

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	278	266	275	265	239
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.32	3.51	3.48	3.68	3.75
+ Non-interest Income	0.96	0.96	0.95	0.95	1.00
- Overhead Expense	2.91	2.84	2.88	2.84	2.88
- Provision for Losses	0.50	0.16	0.27	0.16	0.17
+ Securities Gains (Losses)	0.03	0.00	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.95	1.49	1.32	1.66	1.74
Net Operating Income	0.64	0.99	0.89	1.10	1.15
Net Income	0.64	0.99	0.89	1.10	1.15
Net Income (Sub S Adjusted)	0.80	1.11	1.02	1.25	1.27
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.46	7.27	7.26	7.07	6.21
Interest Expense	2.86	3.47	3.49	3.08	2.14
Net Interest Income (TE)	3.61	3.80	3.78	3.99	4.07
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.39	0.13	0.24	0.13	0.15
Earnings Coverage of Net Losses (X)	10.81	32.33	16.09	34.76	38.11
Ln&Ls Allowance/Total Loans & Leases	1.30	1.17	1.20	1.16	1.22
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.81	0.73	1.15	0.57	0.52
30-89 Days Past Due Loans and Leases	0.86	0.67	0.93	0.62	0.56
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	31.83	26.41	28.11	26.53	25.34
Net ST Noncore Funding Dependence	21.24	17.98	19.26	17.83	15.26
Net Loans and Leases/Total Assets	72.78	72.22	72.03	71.08	69.50
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.59	8.93	8.86	8.95	8.79
Equity Capital/Total Assets	8.33	8.64	8.65	8.62	8.36
Net Loans&Ls/Equity Capital (X)	9.18	8.77	8.69	8.64	8.60
Cash Dividends/Net Income	35.69	30.42	32.30	27.18	27.03
Cash Dividends/Net Income (Sub S Adjusted)	31.86	48.49	27.39	25.51	18.12
Retained Earnings/Avg Equity Cap	3.94	7.51	6.49	9.02	9.68
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.99	0.59	0.65	0.58	0.59
Long-Term Debt/Equity Capital	1.54	1.07	1.44	1.17	1.25
Equity Investment in Subs/Equity Cap	118.08	116.63	117.33	116.10	114.60
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	101.37	115.00	121.11	110.20	115.36

PEER GROUP 03

PERCENT OF AVERAGE ASSETS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.96	6.71	6.70	6.52	5.73
Less: Interest Expense	2.63	3.20	3.22	2.84	1.97
Equals: Net Interest Income (TE)	3.32	3.51	3.48	3.68	3.75
Plus: Non-Interest Income	0.96	0.96	0.95	0.95	1.00
Equals: Adj Operating Income (TE)	4.34	4.53	4.50	4.69	4.82
Less: Overhead Expense	2.91	2.84	2.88	2.84	2.88
Less: Provision for Loan and Lease Losses	0.50	0.16	0.27	0.16	0.17
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	0.00	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.95	1.49	1.32	1.66	1.74
Less: Applicable Income Taxes (TE)	0.31	0.47	0.40	0.52	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.64	0.99	0.89	1.10	1.15
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.64	0.99	0.89	1.10	1.15
Memo: Net Income (Last Four Qtrs)	0.72	1.03	0.88	1.10	1.16
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.57	92.65	92.61	92.67	92.56
Avg Int-Bearing Funds / Avg Assets	80.73	80.13	80.17	79.16	77.92
Int Income (TE) / Avg Earning Assets	6.46	7.27	7.26	7.07	6.21
Int Expense / Avg Earning Assets	2.86	3.47	3.49	3.08	2.14
Net Int Inc (TE) / Avg Earn Assets	3.61	3.80	3.78	3.99	4.07
YIELD OR COST:					
Total Loans and Leases (TE)	6.83	7.84	7.81	7.69	6.82
Interest-Bearing Bank Balances	3.71	6.00	5.30	5.04	3.47
Fed Funds Sold & Reverse Repos	2.69	5.15	5.05	4.88	3.19
Trading Assets	2.77	4.32	4.17	2.04	1.21
Total Earning Assets	6.37	7.17	7.17	6.98	6.11
Investment Securities (TE)	5.16	5.06	5.14	4.77	4.29
U. S. Treasury & Agency Sec (excl MBS)	5.40	4.62	4.83	4.19	3.52
Mortgage-Backed Securities	4.83	4.80	4.80	4.56	4.09
All Other Securities	6.41	6.66	7.00	6.86	6.55
Interest-Bearing Deposits	3.07	3.76	3.78	3.30	2.22
Time Deposits of \$100K or More	4.33	4.76	4.82	4.36	3.12
Time Deposits < \$100K	4.23	4.76	4.79	4.16	3.05
Other Domestic Deposits	1.78	2.68	2.69	2.29	1.43
Foreign Deposits	2.36	2.09	2.43	2.73	2.16
Fed Funds Purchased and Repos	2.67	4.36	4.27	4.19	2.73
Other Borrowed Funds & Trading Liab	3.90	4.72	4.75	4.60	3.87
All Interest-Bearing Funds	3.26	4.02	4.04	3.59	2.53

PEER GROUP 03

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	33	32	64	62	58
Avg Assets per Employee (\$000)	4,388	4,163	4,169	4,035	3,782
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.88	2.05	1.93	1.92	2.05
Overhead Exp / NII + Non-Int Income	67.95	64.65	65.93	62.46	61.27
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.91	2.84	2.88	2.84	2.88
Personnel Expense	1.59	1.60	1.60	1.59	1.60
Net Occupancy Expense	0.41	0.41	0.41	0.41	0.41
Other Operating Expenses	0.88	0.81	0.85	0.82	0.85
Overhead Less Non-Interest Income	1.88	1.84	1.88	1.86	1.84
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.74	63.41	64.75	61.29	60.08
Personnel Expense	36.85	35.65	35.75	34.28	33.25
Net Occupancy Expense	9.57	9.09	9.21	8.73	8.59
Other Operating Expenses	20.03	18.07	19.06	17.84	17.75
Total Non-Interest Income	21.29	20.97	20.86	20.11	20.43
Fiduciary Activities Income	1.42	1.48	1.47	1.35	1.39
Serv Charges on Deposit Accts - Domestic	7.44	7.39	7.53	7.41	7.69
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.66	0.67	0.66	0.56	0.57
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.22	0.23	0.22	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.66	0.70	0.66	0.60	0.53
Net Gain (Loss) - Sales Loans, OREO, Oth	1.42	1.59	1.44	1.51	1.72
Other Non-Interest Income	6.66	5.98	6.07	5.74	5.82
Overhead Less Non-Interest Income	44.73	41.59	42.88	40.71	38.83
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.72	27.39	24.36	27.80	28.22
Appl Inc Tax+TE/Pretax NOI+TE	31.14	32.38	31.67	32.55	33.37

