

# **Fourth-Quarter 2008 Review**

**January 26, 2009**

**Lynell Walton**

**Senior Vice President  
Investor Relations**

# Forward-Looking Statement

This presentation contains certain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. These statements include, but are not limited to, descriptions of Old National's financial condition, results of operations, asset and credit quality trends, profitability and projected earnings. Forward-looking statements can be identified by the use of words "anticipate," "believe," "expect," "intend," "could," and "should," and other words of similar meaning. These forward-looking statements express management's current expectations or forecasts of future events and, by their nature, are subject to risks and uncertainties and there are a number of factors that could cause actual results to differ materially from those in such statements. Factors that might cause such a difference include, but are not limited to, market, economic, operational, liquidity, credit and interest rate risks associated with Old National's business, competition, government legislation and policies, ability of Old National to execute its business plan, including acquisition plans, changes in the economy which could materially impact credit quality trends and the ability to generate loans and gather deposits, failure or circumvention of our internal controls, failure or disruption of our information systems, significant changes in accounting, tax or regulatory practices or requirements, new legal obligations or liabilities or unfavorable resolution of litigation, other matters discussed in this presentation and other factors identified in the Company's Form 10-K and other periodic filings with the Securities and Exchange Commission. These forward-looking statements are made only as of the date of this presentation, and Old National undertakes no obligation to release revisions to these forward-looking statements to reflect events or conditions after the date of this presentation.

# Non-GAAP Financial Measures

These slides contain non-GAAP financial measures. For purposes of Regulation G, a non-GAAP financial measure is a numerical measure of the registrant's historical or future financial performance, financial position or cash flows that excludes amounts, or is subject to adjustments that have the effect of excluding amounts, that are included in the most directly comparable measure calculated and presented in accordance with GAAP in the statement of income, balance sheet or statement of cash flows (or equivalent statements) of the issuer; or includes amounts, or is subject to adjustments that have the effect of including amounts, that are excluded from the most directly comparable measure so calculated and presented. In this regard, GAAP refers to generally accepted accounting principles in the United States. Pursuant to the requirements of Regulation G, Old National Bancorp has provided reconciliations within the slides, as necessary, of the non-GAAP financial measure to the most directly comparable GAAP financial measure.

# Agenda

- Fourth-quarter earnings review
- Credit quality/ loan portfolio granularity
- Net interest margin analysis
- Capital review
- Investment portfolio detail
- 2009 financial outlook
- Q & A

**Bob Jones**

**President**

**Chief Executive Officer**

# Quarterly Review

- Net income of \$6.6 million, or \$.10 per share
  - Commercial loans improve 5.5%
  - Noninterest-bearing demand deposits increase 5.1%
  - Net interest margin expands 17 bps
  - Liquidity and capital positions remain strong
  - Allowance coverage of non-performing loans improves to 105% from 93%
  - Check fraud write-off of \$6.3 million

# Annual Review

- Net income of \$62.5 million, or \$.95 per share
  - Commercial loans improve 12.0%
  - Noninterest-bearing demand deposits increase 3.9%
  - Net interest margin expands 54 bps
  - Total revenue increases 9.7%
  - Liquidity and capital positions remain strong



# Quarterly Highlights

- Announced intent to acquire the Indiana banking franchise of Charter One
  - 65 additional locations
  - Anticipate deal closing March, 2009
- Formally participated in U.S. Department of Treasury Capital Purchase Program at \$100 million

