91.02
Non-Int Cash and Due From Dep Inst	1.60	2.06	1.99	2.28	2.55
Other Real Estate Owned	0.68	0.33	0.42	0.15	0.06
All Other Assets	7.06	6.95	6.77	6.68	6.31

## MEMORANDA:

Short-Term Investments	5.90	3.37	3.78	4.01	4.85
U.S. Treasury Securities	0.09	0.06	0.04	0.08	0.13
U.S. Agency Securities (excl MBS)	2.81	2.81	2.82	4.66	5.59
Municipal Securities	3.04	2.31	2.32	2.43	2.85
Mortgage-Backed Securities	8.97	7.89	8.45	7.18	6.44
Asset-Backed Securities	0.05	0.02	0.01	0.02	0.01
Other Debt Securities	0.22	0.33	0.28	0.41	0.41
RE Loans Secured by 1-4 Family	16.10	15.68	15.63	15.25	15.09
Revolving	3.18	2.85	2.91	2.64	2.77
Closed-End, Sec by First Liens	11.28	11.06	10.98	10.76	10.65
Closed-End, Sec by Junior Liens	1.18	1.31	1.27	1.32	1.21
Commercial Real Estate Loans	35.24	37.65	37.12	37.65	36.97
Construction and Land Dev	10.03	12.97	12.19	13.94	13.01
Multifamily	2.10	1.98	2.00	1.77	1.88
Nonfarm Nonresidential	22.13	21.21	21.47	20.24	20.13
RE Loans Secured by Farmland	1.29	1.20	1.16	1.09	1.02
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.27	76.54	76.66	77.04	77.10
RE Loans Secured by 1-4 Family	23.21	21.71	21.73	21.61	21.67
Revolving	4.53	3.91	4.00	3.69	3.93
Closed-End	18.27	17.44	17.35	17.57	17.33
Commercial Real Estate Loans	49.88	50.45	50.41	51.49	51.60
Construction and Land Dev	14.07	17.21	16.44	18.93	18.05
Multifamily	2.92	2.64	2.69	2.42	2.60
Nonfarm Nonresidential	31.37	28.71	29.33	28.14	28.45
RE Loans Secured by Farmland	1.85	1.64	1.61	1.52	1.45
Loans to Depository Institutions	0.01	0.01	0.00	0.00	0.00
Commercial and Industrial Loans	13.74	14.09	13.91	14.10	14.03
Loans to Individuals	3.62	3.82	3.76	3.98	4.17
Credit Card Loans	0.05	0.06	0.05	0.06	0.06
Agricultural Loans	1.07	1.00	0.94	0.88	0.93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.62	1.73	1.63	1.62	1.47

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	5.90	3.37	3.78	4.01	4.85
Liquid Assets	18.47	14.96	15.96	16.05	17.59
Investment Securities	17.11	15.61	16.03	16.92	17.44
Net Loans and Leases	69.35	73.16	72.28	72.02	71.08
Net Lns, Ls & Stdby Ltrs of Credit	70.12	74.02	73.10	72.93	72.08
Core Deposits	59.34	56.30	55.78	59.35	60.14
Noncore Funding	29.49	32.33	32.84	28.84	28.07
Time Deposits of \$100K or More	15.43	13.59	14.24	14.41	16.69
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.19	2.96	2.71	3.26	2.63
Net Fed Funds Purchased (Sold)	1.79	2.29	2.28	2.51	1.50
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.87	2.73	2.82	2.81	2.48
Earning Assets Repr in 1 Year	35.25	39.77	38.44	41.90	42.68
Int-Bearing Liab Repr in 1 Year	33.86	33.95	34.29	34.25	34.18
Long-Term Debt Repr in 1 Year	0.43	0.50	0.49	0.53	0.54
Net Assets Repriceable in 1 Year	0.74	4.71	2.83	6.28	7.02
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.37	32.88	32.89	28.15	26.53
Net ST Noncore Funding Dependence	16.87	21.55	21.64	19.27	17.83
Short-Term Inv/ST Noncore Funding	30.65	18.22	19.15	23.41	27.95
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.12	-8.16	-7.99	-5.15	-2.79
Net Loans and Leases/Total Deposits	87.69	96.91	95.03	94.81	91.17
Net Loans and Leases/Core Deposits	119.56	134.82	134.38	123.98	120.86
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.48	-0.26	0.03	0.10	-0.26
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.93	-2.39	0.02	0.37	-1.31
Struct Notes Appr(Depr)/T1 Cap	0.06	-0.02	0.05	0.01	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.69	6.62	6.09	7.39	9.05
Available-For-Sale Securities	94.31	93.38	93.70	92.61	90.95
U. S. Treasury Securities	0.74	0.42	0.27	0.58	0.81
U. S. Agency Securities (excl MBS)	18.48	20.94	20.26	29.52	35.54
Municipal Securities	18.69	15.32	14.82	15.10	16.85
Mortgage-Backed Securities	51.95	50.31	52.26	42.35	36.44
Asset-Backed Securities	0.29	0.10	0.08	0.11	0.05
Other Debt Securities	1.41	2.16	1.82	2.39	2.20
Mutual Funds and Equity Securities	0.58	0.85	0.79	1.16	1.02
Debt Securities 1 Year or Less	10.19	11.59	11.34	16.38	17.17
Debt Securities 1 To 5 Years	28.10	25.40	26.92	28.47	34.70
Debt Securities Over 5 Years	57.98	58.53	56.60	50.19	43.68
Pledged Securities	59.92	68.06	66.49	63.88	61.70
Structured Notes, Fair Value	1.65	0.71	0.73	1.32	1.60

## ANALYSIS RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.22	0.61	0.82	0.27	0.16
Provision for Ln&Ls Losses/Avg Lns&Ls	1.69	0.83	1.12	0.37	0.21
Provision for Ln&Ls Losses/Net Losses	168.03	195.76	194.60	182.12	239.35
Ln&Ls Allowance/Total Loans & Leases	1.85	1.36	1.52	1.20	1.16
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.98	5.54	4.35	10.13	20.67
ALL/Nonaccrual Assets	81.53	141.11	115.42	251.70	523.89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	74.77	120.54	100.89	202.87	393.96
Gross Ln&Ls Losses/Avg Loans & Leases	1.25	0.56	0.76	0.29	0.19
Recoveries/Avg Loans and Leases	0.06	0.05	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	1.18	0.50	0.70	0.24	0.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.36	18.69	25.26	35.09	36.59
Earnings Coverage of Net Losses (X)	3.61	7.84	5.28	16.09	34.76

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.03	0.37	0.56	0.13	0.04
RE Loans Secured By 1-4 Family	0.66	0.22	0.32	0.12	0.07
Revolving	0.45	0.20	0.28	0.09	0.03
Closed-End	0.67	0.19	0.31	0.11	0.07
Commercial Real Estate Loans	1.14	0.41	0.62	0.13	0.03
Construction and Land Dev	2.78	0.98	1.43	0.17	0.02
Multifamily	0.34	0.04	0.15	0.01	0.01
Nonfarm Nonresidential	0.33	0.08	0.14	0.06	0.03
RE Loans Secured by Farmland	0.09	0.01	0.02	0.00	0.00
Commercial and Industrial Loans	1.61	0.63	0.89	0.40	0.25
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.81	1.33	1.50	0.95	0.80
Credit Card Loans	2.88	2.30	2.50	1.28	1.70
Agricultural Loans	0.06	0.02	0.02	0.02	0.02
Loans to Foreign Governments & Inst	0.00	N/A	0.00	0.00	N/A
Other Loans and Leases	1.38	0.72	0.99	0.55	0.57