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	56.32	55.79	55.83	54.90	53.00
Commercial and Industrial Loans	10.52	10.10	10.12	9.90	9.94
Loans to Individuals	2.67	2.89	2.82	2.91	3.24
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.70	0.59	0.64	0.65	0.67
Other Loans and Leases	1.13	1.08	1.14	1.01	0.98
Net Loans and Leases	72.78	72.22	72.03	71.08	69.50
Debt Securities Over 1 Year	13.59	13.09	13.51	14.00	16.08
Mutual Funds and Equity Securities	0.18	0.17	0.18	0.17	0.17
Subtotal	87.23	86.23	86.49	85.85	86.52
Interest-Bearing Bank Balances	0.28	0.24	0.23	0.31	0.25
Federal Funds Sold & Reverse Repos	0.66	1.05	0.81	1.27	1.04
Debt Securities 1 Year or Less	1.88	2.64	2.54	2.70	2.27
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.85	91.08	90.93	91.02	90.87
Non-Int Cash and Due From Dep Inst	2.30	2.24	2.28	2.55	2.86
Other Real Estate Owned	0.23	0.09	0.15	0.06	0.07
All Other Assets	6.76	6.60	6.67	6.31	6.15
MEMORANDA:					
Short-Term Investments	3.25	4.41	4.01	4.85	4.01
U.S. Treasury Securities	0.05	0.09	0.08	0.13	0.17
U.S. Agency Securities (excl MBS)	3.10	5.17	4.66	5.59	6.31
Municipal Securities	2.34	2.60	2.43	2.85	2.89
Mortgage-Backed Securities	8.12	6.38	7.18	6.44	7.04
Asset-Backed Securities	0.02	0.01	0.02	0.01	0.00
Other Debt Securities	0.37	0.37	0.41	0.41	0.43
RE Loans Secured by 1-4 Family	15.30	15.36	15.25	15.09	15.52
Revolving	2.67	2.71	2.64	2.77	3.11
Closed-End, Sec by First Liens	10.89	10.83	10.76	10.65	10.89
Closed-End, Sec by Junior Liens	1.27	1.28	1.32	1.21	1.05
Commercial Real Estate Loans	37.81	37.52	37.65	36.97	34.60
Construction and Land Dev	13.52	13.80	13.94	13.01	10.30
Multifamily	1.88	1.88	1.77	1.88	1.91
Nonfarm Nonresidential	20.82	19.90	20.24	20.13	20.55
RE Loans Secured by Farmland	1.14	1.01	1.09	1.02	0.97
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.86	76.99	77.04	77.10	76.14
RE Loans Secured by 1-4 Family	21.43	21.68	21.61	21.67	22.68
Revolving	3.69	3.79	3.69	3.93	4.50
Closed-End	17.40	17.51	17.57	17.33	17.74
Commercial Real Estate Loans	51.14	51.36	51.49	51.60	49.53
Construction and Land Dev	18.12	18.79	18.93	18.05	14.68
Multifamily	2.54	2.59	2.42	2.60	2.72
Nonfarm Nonresidential	28.55	27.67	28.14	28.45	29.73
RE Loans Secured by Farmland	1.57	1.43	1.52	1.45	1.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.37	14.02	14.10	14.03	14.36
Loans to Individuals	3.77	4.09	3.98	4.17	4.70
Credit Card Loans	0.06	0.05	0.06	0.06	0.07
Agricultural Loans	0.97	0.84	0.88	0.93	0.97
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.62	1.54	1.62	1.47	1.44

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	3.25	4.41	4.01	4.85	4.01
Liquid Assets	15.26	16.39	16.05	17.59	18.94
Investment Securities	16.31	16.55	16.92	17.44	19.03
Net Loans and Leases	72.78	72.22	72.03	71.08	69.50
Net Lns, Ls & Stdby Ltrs of Credit	73.66	73.17	72.93	72.08	70.52
Core Deposits	57.36	60.53	59.38	60.14	62.23
Noncore Funding	31.40	27.61	28.81	28.07	26.35
Time Deposits of \$100K or More	14.24	15.21	14.41	16.69	14.74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	3.22	2.56	3.26	2.63	2.72
Net Fed Funds Purchased (Sold)	2.70	1.57	2.51	1.50	1.71
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.13	2.40	2.81	2.48	2.59
Earning Assets Repr in 1 Year	40.18	42.61	41.90	42.68	42.26
Int-Bearing Liab Repr in 1 Year	33.44	34.48	34.25	34.18	28.37
Long-Term Debt Repr in 1 Year	0.51	0.53	0.53	0.54	0.55
Net Assets Repriceable in 1 Year	5.36	6.38	6.28	7.02	12.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	31.83	26.41	28.11	26.53	25.34
Net ST Noncore Funding Dependence	21.24	17.98	19.26	17.83	15.26
Short-Term Inv/ST Noncore Funding	16.98	25.80	23.42	27.95	27.64
Liq Asts- ST Noncore Fndg/Nonliq Asts	-7.42	-4.10	-5.14	-2.79	2.73
Net Loans and Leases/Total Deposits	96.29	92.85	94.81	91.17	89.32
Net Loans and Leases/Core Deposits	130.97	122.30	123.91	120.86	113.79
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.15	-0.48	0.10	-0.26	-0.38
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.01	-2.58	0.40	-1.31	-2.38
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.12	0.01	-0.10	-0.23
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.11	7.99	7.39	9.05	8.82
Available-For-Sale Securities	93.89	92.01	92.61	90.95	90.91
U. S. Treasury Securities	0.43	0.68	0.58	0.81	1.11
U. S. Agency Securities (excl MBS)	22.01	33.69	29.52	35.54	36.12
Municipal Securities	14.85	16.36	15.10	16.85	15.72
Mortgage-Backed Securities	48.92	38.69	42.35	36.44	35.84
Asset-Backed Securities	0.12	0.07	0.11	0.05	0.02
Other Debt Securities	2.23	2.11	2.39	2.20	2.30
Mutual Funds and Equity Securities	1.14	1.02	1.16	1.02	0.95
Debt Securities 1 Year or Less	12.21	17.59	16.38	17.17	13.35
Debt Securities 1 To 5 Years	25.53	32.02	28.47	34.70	38.61
Debt Securities Over 5 Years	57.12	45.72	50.19	43.68	42.93
Pledged Securities	65.61	60.68	63.96	61.70	60.20
Structured Notes, Fair Value	0.77	1.40	1.32	1.60	1.97

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.50	0.16	0.27	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.68	0.22	0.37	0.21	0.23
Provision for Ln&Ls Losses/Net Losses	221.87	230.13	179.86	239.35	223.47
Ln&Ls Allowance/Total Loans & Leases	1.30	1.17	1.20	1.16	1.22
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.01	22.17	10.07	20.67	19.77
ALL/Nonaccrual Assets	146.52	393.64	251.45	523.89	649.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	126.93	298.02	202.64	393.96	436.27
Gross Ln&Ls Losses/Avg Loans & Leases	0.45	0.18	0.29	0.19	0.23
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.05	0.07
Net Losses/Avg Loans and Leases	0.39	0.13	0.24	0.13	0.15
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.11	15.70	35.09	36.59	36.10
Earnings Coverage of Net Losses (X)	10.81	32.33	16.09	34.76	38.11
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.27	0.05	0.13	0.04	0.05
RE Loans Secured By 1-4 Family	0.19	0.07	0.12	0.07	0.06
Revolving	0.17	0.05	0.09	0.03	0.03
Closed-End	0.16	0.06	0.11	0.07	0.06
Commercial Real Estate Loans	0.28	0.03	0.13	0.03	0.04
Construction and Land Dev	0.62	0.02	0.17	0.02	0.01
Multifamily	0.02	0.00	0.01	0.01	0.01
Nonfarm Nonresidential	0.06	0.02	0.06	0.03	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.49	0.23	0.40	0.25	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.23	0.84	0.95	0.80	0.91
Credit Card Loans	2.17	1.18	1.28	1.70	2.55
Agricultural Loans	0.01	0.00	0.02	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	0.00
Other Loans and Leases	0.63	0.37	0.55	0.57	0.42