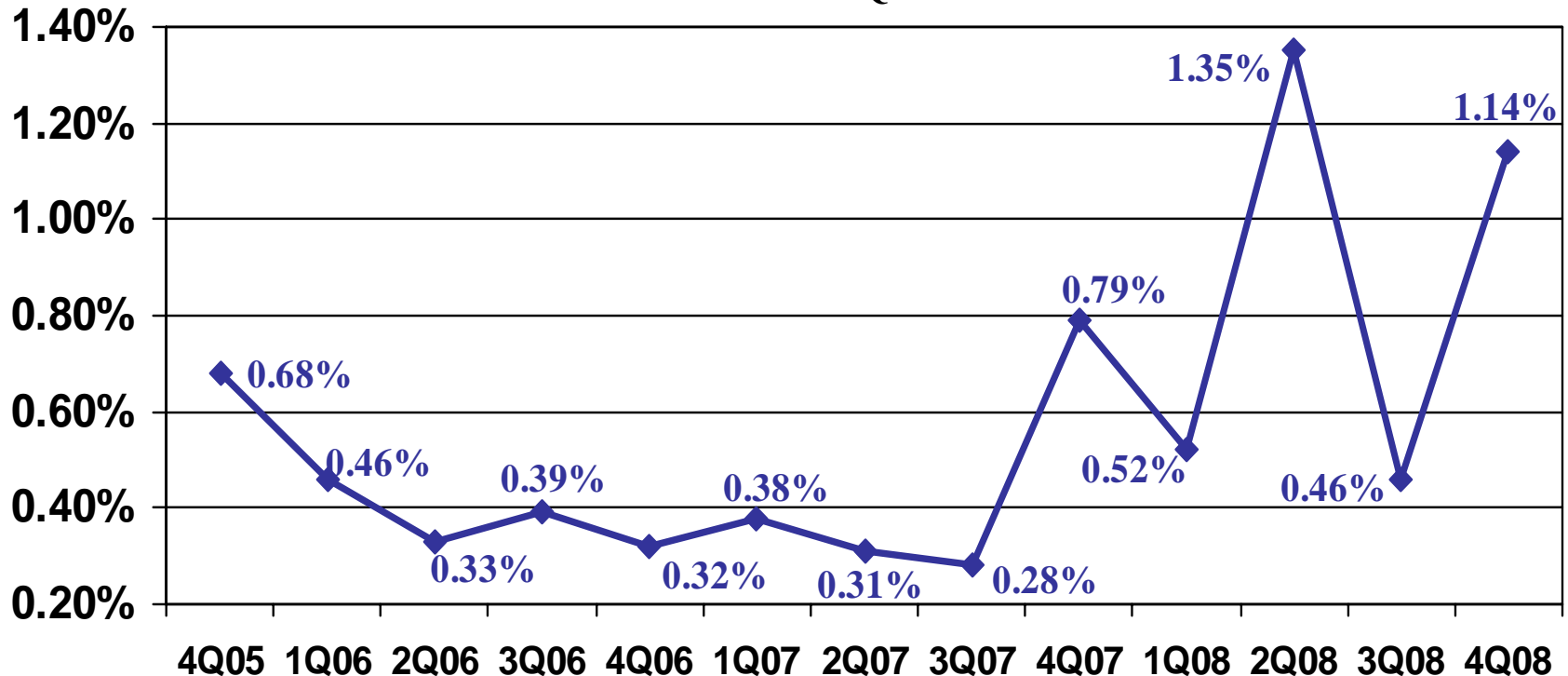
**Daryl Moore**

**Executive Vice President  
Chief Credit Officer**

# Risk Profile

## Quarterly Net Charge-Offs

Peak of 1.85% at 3Q03

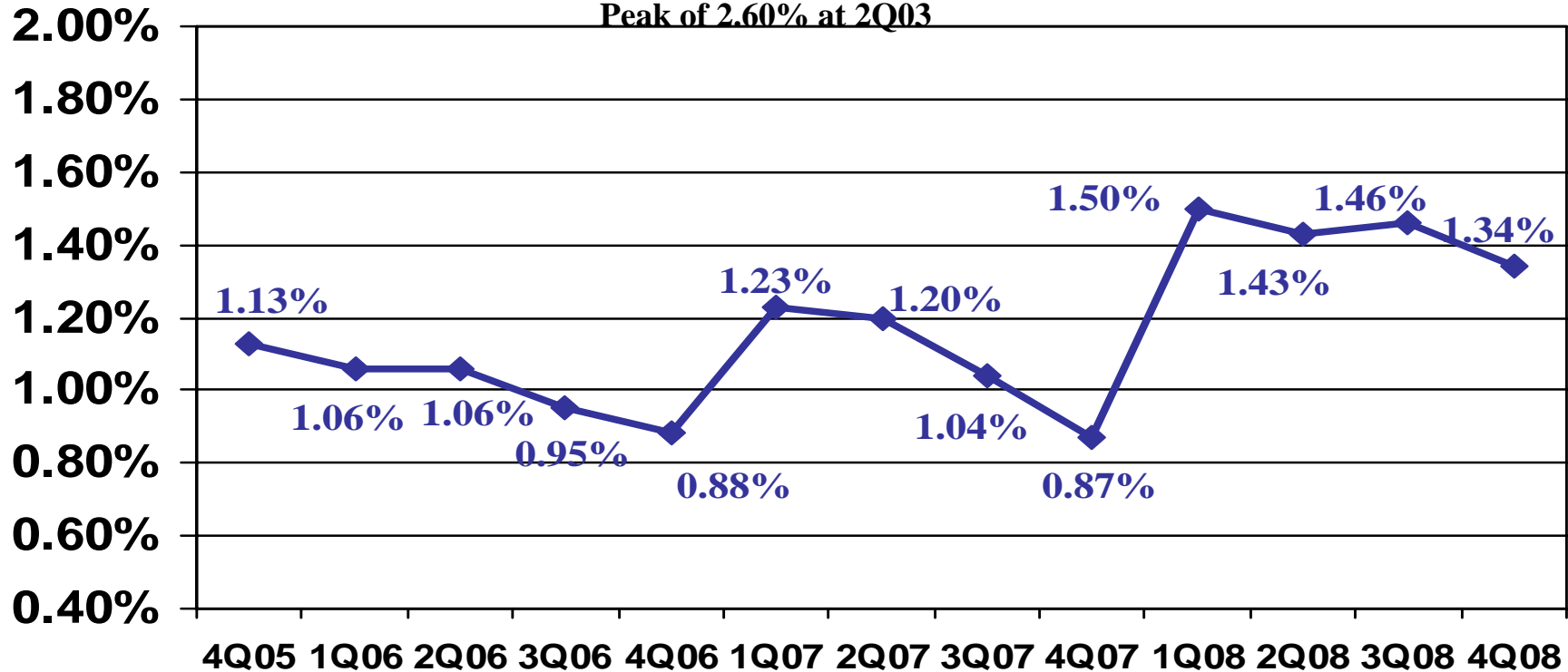


1Q08, 2Q08, 3Q08 and 4Q08 include \$3.0 million, or .26%, \$10.9 million, or .93%, \$1.7 million, or .14%, and \$3.2 million, or .27%, respectively, associated with the misconduct of a former Indianapolis loan officer.

# Risk Profile

## Nonaccrual Loans (As a % of end of period loans)

Peak of 2.60% at 2Q03



# Risk Profile

## Nonaccrual Relationships \$2 Million or Greater

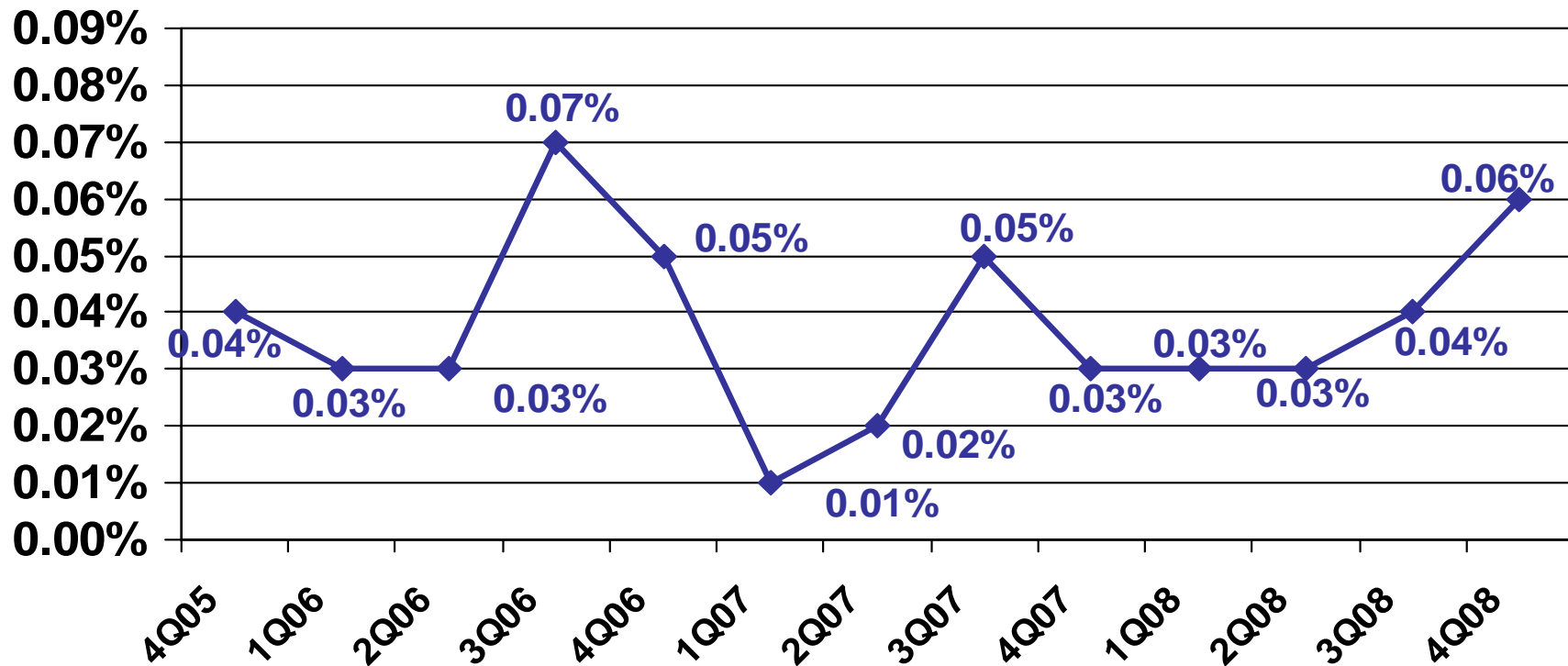
(\$ in millions)	1Q08	2Q08	3Q08	4Q08
<b>Count (#)</b>	5	8	9	7
<b>Total Exposure</b>	\$39.3	\$35.0	\$33.2	\$26.0
<b>Dollar Outstanding</b>	\$33.6	\$34.7	\$32.3	\$25.4
<b>Associated Impairment</b>	\$18.1	\$12.4	\$9.2	\$6.7

Loan Type Breakdown – Outstandings (\$ in millions)	4Q08
<b>Commercial</b>	\$9.5
<b>Commercial Real Estate</b>	\$15.9

Geographic Concentration – Outstandings (\$ in millions)	4Q08
<b>Indianapolis Region (Includes \$5.6 million fraud related)</b>	\$15.8

