



Average  
balances

Total assets	\$ 3,640,514	\$ 3,675,592	\$ 3,738,852	\$ 3,763,245	\$ 3,697,726	\$ 3,744,069	\$ 3,752,401	\$ 3,629,623	\$ (1.55)	\$ 3,704,350	\$ 3,706,025	(0.05)
Earning assets	3,210,554	3,261,527	3,337,103	3,343,699	3,284,282	3,329,651	3,333,176	3,210,112	(2.24)	3,290,356	3,289,402	0.03
Securities	719,298	703,976	701,894	696,068	713,108	735,977	704,694	555,174	0.87	702,690	677,497	3.72
Loans, net of unearned	2,397,195	2,465,298	2,542,021	2,587,436	2,551,660	2,571,069	2,611,843	2,631,101	(6.05)	2,497,377	2,591,254	(3.62)
Intangibles	191,591	192,078	192,568	193,067	193,671	194,382	195,949	197,036	(1.07)	192,404	195,252	(1.46)

Non-interest  
bearing  
deposits

\$ 307,753	\$ 297,390	\$ 293,546	\$ 299,265	\$ 289,079	\$ 287,197	\$ 298,692	\$ 293,528	6.46	\$ 299,465	\$ 292,145	2.51
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Interest  
bearing  
deposits

2,247,854	2,286,184	2,342,788	2,250,324	2,106,341	2,143,680	2,233,380	2,301,291	6.72	2,281,793	2,195,771	3.92
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Total  
deposits

2,555,607	2,583,574	2,636,334	2,549,589	2,395,420	2,430,877	2,532,072	2,594,819	6.69	2,581,258	2,487,916	3.75
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Borrowed funds

632,689	647,919	662,387	815,548	856,057	871,744	774,052	587,957	(26.09)	689,020	772,952	(10.86)
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Shareholders'  
equity

413,773	406,779	404,456	403,229	407,286	406,571	410,780	405,355	1.59	406,178	403,025	0.78
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Asset quality  
data

Nonaccrual  
loans

\$ 39,454	\$ 37,995	\$ 55,217	\$ 47,591	\$ 35,661	\$ 20,578	\$ 17,659	\$ 16,090	10.64	\$ 39,454	\$ 35,661	10.64
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Loans 90 past  
due or more

10,571	10,661	10,284	19,789	4,252	9,077	8,962	5,888	148.61	10,571	4,252	148.61
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Non-performing  
loans

50,025	48,656	65,501	67,380	39,913	29,655	26,621	21,978	25.34	50,025	39,913	25.34
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Other real  
estate owned  
and  
repossessions

58,568	47,457	30,546	25,318	25,111	21,901	13,111	12,802	133.24	58,568	25,111	133.24
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Non-performing  
assets

\$ 108,593	\$ 96,113	\$ 96,047	\$ 92,698	\$ 65,024	\$ 51,556	\$ 39,732	\$ 34,780	67.00	\$ 108,593	\$ 65,024	67.00
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Net loan  
charge-offs  
(recoveries)

\$ 5,007	\$ 6,962	\$ 5,917	\$ 4,764	\$ 8,098	\$ 1,623	\$ 2,824	\$ 1,726	(38.17)	\$ 22,650	\$ 14,271	58.71
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Allowance for  
loan losses

39,145	36,352	35,964	35,181	34,905	28,024	26,647	27,271	12.15	39,145	34,905	12.15
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Non-performing  
loans / total  
loans

2.13%	2.03%	2.65%	2.69%	1.58%	1.17%	1.05%	0.85%		2.13%	1.58%	
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Non-performing  
assets / total  
assets

2.98%	2.64%	2.59%	2.44%	1.75%	1.38%	1.05%	0.94%		2.98%	1.75%	
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Allowance for  
loan losses /  
total loans

1.67%	1.51%	1.46%	1.40%	1.38%	1.11%	1.05%	1.06%		1.67%	1.38%	
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Allowance for  
loan losses /

non-performing  
loans

78.25%	74.71%	54.91%	52.21%	87.45%	94.50%	100.10%	124.08%		78.25%	87.45%	
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Annualized net  
loan  
charge-offs /

average loans	0.83%	1.12%	0.93%	0.75%	1.26%	0.25%	0.43%	0.26%		0.91%	0.55%	
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Balances at  
period end