PERCENT OF LOANS AND LEASES

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

30-89 Days PD Loans and Leases	0.86	0.67	0.93	0.62	0.56
90+ Days PD Loans and Leases	0.11	0.07	0.09	0.06	0.06
Nonaccrual Loans and Leases	1.51	0.61	0.95	0.48	0.43
90+ Days PD and Nonaccrual Loans and Leases	1.68	0.72	1.08	0.56	0.52
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.86	0.67	0.93	0.62	0.56
90+ Days Past Due Assets	0.11	0.07	0.09	0.06	0.06
Nonaccrual Assets	1.51	0.61	0.96	0.48	0.43
30+ Days PD & Nonaccrual Assets	2.60	1.42	2.06	1.21	1.11

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.26	0.52	0.80	0.40	0.36
90+ PD & Nonaccrual Assets + OREO	1.53	0.64	0.98	0.49	0.46

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

Total Assets	1.42	0.56	0.88	0.42	0.39
Allowance for Loan & Lease Losses	141.74	66.97	98.56	50.20	44.92
Equity Cap + ALLL	15.84	6.06	9.54	4.53	4.29
Tier 1 Cap + ALLL	15.22	5.89	9.48	4.45	4.13
Loans & Leases + RE Acquired	1.89	0.77	1.19	0.60	0.55

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	0.84	0.64	0.92	0.60	0.50
- 90+ Days Past Due	0.11	0.07	0.09	0.05	0.05
- Nonaccrual	1.71	0.62	1.04	0.45	0.39
Coml & Indl - 30-89 Days PD	0.74	0.61	0.75	0.49	0.56
- 90+ Days Past Due	0.07	0.05	0.06	0.06	0.06
- Nonaccrual	0.89	0.56	0.63	0.51	0.58
Individuals - 30-89 Days PD	1.10	0.93	1.17	1.12	1.12
- 90+ Days Past Due	0.08	0.06	0.08	0.05	0.07
- Nonaccrual	0.25	0.20	0.22	0.20	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.14	0.17	0.16	0.15	0.10
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.07	0.06	0.07	0.11	0.13
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	0.00
- 90+ Days Past Due	0.00	0.00	0.00	N/A	0.00
- Nonaccrual	0.00	0.00	0.00	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.30	0.42	0.33	0.45	0.41
- 90+ Days Past Due	0.02	0.03	0.02	0.02	0.01
- Nonaccrual	0.09	0.04	0.05	0.06	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.84	0.72	1.12	0.77	0.71
- 90+ Days Past Due	0.09	0.08	0.10	0.06	0.06
- Nonaccrual	0.87	0.46	0.58	0.40	0.38
Revolving - 30-89 Days PD	0.43	0.37	0.51	0.38	0.27
- 90+ Days Past Due	0.02	0.02	0.04	0.02	0.01
- Nonaccrual	0.31	0.17	0.23	0.17	0.12
Closed-End - 30-89 Days PD	0.91	0.72	1.24	0.75	0.71
- 90+ Days Past Due	0.10	0.08	0.11	0.07	0.07
- Nonaccrual	0.95	0.50	0.64	0.43	0.43
- Jr Lien 30-89 Days PD	0.07	0.06	0.08	0.07	0.06
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.06	0.05	0.04	0.04
Commercial RE - 30-89 Days PD	0.85	0.60	0.85	0.52	0.37
- 90+ Days Past Due	0.11	0.05	0.07	0.04	0.04
- Nonaccrual	2.03	0.64	1.24	0.45	0.36
Const & Dev - 30-89 Days PD	1.11	0.61	1.12	0.41	0.38
- 90+ Days Past Due	0.13	0.03	0.06	0.03	0.02
- Nonaccrual	3.63	0.86	1.79	0.40	0.17
Multifamily - 30-89 Days PD	0.15	0.21	0.25	0.23	0.13
- 90+ Days Past Due	0.01	0.00	0.01	0.00	0.00
- Nonaccrual	0.79	0.09	0.36	0.06	0.09
Nonfarm Nres- 30-89 Days PD	0.54	0.44	0.53	0.42	0.34
- 90+ Days Past Due	0.07	0.04	0.04	0.03	0.03
- Nonaccrual	0.70	0.45	0.57	0.40	0.38
Farmland - 30-89 Days PD	0.26	0.27	0.22	0.24	0.21
- 90+ Days Past Due	0.03	0.01	0.01	0.00	0.00
- Nonaccrual	0.24	0.15	0.16	0.18	0.19
Credit Card - 30-89 Days PD	1.09	0.63	0.98	0.82	1.14
- 90+ Days Past Due	0.29	0.19	0.31	0.26	0.22
- Nonaccrual	0.02	0.02	0.02	0.02	0.02

CAPITAL RATIOS

PEER GROUP 03

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.59	8.93	8.86	8.95	8.79
Tier 1 RBC Ratio	10.62	11.01	10.91	11.20	11.31
Total Risk-Based Capital Ratio	12.10	12.39	12.35	12.62	12.75

Tangible Tier 1 Leverage Ratio	8.53	8.88	8.79	8.91	8.74
Tangible Common Eq Cap/Tan Assets	6.89	7.15	7.19	7.19	7.12

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	16.24	18.37	17.56	18.12	18.23
Standby Letters of Credit	0.79	0.83	0.80	0.88	0.90
Commercial & Similar Letters of Credit	0.02	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	0.73	1.06	0.78	0.91	0.85
Interest Rate Contracts	0.70	1.03	0.75	0.88	0.84
Interest Rate Futures & Forward Contr	0.06	0.08	0.07	0.07	0.05
Written Options Contr (Int Rate)	0.09	0.11	0.09	0.08	0.07
Purchased Options Contr (Int Rate)	0.01	0.06	0.05	0.01	0.00
Interest Rate Swaps	0.22	0.31	0.21	0.24	0.30

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	22.84	25.98	25.63	27.14	28.23
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	97.84	97.69	97.60	97.65	99.28
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.46	1.73	0.85	0.95	0.27
Futures and Forwards	18.34	17.06	19.35	21.10	20.03
Written Options	29.23	27.96	27.79	19.90	20.80
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	28.51	26.96	27.79	19.72	20.25
Purchased Options	4.91	5.68	5.60	3.79	3.64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.88	5.62	5.60	3.79	3.12
Swaps	33.72	34.02	32.25	35.89	40.19
Held for Trading	0.71	0.08	1.30	0.00	0.31
Interest Rate Contracts	0.71	0.08	1.30	0.00	0.31
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	98.56	99.92	98.70	100.00	99.69
Interest Rate Contracts	86.52	96.65	85.78	96.98	86.54
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.46	1.73	0.85	0.95	0.27
Deriv Contr (Excl Fut & FX LE 14 Days)	65.88	67.54	67.35	68.37	75.67
One Year or Less	30.24	29.32	30.78	25.51	33.49
Over 1 Year to 5 Years	25.89	28.04	26.16	26.08	26.13
Over 5 Years	5.18	5.93	5.80	6.55	5.52
Gross Negative Fair Value (Abs Val)	0.44	0.52	0.43	0.56	0.54
Gross Positive Fair Value	0.65	0.62	0.82	0.45	0.44
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
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	44.98	38.05	42.47	26.76	19.48
Ins Under Assets(L/H)/Tot Ins Und Ast	55.02	61.95	57.53	73.24	80.52
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.65	0.70	0.66	0.60	0.53
Premium Inc/Ins Activities Revenue	0.02	0.02	0.07	0.16	0.05
Credit Rel Prem Inc/Tot Prem Inc	70.00	61.54	57.14	50.29	55.56
Other Prem Inc/Total Prem Inc	30.00	38.46	42.86	49.71	44.44
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)	17.76	24.05	23.71	23.45	18.20
Ins Net Inc (L/H)/Equity (L/H)	41.53	53.87	30.04	18.88	21.16
Insur Ben, Losses, Exp/Insur Premiums	39.40	1992.03	2434.79	822.48	327.39
Reinsurance Recov(P/C)/Tot Assets(P/C)	25.24	21.31	17.33	34.46	51.65
Reinsurance Recov(L/H)/Tot Assets(L/H)	15.23	11.53	11.88	12.12	12.37
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	9.89	10.20	10.00	8.17
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	0.23	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.36	2.09	2.43	2.73	2.16
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	0.45	N/A
Commercial and Industrial Loans	0.02	0.67	0.36	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-40.84	-35.38	-22.53	-22.66	12.59
Total Selected Assets	-27.98	-30.92	-15.11	-3.49	-5.91
Deposits	8.79	14.94	36.83	32.03	145.46