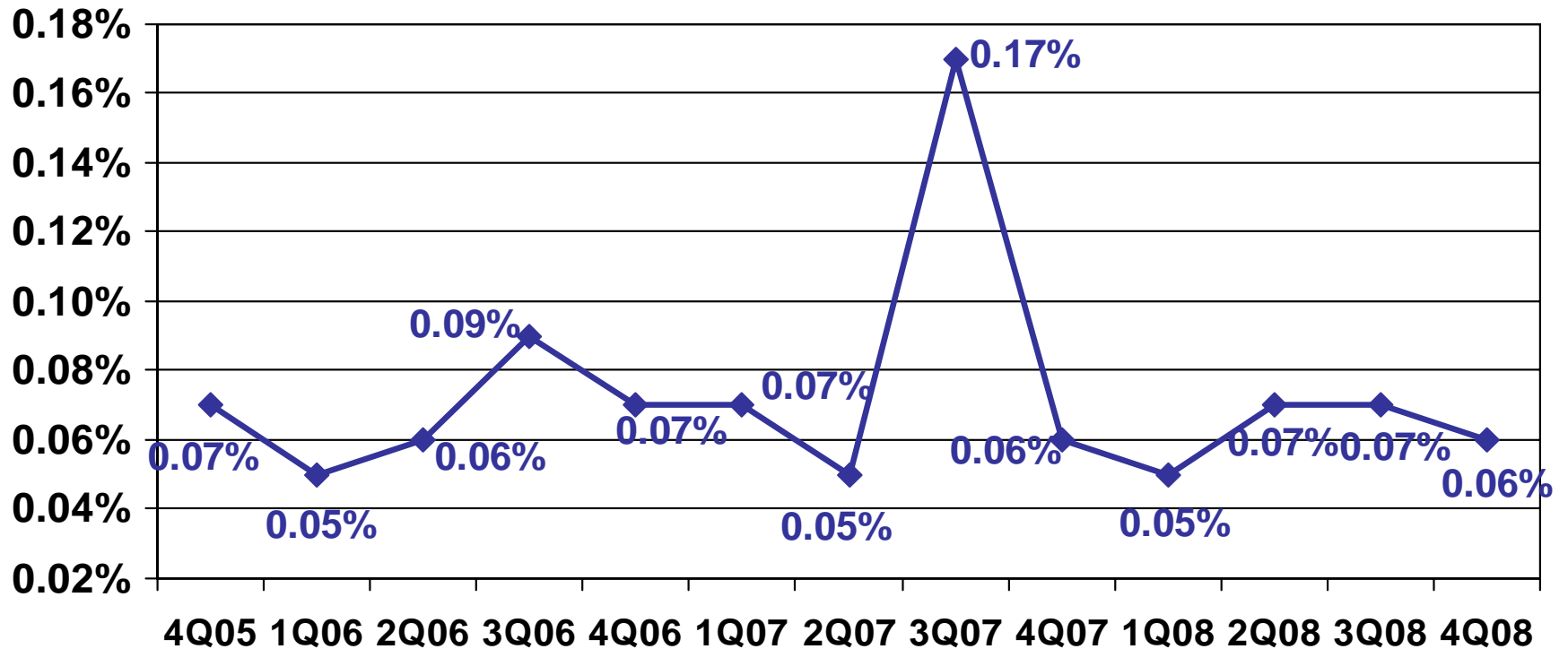
# Risk Profile

## 90+ Day Delinquent Loans (As a % of End of Period Total Loans)



# Risk Profile

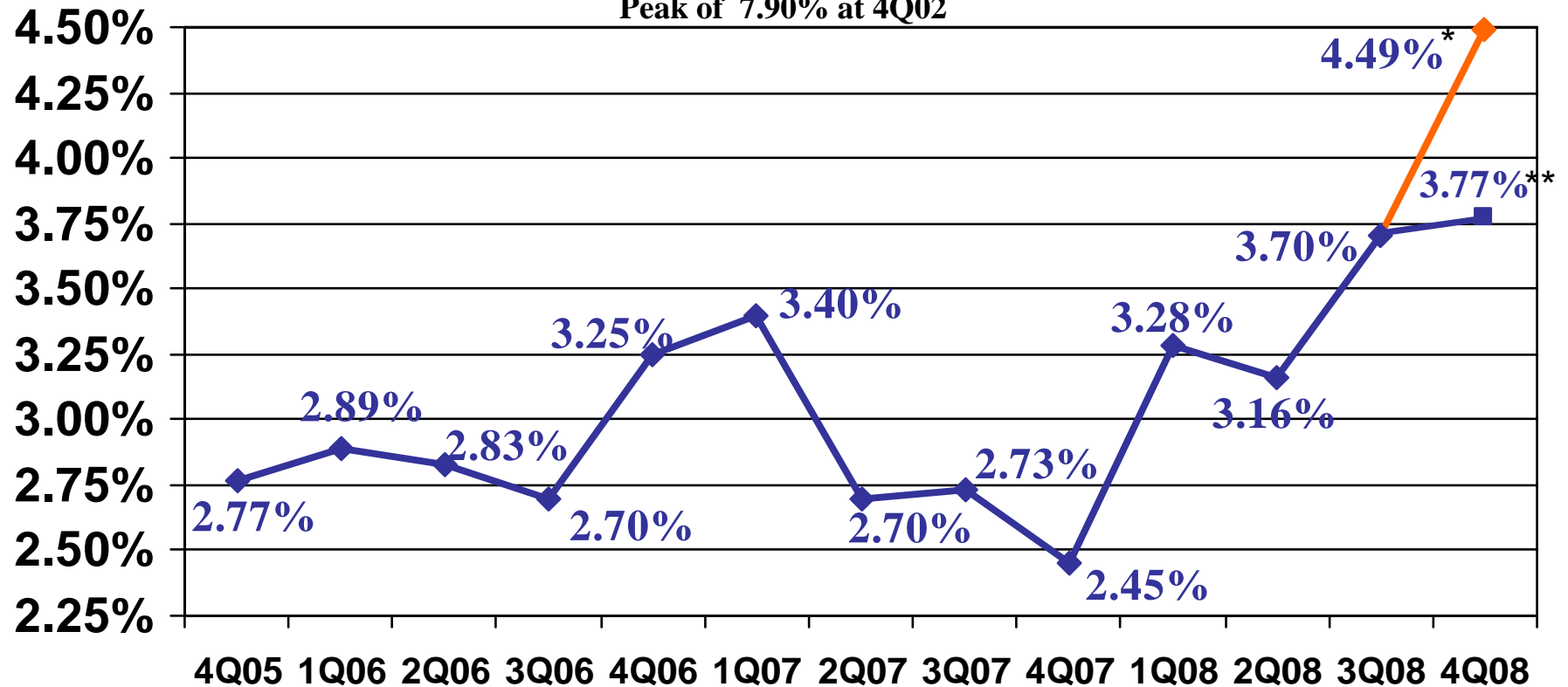
## OREO & Other Repossessed Property (As a % of End of Period Total Loans)



# Risk Profile

## Classified Assets (includes nonaccrual loans) (As a % of End of Period Total Loans)

Peak of 7.90% at 4Q02



Classified loans are loans with a well-defined weakness that jeopardizes the liquidation of the debt and characterized by the distinct “possibility” that the bank will sustain some loss if the deficiencies are not corrected.

\*4Q08 includes \$34.5 million in investment securities.

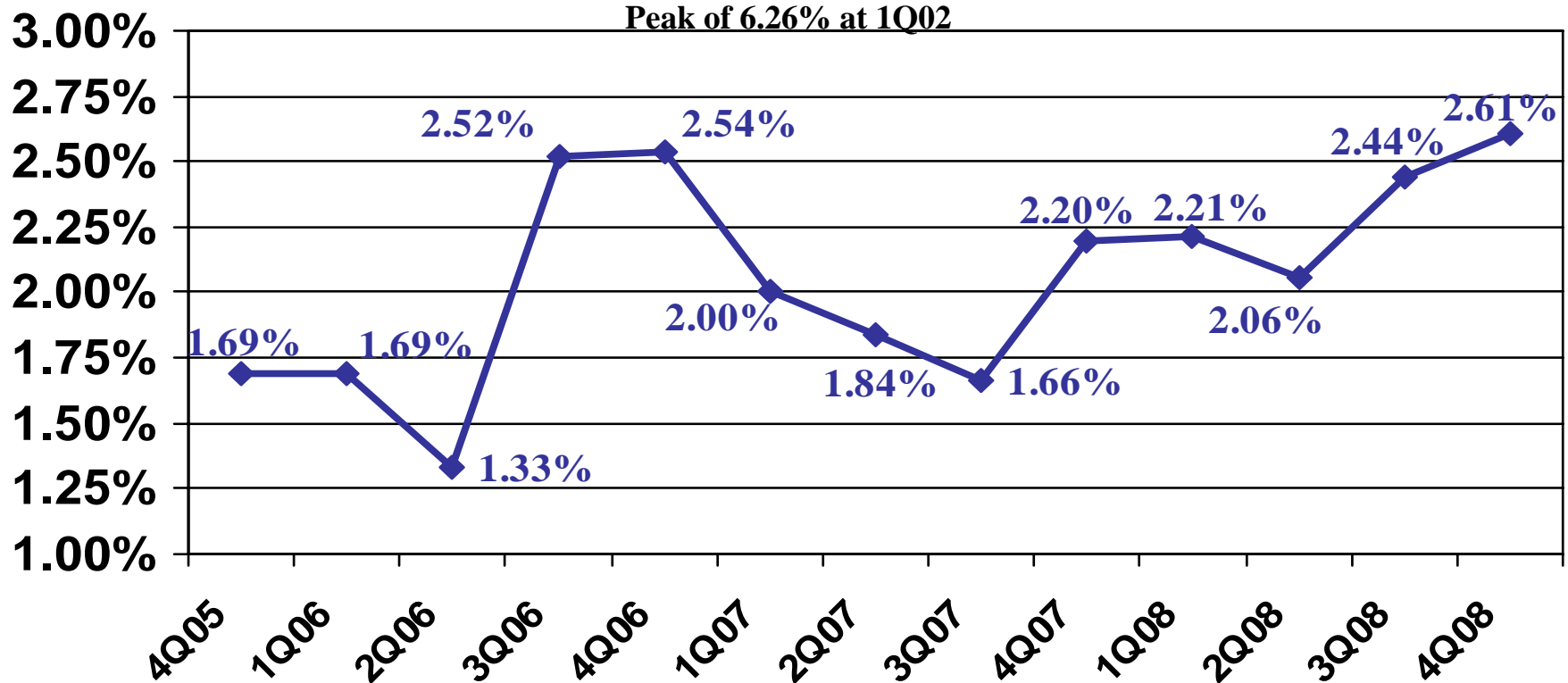
\*\*Adjusted 4Q08 number of 3.77% excludes \$34.5 million in investment securities.