## PERCENT OF LOANS AND LEASES

09/30/2009

09/30/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.21

0.94

1.27

0.93

0.62

90+ Days PD Loans and Leases

0.15

0.11

0.13

0.09

0.06

Nonaccrual Loans and Leases

3.30

1.72

2.19

0.95

0.48

90+ Days PD and Nonaccrual Loans and Leases

3.52

1.90

2.39

1.08

0.56

30-89 Days PD Restructured

0.02

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.14

0.02

0.04

0.00

0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.21

0.94

1.27

0.93

0.62

90+ Days Past Due Assets

0.15

0.11

0.13

0.09

0.06

Nonaccrual Assets

3.33

1.73

2.20

0.96

0.48

30+ Days PD &amp; Nonaccrual Assets

4.80

2.92

3.76

2.06

1.21

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.51

1.44

1.78

0.80

0.40

90+ PD &amp; Nonaccrual Assets + OREO

3.23

1.79

2.23

0.98

0.49

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.48

1.70

2.17

0.88

0.42

Allowance for Loan &amp; Lease Losses

245.60

156.09

179.06

97.73

50.20

Equity Cap + ALLL

37.33

18.99

24.42

9.54

4.53

Tier 1 Cap + ALLL

36.22

18.05

23.54

9.48

4.45

Loans &amp; Leases + RE Acquired

4.84

2.24

2.90

1.19

0.60

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.19	0.94	1.28	0.92	0.60
- 90+ Days Past Due	0.16	0.11	0.13	0.09	0.05
- Nonaccrual	3.71	1.96	2.48	1.04	0.45
Coml & Indl - 30-89 Days PD	1.01	0.71	0.92	0.75	0.49
- 90+ Days Past Due	0.10	0.07	0.07	0.06	0.06
- Nonaccrual	1.84	0.94	1.23	0.63	0.51
Individuals - 30-89 Days PD	1.29	1.28	1.48	1.17	1.12
- 90+ Days Past Due	0.09	0.09	0.09	0.08	0.05
- Nonaccrual	0.43	0.27	0.33	0.22	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.26	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.13	0.11	0.20	0.16	0.15
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.25	0.07	0.08	0.07	0.11
Foreign Govts- 30-89 Days PD	0.00	N/A	0.00	0.00	N/A
- 90+ Days Past Due	0.00	N/A	0.00	0.00	N/A
- Nonaccrual	0.00	N/A	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.57	0.37	0.68	0.33	0.45
- 90+ Days Past Due	0.01	0.04	0.02	0.02	0.02
- Nonaccrual	0.26	0.08	0.14	0.05	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.16	0.96	1.36	1.12	0.77
- 90+ Days Past Due	0.13	0.09	0.10	0.10	0.06
- Nonaccrual	2.12	0.99	1.26	0.58	0.40
Revolving - 30-89 Days PD	0.46	0.42	0.48	0.51	0.38
- 90+ Days Past Due	0.04	0.03	0.03	0.04	0.02
- Nonaccrual	0.63	0.33	0.37	0.23	0.17
Closed-End - 30-89 Days PD	1.33	1.08	1.58	1.24	0.75
- 90+ Days Past Due	0.15	0.10	0.11	0.11	0.07
- Nonaccrual	2.56	1.11	1.50	0.64	0.43
- Jr Lien 30-89 Days PD	0.11	0.09	0.12	0.08	0.07
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.00	0.00
- Jr Lien Nonaccrual	0.20	0.09	0.11	0.05	0.04
Commercial RE - 30-89 Days PD	1.16	0.94	1.25	0.85	0.52
- 90+ Days Past Due	0.15	0.10	0.12	0.07	0.04
- Nonaccrual	4.42	2.31	2.98	1.24	0.45
Const & Dev - 30-89 Days PD	1.64	1.20	1.74	1.12	0.41
- 90+ Days Past Due	0.20	0.14	0.14	0.06	0.03
- Nonaccrual	10.16	4.13	5.77	1.79	0.40
Multi family - 30-89 Days PD	0.53	0.33	0.47	0.25	0.23
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.00
- Nonaccrual	2.02	0.60	1.19	0.36	0.06
Nonfarm Nres- 30-89 Days PD	0.77	0.58	0.86	0.53	0.42
- 90+ Days Past Due	0.09	0.05	0.08	0.04	0.03
- Nonaccrual	2.12	0.88	1.09	0.57	0.40
Farmland - 30-89 Days PD	0.28	0.21	0.33	0.22	0.24
- 90+ Days Past Due	0.03	0.02	0.01	0.01	0.00
- Nonaccrual	1.27	0.30	0.41	0.16	0.18
Credit Card - 30-89 Days PD	1.53	1.34	1.34	0.98	0.82
- 90+ Days Past Due	0.48	0.44	0.35	0.31	0.26
- Nonaccrual	0.09	0.02	0.02	0.02	0.02



## CAPITAL RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.64	8.57	8.55	8.86	8.95
Tier 1 RBC Ratio	11.37	10.60	10.69	10.90	11.20
Total Risk-Based Capital Ratio	12.94	12.06	12.23	12.35	12.62

Tangible Tier 1 Leverage Ratio  
Tangible Common Eq Cap/Tan Assets

Tangible Tier 1 Leverage Ratio	8.59	8.51	8.49	8.79	8.91
Tangible Common Eq Cap/Tan Assets	6.75	6.87	6.62	7.18	7.19

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	12.59	15.83	14.35	17.54	18.12
Standby Letters of Credit	0.68	0.78	0.74	0.80	0.88
Commercial & Similar Letters of Credit	0.01	0.02	0.02	0.02	0.02

Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00

## TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	1.18	0.71	1.05	0.80	0.91
Interest Rate Contracts	1.14	0.68	1.01	0.77	0.88
Interest Rate Futures & Forward Contr	0.16	0.06	0.15	0.07	0.07
Written Options Contr (Int Rate)	0.19	0.11	0.19	0.09	0.08
Purchased Options Contr (Int Rate)	0.01	0.01	0.00	0.05	0.01
Interest Rate Swaps	0.32	0.20	0.30	0.23	0.24

Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	17.96	22.28	20.42	25.60	27.14
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## PEER GROUP 03

PERCENT OF NOTIONAL AMOUNT	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	98.57	97.95	98.33	97.60	97.65
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.49	1.38	1.64	0.85	0.95
Futures and Forwards	20.93	25.29	25.75	18.87	21.10
Written Options	31.65	32.45	29.99	27.63	19.90
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	31.08	31.65	29.31	27.63	19.72
Purchased Options	3.55	3.70	3.75	5.60	3.79
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.55	3.61	3.26	5.60	3.79
Swaps	33.22	34.13	36.13	32.85	35.89
Held for Trading	2.32	2.22	2.33	1.41	0.00
Interest Rate Contracts	2.91	2.22	2.33	1.41	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.68	97.78	97.67	98.59	100.00
Interest Rate Contracts	85.61	84.26	83.38	86.38	96.98
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.49	1.38	1.64	0.85	0.95
Deriv Contr (Excl Fut & FX LE 14 Days)	63.89	62.93	64.14	67.67	68.37
One Year or Less	30.73	30.57	29.81	30.50	25.51
Over 1 Year to 5 Years	13.37	22.61	21.94	26.77	26.08
Over 5 Years	8.66	5.44	7.86	5.80	6.55
Gross Negative Fair Value (Abs Val)	0.88	0.55	1.31	0.43	0.56
Gross Positive Fair Value	0.82	0.70	1.19	0.84	0.45
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.01	0.00	0.00

INSURANCE ACTIVITIES	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
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	29.47	45.79	35.94	42.47	26.76
Ins Under Assets(L/H)/Tot Ins Und Ast	70.53	54.21	64.06	57.53	73.24
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.56	0.63	0.58	0.66	0.60
Premium Inc/Ins Activities Revenue	0.04	0.08	0.02	0.07	0.16
Credit Rel Prem Inc/Tot Prem Inc	65.54	64.25	66.19	57.14	50.29
Other Prem Inc/Total Prem Inc	34.46	35.75	33.81	42.86	49.71
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	19.70	11.74	15.50	23.71	23.45
Ins Net Inc (L/H)/Equity (L/H)	21.48	26.14	20.67	30.04	18.88
Insur Ben, Losses, Exp/Insur Premiums	140.29	52.49	168.57	2434.79	822.48
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.72	17.04	25.23	17.33	34.46
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.95	13.26	13.26	11.88	12.12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.07	10.14	10.10	10.20	9.99
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.53	2.50	2.47	2.43	2.73
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	0.45
Commercial and Industrial Loans	0.04	0.15	0.31	0.36	N/A
Foreign Governments and Inst	0.00	N/A	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-67.26	-44.60	-53.74	-22.53	-22.66
Total Selected Assets	-38.69	-32.92	-37.30	-15.11	-3.49
Deposits	34.66	0.90	-19.36	36.83	32.03