PROFITABILITY:	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	7.08	11.02	9.79	12.61	13.33
Bank Net Inc/Avg Eq Inv in Banks	7.82	11.64	10.53	13.20	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.96	5.52	6.02	5.46	4.08
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.42	9.48	7.60	9.50	10.93
Bank Net Income/Parent Net Income	114.17	109.41	112.63	108.18	94.48
Nonbank Net Income/Parent Net Income	1.34	1.07	1.14	0.96	0.81
Sub BHCs Net Inc/Parent Net Income	97.63	84.11	82.77	80.20	76.15
LEVERAGE:					
Total Liabilities/Equity	26.00	24.98	25.50	25.44	24.96
Total Debt/Equity Capital	3.36	2.35	2.81	2.54	2.65
Tot Debt+NP to Subs Iss Tr Pref/Equity	22.30	21.45	21.80	21.69	21.33
Tot Debt+Lns Guaranteed for Affl/Equity	3.91	2.71	3.17	3.11	3.01
Total Debt/Equ Cap - Exc Over Fair Value	3.42	2.45	2.88	2.64	2.67
Long-Term Debt/Equity Capital	1.54	1.07	1.44	1.17	1.25
Short-Term Debt/Equity Capital	0.99	0.59	0.65	0.58	0.59
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.26	0.24	0.25	0.14	0.15
Long-Term Debt/Consolidated LT Debt	1.85	1.50	2.05	1.70	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	118.08	116.63	117.33	116.10	114.60
Total Investment in Subs/Equity	119.16	117.87	118.61	117.42	116.62
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.83	99.29	99.99	98.77	97.94
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	101.73	100.25	101.04	99.92	99.37
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.98	1.35	1.77	1.26	1.07
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.56	3.14	3.60	2.89	2.49
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	97.91	105.70	114.63	106.94	112.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	101.37	115.00	121.11	110.20	115.36
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	90.16	98.38	99.46	104.82	108.68
Pretax Oper Inc + Int Exp/Int Expense	3186.19	1788.77	2574.89	2569.66	7524.55
Div + Int From Subs/Int Exp + Div	181.51	180.34	202.07	181.35	170.21
Fees+Other Inc From Subs/Sal + Oth Exp	8.52	8.60	8.28	7.84	9.90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	72.30	37.56	57.16	83.82	75.57
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.68	0.13	-0.19	0.45	0.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	3.47	0.75	0.66	0.00	0.00
Total	3.47	0.75	0.66	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.55	0.47	0.52	0.47	0.55
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

PEER GROUP 03

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	94.14	79.44	75.79	83.94	85.63
Dividends Paid/Net Income	35.66	30.42	32.40	27.15	27.16
Net Income - Dividends/Avg Equity	3.96	7.49	6.49	9.07	9.68

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	130.54	142.07	155.63	143.90	131.99
Dividends From Nonbank Subs	1.28	1.23	1.29	1.06	0.68
Dividends From Subsidiary BHCs	3.28	3.89	3.38	4.85	4.29
Dividends From All Subsidiaries	167.91	162.88	185.34	176.73	158.04

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	48.83	43.03	48.49	40.18	37.90
Interest Income From Bank Subs	0.23	0.29	0.33	0.30	0.27
Mgt & Service Fees From Bank Subs	3.25	3.17	2.87	2.95	4.07
Other Income From Bank Subs	0.04	0.02	0.02	0.02	0.03
Operating Income From Bank Subs	58.39	52.06	57.11	52.61	49.97

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	63.27	70.01	67.41	58.49	50.13
Interest Income From Nonbank Subs	0.06	1.00	0.65	1.76	2.18
Mgt & Serv Fees From Nonbank Subs	1.27	2.22	2.41	0.89	3.05
Other Income From Nonbank Subs	0.00	0.09	0.09	0.00	0.00
Operating Inc From Nonbank Subs	79.39	98.52	94.14	74.20	72.33

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	24.79	30.61	37.32	28.35	32.45
Interest Inc From Subsidiary BHCs	0.86	0.54	0.98	0.16	0.08
Mgt & Serv Fees From Sub BHCs	0.29	0.22	10.82	0.04	1.26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	30.05	34.73	70.41	30.44	37.32

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	58.74	63.93	66.60	63.34	62.93
Interest Income From Bank Subs	1.95	1.01	0.85	1.94	1.37
Mgt & Serv Fees From Bank Subs	3.61	3.84	3.32	3.61	4.71
Other Income From Bank Subs	0.05	0.02	0.03	0.03	0.03
Operating Income From Bank Subs	74.27	77.31	78.65	79.89	79.06

Dividends From Nonbank Subs	1.72	1.06	1.12	0.80	0.80
Interest Income From Nonbank Subs	0.04	0.04	0.04	0.04	0.02
Mgt & Serv Fees From Nonbank Subs	0.02	0.03	0.02	0.02	0.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.37	2.32	2.39	1.58	1.82

Dividends From Subsidiary BHCs	1.38	1.98	1.46	3.24	4.10
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	2.62	2.88	2.85	3.75	4.66

Loans and Adv From Subs/ST Debt	501.84	1161.17	944.15	738.63	1124.41
Loans and Adv From Subs/Total Debt	348.96	424.22	410.39	408.54	466.11