# Risk Profile

## Criticized Loans

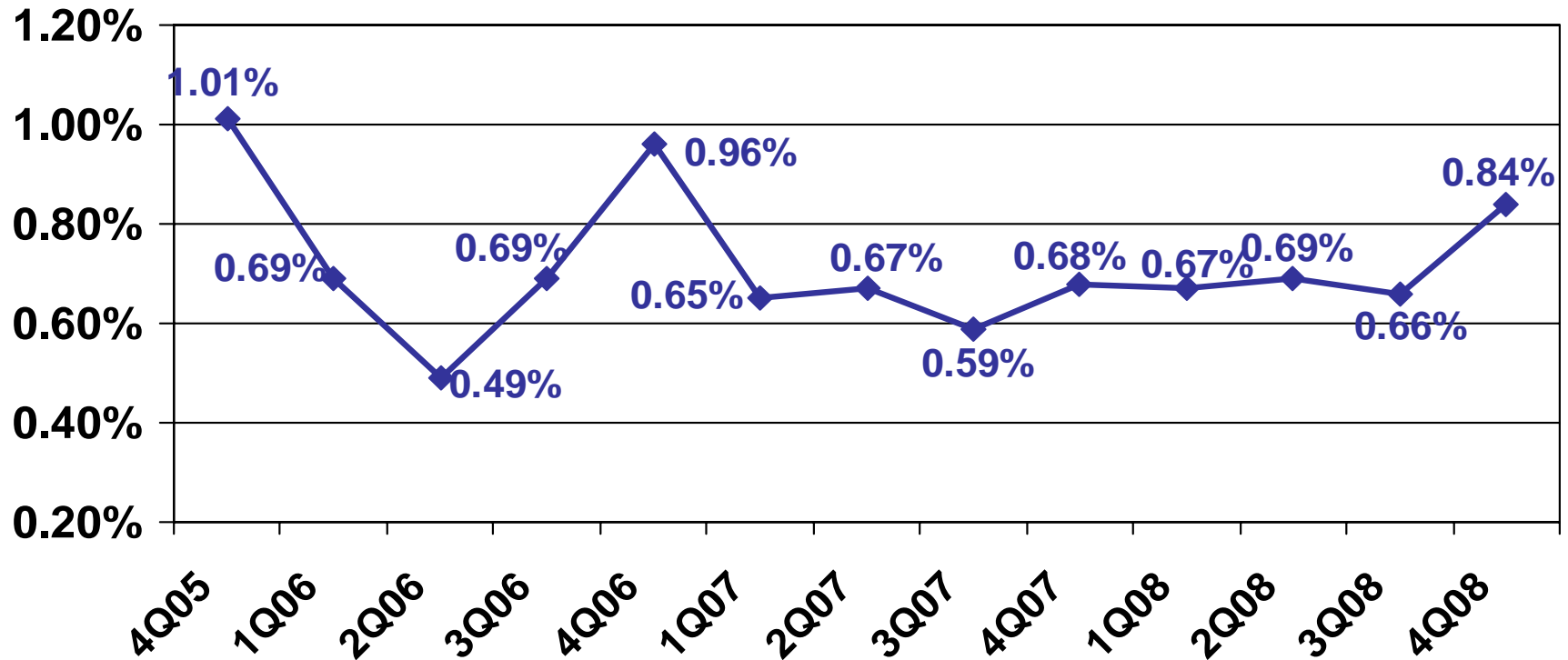
(As a % of End of Period Total Loans)



Criticized loans are loans exhibiting a potential weakness that deserves management's close attention.

# Risk Profile

## 30+ Day Delinquent Loans (As a % of End of Period Total Loans)



# Risk Profile

## 30+ Day Delinquent Loans Specific Segment Overview (As a % of End of Period Total Loans)

30+ Day Delinquent Loans	1Q08	2Q08	3Q08	4Q08
<b>Commercial</b>	.50%	.45%	.39%	.58%
<b>Commercial Real Estate</b>	.64%	.58%	.34%	.48%
<b>First Mortgage Residential Real Estate</b>	1.39%	1.34%	1.43%	1.81%
<b>Home Equity Lines Of Credit</b>	.60%	.82%	.77%	.83%

Loan Type as a % of Total Loans	1Q08	2Q08	3Q08	4Q08
<b>Commercial</b>	37.1%	38.5%	38.4%	39.7%
<b>Commercial Real Estate</b>	26.3%	25.2%	24.9%	24.2%
<b>First Mortgage Residential Real Estate</b>	11.5%	11.2%	11.1%	10.8%
<b>Home Equity Lines Of Credit</b>	5.2%	5.3%	5.6%	5.7%

## Home Equity Lines of Credit Loan-To-Value Overview

<b>LTV</b>	<b>% of Total Portfolio (Face)</b>	<b>% of Total Portfolio Outstanding</b>	<b>Approximated Average Credit Bureau Score</b>
<b>&gt;= 90%</b>	<b>16%</b>	<b>21%</b>	<b>738</b>
<b>&gt;= 80% to 89.9%</b>	<b>18%</b>	<b>20%</b>	<b>761</b>
<b>&lt;80%</b>	<b>66%</b>	<b>59%</b>	<b>770</b>

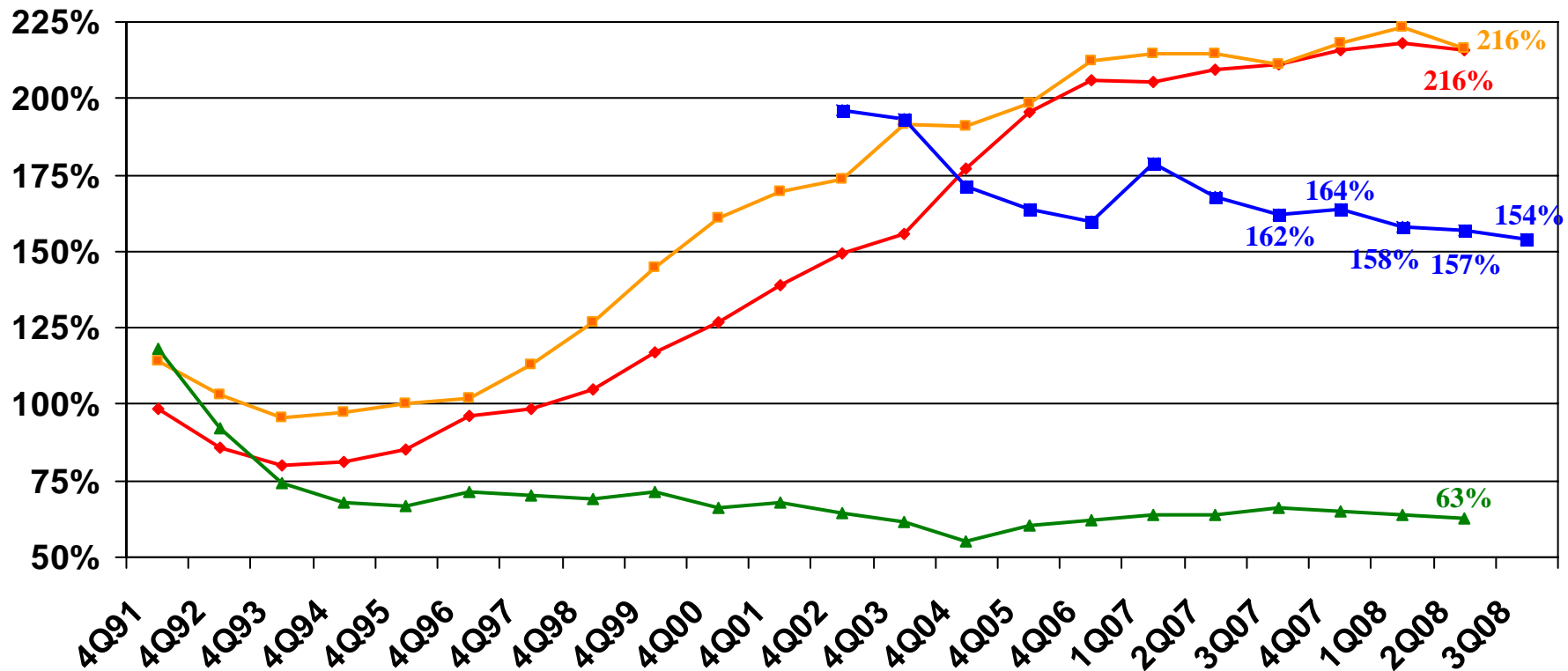
# Risk Profile

## Home Equity Lines of Credit Large Dollar Exposure Overview

<b>Commitment</b>	<b>% of Total Portfolio (Face)</b>	<b>% of Total Portfolio Outstanding</b>	<b>Approximated Average Credit Bureau Score</b>
<b>&gt;= \$500,000</b>	<b>3%</b>	<b>2%</b>	<b>762</b>
<b>&gt;\$100,000 to \$499,999</b>	<b>23%</b>	<b>23%</b>	<b>762</b>

# CRE as a % of Capital

Community Banks      Mid-Sized Banks      Large Banks      ONB



Source: OCC per Bank Call Reports. CRE: Construction & Land Development + Multifamily RE + Nonfarm Nonresidential + Unsecured C&I for RE; Capital: Total RBC.