PROFITABILITY:	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-4.05	5.47	1.25	9.72	12.61
Bank Net Inc/Avg Eq Inv in Banks	-2.36	6.32	2.70	10.42	13.20
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.65	3.85	2.95	6.02	5.46
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.78	6.63	4.76	7.59	9.50
Bank Net Income/Parent Net Income	104.96	102.87	123.73	112.59	108.18
Nonbank Net Income/Parent Net Income	1.89	1.55	1.85	1.14	0.96
Sub BHCs Net Inc/Parent Net Income	122.89	90.99	89.97	82.89	80.20
LEVERAGE:					
Total Liabilities/Equity	22.42	25.54	25.55	25.53	25.44
Total Debt/Equity Capital	2.79	3.68	3.34	2.83	2.54
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.16	21.78	21.48	21.82	21.69
Tot Debt+Lns Guaranteed for Affl/Equity	3.28	4.27	3.98	3.18	3.11
Total Debt/Eq Cap - Exc Over Fair Value	2.82	3.75	3.39	2.90	2.64
Long-Term Debt/Equity Capital	1.19	1.51	1.33	1.45	1.17
Short-Term Debt/Equity Capital	0.67	1.32	1.17	0.65	0.58
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.13	0.17	0.16	0.25	0.14
Long-Term Debt/Consolidated LT Debt	1.92	1.87	1.67	2.05	1.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.57	117.59	117.11	117.36	116.10
Total Investment in Subs/Equity	115.49	118.83	117.96	118.66	117.42
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.68	100.74	100.26	100.04	98.77
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.51	101.69	101.13	101.10	99.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.65	2.21	2.91	1.76	1.26
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.03	5.44	5.46	3.58	2.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	76.93	97.69	98.26	114.96	106.94
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	84.45	99.37	99.90	121.11	110.20
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	97.83	93.74	112.67	99.46	104.82
Pretax Oper Inc + Int Exp/Int Expense	1282.85	2593.25	3302.64	2576.21	2569.66
Div + Int From Subs/Int Exp + Div	123.82	180.32	170.59	201.83	181.35
Fees+Other Inc From Subs/Sal + Oth Exp	8.23	8.86	9.00	8.28	7.84
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.50	117.68	67.42	57.16	83.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.06	-1.10	-0.78	-0.20	0.45
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	7.36	5.75	5.04	0.66	0.00
Total	7.36	5.75	5.04	0.66	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.43	0.54	0.57	0.52	0.47
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	150.98	88.80	97.36	73.63	83.94
Dividends Paid/Net Income	47.63	40.32	54.20	32.35	27.15
Net Income - Dividends/Avg Equity	-6.21	2.52	-1.78	6.42	9.07

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	93.98	128.62	130.07	155.63	143.90
Dividends From Nonbank Subs	1.29	1.59	2.35	1.29	1.06
Dividends From Subsidiary BHCs	1.24	3.46	2.87	3.38	4.85
Dividends From All Subsidiaries	105.30	160.49	164.69	185.34	176.73

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	47.66	51.28	60.73	48.21	40.18
Interest Income From Bank Subs	0.29	0.28	0.36	0.33	0.30
Mgt & Service Fees From Bank Subs	7.57	3.63	6.35	2.89	2.95
Other Income From Bank Subs	0.03	0.04	0.06	0.02	0.02
Operating Income From Bank Subs	69.59	62.73	82.94	56.88	52.61

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	69.63	67.74	73.64	67.41	58.49
Interest Income From Nonbank Subs	0.03	0.19	0.01	0.65	1.76
Mgt & Serv Fees From Nonbank Subs	1.85	3.29	0.82	2.41	0.89
Other Income From Nonbank Subs	0.05	0.00	0.00	0.09	0.00
Operating Inc From Nonbank Subs	102.58	96.76	94.01	94.14	74.20

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	24.41	23.57	28.28	37.32	28.35
Interest Inc From Subsidiary BHCs	0.01	0.81	0.48	0.98	0.16
Mgt & Serv Fees From Sub BHCs	0.00	3.14	0.56	10.82	0.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	24.64	31.90	32.77	70.41	30.44

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	49.62	58.77	60.68	66.72	63.34
Interest Income From Bank Subs	3.89	1.71	1.68	0.85	1.94
Mgt & Serv Fees From Bank Subs	5.20	3.26	3.71	3.31	3.61
Other Income From Bank Subs	0.10	0.07	0.09	0.03	0.03
Operating Income From Bank Subs	70.40	74.09	76.21	78.73	79.89

Dividends From Nonbank Subs	4.02	2.32	2.04	1.11	0.80
Interest Income From Nonbank Subs	0.04	0.05	0.06	0.04	0.04
Mgt & Serv Fees From Nonbank Subs	0.02	0.01	0.02	0.02	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	6.07	5.73	4.52	2.38	1.58

Dividends From Subsidiary BHCs	0.53	1.57	1.58	1.45	3.24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.68	2.11	2.12	2.84	3.75

Loans and Adv From Subs/ST Debt	782.98	414.95	539.02	944.15	738.63
Loans and Adv From Subs/Total Debt	309.84	336.35	315.17	410.39	408.54

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									295
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.18	1.95	2.36	2.79	3.21	3.59	3.90	4.25	295
+ Non-interest Income	0.92	0.12	0.25	0.51	0.87	1.29	1.76	2.27	295
- Overhead Expense	3.07	1.87	2.07	2.53	2.96	3.43	4.48	5.80	295
- Provision for Losses	1.22	0.13	0.23	0.43	0.84	1.74	3.43	4.85	295
+ Securities Gains (Losses)	0.02	-0.34	-0.13	-0.00	0.00	0.08	0.21	0.32	295
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.05	0.13	295
= Pretax Net Oper Income (TE)	-0.04	-5.20	-3.87	-0.78	0.47	1.14	1.65	2.07	295
Net Operating Income	-0.19	-4.97	-3.20	-0.75	0.24	0.74	1.17	1.40	295
Net Income	-0.19	-4.97	-3.20	-0.82	0.24	0.74	1.17	1.40	295
Net Income (Sub S Adjusted)	0.49	-2.95	-0.35	0.18	0.67	0.92	1.16	1.20	44
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	5.39	4.64	4.82	5.09	5.38	5.67	5.97	6.12	295
Interest Expense	1.94	1.05	1.22	1.57	1.92	2.26	2.70	2.89	295
Net Interest Income (TE)	3.44	2.07	2.51	3.03	3.46	3.86	4.30	4.67	295
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.17	0.07	0.15	0.35	0.80	1.88	3.10	4.93	295
Earnings Coverage of Net Losses (X)	3.61	-1.42	-0.42	0.45	2.07	5.37	11.66	23.45	294
Ln&Ls Allowance/Total Loans & Leases	1.85	0.94	1.09	1.27	1.64	2.21	3.20	3.91	295
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.24	0.62	0.81	1.64	3.10	6.32	10.79	13.14	295
30-89 Days Past Due Loans and Leases	1.21	0.18	0.31	0.54	1.02	1.63	2.84	3.71	295
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	27.36	7.42	11.77	18.85	27.19	34.70	44.54	51.40	295
Net ST Noncore Funding Dependence	16.86	-0.35	4.79	10.41	17.51	22.76	28.30	33.53	295
Net Loans and Leases/Total Assets	69.34	49.98	55.21	64.00	69.98	75.35	80.04	82.59	295
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.64	4.66	5.87	7.60	8.67	9.79	11.18	11.78	295
Equity Capital/Total Assets	8.50	3.68	5.24	6.99	8.52	9.96	11.73	12.73	295
Equity Capital+Minority Int/Total Assets	8.54	4.05	5.31	7.09	8.57	9.98	11.73	12.73	295
Net Loans&Ls/Equity Capital (X)	8.58	4.45	5.45	6.43	8.04	10.26	13.48	16.69	294
Cash Dividends/Net Income	47.63	0.00	0.00	16.75	42.63	65.93	132.71	286.26	183
Cash Dividends/Net Income (Sub S Adjusted)	12.50	-54.78	-34.66	-2.46	5.70	29.79	54.33	65.65	44
Retained Earnings/Avg Equity Cap	-6.20	-79.86	-52.54	-10.83	0.75	5.57	8.61	10.28	295
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.67	0.00	0.00	0.00	0.00	0.00	5.24	11.04	294
Long-Term Debt/Equity Capital	1.19	0.00	0.00	0.00	0.00	0.00	8.88	16.38	294
Equity Investment in Subs/Equity Cap	114.57	87.19	95.32	99.58	112.46	125.36	147.50	162.84	294
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	84.45	-18.22	0.33	34.13	91.84	121.13	177.33	241.48	289