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									278
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.32	2.29	2.48	2.96	3.31	3.69	4.09	4.36	278
+ Non-interest Income	0.95	0.11	0.27	0.54	0.93	1.27	1.78	2.11	278
- Overhead Expense	2.90	1.60	1.98	2.46	2.86	3.28	4.02	4.73	278
- Provision for Losses	0.50	0.06	0.09	0.20	0.36	0.69	1.32	2.21	278
+ Securities Gains (Losses)	0.02	-0.09	-0.01	0.00	0.00	0.04	0.13	0.20	278
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.05	278
= Pretax Net Oper Income (TE)	0.94	-1.82	-0.35	0.53	1.05	1.50	1.90	2.28	278
Net Operating Income	0.64	-1.14	-0.25	0.35	0.66	1.02	1.38	1.75	278
Net Income	0.64	-1.14	-0.25	0.35	0.66	1.03	1.38	1.75	278
Net Income (Sub S Adjusted)	0.79	-1.94	-0.30	0.40	0.90	1.20	1.51	1.90	44
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.45	5.70	5.83	6.13	6.43	6.77	7.07	7.33	278
Interest Expense	2.85	1.89	2.07	2.45	2.87	3.22	3.60	3.87	278
Net Interest Income (TE)	3.60	2.44	2.74	3.20	3.59	4.03	4.43	4.78	278
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.39	-0.00	0.02	0.10	0.27	0.60	1.02	1.81	278
Earnings Coverage of Net Losses (X)	10.80	-20.39	0.23	2.22	5.50	15.58	37.54	65.09	276
Ln&Ls Allowance/Total Loans & Leases	1.29	0.76	0.89	1.03	1.22	1.54	1.86	2.25	278
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.80	0.20	0.35	0.68	1.30	2.47	4.88	6.71	278
30-89 Days Past Due Loans and Leases	0.85	0.08	0.18	0.39	0.78	1.18	1.85	2.54	278
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	31.83	9.57	14.27	23.16	31.32	41.26	48.20	54.67	278
Net ST Noncore Funding Dependence	21.23	3.21	7.31	13.59	20.70	27.99	36.46	41.01	278
Net Loans and Leases/Total Assets	72.77	50.91	59.17	66.82	73.62	79.73	83.64	86.27	278
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.58	6.13	6.55	7.62	8.45	9.49	10.76	12.65	278
Equity Capital/Total Assets	8.33	4.60	5.61	6.75	8.08	9.78	11.83	13.29	278
Net Loans&Ls/Equity Capital (X)	9.18	4.74	5.54	7.01	9.00	10.85	13.51	15.96	278
Cash Dividends/Net Income	35.69	0.00	0.00	8.89	36.02	59.75	89.83	127.08	242
Cash Dividends/Net Income (Sub S Adjusted)	31.85	-33.34	-10.43	0.00	27.37	53.94	87.57	138.99	44
Retained Earnings/Avg Equity Cap	3.94	-19.90	-5.57	1.20	4.84	7.76	10.97	12.57	278
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.99	0.00	0.00	0.00	0.00	0.00	7.87	13.01	278
Long-Term Debt/Equity Capital	1.54	0.00	0.00	0.00	0.00	0.31	9.70	18.61	278
Equity Investment in Subs/Equity Cap	118.08	88.35	94.97	99.96	117.05	131.54	146.95	174.09	278
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	101.36	-10.96	9.81	66.63	99.79	137.58	195.25	249.76	270

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.95	5.30	5.48	5.67	5.92	6.21	6.56	6.78	278
Less: Interest Expense	2.63	1.74	1.86	2.23	2.63	3.00	3.40	3.56	278
Equals: Net Interest Income (TE)	3.32	2.29	2.48	2.96	3.31	3.69	4.09	4.36	278
Plus: Non-Interest Income	0.95	0.11	0.27	0.54	0.93	1.27	1.78	2.11	278
Equals: Adj Operating Income (TE)	4.33	2.57	2.88	3.74	4.29	4.92	5.70	6.08	278
Less: Overhead Expense	2.90	1.60	1.98	2.46	2.86	3.28	4.02	4.73	278
Less: Provision for Loan and Lease Losses	0.50	0.06	0.09	0.20	0.36	0.69	1.32	2.21	278
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Plus: Realized G/L on AFS Sec	0.02	-0.09	-0.00	0.00	0.00	0.04	0.13	0.20	278
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.05	278
Equals: Pretax Net Oper Inc (TE)	0.94	-1.82	-0.35	0.53	1.05	1.50	1.90	2.28	278
Less: Applicable Income Taxes (TE)	0.30	-0.33	-0.02	0.10	0.30	0.50	0.66	0.81	278
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Equals: Net Operating Income	0.64	-1.14	-0.25	0.35	0.66	1.02	1.38	1.75	278
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Equals: Net Income	0.64	-1.14	-0.25	0.35	0.66	1.03	1.38	1.75	278
Memo: Net Income (Last Four Qtrs)	0.71	-0.89	-0.13	0.40	0.75	1.05	1.43	1.74	277
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.56	86.20	88.29	90.53	93.03	94.54	95.92	96.79	278
Avg Int-Bearing Funds / Avg Assets	80.73	67.20	70.98	77.02	80.84	85.19	88.36	89.51	278
Int Income (TE) / Avg Earning Assets	6.45	5.70	5.83	6.13	6.43	6.77	7.07	7.33	278
Int Expense / Avg Earning Assets	2.85	1.89	2.07	2.45	2.87	3.22	3.60	3.87	278
Net Int Inc (TE) / Avg Earn Assets	3.60	2.44	2.74	3.20	3.59	4.03	4.43	4.78	278
YIELD OR COST:									
Total Loans and Leases (TE)	6.83	6.10	6.25	6.50	6.80	7.15	7.52	7.70	278
Interest-Bearing Bank Balances	3.70	0.00	0.32	1.88	3.21	4.66	8.13	14.25	266
Fed Funds Sold & Reverse Repos	2.68	2.01	2.18	2.39	2.65	2.95	3.20	3.61	253
Trading Assets	2.76	0.00	0.00	0.26	2.85	4.54	5.38	6.08	22
Total Earning Assets	6.37	5.60	5.77	6.06	6.34	6.69	7.02	7.23	278
Investment Securities (TE)	5.15	3.89	4.38	4.80	5.13	5.46	5.89	6.27	278
U.S. Treasury & Agency Sec (excl MBS)	5.40	3.47	3.82	4.50	5.20	5.91	7.60	10.72	263
Mortgage-Backed Securities	4.83	3.43	3.97	4.47	4.87	5.16	5.59	6.03	269
All Other Securities	6.40	3.90	4.37	5.34	6.01	7.12	9.21	14.04	273
Interest-Bearing Deposits	3.06	1.97	2.26	2.62	3.07	3.50	3.85	4.22	278
Time Deposits of \$100K or More	4.32	3.22	3.63	4.00	4.30	4.62	5.00	5.73	278
Time Deposits < \$100K	4.22	3.17	3.56	3.94	4.24	4.51	4.76	4.90	277
Other Domestic Deposits	1.77	0.96	1.16	1.42	1.72	2.12	2.57	2.76	278
Foreign Deposits	2.35	1.04	1.04	1.21	1.98	2.24	3.38	3.95	5
Fed Funds Purchased and Repos	2.67	1.39	1.76	2.11	2.60	3.13	3.86	4.25	266
Other Borrowed Funds & Trading Liab	3.89	2.38	2.77	3.33	3.86	4.45	5.02	5.73	271
All Interest-Bearing Funds	3.26	2.32	2.48	2.91	3.27	3.64	3.97	4.28	278

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	33.42	22.84	24.29	27.35	31.93	38.34	44.94	52.43	278
Avg Assets per Employee (\$000)	4388.15	2533.28	2846.64	3262.60	4027.65	5368.49	6765.84	8815.16	278

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.88	0.00	0.00	0.00	0.55	3.54	7.47	9.73	275
Overhead Exp / NII + Non-Int Income	67.94	47.97	51.73	59.95	68.07	75.48	82.42	91.63	278

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.90	1.60	1.98	2.46	2.86	3.28	4.02	4.73	278
Personnel Expense	1.59	0.82	1.10	1.34	1.56	1.81	2.18	2.49	278
Net Occupancy Expense	0.41	0.20	0.24	0.31	0.40	0.49	0.61	0.69	278
Other Operating Expenses	0.87	0.44	0.54	0.67	0.82	1.03	1.35	1.54	278
Overhead Less Non-Interest Income	1.87	1.02	1.28	1.55	1.82	2.19	2.62	2.87	278

