

## FINANCIAL SUMMARY

	2009	2008				First Quarter 2009-2008
	First Quarter	Fourth Quarter	Third Quarter	Second Quarter	First Quarter	Percent Variance
<b>Average Balances</b>						
<i>(Dollars in thousands)</i>						
Assets	<b>\$2,112,445</b>	\$2,133,912	\$2,054,795	\$2,106,342	\$2,073,844	1.9 %
Loans	<b>1,597,154</b>	1,618,456	1,601,183	1,566,968	1,512,683	5.6
Investment securities	<b>294,295</b>	264,432	257,871	343,404	356,244	(17.4)
Earning assets	<b>1,960,463</b>	1,949,941	1,881,436	1,929,174	1,887,033	3.9
Noninterest-bearing deposits	<b>153,520</b>	159,907	161,367	168,535	169,208	(9.3)
Interest-bearing deposits	<b>1,520,520</b>	1,497,307	1,492,681	1,459,705	1,467,279	3.6
Interest-bearing liabilities	<b>1,763,129</b>	1,768,552	1,693,067	1,727,669	1,689,792	4.3
Shareholders' equity	<b>174,965</b>	194,706	187,622	194,882	195,265	(10.4)
<b>Period-End Balances</b>						
<i>(Dollars in thousands)</i>						
Assets	<b>\$2,136,621</b>	\$2,078,627	\$2,108,294	\$2,062,979	\$2,119,475	0.8 %
Loans	<b>1,575,452</b>	1,604,525	1,626,504	1,574,141	1,546,921	1.8
Investment securities	<b>305,280</b>	288,571	272,298	233,926	372,833	(18.1)
Earning assets	<b>1,949,362</b>	1,947,964	1,917,535	1,822,541	1,925,102	1.3
Noninterest-bearing deposits	<b>159,440</b>	149,583	174,217	176,510	173,430	(8.1)
Interest-bearing deposits	<b>1,545,688</b>	1,513,880	1,451,075	1,501,325	1,465,197	5.5
Interest-bearing liabilities	<b>1,783,521</b>	1,729,695	1,739,899	1,681,203	1,731,908	3.0
Shareholders' equity	<b>173,727</b>	179,236	184,151	187,733	193,997	(10.4)
<b>Asset Quality Data</b>						
<i>(Dollars in thousands)</i>						
Nonperforming loans:						
Past due 90 days or more and						
still accruing	<b>\$3,038</b>	\$1,277	\$413	\$1,053	\$1,675	
Nonaccrual loans	<b>53,022</b>	38,029	33,865	24,381	16,438	
Restructured loans	<b><u>4,078</u></b>	<u>250</u>	<u>260</u>	<u>267</u>	<u>461</u>	
Total nonperforming loans	<b>60,138</b>	39,556	34,538	25,701	18,574	
Other real estate owned	<b><u>12,345</u></b>	<u>9,080</u>	<u>7,587</u>	<u>6,201</u>	<u>4,824</u>	
Total nonperforming assets	<b>\$72,483</b>	\$48,636	\$42,125	\$31,902	\$23,398	
Net chargeoffs	<b>3,290</b>	9,759	4,952	4,596	519	
Allowance for credit losses	<b>41,034</b>	35,806	30,984	31,281	30,310	
Nonperforming loans to total loans	<b>3.82 %</b>	2.47 %	2.12 %	1.63 %	1.20 %	
Nonperforming assets to total assets	<b>3.39</b>	2.34	2.00	1.55	1.10	
Nonperforming loans to total assets	<b>2.81</b>	1.90	1.64	1.25	0.88	
Allowance for credit losses						
to total loans	<b>2.60</b>	2.23	1.90	1.99	1.96	
Net charge-off percentage (annualized)	<b>0.84</b>	2.43	1.22	1.17	0.13	
Allowance for credit losses						
to nonperforming loans	<b>0.68 X</b>	0.91 X	0.90 X	1.22 X	1.63 X	