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.97	4.19	4.34	4.73	4.99	5.23	5.49	5.64	295
Less: Interest Expense	1.79	0.97	1.13	1.44	1.78	2.11	2.49	2.69	295
Equals: Net Interest Income (TE)	3.18	1.95	2.36	2.79	3.21	3.59	3.90	4.25	295
Plus: Non-Interest Income	0.92	0.12	0.25	0.51	0.87	1.29	1.76	2.27	295
Equals: Adj Operating Income (TE)	4.15	2.25	2.79	3.46	4.19	4.78	5.45	5.95	295
Less: Overhead Expense	3.07	1.87	2.07	2.53	2.96	3.43	4.48	5.80	295
Less: Provision for Loan and Lease Losses	1.22	0.13	0.23	0.43	0.84	1.74	3.43	4.85	295
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Plus: Realized G/L on AFS Sec	0.03	-0.24	-0.10	-0.00	0.00	0.08	0.20	0.32	295
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.05	0.13	295
Equals: Pretax Net Oper Inc (TE)	-0.04	-5.20	-3.87	-0.78	0.47	1.14	1.65	2.07	295
Less: Applicable Income Taxes (TE)	0.09	-1.01	-0.67	-0.04	0.11	0.35	0.59	0.85	295
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	295
Equals: Net Operating Income	-0.19	-4.97	-3.20	-0.75	0.24	0.74	1.17	1.40	295
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Equals: Net Income	-0.19	-4.97	-3.20	-0.82	0.24	0.74	1.17	1.40	295
Memo: Net Income (Last Four Qtrs)	-0.35	-5.75	-3.92	-0.96	0.15	0.70	1.16	1.33	292
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.61	86.46	88.70	90.96	92.90	94.39	95.39	96.23	295
Avg Int-Bearing Funds / Avg Assets	80.62	67.74	71.75	76.39	81.11	84.93	88.52	89.95	295
Int Income (TE) / Avg Earning Assets	5.39	4.64	4.82	5.09	5.38	5.67	5.97	6.12	295
Int Expense / Avg Earning Assets	1.94	1.05	1.22	1.57	1.92	2.26	2.70	2.89	295
Net Int Inc (TE) / Avg Earn Assets	3.44	2.07	2.51	3.03	3.46	3.86	4.30	4.67	295
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.79	4.99	5.16	5.44	5.79	6.09	6.40	6.62	295
Interest-Bearing Bank Balances	0.54	0.00	0.05	0.19	0.33	0.74	1.57	2.66	292
Fed Funds Sold & Reverse Repos	0.20	0.00	0.00	0.12	0.21	0.28	0.42	0.64	253
Trading Assets	1.91	0.00	0.00	0.00	1.72	3.79	4.30	4.83	26
Total Earning Assets	5.30	4.55	4.75	5.01	5.30	5.58	5.84	6.02	295
Investment Securities (TE)	4.66	2.99	3.49	4.12	4.71	5.18	5.65	6.01	295
U. S. Treasury & Agency Sec (excl MBS)	3.44	0.75	1.09	2.18	3.44	4.76	5.79	6.68	279
Mortgage-Backed Securities	4.74	2.90	3.57	4.23	4.74	5.27	5.72	6.13	287
All Other Securities	5.86	2.98	3.99	4.88	5.70	6.67	8.10	10.44	293
Interest-Bearing Deposits	1.99	1.09	1.28	1.59	1.99	2.34	2.79	3.02	295
Time Deposits of \$100K or More	2.86	1.60	1.94	2.45	2.90	3.27	3.58	3.82	294
Time Deposits < \$100K	3.02	1.96	2.24	2.68	3.04	3.38	3.65	3.89	294
Other Domestic Deposits	0.94	0.38	0.48	0.67	0.89	1.19	1.45	1.79	295
Foreign Deposits	1.52	0.37	0.37	0.47	0.96	1.24	2.67	3.37	5
Fed Funds Purchased and Repos	1.11	0.08	0.24	0.47	0.77	1.52	3.09	3.91	271
Other Borrowed Funds & Trading Liab	3.26	0.64	1.58	2.60	3.35	3.95	4.38	4.76	288
All Interest-Bearing Funds	2.21	1.36	1.48	1.86	2.21	2.57	2.89	3.15	295

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	49.77	34.85	36.92	41.57	48.05	57.93	66.69	73.49	295
Avg Assets per Employee (\$000)	4715.67	2784.27	3066.65	3556.14	4348.83	5781.05	7317.98	8580.22	295

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.52	0.00	0.00	0.00	0.30	2.82	6.11	8.03	288
Overhead Exp / NII + Non-Int Income	76.96	50.31	55.00	64.46	72.69	83.75	112.97	156.89	295

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.07	1.87	2.07	2.53	2.96	3.43	4.48	5.80	295
Personnel Expense	1.47	0.77	0.95	1.22	1.45	1.71	2.01	2.23	295
Net Occupancy Expense	0.39	0.21	0.24	0.30	0.38	0.48	0.58	0.63	295
Other Operating Expenses	1.15	0.66	0.74	0.86	1.03	1.29	1.85	3.38	295
Overhead Less Non-Interest Income	2.07	1.10	1.33	1.67	2.00	2.40	2.85	4.40	295

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	75.57	49.03	53.82	62.95	71.27	82.76	110.55	154.59	295
Personnel Expense	36.13	23.09	26.39	30.64	35.86	41.78	46.84	50.63	295
Net Occupancy Expense	9.83	5.17	5.90	7.69	9.48	11.76	14.35	16.88	295
Other Operating Expenses	28.97	14.90	17.07	20.73	24.69	31.02	56.01	87.63	295
Total Non-Interest Income	21.42	4.97	8.77	15.04	20.99	27.95	34.65	40.84	295
Fiduciary Activities Income	1.33	0.00	0.00	0.00	0.31	2.42	5.38	8.07	295
Serv Charges on Deposit Accts - Domestic	7.48	1.20	2.53	4.55	7.09	10.55	13.44	15.90	295
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	295
Investment Banking Fees & Commissions	0.54	0.00	0.00	0.00	0.36	1.05	1.80	2.35	295
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Net Servicing Fees	0.28	-0.05	0.00	0.00	0.00	0.26	1.56	2.74	295
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Insurance Activities Revenue	0.56	0.00	0.00	0.00	0.03	0.37	4.03	7.79	295
Net Gain (Loss) - Sales Loans, OREO, Oth	1.33	-7.34	-3.02	-0.25	0.65	2.91	7.14	11.99	295
Other Non-Interest Income	7.02	1.29	2.41	4.21	6.60	9.10	12.95	18.08	295
Overhead Less Non-Interest Income	53.76	23.03	29.56	38.62	48.80	64.79	92.59	140.82	295

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	15.34	-59.19	-15.11	0.43	20.64	30.57	34.77	36.81	191
Appl Inc Tax+TE/Pretax NOI+TE	33.10	0.00	2.69	23.77	34.36	37.92	52.49	152.17	191