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.74	46.81	51.22	58.75	66.04	74.64	81.46	89.56	278
Personnel Expense	36.84	24.88	28.03	31.98	36.51	41.86	46.10	49.79	278
Net Occupancy Expense	9.57	5.26	6.19	7.73	9.48	11.27	13.33	14.97	278
Other Operating Expenses	20.03	11.73	13.70	16.18	19.53	23.03	28.68	34.74	278
Total Non-Interest Income	21.29	3.90	8.13	14.49	21.26	28.19	32.96	37.84	278
Fiduciary Activities Income	1.42	0.00	0.00	0.00	0.19	2.81	5.85	7.97	277
Serv Charges on Deposit Accts - Domestic	7.44	0.95	1.99	4.27	7.02	10.30	13.38	15.42	277
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Investment Banking Fees & Commissions	0.66	0.00	0.00	0.00	0.43	1.27	2.11	2.96	277
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Net Servicing Fees	0.19	-0.00	0.00	0.00	0.00	0.26	0.97	1.80	277
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	277
Insurance Activities Revenue	0.65	0.00	0.00	0.00	0.04	0.50	4.48	8.61	277
Net Gain (Loss) - Sales Loans, OREO, Oth	1.41	-1.39	-0.28	0.02	0.80	2.18	5.20	7.63	277
Other Non-Interest Income	6.66	1.18	2.11	4.33	5.97	8.81	12.78	16.42	277
Overhead Less Non-Interest Income	44.72	21.19	26.98	35.79	43.65	52.59	67.08	77.72	278

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.71	0.00	0.00	15.19	26.58	32.02	36.10	38.68	242
Appl Inc Tax+TE/Pretax NOI+TE	31.14	1.59	7.27	27.85	34.61	37.89	41.56	46.10	242

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	56.32	33.93	39.16	47.32	57.38	64.68	71.45	75.02	278
Commercial and Industrial Loans	10.52	2.12	3.55	6.28	9.56	14.10	19.31	24.20	278
Loans to Individuals	2.66	0.09	0.24	0.63	1.83	4.05	7.44	12.73	278
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	278
Agricultural Loans	0.70	0.00	0.00	0.00	0.08	0.91	3.57	7.17	278
Other Loans and Leases	1.13	0.00	0.03	0.17	0.59	1.77	4.15	5.51	278
Net Loans and Leases	72.77	50.91	59.17	66.82	73.62	79.73	83.64	86.27	278
Debt Securities Over 1 Year	13.59	2.34	4.34	7.75	12.74	18.64	24.97	29.62	278
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.00	0.03	0.26	0.94	1.80	278
Subtotal	87.23	77.33	81.17	84.89	87.69	89.75	91.88	92.84	278
Interest-Bearing Bank Balances	0.28	0.00	0.00	0.00	0.06	0.33	1.48	2.30	278
Federal Funds Sold & Reverse Repos	0.65	0.00	0.00	0.00	0.14	1.03	3.21	4.49	278
Debt Securities 1 Year or Less	1.87	0.05	0.13	0.47	1.32	2.88	5.71	7.03	278
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	278
Total Earning Assets	90.84	85.98	87.34	88.86	90.97	92.61	94.13	94.73	278
Non-Int Cash and Due From Dep Inst	2.30	0.81	1.05	1.63	2.27	2.96	3.62	4.10	278
Other Real Estate Owned	0.22	0.00	0.00	0.02	0.13	0.36	0.81	1.33	278
All Other Assets	6.76	3.34	3.89	5.19	6.54	8.27	10.17	11.24	278
MEMORANDA:									
Short-Term Investments	3.25	0.25	0.39	1.03	2.58	4.83	8.28	11.59	278
U.S. Treasury Securities	0.05	0.00	0.00	0.00	0.00	0.03	0.27	0.75	278
U.S. Agency Securities (excl MBS)	3.10	0.00	0.00	0.57	2.58	5.16	9.21	12.78	278
Municipal Securities	2.33	0.00	0.00	0.36	1.73	4.26	7.04	8.57	278
Mortgage-Backed Securities	8.11	0.00	0.14	2.24	7.11	12.46	19.51	24.63	278
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.55	278
Other Debt Securities	0.36	0.00	0.00	0.00	0.08	0.49	1.68	2.94	278
RE Loans Secured by 1-4 Family	15.30	2.03	4.21	8.32	13.74	21.13	29.27	34.20	278
Revolving	2.66	0.00	0.15	1.03	2.24	4.13	6.01	7.19	278
Closed-End, Sec by First Liens	10.88	1.08	2.30	5.21	9.96	15.64	21.85	28.23	278
Closed-End, Sec by Junior Liens	1.26	0.02	0.11	0.50	1.11	1.78	3.14	4.06	278
Commercial Real Estate Loans	37.81	15.04	20.27	26.98	36.21	47.71	60.92	67.50	278
Construction and Land Dev	13.51	2.00	2.86	6.49	11.59	20.04	28.49	37.55	278
Multifamily	1.87	0.10	0.30	0.85	1.45	2.61	4.61	6.56	278
Nonfarm Nonresidential	20.81	9.53	12.23	15.58	20.59	24.84	31.41	37.61	278
RE Loans Secured by Farmland	1.14	0.00	0.00	0.03	0.53	2.05	4.40	5.88	278
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.86	51.53	57.55	69.33	78.08	85.22	91.02	95.50	278
RE Loans Secured by 1-4 Family	21.42	2.68	5.59	11.12	20.49	30.06	41.28	51.72	278
Revolving	3.68	0.00	0.20	1.33	3.00	5.81	8.27	10.29	278
Closed-End	17.39	1.88	3.59	8.85	15.92	24.67	35.19	45.00	278
Commercial Real Estate Loans	51.14	24.36	29.50	39.09	50.13	62.91	74.45	82.51	278
Construction and Land Dev	18.12	2.78	4.43	9.13	16.29	26.64	37.06	44.26	278
Multifamily	2.53	0.16	0.45	1.22	2.01	3.64	6.19	8.81	278
Nonfarm Nonresidential	28.54	14.49	17.30	22.41	28.54	33.76	41.69	46.54	278
RE Loans Secured by Farmland	1.57	0.00	0.00	0.04	0.68	2.91	6.07	8.51	278
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	278
Commercial and Industrial Loans	14.36	3.41	5.22	8.80	13.81	18.88	25.79	31.46	278
Loans to Individuals	3.76	0.11	0.30	0.84	2.54	5.46	10.71	20.20	278
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.05	0.33	0.63	278
Agricultural Loans	0.97	0.00	0.00	0.00	0.10	1.24	5.15	8.68	278
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Other Loans and Leases	1.61	0.00	0.04	0.22	0.83	2.56	5.80	8.66	278