\*Effective 1Q07, the Call Reports segregated owner and non-owner occupied non-farm non-residential loans, and the proportion was applied retroactively to adjust historical data in order to conform to OCC 2006-46 (Concentrations in Commercial Real Estate Lending, Sound Risk Management Practices: Interagency Guidance on CRE Concentration Risk Management).

## **Chris Wolking**

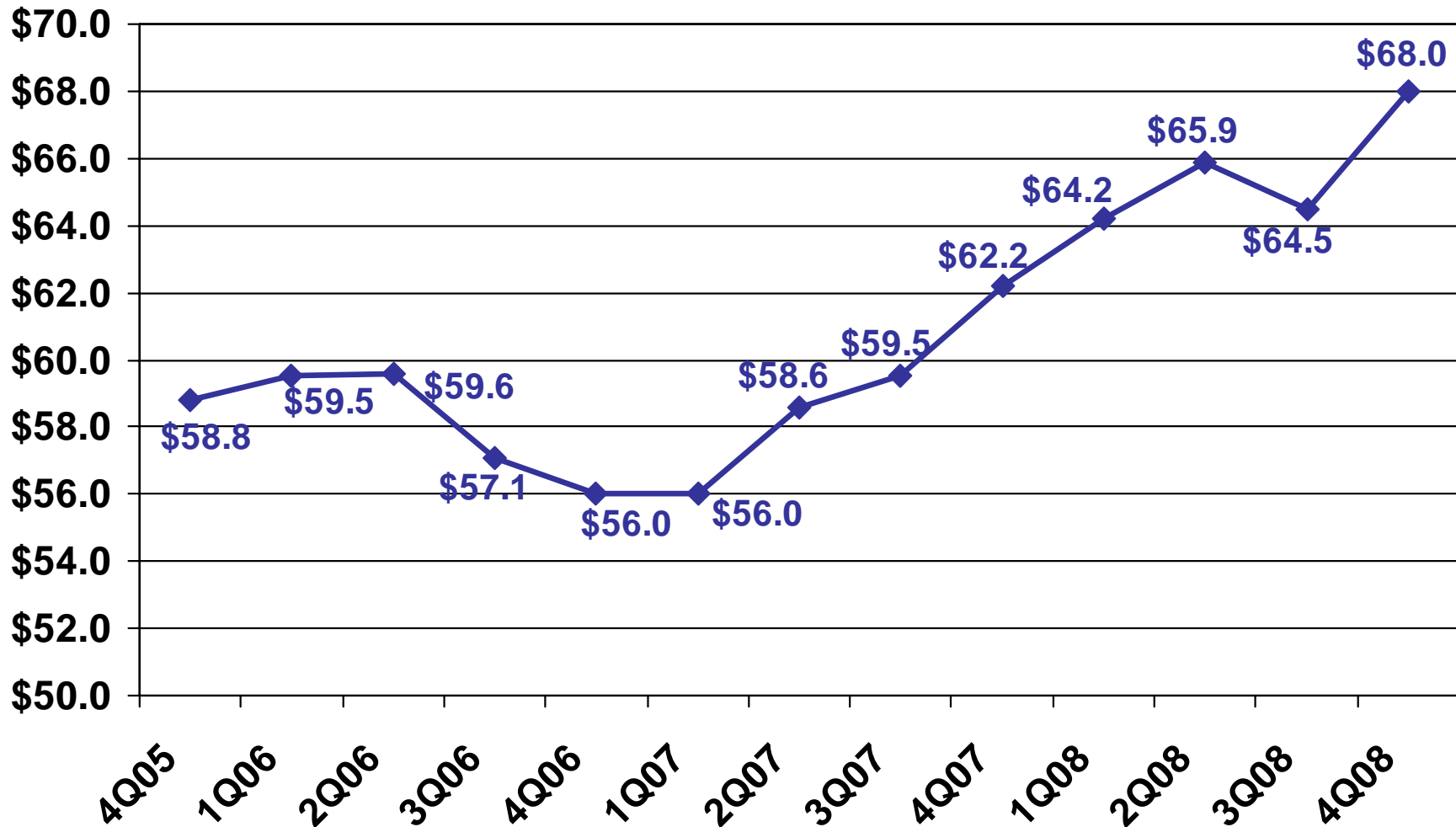
**Senior Executive Vice President  
Chief Financial Officer**

# Net Interest Margin

- Net interest margin of 3.96%, increase of 17bps from 3Q08
  - Net interest income increase of \$3.5 million, or 5.4%
  - Average earning assets increased \$64.4 million, or .9%
    - Average noninterest-bearing deposits increased \$19.9 million, or 2.4%
- Net interest margin for 2008 of 3.82% compared to 2007 margin of 3.28%