Total assets	\$ 3,641,081	\$ 3,642,657	\$ 3,701,957	\$ 3,795,217	\$ 3,715,980	\$ 3,725,209	\$ 3,782,196	\$ 3,699,276	\$	\$ 3,641,081	\$ 3,715,980	(2.02)
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Earning assets	3,173,039	3,188,554	3,236,615	3,368,962	3,286,764	3,284,813	3,339,511	3,267,329	3,173,039	3,286,764	(3.46)
Securities	714,164	738,204	684,723	709,950	695,106	708,406	741,154	636,338	714,164	695,106	2.74
Mortgage loans held for sale	25,749	24,091	49,565	55,194	41,805	35,976	43,487	33,062	25,749	41,805	(38.41)
Loans, net of unearned	2,347,615	2,402,423	2,468,844	2,506,780	2,530,886	2,525,424	2,541,012	2,580,911	2,347,615	2,530,886	(7.24)
Intangibles	191,357	191,839	192,328	192,822	193,323	194,022	194,688	196,264	191,357	193,323	(1.02)
Non-interest bearing deposits	\$ 304,962	\$ 297,858	\$ 292,129	\$ 303,536	\$ 284,227	\$ 287,850	\$ 305,877	\$ 304,171	\$ 304,962	\$ 284,227	7.30
Interest bearing deposits	2,271,138	2,263,126	2,308,081	2,385,769	2,060,104	2,124,318	2,161,301	2,322,471	2,271,138	2,060,104	10.24
Total deposits	2,576,100	2,560,984	2,600,210	2,689,305	2,344,331	2,412,168	2,467,178	2,626,642	2,576,100	2,344,331	9.89
Borrowed funds	618,024	635,076	665,755	672,130	933,976	870,326	878,813	623,906	618,024	933,976	(33.83)
Shareholders' equity	410,122	410,473	400,680	400,095	400,371	406,267	403,795	409,827	410,122	400,371	2.44
Market value per common share	\$ 13.60	\$ 14.85	\$ 15.02	\$ 12.56	\$ 17.03	\$ 21.71	\$ 14.73	\$ 22.50	\$ 13.60	\$ 17.03	(20.14)
Book value per common share	19.45	19.47	19.01	18.99	19.00	19.33	19.27	19.58	19.45	19.00	2.36
Tangible book value per common share	10.38	10.37	9.89	9.84	9.83	10.10	9.98	10.20	10.38	9.83	5.58
Shareholders' equity to assets (actual)	11.26%	11.27%	10.82%	10.54%	10.77%	10.91%	10.68%	11.08%	11.26%	10.77%	
Tangible capital ratio	6.34%	6.34%	5.94%	5.75%	5.88%	6.01%	5.83%	6.10%	6.34%	5.88%	
Leverage ratio	8.68%	8.56%	8.37%	8.28%	8.34%	8.30%	8.12%	8.23%	8.68%	8.34%	
Tier 1 risk-based capital ratio	11.16%	11.04%	10.92%	11.00%	10.85%	10.81%	10.49%	10.03%	11.16%	10.85%	
Total risk-based capital ratio	12.41%	12.29%	12.17%	12.25%	12.10%	11.84%	11.45%	11.00%	12.41%	12.10%	
Detail of Loans by Category											
Commercial, financial, agricultural	\$ 281,329	\$ 280,930	\$ 292,177	\$ 301,899	\$ 312,648	\$ 299,233	\$ 303,385	\$ 310,497	\$ 281,329	\$ 312,648	(10.02)
Lease financing	778	936	1,283	1,434	1,746	1,943	2,130	2,304	778	1,746	(55.44)
Real estate - construction	133,299	153,367	180,202	210,747	241,818	241,661	335,430	385,957	133,299	241,818	(44.88)
Real estate - 1-4 family mortgages	820,917	848,267	878,263	872,796	886,380	877,045	857,165	846,626	820,917	886,380	(7.39)
Real estate - commercial mortgages	1,040,589	1,048,135	1,054,169	1,055,537	1,015,894	1,032,797	972,111	954,131	1,040,589	1,015,894	2.43
Installment loans to individuals	70,703	70,788	62,750	64,367	72,400	72,745	70,791	81,396	70,703	72,400	(2.34)
Loans, net of unearned	\$ 2,347,615	\$ 2,402,423	\$ 2,468,844	\$ 2,506,780	\$ 2,530,886	\$ 2,525,424	\$ 2,541,012	\$ 2,580,911	\$ 2,347,615	\$ 2,530,886	(7.24)