## FINANCIAL SUMMARY

	<u>2009</u>	<u>2008</u>				Fourth Quarter 2008-2007 Percent Variance
	<u>First Quarter</u>	Fourth <u>Quarter</u>	Third <u>Quarter</u>	Second <u>Quarter</u>	First <u>Quarter</u>	
<b>Income Statement Data</b>						
<i>(Dollars in thousands, except share data)</i>						
Interest income:						
Loans	<b>\$22,080</b>	\$24,191	\$25,601	\$25,339	\$27,056	(18.4) %
Other	<b><u>3,291</u></b>	<u>3,237</u>	<u>2,867</u>	<u>4,617</u>	<u>5,054</u>	(34.9)
Total interest income	<b>25,371</b>	27,428	28,468	29,956	32,110	(21.0)
Interest expense	<b><u>11,395</u></b>	<u>13,014</u>	<u>12,913</u>	<u>13,280</u>	<u>14,645</u>	(22.2)
Net interest income	<b>13,976</b>	14,414	15,555	16,676	17,465	(20.0)
Provision for credit losses	<b><u>8,518</u></b>	<u>14,580</u>	<u>4,656</u>	<u>5,567</u>	<u>459</u>	1,755.8
Net interest income after provision for credit losses	<b>5,458</b>	(166)	10,899	11,109	17,006	(67.9)
Noninterest income	<b>4,014</b>	4,626	4,626	6,781	4,549	(11.8)
Goodwill impairment	-	50,437	-	-	-	NM
Noninterest expense	<b><u>15,983</u></b>	<u>20,304</u>	<u>17,840</u>	<u>17,495</u>	<u>17,180</u>	(7.0)
Income (loss) before income taxes	<b>(6,511)</b>	(66,281)	(2,315)	395	4,375	(248.8)
Income taxes	<b><u>(2,933)</u></b>	<u>(7,698)</u>	<u>(726)</u>	<u>135</u>	<u>1,365</u>	(314.9)
Net income (loss)	<b>(3,578)</b>	(58,583)	(1,589)	260	3,010	(218.9)
Dividends and accretion on preferred stock	<b><u>(746)</u></b>	<u>(154)</u>	<u>-</u>	<u>-</u>	<u>-</u>	NM
Net income (loss) available to common shareholders	<b><u>(\$4,324)</u></b>	<u>(\$58,737)</u>	<u>(\$1,589)</u>	<u>\$260</u>	<u>\$3,010</u>	
Net income (loss) per share:						
Basic	<b>(\$0.28)</b>	(\$3.75)	(\$0.10)	\$0.02	\$0.19	(245.4) %
Diluted	<b>(\$0.28)</b>	(\$3.75)	(\$0.10)	\$0.02	\$0.19	(245.4)
Cash dividends per share	-	-	\$0.05	\$0.17	\$0.17	(100.0)
<b>Other Data</b>						
Return on average assets	<b>(0.69) %</b>	(10.92) %	(0.31) %	0.05 %	0.58 %	
Return on average equity	<b>(8.29)</b>	(119.70)	(3.37)	0.54	6.20	
Net yield on earning assets	<b>2.99</b>	3.03	3.44	3.57	3.81	
Efficiency	<b>85.89</b>	103.21	85.73	73.20	76.61	
Average equity to assets	<b>8.28</b>	9.12	9.13	9.25	9.42	
Average loans to assets	<b>75.61</b>	75.84	77.92	74.39	72.94	
Average loans to deposits	<b>95.41</b>	97.66	96.80	96.24	92.43	
Average noninterest - bearing deposits to total deposits	<b>9.17</b>	9.65	9.76	10.35	10.34	
Total risk-based capital ratio	<b>12.24</b>	12.42	10.18	10.38	10.96	

**COMMON STOCK DATA**

	<u>2009</u>	<u>2008</u>			
	<u>First</u> <u>Quarter</u>	<u>Fourth</u> <u>Quarter</u>	<u>Third</u> <u>Quarter</u>	<u>Second</u> <u>Quarter</u>	<u>First</u> <u>Quarter</u>
Market value:					
End of period	<b>\$2.11</b>	\$2.38	\$4.51	\$6.90	\$8.75
High	<b>3.04</b>	6.00	9.11	9.60	10.99
Low	<b>0.94</b>	2.01	3.90	6.76	8.00
Book value	<b>7.75</b>	8.10	11.76	11.99	12.39
Tangible book value	<b>7.38</b>	7.71	8.15	8.39	8.78
Dividend	-	-	0.05	0.17	0.17
Shares outstanding at period-end	<b>15,655,868</b>	15,655,868	15,655,868	15,655,868	15,655,868
Average shares outstanding	<b>15,655,868</b>	15,655,868	15,655,868	15,655,868	15,687,444