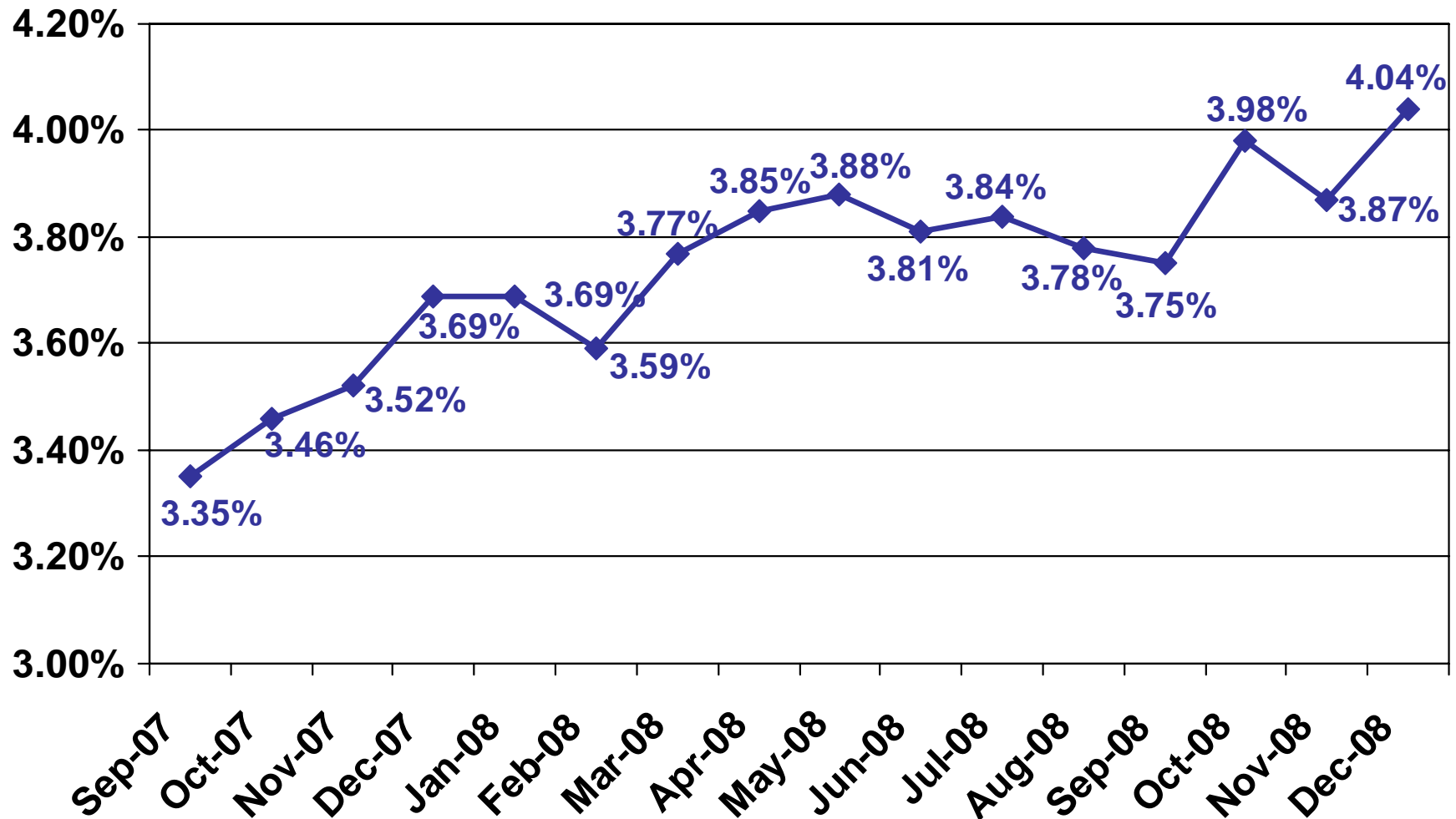


# Net Interest Income\*

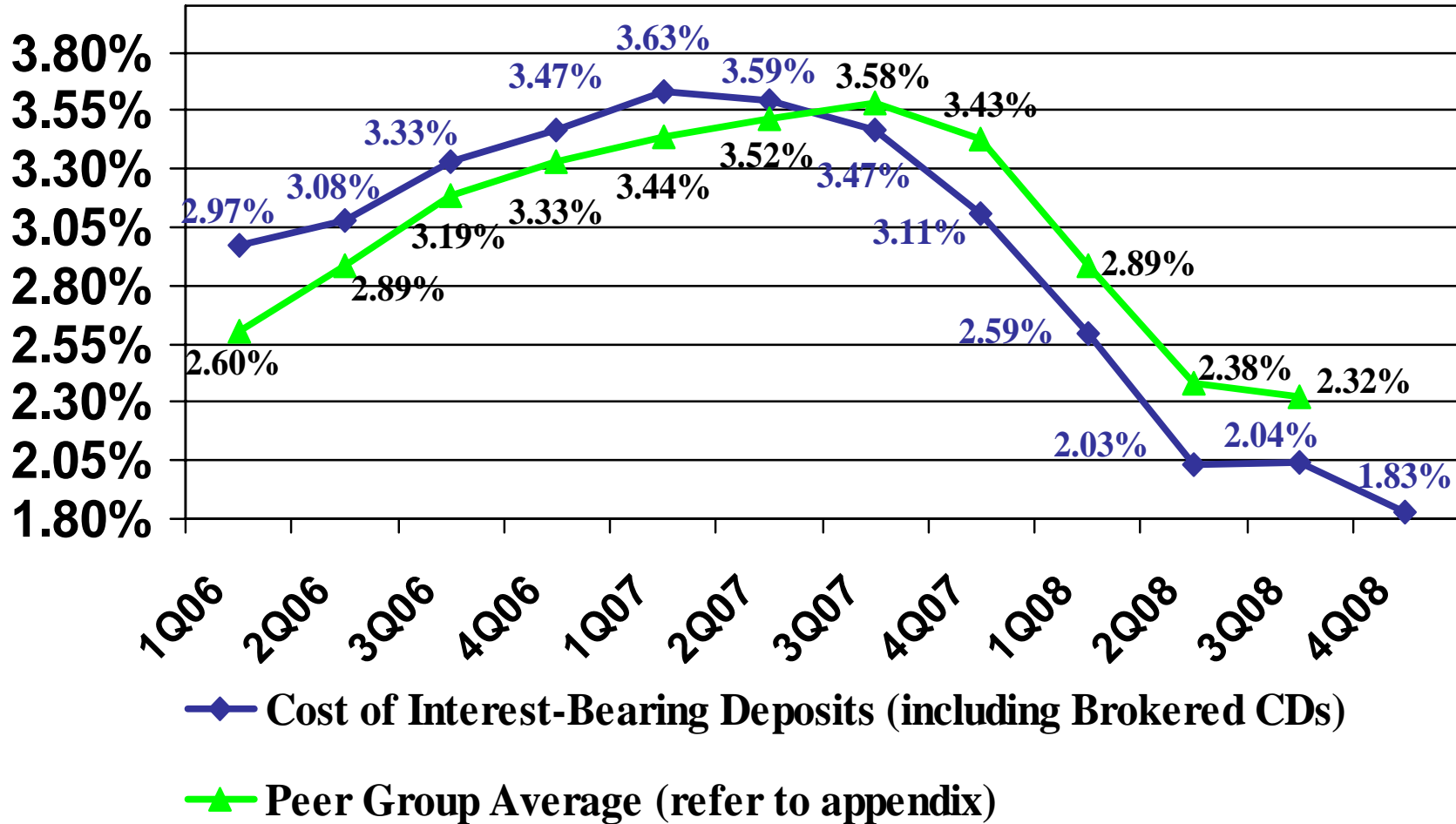


\*Fully taxable equivalent basis \$ in millions

# Monthly Net Interest Margin



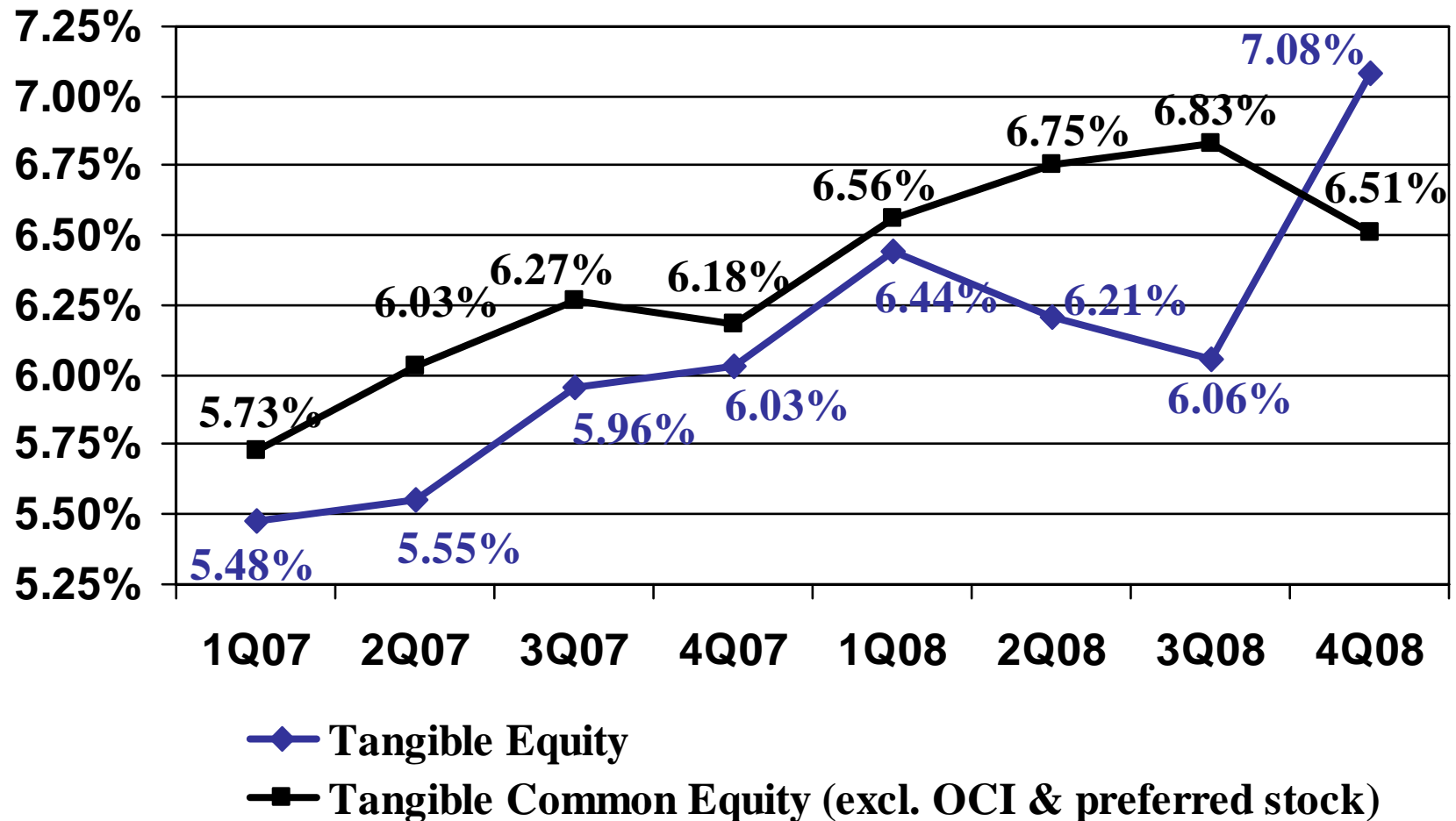
# Deposit Costs



# Net Interest Margin Analysis

<b>3Q08 Net Interest Margin</b>	<b>3.79%</b>
<b>Asset Yields</b>	<b>(.05)%</b>
<b>Interest-Bearing Liability Costs</b>	<b>.22%</b>
<b>Mix/Volume/Other</b>	<b>0%</b>
<b># of Days</b>	<b>0%</b>
<b>4Q08 Net Interest Margin</b>	<b>3.96%</b>

# Tangible Equity Ratios



Tangible common equity long-term financial target of 6% to 7%.