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.25	0.25	0.39	1.03	2.58	4.83	8.28	11.59	278
Liquid Assets	15.26	5.25	7.50	10.29	14.18	19.61	26.23	30.87	278
Investment Securities	16.30	3.69	5.72	9.87	15.49	20.94	29.22	35.20	278
Net Loans and Leases	72.77	50.91	59.17	66.82	73.62	79.73	83.64	86.27	278
Net Lns, Ls & Stdbly Ltrs of Credit	73.65	51.26	59.88	67.54	74.28	80.54	85.21	87.31	278
Core Deposits	57.35	36.61	42.57	49.60	57.79	64.77	71.19	73.57	278
Noncore Funding	31.40	14.20	17.97	23.50	30.40	38.97	46.82	51.82	278
Time Deposits of \$100K or More	14.23	5.48	7.33	9.75	13.76	18.08	24.15	29.53	278
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Fed Funds Purchased and Repos	3.22	0.00	0.00	0.90	2.77	5.12	9.33	11.81	278
Net Fed Funds Purchased (Sold)	2.70	-2.89	-1.24	0.01	2.10	4.42	9.31	11.34	278
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Oth Borrowings W/Rem Mat 1 Yr or Less	3.13	0.00	0.00	0.60	2.16	5.17	8.30	9.64	278
Earning Assets Repr in 1 Year	40.17	17.12	21.44	30.32	40.22	49.23	58.77	63.52	278
Int-Bearing Liab Repr in 1 Year	33.43	8.82	15.02	22.30	31.41	43.37	59.29	63.94	278
Long-Term Debt Repr in 1 Year	0.51	0.00	0.00	0.00	0.00	0.72	3.08	5.11	278
Net Assets Repriceable in 1 Year	5.36	-27.31	-19.47	-4.78	4.57	16.11	31.65	39.33	278
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	31.83	9.57	14.27	23.16	31.32	41.26	48.20	54.67	278
Net ST Noncore Funding Dependence	21.23	3.21	7.31	13.59	20.70	27.99	36.46	41.01	278
Short-Term Inv/ST Noncore Funding	16.97	0.91	1.63	4.77	12.53	25.53	46.74	68.96	278
Liq Asts-ST Noncore Fndg/Nonliq Asts	-7.41	-34.71	-26.37	-17.07	-7.43	1.24	10.79	18.79	278
Net Loans and Leases/Total Deposits	96.28	68.72	79.49	86.31	96.37	104.82	113.41	120.58	278
Net Loans and Leases/Core Deposits	130.96	82.78	93.78	107.62	127.55	148.05	187.86	216.89	278
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.14	-2.55	-0.98	-0.18	0.00	0.02	0.15	0.39	149
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.00	-17.89	-7.27	-3.37	-1.05	-0.00	0.74	1.31	276
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.88	-0.55	-0.07	-0.02	0.00	0.04	0.06	97
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.11	0.00	0.00	0.00	0.10	7.78	33.12	64.06	278
Available-For-Sale Securities	93.88	31.90	66.38	92.15	99.86	100.00	100.00	100.00	278
U.S. Treasury Securities	0.42	0.00	0.00	0.00	0.00	0.29	1.94	6.71	278
U.S. Agency Securities (excl MBS)	22.00	0.00	0.00	4.52	16.20	37.19	65.45	82.35	278
Municipal Securities	14.85	0.00	0.00	3.62	12.73	26.31	36.30	45.01	278
Mortgage-Backed Securities	48.92	0.15	1.49	23.27	53.07	71.05	88.75	94.03	278
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.00	0.75	3.52	278
Other Debt Securities	2.22	0.00	0.00	0.00	0.54	3.43	9.97	18.71	278
Mutual Funds and Equity Securities	1.14	0.00	0.00	0.00	0.24	1.67	5.06	10.15	278
Debt Securities 1 Year or Less	12.21	0.38	1.17	3.90	9.74	17.53	31.42	55.61	278
Debt Securities 1 To 5 Years	25.53	1.31	4.20	11.53	22.82	38.03	55.37	60.80	278
Debt Securities Over 5 Years	57.11	6.76	16.03	36.75	61.59	77.25	89.55	94.43	278
Plledged Securities	65.61	14.36	23.25	47.52	70.20	85.66	93.94	96.64	278
Structured Notes, Fair Value	0.76	0.00	0.00	0.00	0.00	1.05	4.69	7.63	278

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.50	0.06	0.09	0.20	0.36	0.69	1.32	2.21	278
Provision for Ln&Ls Losses/Avg Lns&Ls	0.68	0.09	0.14	0.25	0.49	0.96	1.67	3.06	278
Provision for Ln&Ls Losses/Net Losses	221.86	0.00	60.57	116.64	173.43	289.67	494.66	1137.80	276
Ln&Ls Allowance/Total Loans & Leases	1.29	0.76	0.89	1.03	1.22	1.54	1.86	2.25	278
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.01	0.93	1.30	2.28	4.33	9.50	19.99	55.42	263
ALLL/Nonaccrual Assets	146.51	31.54	39.04	59.61	110.60	199.89	371.47	562.05	276
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	126.92	29.27	35.28	53.97	97.20	164.89	320.07	495.16	277
Gross Ln&Ls Losses/Avg Loans & Leases	0.45	0.01	0.04	0.13	0.33	0.67	1.04	2.07	278
Recoveries/Avg Loans and Leases	0.05	0.00	0.00	0.01	0.03	0.07	0.14	0.20	278
Net Losses/Avg Loans and Leases	0.39	-0.00	0.02	0.10	0.27	0.60	1.02	1.81	278
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Recoveries/Prior Year-End Losses	12.10	0.66	1.48	4.18	9.47	16.83	31.23	49.13	274
Earnings Coverage of Net Losses (X)	10.80	-20.39	0.23	2.22	5.50	15.58	37.54	65.09	276
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.27	-0.00	0.00	0.02	0.12	0.41	1.03	1.58	276
RE Loans Secured By 1-4 Family	0.19	-0.00	0.00	0.00	0.10	0.31	0.67	1.08	276
Revolving	0.16	-0.00	0.00	0.00	0.00	0.22	0.86	1.42	261
Closed-End	0.16	-0.00	0.00	0.00	0.07	0.24	0.60	1.04	276
Commercial Real Estate Loans	0.28	-0.01	-0.00	0.00	0.08	0.41	1.10	2.02	276
Construction and Land Dev	0.61	0.00	0.00	0.00	0.09	0.76	2.72	6.67	276
Multifamily	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.65	273
Nonfarm Nonresidential	0.06	-0.03	-0.00	0.00	0.00	0.07	0.29	0.65	276
RE Loans Secured by Farmland	0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.15	221
Commercial and Industrial Loans	0.48	-0.08	-0.01	0.03	0.30	0.81	1.65	2.72	278
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	1.22	0.05	0.18	0.33	0.82	1.64	3.96	5.13	235
Credit Card Loans	2.16	0.00	0.00	0.06	1.36	3.21	6.21	11.38	94
Agricultural Loans	0.01	-0.11	-0.03	0.00	0.00	0.00	0.09	0.44	192
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	0.62	-0.02	0.00	0.00	0.00	0.56	3.75	7.33	268

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	0.85	0.08	0.18	0.39	0.78	1.18	1.85	2.54	278
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.03	0.18	0.51	0.78	278
Nonaccrual Loans and Leases	1.50	0.16	0.30	0.58	1.02	2.18	4.20	5.57	278
90+ Days PD and Nonaccrual Loans and Leases	1.67	0.19	0.35	0.65	1.19	2.37	4.44	5.97	278
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.26	278
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.85	0.09	0.18	0.39	0.78	1.18	1.85	2.54	278
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.03	0.18	0.51	0.78	278
Nonaccrual Assets	1.51	0.16	0.30	0.58	1.02	2.18	4.20	5.57	278
30+ Days PD & Nonaccrual Assets	2.60	0.45	0.79	1.27	2.01	3.57	5.87	8.84	278
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.25	0.15	0.23	0.48	0.87	1.74	3.35	4.61	278
90+ PD & Nonaccrual Assets + OREO	1.52	0.19	0.27	0.58	1.09	2.06	3.99	5.88	278
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.42	0.14	0.25	0.49	1.07	1.90	4.04	5.75	278
Allowance for Loan & Lease Losses	141.73	19.42	34.66	60.96	118.69	208.96	317.44	404.55	277
Equity Cap + ALLL	15.84	1.65	2.74	5.16	11.16	22.90	43.45	61.09	278
Tier 1 Cap + ALLL	15.22	1.56	2.63	5.34	11.72	21.79	41.48	51.94	278
Loans & Leases + RE Acquired	1.89	0.20	0.36	0.69	1.38	2.55	5.23	7.33	278