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.34	30.03	35.78	45.01	55.13	63.26	69.30	73.38	295
Commercial and Industrial Loans	9.62	2.46	3.64	5.79	8.37	12.84	19.10	24.16	295
Loans to Individuals	2.44	0.09	0.21	0.55	1.64	3.39	7.53	13.52	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	295
Agricultural Loans	0.74	0.00	0.00	0.00	0.07	1.03	4.16	7.36	295
Other Loans and Leases	1.11	0.00	0.02	0.15	0.59	1.61	4.09	5.55	295
Net Loans and Leases	69.34	49.98	55.21	64.00	69.98	75.35	80.04	82.59	295
Debt Securities Over 1 Year	14.86	2.56	4.18	8.70	14.82	20.69	26.22	31.15	295
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.01	0.12	0.30	0.91	295
Subtotal	85.00	73.82	76.74	81.79	85.48	88.63	90.91	92.09	295
Interest-Bearing Bank Balances	3.17	0.00	0.01	0.20	1.79	5.58	9.87	11.51	295
Federal Funds Sold & Reverse Repos	0.49	0.00	0.00	0.00	0.03	0.77	2.39	4.20	295
Debt Securities 1 Year or Less	1.60	0.03	0.10	0.33	1.05	2.38	4.90	7.04	295
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	295
Total Earning Assets	91.20	86.44	87.46	89.45	91.33	92.98	94.06	94.68	295
Non-Int Cash and Due From Dep Inst	1.59	0.45	0.68	1.08	1.49	2.00	2.83	3.75	295
Other Real Estate Owned	0.68	0.00	0.02	0.12	0.46	1.13	1.89	2.53	295
All Other Assets	7.06	3.52	4.46	5.31	6.82	8.48	10.54	11.83	295
<b>MEMORANDA:</b>									
Short-Term Investments	5.89	0.44	0.93	2.40	5.34	8.90	12.39	16.31	295
U.S. Treasury Securities	0.08	0.00	0.00	0.00	0.00	0.02	0.57	1.51	295
U.S. Agency Securities (excl MBS)	2.81	0.00	0.00	0.39	2.11	5.15	8.85	11.55	295
Municipal Securities	3.04	0.00	0.01	0.64	2.24	4.73	7.55	9.97	295
Mortgage-Backed Securities	8.97	0.02	0.22	3.47	7.71	13.87	19.74	25.58	295
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.01	0.29	0.86	295
Other Debt Securities	0.22	0.00	0.00	0.00	0.02	0.35	1.11	1.83	295
RE Loans Secured by 1-4 Family	16.10	3.42	6.07	9.70	14.61	23.30	29.82	33.11	295
Revolving	3.17	0.00	0.13	1.20	2.80	4.89	6.92	8.16	295
Closed-End, Sec by First Liens	11.28	2.02	3.54	6.46	10.27	15.96	22.12	26.71	295
Closed-End, Sec by Junior Liens	1.17	0.05	0.17	0.54	1.10	1.54	2.78	3.39	295
Commercial Real Estate Loans	35.23	13.27	19.71	26.30	34.24	43.84	52.95	58.64	295
Construction and Land Dev	10.02	1.49	2.28	5.33	9.30	14.50	20.59	25.83	295
Multifamily	2.09	0.09	0.35	0.90	1.76	2.81	5.18	7.81	295
Nonfarm Nonresidential	22.13	9.83	12.79	16.69	21.82	26.87	32.83	38.97	295
RE Loans Secured by Farmland	1.28	0.00	0.00	0.04	0.63	2.45	4.79	6.48	295
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	77.27	50.51	57.07	68.68	79.13	86.30	91.53	94.94	295
RE Loans Secured by 1-4 Family	23.20	4.30	8.70	13.93	21.87	31.85	41.19	47.43	295
Revolving	4.52	0.00	0.18	1.73	4.15	7.12	9.54	11.73	295
Closed-End	18.27	2.97	5.87	10.38	17.66	25.27	35.02	40.29	295
Commercial Real Estate Loans	49.87	23.32	29.13	39.26	48.81	60.30	70.50	78.09	295
Construction and Land Dev	14.06	2.40	3.61	7.66	13.22	19.32	27.87	32.76	295
Multifamily	2.91	0.17	0.56	1.41	2.53	3.86	6.94	10.21	295
Nonfarm Nonresidential	31.36	16.26	19.71	24.72	31.27	37.11	45.21	49.65	295
RE Loans Secured by Farmland	1.85	0.00	0.00	0.06	0.93	3.51	7.11	9.39	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.23	295
Commercial and Industrial Loans	13.73	3.67	5.43	8.33	12.45	18.52	25.08	33.07	295
Loans to Individuals	3.61	0.13	0.30	0.75	2.44	4.82	11.48	21.12	295
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.04	0.30	0.69	295
Agricultural Loans	1.07	0.00	0.00	0.00	0.10	1.49	5.96	9.75	295
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Other Loans and Leases	1.61	0.00	0.04	0.22	0.82	2.42	5.86	8.76	295

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.89	0.44	0.93	2.40	5.34	8.90	12.39	16.31	295
Liquid Assets	18.46	7.66	9.81	13.06	18.08	22.74	29.40	33.21	295
Investment Securities	17.11	3.32	6.19	10.25	16.78	23.70	29.49	35.93	295
Net Loans and Leases	69.34	49.98	55.21	64.00	69.98	75.35	80.04	82.59	295
Net Lns, Ls & Stdby Ltrs of Credit	70.11	50.21	56.10	64.74	70.68	76.41	80.98	83.76	295
Core Deposits	59.33	37.30	43.66	53.21	59.94	66.07	70.87	72.87	295
Noncore Funding	29.49	14.57	17.25	22.14	28.77	35.02	44.15	53.24	295
Time Deposits of \$100K or More	15.42	6.13	7.86	11.09	14.62	19.51	24.36	27.83	295
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Fed Funds Purchased and Repos	2.18	0.00	0.00	0.19	1.65	3.70	6.92	9.66	295
Net Fed Funds Purchased (Sold)	1.78	-2.85	-0.80	0.00	1.30	3.21	6.52	9.28	295
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Oth Borrowings W/Rem Mat 1 Yr or Less	1.87	0.00	0.00	0.37	1.45	3.47	5.51	7.45	295
Earning Assets Repr in 1 Year	35.24	14.23	18.80	25.83	34.91	43.72	53.26	57.97	295
Int-Bearing Liab Repr in 1 Year	33.86	9.61	16.92	23.46	30.46	44.31	59.61	65.28	295
Long-Term Debt Repr in 1 Year	0.42	0.00	0.00	0.00	0.00	0.43	2.71	4.87	295
Net Assets Repriceable in 1 Year	0.73	-31.77	-24.37	-9.34	1.89	11.15	19.60	24.04	295
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.36	7.42	11.77	18.85	27.19	34.70	44.54	51.40	295
Net ST Noncore Funding Dependence	16.86	-0.35	4.79	10.41	17.51	22.76	28.30	33.53	295
Short-Term Inv/ST Noncore Funding	30.64	1.88	4.37	11.84	26.00	45.79	67.76	96.98	294
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.11	-23.33	-18.85	-11.91	-2.44	7.24	15.79	23.56	295
Net Loans and Leases/Total Deposits	87.69	61.78	72.28	80.57	87.83	95.58	102.14	106.02	295
Net Loans and Leases/Core Deposits	119.55	76.94	88.84	102.18	116.15	135.22	158.43	186.70	295
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.48	-1.17	-0.20	0.00	0.07	0.62	2.64	4.19	153
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.92	-7.88	-2.69	0.52	2.73	4.94	9.05	11.12	292
Struct Notes Appr(Depr)/T1 Cap	0.05	-0.26	-0.05	-0.00	0.02	0.09	0.24	0.43	127
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.68	0.00	0.00	0.00	0.02	6.02	31.48	56.18	295
Available-For-Sale Securities	94.31	41.81	65.98	93.44	99.96	100.00	100.00	100.00	295
U.S. Treasury Securities	0.74	0.00	0.00	0.00	0.00	0.16	5.90	11.32	295
U.S. Agency Securities (excl MBS)	18.48	0.00	0.00	2.55	14.19	30.78	54.79	77.74	295
Municipal Securities	18.69	0.00	0.10	5.33	15.74	27.42	41.01	51.54	295
Mortgage-Backed Securities	51.94	0.24	4.61	32.31	54.96	73.32	86.38	92.37	295
Asset-Backed Securities	0.28	0.00	0.00	0.00	0.00	0.09	1.76	4.24	295
Other Debt Securities	1.41	0.00	0.00	0.00	0.12	2.07	7.15	12.23	295
Mutual Funds and Equity Securities	0.58	0.00	0.00	0.00	0.06	0.72	2.98	6.02	295
Debt Securities 1 Year or Less	10.19	0.31	0.80	2.58	7.02	15.23	28.39	43.29	295
Debt Securities 1 To 5 Years	28.10	1.82	4.15	10.14	25.78	43.90	63.63	70.30	295
Debt Securities Over 5 Years	57.98	6.52	17.17	37.39	59.15	79.84	92.22	94.87	295
Pledged Securities	59.91	11.92	23.04	42.21	62.23	77.32	87.70	94.22	295
Structured Notes, Fair Value	1.65	0.00	0.00	0.00	0.00	2.52	8.48	16.47	295

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.22	0.13	0.23	0.43	0.84	1.74	3.43	4.85	295
Provision for Ln&Ls Losses/Avg Lns&Ls	1.68	0.19	0.37	0.60	1.14	2.53	4.36	6.20	295
Provision for Ln&Ls Losses/Net Losses	168.03	77.73	96.94	116.16	142.55	206.42	298.85	396.28	294
Ln&Ls Allowance/Total Loans & Leases	1.85	0.94	1.09	1.27	1.64	2.21	3.20	3.91	295
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.98	0.53	0.68	1.16	2.01	4.28	7.56	13.57	292
ALLL/Nonaccrual Assets	81.52	23.49	29.90	44.49	65.22	108.38	184.30	251.33	294
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	74.76	22.18	29.34	41.79	60.67	100.80	150.96	208.63	294
Gross Ln&Ls Losses/Avg Loans & Leases	1.24	0.09	0.17	0.40	0.87	1.94	3.20	5.17	295
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.02	0.04	0.09	0.14	0.20	295
Net Losses/Avg Loans and Leases	1.17	0.07	0.15	0.35	0.80	1.88	3.10	4.93	295
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Recoveries/Prior Year-End Losses	10.36	0.77	1.61	3.85	9.08	15.15	24.79	34.26	291
Earnings Coverage of Net Losses (X)	3.61	-1.42	-0.42	0.45	2.07	5.37	11.66	23.45	294
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.03	0.00	0.03	0.17	0.49	1.76	3.43	5.23	293
RE Loans Secured By 1-4 Family	0.65	0.00	0.00	0.10	0.40	1.11	2.10	3.43	293
Revolving	0.45	0.00	0.00	0.00	0.15	0.87	1.78	3.01	279
Closed-End	0.66	0.00	0.00	0.09	0.39	1.06	2.29	3.70	293
Commercial Real Estate Loans	1.14	0.00	0.00	0.17	0.57	1.83	3.84	6.01	293
Construction and Land Dev	2.78	0.00	0.00	0.09	1.31	4.37	10.84	14.77	292
Multifamily	0.34	0.00	0.00	0.00	0.00	0.21	1.96	5.35	291
Nonfarm Nonresidential	0.32	0.00	0.00	0.01	0.19	0.51	1.27	2.10	293
RE Loans Secured by Farmland	0.09	-0.04	0.00	0.00	0.00	0.00	0.55	1.62	240
Commercial and Industrial Loans	1.61	0.00	0.06	0.40	1.13	2.57	4.57	6.56	295
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Loans to Individuals	1.81	0.14	0.27	0.57	1.37	2.70	4.50	6.91	268
Credit Card Loans	2.87	-0.15	0.00	0.36	1.90	4.42	8.09	10.51	95
Agricultural Loans	0.06	-0.05	0.00	0.00	0.00	0.00	0.45	1.20	214
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.38	-0.00	0.00	0.00	0.01	1.75	8.21	19.48	282