Note: Refer to the appendix of this presentation for a complete explanation and reconciliation of all non-gaap numbers.

# Investment Portfolio

(\$ in millions)	Book Value 4Q08	Market Value 4Q08	Market Value 3Q08	Market Value \$ Change
<b>U.S. Government Agencies-Senior Debentures</b>				
Federal National Mortgage Association		\$189.7	\$174.7	
Federal Home Loan Mortgage Corporation		105.5	69.4	
Federal Home Loan Bank		59.0	65.8	
Federal Farm Credit Bank		35.1	9.9	
Subtotal	\$381.6	\$389.3	\$319.8	\$69.5
<b>Mortgage Backed Securities</b>				
Issued or guaranteed by FNMA, FHLMC, GNMA	\$941.3	\$957.2	\$972.5	
Nonagency guaranteed	276.8	216.9	230.6	
Subtotal	\$1,218.1	\$1,174.1	\$1,203.1	\$(29.0)
<b>Corporate Securities</b>				
Trust Preferred	\$60.7	\$28.6	\$29.6	
Other Corporate	121.9	115.8	112.7	
Subtotal	\$182.6	\$144.4	\$142.3	\$2.1
<b>Municipal Securities</b>	\$471.2	\$482.2	\$327.4	\$154.8
<b>Other Securities</b>	\$76.9	\$76.9	\$76.9	-0-
<b>Total Market Value</b>	<b>\$2,330.4</b>	<b>\$2,266.9</b>	<b>\$2,069.5</b>	<b>\$197.4</b>

# Investment Portfolio

(\$ in millions)	<b>Book Value 4Q08</b>	<b>Market Value 4Q08</b>	<b>Market Value 3Q08</b>
<b>Financial Services exposure within Corporate Securities</b>			
<b>Goldman Sachs</b>	<b>\$2.0</b>	<b>\$1.9</b>	<b>\$1.7</b>
<b>Morgan Stanley</b>	<b>\$2.0</b>	<b>\$1.2</b>	<b>\$1.7</b>
<b>American General Finance</b>	<b>\$1.5</b>	<b>\$1.1</b>	<b>\$1.1</b>
<b>Hartford Financial Services Group</b>	<b>\$2.0</b>	<b>\$1.4</b>	<b>\$1.8</b>
<b>Citigroup</b>	<b>\$3.2</b>	<b>\$2.8</b>	<b>\$3.0</b>

**Bob Jones**

**President**

**Chief Executive Officer**



# 2009 Outlook

- Items impacting 2009 earnings available to common shareholders:

<b>Charter One acquisition expenses:</b>	
<b>Lease termination/fixed asset write-off</b>	<b>\$5.7</b>
<b>Conversion costs (processing expense)</b>	<b>\$1.2</b>
<b>Marketing/Communications</b>	<b>\$.8</b>
<b>Professional fees</b>	<b>\$.5</b>
<b>Provision for loan losses</b>	<b>\$.4</b>
<b>Additional FDIC insurance expense</b>	<b>\$5.8</b>
<b>Reduction of Company-owned life insurance revenue</b>	<b>\$7.5</b>
<b>Cost of TARP participation (preferred stock dividend)</b>	<b>\$5.0</b>

# 2009 Outlook

<b>**Does not include impact of Charter One acquisition</b>	<b>Projected 2009 Growth Rate</b>
<b>Commercial loans and leases</b>	<b>Mid single digit</b>
<b>Total Commercial loans</b>	<b>Flat</b>
<b>Total Consumer loans</b>	<b>Low single digit</b>
<b>Residential real estate loans</b>	<b>Low single digit</b>
<b>Total earning assets</b>	<b>Low single digit</b>
<b>Noninterest-bearing demand deposits</b>	<b>Low single digit</b>
<b>Total core deposits</b>	<b>Flat</b>

# 2009 Outlook

<b>**Does not include impact of Charter One acquisition</b>	<b>Projected 2009 Targets</b>
<b>Total noninterest income</b>	<b>Mid single digit reduction</b>
<b>Total noninterest expenses</b>	<b>Low single digit growth</b>
<b>Net interest margin</b>	<b>3.85% to 3.95%</b>
<b>Provision for loan and lease losses</b>	<b>\$40 to \$60 million</b>

**Thank you**

**Questions**

## Appendix

# Non-GAAP Reconciliations

(end of period balances- \$ in millions)	4Q06	1Q07	2Q07	3Q07	4Q07	1Q08	2Q08	3Q08	4Q08
<b>Total Shareholders' Equity</b>	\$642.4	\$640.7	\$625.6	\$647.4	\$652.9	\$675.4	\$649.0	\$635.4	\$730.9
<b>Deduct: Goodwill and Intangible Assets</b>	(134.2)	(194.4)	(192.8)	(191.9)	(191.0)	(190.3)	(188.7)	(187.8)	(186.8)
<b>Tangible Shareholders' Equity</b>	508.2	446.3	432.8	455.5	461.9	485.1	460.3	447.6	544.1
<b>Deduct: Preferred Stock</b>	-0-	-0-	-0-	-0-	-0-	-0-	-0-	-0-	97.1
<b>Deduct: Other Comprehensive Income</b>	(25.1)	(20.2)	(37.0)	(23.4)	(11.3)	(8.9)	(40.2)	(56.5)	(53.5)
<b>Tangible Common Shareholders' Equity</b>	\$533.3	\$466.5	\$469.8	\$479.0	\$473.2	\$494.0	\$500.5	\$504.1	\$500.5
<b>Total Assets</b>	\$8,149.5	\$8,331.6	\$7,987.7	\$7,832.5	\$7,846.1	\$7,723.5	\$7,601.8	\$7,568.3	\$7,873.9
<b>Add: Trust Overdrafts</b>	.8	.3	.2	.1	1.7	.1	.1	.3	1.0
<b>Deduct: Goodwill and Intangible Assets</b>	(134.2)	(194.4)	(192.8)	(191.9)	(191.0)	(190.3)	(188.7)	(187.8)	(186.8)
<b>Tangible Assets</b>	\$8,016.2	\$8,137.5	\$7,795.1	\$7,640.7	\$7,656.8	\$7,533.2	\$7,413.1	\$7,380.9	\$7,688.0
<b>Tangible Equity to Tangible Assets</b>	6.34%	5.48%	5.55%	5.96%	6.03%	6.44%	6.21%	6.06%	7.08%
<b>Tangible Common Equity to Tangible Assets</b>	6.65%	5.73%	6.03%	6.27%	6.18%	6.56%	6.75%	6.83%	6.51%

# Regional Balance Sheet

<b>Commercial Loans and Leases (\$ in millions)</b>	<b>4Q08 Actual</b>	<b>3Q08 Actual</b>	<b>\$ Change</b>	<b>% Change</b>
Southern Illinois (Carbondale, IL)	\$78.3	\$56.7	\$21.6	38.1%
North Central (Bloomington, IN)	58.6	44.4	14.2	32.0
Western Kentucky	84.9	73.3	11.6	15.8
Northern (Mishawaka, IN)	95.5	82.8	12.7	15.3
Louisville, KY	167.4	154.3	13.1	8.5
Evansville, IN	607.7	578.3	29.4	5.1
Northeast (Muncie, IN)	140.3	133.8	6.5	4.9
Indianapolis, IN	235.7	231.5	4.2	1.8
Jasper, IN	136.3	136.2	.1	.1
Vincennes, IN	79.6	83.5	(3.9)	(4.7)
Northwest (Terre Haute, IN)	184.5	198.4	(13.9)	(7.0)
Subtotal	\$1,868.8	\$1,773.2	\$95.6	5.4%
Other	29.2	26.6	2.6	9.8
Total	\$1,898.0	\$1,799.8	\$98.2	5.5%