\*Percent variance not



equipment	2,981	3,045	3,063	3,249	3,208	3,399	3,413	3,373	(7.08)	12,338	13,393	(7.88)
Data processing	1,407	1,439	1,430	1,329	1,310	1,289	1,303	1,307	7.40	5,605	5,209	7.60
Amortization of intangibles	482	489	494	501	683	610	578	584	(29.43)	1,966	2,455	(19.92)
Other	7,141	7,782	8,409	7,097	7,904	7,236	7,555	6,816	(9.65)	30,429	29,511	3.11
Total non-interest expense	25,583	26,118	27,132	26,920	25,688	27,784	27,698	26,798	(0.41)	105,753	107,968	(2.05)
Income before income taxes	4,838	5,676	5,752	8,115	(1,074)	10,801	11,394	11,591	(550.47)	24,381	32,712	(25.47)
Income taxes	807	1,451	1,496	2,109	(1,306)	3,243	3,409	3,314	(161.79)	5,863	8,660	(32.30)
Net income	\$ 4,031	\$ 4,225	\$ 4,256	\$ 6,006	\$ 232	\$ 7,558	\$ 7,985	\$ 8,277	1,637.50	\$ 18,518	\$ 24,052	(23.01)
Basic earnings per share	\$ 0.19	\$ 0.20	\$ 0.20	\$ 0.29	\$ 0.01	\$ 0.36	\$ 0.38	\$ 0.40	1,800.00	\$ 0.88	\$ 1.15	(23.48)
Diluted earnings per share	0.19	0.20	0.20	0.28	0.01	0.36	0.38	0.39	1,800.00	0.87	1.14	(23.68)
Average basic shares outstanding	21,078,873	21,075,879	21,073,228	21,067,539	21,039,068	20,980,557	20,946,287	20,878,478	0.19	21,073,916	20,961,364	0.54
Average diluted shares outstanding	21,217,841	21,213,839	21,193,560	21,188,397	21,178,966	21,175,465	21,205,208	21,133,235	0.18	21,211,672	21,118,214	0.44
Common shares outstanding	21,082,991	21,078,828	21,074,568	21,067,539	21,067,539	21,013,427	20,954,627	20,930,871	0.07	21,082,991	21,067,539	0.07
Cash dividend per common share	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	\$ 0.17	-	\$ 0.68	\$ 0.68	-
Performance ratios												
Return on average shareholders' equity	3.87%	4.12%	4.22%	6.04%	0.23%	7.40%	7.82%	8.21%		4.56%	5.97%	
Return on average shareholders' equity, excluding amortization expense	4.15%	4.41%	4.52%	6.35%	0.64%	7.76%	8.17%	8.57%		4.86%	6.34%	
Return on average assets	0.44%	0.46%	0.46%	0.65%	0.02%	0.80%	0.86%	0.92%		0.50%	0.65%	
Return on average assets, excluding amortization expense	0.47%	0.49%	0.49%	0.68%	0.07%	0.84%	0.89%	0.96%		0.53%	0.69%	
Net interest margin (FTE)	3.22%	3.22%	3.04%	3.19%	3.36%	3.45%	3.43%	3.52%		3.16%	3.44%	
Yield on earning assets (FTE)	5.26%	5.33%	5.27%	5.46%	5.81%	6.08%	6.20%	6.81%		5.32%	6.22%	
Average earning assets to average assets	88.19%	88.73%	89.25%	88.85%	88.82%	88.93%	88.83%	88.44%		88.82%	88.76%	

Average loans to average deposits	92.96%	94.22%	94.40%	99.13%	105.30%	104.03%	101.20%	99.90%	95.15%	102.55%
Noninterest income (less securities gains/ losses) to average assets	1.45%	1.51%	1.53%	1.54%	1.37%	1.45%	1.48%	1.54%	1.51%	1.46%
Noninterest expense to average assets	2.79%	2.82%	2.91%	2.90%	2.76%	2.95%	2.97%	2.97%	2.85%	2.91%
Net overhead ratio	1.34%	1.31%	1.38%	1.36%	1.39%	1.50%	1.49%	1.43%	1.35%	1.46%
Efficiency ratio (FTE)	64.91%	64.73%	66.65%	65.41%	63.47%	65.40%	65.61%	63.87%	65.43%	64.60%

\*Percent variance not meaningful

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