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	1.21	0.18	0.31	0.54	1.02	1.63	2.84	3.71	295
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.00	0.05	0.23	0.60	1.02	295
Nonaccrual Loans and Leases	3.29	0.45	0.69	1.31	2.39	4.76	8.76	11.38	295
90+ Days PD and Nonaccrual Loans and Leases	3.52	0.59	0.81	1.42	2.71	5.02	9.19	11.90	295
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.37	295
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Nonaccrual Restructured	0.14	0.00	0.00	0.00	0.00	0.24	0.72	1.16	295
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	1.21	0.18	0.31	0.54	1.02	1.63	2.84	3.71	295
90+ Days Past Due Assets	0.15	0.00	0.00	0.00	0.05	0.23	0.60	1.02	295
Nonaccrual Assets	3.32	0.45	0.69	1.34	2.45	4.81	8.76	11.38	295
30+ Days PD & Nonaccrual Assets	4.80	1.03	1.31	2.24	3.91	6.74	10.71	15.07	295
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	2.50	0.41	0.53	1.02	1.93	3.68	6.41	8.35	295
90+ PD & Nonaccrual Assets + OREO	3.23	0.47	0.64	1.29	2.46	4.88	7.99	10.03	295
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	3.47	0.43	0.60	1.26	2.78	5.32	8.98	11.55	295
Allowance for Loan & Lease Losses	245.60	54.33	77.69	125.11	224.67	344.78	490.68	617.87	294
Equity Cap + ALLL	37.32	3.93	6.16	12.45	26.87	53.43	97.99	145.71	294
Tier 1 Cap + ALLL	36.21	4.28	6.70	13.44	26.71	52.45	91.43	140.73	295
Loans & Leases + RE Acquired	4.84	0.64	0.90	1.87	3.80	7.04	12.32	15.06	295

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	1.19	0.12	0.25	0.50	0.96	1.67	2.81	3.84	293
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.05	0.25	0.71	1.08	293
	- Nonaccrual	3.70	0.40	0.66	1.27	2.86	5.75	10.34	12.10	293
Coml & Indl	- 30-89 Days PD	1.01	0.00	0.06	0.30	0.80	1.51	2.70	3.95	295
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.13	0.53	0.84	295
	- Nonaccrual	1.83	0.00	0.13	0.43	1.34	3.08	4.78	5.80	295
Individuals	- 30-89 Days PD	1.28	0.00	0.07	0.45	1.06	1.95	2.91	3.72	294
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.14	0.41	0.78	294
	- Nonaccrual	0.43	0.00	0.00	0.01	0.24	0.66	1.69	2.83	294
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
	- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.00	0.00	3.47	31
Agricultural	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.00	0.11	0.75	1.56	214
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	214
	- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.12	1.25	4.28	214
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&LS	- 30-89 Days PD	0.56	0.00	0.00	0.00	0.00	0.72	3.10	6.27	282
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.36	282
	- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.00	1.96	5.17	282
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.15	0.07	0.21	0.52	1.03	1.70	2.42	3.62	293
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.02	0.19	0.59	1.17	293
	- Nonaccrual	2.11	0.14	0.26	0.67	1.60	3.19	5.64	8.98	293
Revolving	- 30-89 Days PD	0.46	0.00	0.00	0.00	0.32	0.77	1.72	2.69	279
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.57	279
	- Nonaccrual	0.62	0.00	0.00	0.02	0.33	1.02	2.40	3.38	279
Closed-End	- 30-89 Days PD	1.33	0.01	0.19	0.58	1.10	1.99	3.04	4.07	293
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.01	0.20	0.76	1.31	293
	- Nonaccrual	2.55	0.13	0.28	0.79	1.75	3.78	7.32	11.20	293
	- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.00	0.07	0.17	0.40	0.54	293
	- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.12	293
	- Jr Lien Nonaccrual	0.19	0.00	0.00	0.00	0.09	0.33	0.68	1.27	293
Commercial RE	- 30-89 Days PD	1.16	0.00	0.08	0.36	0.90	1.77	2.92	4.08	293
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.18	0.83	1.29	293
	- Nonaccrual	4.41	0.23	0.53	1.57	3.35	6.72	11.97	14.47	293
Const & Dev	- 30-89 Days PD	1.64	0.00	0.00	0.14	1.05	3.21	5.73	7.22	292
	- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.13	1.22	2.58	292
	- Nonaccrual	10.16	0.00	0.04	2.02	7.36	16.21	25.84	29.78	292
Multifamily	- 30-89 Days PD	0.52	0.00	0.00	0.00	0.00	0.81	2.74	5.13	291
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	291
	- Nonaccrual	2.02	0.00	0.00	0.00	0.00	2.52	11.49	20.16	291
Nonfarm Nres-	- 30-89 Days PD	0.77	0.00	0.00	0.20	0.61	1.20	2.34	3.13	293
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.07	0.56	1.11	293
	- Nonaccrual	2.11	0.00	0.15	0.58	1.63	3.34	5.44	6.66	293
Farmland	- 30-89 Days PD	0.27	0.00	0.00	0.00	0.00	0.41	1.46	2.52	240
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.74	240
	- Nonaccrual	1.27	0.00	0.00	0.00	0.00	1.73	7.58	13.20	240
Credit Card	- 30-89 Days PD	1.52	0.00	0.00	0.00	0.99	2.36	5.05	8.00	95
	- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.11	0.79	1.97	3.16	95
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.42	1.57	95

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.64	4.66	5.87	7.60	8.67	9.79	11.18	11.78	295
Tier 1 RBC Ratio	11.36	5.72	7.50	9.57	11.31	13.07	15.31	17.55	295
Total Risk-Based Capital Ratio	12.94	7.88	9.47	11.17	12.88	14.31	16.62	18.76	295
Tangible Tier 1 Leverage Ratio	8.58	4.64	5.80	7.54	8.60	9.70	11.11	11.75	295
Tangible Common Eq Cap/Tan Assets	6.74	2.49	3.78	5.27	6.52	8.30	9.58	10.87	295
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.59	4.36	5.48	8.43	12.48	16.34	20.51	24.18	295
Standby Letters of Credit	0.67	0.07	0.11	0.28	0.50	0.93	1.81	2.34	295
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.38	295
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.17	0.00	0.00	0.00	0.32	1.74	5.50	9.60	295
Interest Rate Contracts	1.14	0.00	0.00	0.00	0.26	1.69	5.50	9.60	295
Interest Rate Futures & Forward Contr	0.15	0.00	0.00	0.00	0.00	0.19	0.92	2.03	295
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.24	1.10	2.44	295
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.83	295
Interest Rate Swaps	0.32	0.00	0.00	0.00	0.00	0.01	2.14	3.98	295
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.96	5.96	8.32	11.97	17.57	23.52	29.43	34.21	295