N/M = Not Meaningful

Fourth-Quarter 2008 Review

# Regional Balance Sheet

<b>Consumer Loans, excluding home equity lines (\$ in millions)</b>	<b>4Q08 Actual</b>	<b>3Q08 Actual</b>	<b>\$ Change</b>	<b>% Change</b>
<b>Louisville, KY</b>	<b>\$47.5</b>	<b>\$40.2</b>	<b>\$7.3</b>	<b>18.2%</b>
<b>North Central (Bloomington, IN)</b>	<b>14.2</b>	<b>13.9</b>	<b>.3</b>	<b>2.2</b>
<b>Indianapolis, IN</b>	<b>68.2</b>	<b>66.8</b>	<b>1.4</b>	<b>2.1</b>
<b>Western Kentucky</b>	<b>127.3</b>	<b>126.9</b>	<b>.4</b>	<b>.3</b>
<b>Southern Illinois (Carbondale, IL)</b>	<b>50.9</b>	<b>50.8</b>	<b>.1</b>	<b>.2</b>
<b>Northeast (Muncie, IN)</b>	<b>105.1</b>	<b>105.0</b>	<b>.1</b>	<b>.1</b>
<b>Northwest (Terre Haute, IN)</b>	<b>165.0</b>	<b>166.2</b>	<b>(1.2)</b>	<b>(.7)</b>
<b>Evansville, IN</b>	<b>293.1</b>	<b>298.9</b>	<b>(5.8)</b>	<b>(1.9)</b>
<b>Northern (Mishawaka, IN)</b>	<b>12.7</b>	<b>13.0</b>	<b>(.3)</b>	<b>(2.3)</b>
<b>Jasper, IN</b>	<b>25.2</b>	<b>26.0</b>	<b>(.8)</b>	<b>(3.1)</b>
<b>Vincennes, IN</b>	<b>30.5</b>	<b>31.6</b>	<b>(1.1)</b>	<b>(3.5)</b>
<b>Subtotal</b>	<b>\$939.7</b>	<b>\$939.3</b>	<b>\$.4</b>	<b>-%</b>
<b>Other</b>	<b>1.3</b>	<b>2.0</b>	<b>(.7)</b>	<b>(35.0)</b>
<b>Total</b>	<b>\$941.0</b>	<b>\$941.3</b>	<b>\$(.3)</b>	<b>-%</b>

N/M = Not Meaningful

Fourth-Quarter 2008 Review



# Regional Balance Sheet

<b>Noninterest-Bearing Demand Deposits (\$ in millions)</b>	<b>4Q08 Actual</b>	<b>3Q08 Actual</b>	<b>\$ Change</b>	<b>% Change</b>
<b>Western Kentucky</b>	<b>\$82.5</b>	<b>\$72.7</b>	<b>\$9.8</b>	<b>13.5%</b>
<b>Louisville, KY</b>	<b>19.3</b>	<b>17.0</b>	<b>2.3</b>	<b>13.5</b>
<b>Vincennes, IN</b>	<b>46.3</b>	<b>41.9</b>	<b>4.4</b>	<b>10.5</b>
<b>Evansville, IN</b>	<b>255.1</b>	<b>234.0</b>	<b>21.1</b>	<b>9.0</b>
<b>Northwest (Terre Haute, IN)</b>	<b>147.9</b>	<b>140.6</b>	<b>7.3</b>	<b>5.2</b>
<b>Indianapolis, IN</b>	<b>70.9</b>	<b>67.4</b>	<b>3.5</b>	<b>5.2</b>
<b>Northern (Mishawaka, IN)</b>	<b>34.9</b>	<b>33.6</b>	<b>1.3</b>	<b>3.9</b>
<b>Southern Illinois (Carbondale, IL)</b>	<b>57.3</b>	<b>56.4</b>	<b>.9</b>	<b>1.6</b>
<b>Jasper, IN</b>	<b>45.3</b>	<b>46.2</b>	<b>(.9)</b>	<b>(1.9)</b>
<b>North Central (Bloomington, IN)</b>	<b>22.1</b>	<b>22.6</b>	<b>(.5)</b>	<b>(2.2)</b>
<b>Northeast (Muncie, IN)</b>	<b>74.4</b>	<b>81.1</b>	<b>(6.7)</b>	<b>(8.3)</b>
<b>Subtotal</b>	<b>\$856.0</b>	<b>\$813.5</b>	<b>\$42.5</b>	<b>5.2%</b>
<b>Other</b>	<b>32.6</b>	<b>32.2</b>	<b>.4</b>	<b>1.2</b>
<b>Total</b>	<b>\$888.6</b>	<b>\$845.7</b>	<b>\$42.9</b>	<b>5.1%</b>

N/M = Not Meaningful

Fourth-Quarter 2008 Review

# New Financial Center Growth

Total Core Deposits (\$ in millions)	4Q08 Actual	3Q08 Actual	\$ Change	% Change
<b>Indianapolis, Indiana:</b>				
Fishers (3/03)	\$20.8	\$21.9	\$(1.1)	(5.0)%
Carmel (4/03)	27.1	26.8	.3	1.1
Greenwood (6/03)	28.0	27.5	.5	1.8
96 <sup>th</sup> and Gray (8/04)	16.5	16.5	-0-	-0-
Zionsville (relocated 11/04)	40.6	39.3	1.3	3.3
Clay Terrace (7/05)	14.9	14.7	.2	1.4
Broadripple (8/05)	15.2	13.5	1.7	12.6
Geist (10/06)	8.5	6.9	1.6	23.2
Greenwood East (10/06)	8.2	6.8	1.4	20.6
<b>Louisville, Kentucky:</b>				
Preston Pointe (10/04)	44.1	38.2	5.9	15.4
Shelbyville Road (5/06)	15.2	16.7	(1.5)	(9.0)
Hurstbourne Lane (1/07)	9.1	7.2	1.9	26.4
Chamberlain Pointe (7/08)	2.1	.5	1.6	320.0
<b>Lafayette, Indiana:</b>				
Lafayette Pavilions (11/06)	19.8	18.5	1.3	7.0
Promenade Parkway (4/08)	3.0	1.7	1.3	76.5
<b>Ft. Wayne, Indiana:</b>				
Chestnut Hills (4/08)	2.1	2.2	(.1)	(4.5)

N/A = Not Applicable

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# Noninterest Income

- Fees, service charges and other revenue totaled \$36.6 million for 4Q08
  - Represents a \$3.5 million decrease from 3Q08
    - Primarily from decline in Company-owned life insurance revenue
  - Represents a \$7.1 million decrease from 4Q07
    - Majority relates to the recognition of one-time gains associated with the Company's sale leaseback transactions

# Noninterest Expenses

- Noninterest expenses totaled \$79.0 million for 4Q08
  - Represents a \$6.5 million decrease from 3Q08
    - Primary increase in Other Expense relating to check fraud charge
  - Represents a \$8.0 million increase from 4Q07
    - Primarily increases in occupancy expense (relating to lease expense derived from the sale leaseback transactions) and Other Expense relating to the check fraud charge

# Peer Group

Name	Ticker	Name	Ticker
1st Source Corp	SRCE	Hancock Holding	HBHC
AMCORE Financial	AMFI	Integra Bank Corp	IBNK
Associated Banc Corp	ASBC	International Bancshrs	IBOC
Bank of Hawaii	BOH	Irwin Financial	IFC
BancorpSouth Inc	BXS	Old National Bancorp	ONB
BOK Financial Group	BOKF	South Financial Group	TSFG
Citizens Republic Bancorp	CRBC	Susquehanna Bancshrs	SUSQ
Colonial Bancorp	CNB	TCF Financial	TCB
Cullen Frost Bankers	CFR	Trustmark Corp	TRMK
First Merchants Corp	FRME	UMB Financial Corp	UMBF
First Midwest Bancorp	FMBI	Valley National Bancorp	VLV
FirstMerit Corp	FMER	Whitney Holding Corp	WTNY
Fulton Financial Corp	FULT		