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.57	5.41	100.00	100.00	100.00	100.00	100.00	100.00	175
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Equity, Comm, & Other Contracts	0.49	0.00	0.00	0.00	0.00	0.00	0.00	21.14	175
Futures and Forwards	20.92	0.00	0.00	0.00	3.11	54.66	87.10	100.00	175
Written Options	31.64	0.00	0.00	0.00	20.28	50.00	100.00	100.00	175
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Over-The-Counter	31.07	0.00	0.00	0.00	19.07	50.00	100.00	100.00	175
Purchased Options	3.54	0.00	0.00	0.00	0.00	0.00	29.38	57.33	175
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Over-The-Counter	3.54	0.00	0.00	0.00	0.00	0.00	29.38	57.33	175
Swaps	33.22	0.00	0.00	0.00	0.00	84.12	100.00	100.00	175
Held for Trading	2.32	0.00	0.00	0.00	0.00	0.00	0.00	100.00	175
Interest Rate Contracts	2.90	0.00	0.00	0.00	0.00	0.00	0.00	100.00	175
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Non-Traded	97.67	0.00	99.56	100.00	100.00	100.00	100.00	100.00	175
Interest Rate Contracts	85.60	0.00	0.00	100.00	100.00	100.00	100.00	100.00	175
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	175
Equity, Comm, & Other Contracts	0.49	0.00	0.00	0.00	0.00	0.00	0.00	21.14	175
Deriv Contr (Excl Fut & FX LE 14 Days)	63.88	0.00	0.00	39.34	66.31	100.00	100.00	100.00	175
One Year or Less	30.72	0.00	0.00	0.00	14.99	54.96	96.20	100.00	175
Over 1 Year to 5 Years	13.36	0.00	0.00	0.00	0.00	34.95	80.66	100.00	175
Over 5 Years	8.66	0.00	0.00	0.00	0.00	2.99	59.75	99.91	175
Gross Negative Fair Value (Abs Val)	0.88	0.00	0.00	0.00	0.18	1.51	4.04	5.66	175
Gross Positive Fair Value	0.82	0.00	0.00	0.00	0.22	1.31	3.23	6.22	175
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	294
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	294
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	294
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	294
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	294
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	294
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	294
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	294
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.13	295

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	295
Ins Under Assets(P/C)/Tot Ins Und Ast	29.46	0.00	0.00	0.00	0.00	47.33	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	70.53	0.00	0.00	2.66	100.00	100.00	100.00	100.00	10
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.56	0.00	0.00	0.00	0.03	0.37	4.03	7.79	295
Premium Inc/Ins Activities Revenue	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.79	189
Credit Rel Prem Inc/Tot Prem Inc	65.54	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	34.45	0.00	0.00	0.00	0.00	84.26	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
Ins Net Inc (P/C)/Equity (P/C)	19.69	10.64	10.64	10.64	17.31	24.10	24.31	24.39	3
Ins Net Inc (L/H)/Equity (L/H)	21.48	-6.21	-6.21	1.32	3.79	9.41	41.69	87.51	8
Insur Ben, Losses, Exp/Insur Premiums	140.28	0.00	0.00	0.00	9.47	100.20	135.17	569.82	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	33.71	0.00	0.00	0.00	0.57	25.86	70.34	85.17	3
Reinsurance Recov(L/H)/Tot Assets(L/H)	12.94	0.00	0.00	0.00	0.00	0.00	22.85	61.42	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	295
CSV Life Insurance/Tier 1 Cap + ALLL	10.07	0.00	0.00	2.41	10.92	16.89	21.73	24.28	295
<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	295
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Cost: Interest-Bearing Deposits	1.52	0.37	0.37	0.47	0.96	1.24	2.67	3.37	5
<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	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>GROWTH RATES:</b>									
Net Loans and Leases	-67.26	-100.00	-100.00	-100.00	-96.58	-14.76	4.55	11.17	21
Total Selected Assets	-38.69	-100.00	-100.00	-100.00	-5.56	0.00	12.99	37.18	43
Deposits	34.66	0.34	0.34	1.92	9.33	51.62	77.14	83.29	5





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	150.97	0.00	0.00	53.46	95.52	131.96	582.04	1292.19	169
Dividends Paid/Net Income	47.62	0.00	0.00	16.75	42.63	65.93	132.71	286.26	183
Net Income - Dividends/Avg Equity	-6.21	-79.86	-52.54	-10.83	0.71	5.57	8.61	10.28	295
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	93.97	0.00	0.00	0.00	90.41	153.97	276.83	604.52	227
Dividends From Nonbank Subs	1.28	0.00	0.00	0.00	0.00	1.17	6.14	21.17	227
Dividends From Subsidiary BHCs	1.23	0.00	0.00	0.00	0.00	0.00	0.00	90.08	227
Dividends From All Subsidiaries	105.30	0.00	0.00	3.52	100.00	160.00	279.99	606.97	227
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	47.66	0.00	0.00	0.00	44.19	76.73	138.20	239.89	175
Interest Income From Bank Subs	0.29	0.00	0.00	0.00	0.00	0.17	1.20	4.95	175
Mgt & Service Fees From Bank Subs	7.57	0.00	0.00	0.00	0.00	0.00	37.80	166.60	175
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.29	175
Operating Income From Bank Subs	69.59	0.00	0.00	10.79	48.60	104.04	253.31	333.63	175
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	69.62	0.00	0.00	0.04	100.00	100.00	126.22	374.66	129
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.99	129
Mgt & Serv Fees From Nonbank Subs	1.85	0.00	0.00	0.00	0.00	0.00	4.88	54.07	129
Other Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.29	129
Operating Inc From Nonbank Subs	102.57	0.00	0.00	9.14	100.00	100.00	377.32	804.36	129
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.40	0.00	0.00	0.00	11.65	47.75	77.08	87.85	26
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	26
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	24.64	0.00	0.00	0.00	11.65	47.84	77.08	87.94	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	49.62	0.00	0.00	0.00	63.83	98.25	100.00	100.00	275
Interest Income From Bank Subs	3.88	0.00	0.00	0.00	0.00	0.51	19.77	88.32	275
Mgt & Serv Fees From Bank Subs	5.19	0.00	0.00	0.00	0.00	0.00	41.86	69.20	275
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.09	3.57	275
Operating Income From Bank Subs	70.39	0.00	0.00	32.75	95.60	99.87	100.00	101.70	275
Dividends From Nonbank Subs	4.01	0.00	0.00	0.00	0.00	1.10	22.40	80.63	275
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.56	275
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.35	275
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275
Operating Inc From Nonbank Subs	6.07	0.00	0.00	0.00	0.17	3.51	49.91	100.00	275
Dividends From Subsidiary BHCs	0.52	0.00	0.00	0.00	0.00	0.00	0.00	40.66	275
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275
Operating Income From Sub BHCs	0.68	0.00	0.00	0.00	0.00	0.00	0.00	48.95	275
Loans and Adv From Subs/ST Debt	782.98	0.00	0.00	26.40	257.74	753.17	1970.65	5521.01	58
Loans and Adv From Subs/Total Debt	309.84	0.00	0.00	18.38	180.77	394.36	1201.38	1855.96	105

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
2757531	1, 003, 788	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	Moved from Peer 4
1140510	1, 456, 894	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1130098	1, 010, 645	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2, 703, 617	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 631, 859	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 812, 525	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 797, 849	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 717, 038	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 344, 369	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1, 763, 431	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 207, 475	AMERIS BANCORP	MOULTRIE, GA	
2326629	1, 965, 968	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 350, 307	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1, 152, 568	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
1048812	1, 836, 283	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1134694	1, 006, 328	ATBANCORP	DUBUQUE, IA	Moved from Peer 4
3264812	1, 083, 677	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1108350	1, 035, 881	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1, 389, 518	BANC ED CORP. , THE	EDWARDSVILLE, IL	
2896458	1, 570, 033	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	2, 041, 034	BANCORP, INC. , THE	WILMINGTON, DE	
1097306	2, 082, 934	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 036, 072	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 292, 633	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 041, 219	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1, 234, 695	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 488, 008	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 010, 443	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 382, 819	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 391, 669	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1, 126, 529	BANK OF MARIN BANCORP	NOVATO, CA	
1097089	2, 889, 686	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
3434624	2, 205, 674	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 064, 220	BANTERRA CORP	ELDORADO, IL	
1115385	1, 060, 707	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1, 046, 509	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 163, 616	BEACON BANCORP	TAUNTON, MA	
1246159	1, 652, 263	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1919770	1, 298, 439	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 706, 099	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 280, 879	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 152, 594	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1, 529, 224	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 234, 180	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	2, 182, 985	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 195, 525	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1100037	1, 767, 699	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 164, 490	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2, 272, 746	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 590, 355	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 735, 673	CAPITAL BANK CORPORATION	RALEIGH, NC	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1085509	2, 478, 375	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	1, 893, 403	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
2507790	1, 087, 604	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2, 272, 049	CASCADE BANCORP	BEND, OR	
2568362	1, 646, 987	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
3327025	1, 053, 570	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1493654	1, 442, 445	CBS BANC- CORP.	RUSSELLVILLE, AL	
1048764	1, 349, 516	CENTER BANCORP, INC.	UNION, NJ	
3003178	2, 197, 948	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1, 783, 823	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
2856498	1, 274, 608	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
1250035	2, 727, 660	CENTRAL BANCORP, INC.	GARLAND, TX	
2158156	1, 953, 974	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1, 036, 193	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1, 337, 473	CENTRUE FINANCIAL CORPORATION	CLAYTON, MD	
1111088	2, 051, 247	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	2, 125, 704	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1, 283, 378	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1, 096, 163	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1, 166, 958	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2, 604, 515	CITY HOLDING COMPANY	CHARLESTON, WV	
1118340	1, 090, 300	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1, 658, 604	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2, 537, 665	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1, 290, 891	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	1, 057, 502	COLUMBIA BANCORP	THE DALLES, OR	
2467689	1, 102, 472	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1, 373, 136	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1, 145, 184	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1080595	2, 306, 965	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1, 239, 214	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1081873	1, 437, 397	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	2, 069, 285	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1, 428, 815	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1885307	1, 291, 075	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
1058594	1, 160, 243	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	1, 030, 472	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	1, 063, 689	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1081239	1, 123, 260	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1, 061, 853	CU BANK SHARES, INC.	DALLAS, TX	Moved from Peer 4
1201112	1, 115, 509	CUMMINS- AMERICAN CORP.	GLENVIEW, IL	
1121229	1, 621, 222	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1, 891, 446	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1, 042, 337	DEARBORN BANCORP, INC.	DEARBORN, MI	Moved from Peer 4
1058398	2, 128, 769	DURANT BANCORP, INC.	DURANT, OK	
2652104	1, 682, 773	EAGLE BANCORP, INC.	BETHESDA, MD	
2626691	1, 105, 856	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1, 289, 188	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1, 600, 720	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1, 287, 427	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2, 518, 625	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
3106864	2, 806, 909	EUROBANCSHARES, INC.	SAN JUAN, PR	
1104923	1, 148, 752	EXTRACO CORPORATION	WACO, TX	
1055315	1, 470, 919	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1, 765, 640	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2, 615, 157	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2, 273, 259	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1, 016, 767	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	Moved from Peer 4
1249002	1, 393, 463	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1, 912, 606	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2, 138, 205	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 894, 383	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1, 080, 172	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1, 331, 842	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2, 024, 363	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 476, 746	FIRST BANK CORP	FORT SMITH, AR	
1247428	1, 073, 653	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1, 469, 628	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1, 306, 681	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
2585761	1, 293, 836	FIRST CHICAGO BANCORP	CHICAGO, IL	
1246533	1, 103, 720	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1203509	1, 067, 265	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1108097	1, 055, 703	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2, 298, 338	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1, 213, 435	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1, 115, 507	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2, 497, 956	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3150997	1, 107, 566	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095982	1, 676, 469	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 410, 635	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1, 099, 681	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1, 385, 898	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
3485541	1, 071, 807	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	Moved from Peer 4
1048894	1, 507, 614	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1, 641, 729	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2, 171, 358	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
2836801	1, 202, 908	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2, 271, 754	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1364071	2, 887, 185	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1132672	1, 681, 749	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 431, 231	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 612, 505	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1, 082, 566	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2, 204, 660	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1, 074, 321	FORCHT BANCORP, INC.	CORBIN, KY	
1128358	1, 369, 144	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 402, 181	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 088, 528	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 558, 140	FVNB CORP.	VICTORIA, TX	
1098620	1, 233, 815	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
1133277	2, 794, 217	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
3254952	2, 057, 378	GUARANTY BANCORP	DENVER, CO	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
3012554	2,938,994	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 2
1843062	1,154,721	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,240,228	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,439,091	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,367,610	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,017,956	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	Moved from Peer 4
1067804	1,891,247	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
3594890	1,256,991	HILLISTER ENTERPRISES II, INC.	BEAUMONT, TX	
1245291	1,831,737	HILLS BANCORPORATION	HILLS, IA	
1491409	2,631,736	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	2,296,268	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,321,224	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1,300,100	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2,578,790	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1,107,235	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1201925	2,964,401	INDEPENDENT BANK CORPORATION	IONIA, MI	
3059504	1,052,998	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	1,064,119	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	Moved from Peer 4
2944144	1,157,425	INLAND BANCORP, INC.	OAK BROOK, IL	
2634490	1,059,021	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2,382,170	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,314,636	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1,125,110	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1,560,508	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2,769,663	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,470,933	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,084,610	LAKESIDE BANCORP, INC.	CHICAGO, IL	
1054514	1,426,250	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,330,150	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,732,735	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,555,510	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,181,179	LNB BANCORP INC.	LORAIN, OH	
2325350	1,680,092	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,174,191	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2545831	1,034,851	LSB FINANCIAL	LACONIA, NH	Moved from Peer 4
2634696	1,981,772	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,099,463	MACON BANCORP	FRANKLIN, NC	
1209109	2,934,326	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2,221,641	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,836,630	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,442,512	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,689,478	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2,017,350	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1,405,070	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,102,368	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	1,330,908	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2807614	2,086,495	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,631,187	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1491351	1,147,588	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
2803719	1,062,258	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,529,676	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1126354	1, 143, 841	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1, 747, 640	MINNWEST CORPORATION	MINNETONKA, MN	
2947882	1, 291, 762	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 240, 690	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1, 450, 606	NEB CORPORATION	FOND DU LAC, WI	
1076002	2, 009, 544	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 871, 289	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3232688	1, 195, 938	NRBC HOLDING CORPORATION	CHICAGO, IL	
3297481	1, 101, 296	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 699, 094	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 547, 179	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1249598	2, 633, 346	ORION BANCORP, INC.	NAPLES, FL	
1248153	1, 159, 996	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1083934	1, 251, 219	PAB BANCSHARES, INC.	VALDOSTA, GA	
2762973	1, 151, 294	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1, 110, 532	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 425, 429	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3021800	1, 289, 594	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2, 643, 152	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1, 138, 344	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1, 488, 690	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
1030947	1, 147, 508	PEOPLES BANCORP	LYNDEN, WA	
1070578	2, 005, 206	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1, 041, 231	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1, 491, 911	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1, 728, 762	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1, 385, 943	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1, 716, 001	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 287, 870	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2125813	1, 749, 304	QCR HOLDINGS, INC.	MOLINE, IL	
1029482	1, 016, 779	RCB CORPORATION	SACRAMENTO, CA	
1130584	1, 342, 943	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 536, 869	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1, 271, 888	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	1, 564, 477	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 534, 746	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 361, 810	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 763, 810	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 736, 378	SALEM FIVE BANCORP	SALEM, MA	
1493560	1, 041, 358	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1133437	2, 776, 684	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 139, 915	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1, 070, 650	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	1, 502, 205	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1, 157, 685	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2, 805, 559	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 307, 049	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2, 915, 437	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1, 993, 088	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	2, 670, 257	SMTHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	2, 005, 924	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	

BHCPR Reporters for Quarter Ending 09/30/2009  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1938865	1, 475, 805	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1, 262, 366	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1, 725, 341	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2, 941, 563	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062135	1, 480, 640	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1, 044, 724	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2, 355, 467	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 698, 209	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 769, 618	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 596, 464	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 975, 576	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1, 584, 767	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2, 982, 286	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	Moved from Peer 2
1039454	2, 135, 792	STERLING BANCORP	NEW YORK, NY	
1126046	1, 669, 713	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2, 127, 762	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 671, 816	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1, 090, 632	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1, 577, 765	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 727, 808	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
2916169	1, 335, 751	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1, 717, 425	TIB FINANCIAL CORP.	NAPLES, FL	
1118292	1, 378, 936	TOWER BANCORP INC.	HARRISBURG, PA	
1030170	2, 095, 666	TRICO BANCSHARES	CHICO, CA	
1056161	1, 584, 921	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	1, 626, 907	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1971693	2, 585, 602	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	2, 117, 849	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
2012315	1, 151, 328	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2, 734, 112	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1, 276, 395	VIST FINANCIAL CORP.	WYOMISSING, PA	
1115349	2, 888, 549	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1, 499, 611	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 653, 357	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 875, 597	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1, 886, 006	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1, 435, 248	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1, 022, 049	WNB BANCSHARES, INC.	ODESSA, TX	Moved from Peer 4
3432965	2, 051, 672	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1, 914, 372	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 295 bank holding companies.