PEER GROUP 3

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	0.84	0.06	0.13	0.35	0.70	1.24	1.94	2.59	276
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.03	0.18	0.49	0.89	276
- Nonaccrual	1.71	0.09	0.27	0.57	1.14	2.44	4.87	6.55	276
Coml & Indl - 30-89 Days PD	0.74	0.00	0.02	0.19	0.57	1.12	1.90	2.64	278
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.08	0.38	0.70	278
- Nonaccrual	0.89	0.00	0.00	0.19	0.57	1.35	2.42	3.25	278
Individuals - 30-89 Days PD	1.09	0.00	0.03	0.39	0.89	1.62	2.53	3.54	277
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.13	0.38	0.63	277
- Nonaccrual	0.25	0.00	0.00	0.00	0.12	0.45	0.97	1.59	277
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.21	0.80	1.23	192
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.23	192
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.47	0.79	192
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	0.30	0.00	0.00	0.00	0.00	0.35	1.74	3.12	268
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.82	268
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.62	1.87	268

MEMORANDA:

1-4 Family - 30-89 Days PD	0.83	0.00	0.06	0.31	0.64	1.23	1.98	2.64	276
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.17	0.39	0.59	276
- Nonaccrual	0.86	0.00	0.06	0.27	0.63	1.22	2.27	3.66	276
Revolving - 30-89 Days PD	0.42	0.00	0.00	0.00	0.31	0.78	1.35	1.98	261
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.36	261
- Nonaccrual	0.31	0.00	0.00	0.00	0.10	0.48	1.30	2.67	261
Closed-End - 30-89 Days PD	0.91	0.00	0.00	0.28	0.68	1.29	2.32	2.82	276
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.18	0.44	0.66	276
- Nonaccrual	0.94	0.00	0.01	0.28	0.70	1.31	2.46	3.43	276
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.03	0.11	0.28	0.40	276
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	276
- Jr Lien Nonaccrual	0.07	0.00	0.00	0.00	0.02	0.11	0.32	0.61	276
Commercial RE - 30-89 Days PD	0.84	0.00	0.03	0.24	0.69	1.28	2.14	2.96	276
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.14	0.56	1.13	276
- Nonaccrual	2.03	0.01	0.23	0.52	1.34	3.20	5.90	7.68	276
Const & Dev - 30-89 Days PD	1.11	0.00	0.00	0.17	0.70	1.86	3.63	5.48	276
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.09	0.88	1.46	276
- Nonaccrual	3.63	0.00	0.00	0.46	2.43	6.52	11.12	17.30	276
Multifamily - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.01	0.97	2.03	273
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.59	273
- Nonaccrual	0.78	0.00	0.00	0.00	0.00	0.73	4.81	9.67	273
Nonfarm Nres- 30-89 Days PD	0.53	0.00	0.00	0.05	0.35	0.90	1.82	2.76	276
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.05	0.43	0.81	276
- Nonaccrual	0.70	0.00	0.00	0.09	0.50	1.17	2.08	3.97	276
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.36	1.41	2.35	221
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.64	221
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.26	1.57	2.80	221
Credit Card - 30-89 Days PD	1.09	0.00	0.00	0.00	0.73	1.67	3.70	5.46	94
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.39	1.32	2.42	94
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.47	94

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.58	6.13	6.55	7.62	8.45	9.49	10.76	12.65	278
Tier 1 RBC Ratio	10.62	7.38	7.94	9.17	10.12	11.97	14.52	16.45	278
Total Risk-Based Capital Ratio	12.10	9.71	10.13	10.63	11.48	13.35	15.81	18.00	278
Tangible Tier 1 Leverage Ratio	8.53	6.02	6.52	7.56	8.41	9.41	10.70	12.65	278
Tangible Common Eq Cap/Tan Assets	6.89	3.82	4.50	5.54	6.71	8.32	9.52	11.67	278
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.23	6.50	7.87	11.26	15.38	21.07	26.00	29.78	278
Standby Letters of Credit	0.79	0.03	0.14	0.34	0.65	1.18	1.90	2.40	278
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.46	278
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.73	0.00	0.00	0.00	0.00	1.09	3.59	6.13	278
Interest Rate Contracts	0.69	0.00	0.00	0.00	0.00	1.00	3.53	6.13	278
Interest Rate Futures & Forward Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.40	0.79	278
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.04	0.50	1.43	278
Purchased Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.86	278
Interest Rate Swaps	0.21	0.00	0.00	0.00	0.00	0.00	1.72	2.91	278
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.84	9.27	11.28	16.45	22.31	29.35	36.71	41.87	278

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.84	0.00	99.16	100.00	100.00	100.00	100.00	100.00	139
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equity, Comm, & Other Contracts	1.46	0.00	0.00	0.00	0.00	0.00	0.00	94.86	139
Futures and Forwards	18.34	0.00	0.00	0.00	0.00	50.00	90.95	100.00	139
Written Options	29.22	0.00	0.00	0.00	13.27	50.00	100.00	100.00	139
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Over-The-Counter	28.50	0.00	0.00	0.00	11.40	50.00	94.94	100.00	139
Purchased Options	4.91	0.00	0.00	0.00	0.00	0.00	50.00	100.00	139
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Over-The-Counter	4.87	0.00	0.00	0.00	0.00	0.00	47.56	100.00	139
Swaps	33.72	0.00	0.00	0.00	0.00	83.67	100.00	100.00	139
Held for Trading	0.70	0.00	0.00	0.00	0.00	0.00	0.00	54.97	139
Interest Rate Contracts	0.70	0.00	0.00	0.00	0.00	0.00	0.00	54.97	139
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Non-Traded	98.56	2.08	100.00	100.00	100.00	100.00	100.00	100.00	139
Interest Rate Contracts	86.52	0.00	0.00	100.00	100.00	100.00	100.00	100.00	139
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Equity, Comm, & Other Contracts	1.46	0.00	0.00	0.00	0.00	0.00	0.00	94.86	139
Deriv Contr (Excl Fut & FX LE 14 Days)	65.87	0.00	0.00	39.72	81.03	100.00	100.00	100.00	139
One Year or Less	30.23	0.00	0.00	0.00	13.47	50.00	100.00	100.00	139
Over 1 Year to 5 Years	25.88	0.00	0.00	0.00	0.00	46.71	100.00	100.00	139
Over 5 Years	5.18	0.00	0.00	0.00	0.00	0.00	41.43	69.74	139
Gross Negative Fair Value (Abs Val)	0.43	0.00	0.00	0.00	0.08	0.58	2.24	4.08	139
Gross Positive Fair Value	0.64	0.00	0.00	0.00	0.16	0.75	2.86	8.53	139
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	0.00	278
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	278
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
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	278
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	278

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Ins Under Assets(P/C)/Tot Ins Und Ast	44.98	0.00	0.00	0.00	0.00	100.00	100.00	100.00	11
Ins Under Assets(L/H)/Tot Ins Und Ast	55.01	0.00	0.00	0.00	52.60	100.00	100.00	100.00	11
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Ins Activities Revenue/Adj Oper Inc	0.65	0.00	0.00	0.00	0.04	0.49	4.47	8.60	278
Premium Inc/Ins Activities Revenue	0.01	0.00	0.00	0.00	0.00	0.00	0.00	2.70	183
Credit Rel Prem Inc/Tot Prem Inc	70.00	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Other Prem Inc/Total Prem Inc	30.00	0.00	0.00	0.00	0.00	50.00	100.00	100.00	10
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
Ins Net Inc (P/C)/Equity (P/C)	17.76	-0.20	-0.20	3.19	14.29	15.62	30.21	37.44	5
Ins Net Inc (L/H)/Equity (L/H)	41.53	1.87	1.87	2.14	4.48	20.21	95.28	147.64	6
Insur Ben, Losses, Exp/Insur Premi ums	39.40	0.00	0.00	0.00	5.95	53.54	94.22	120.64	10
Reinsurance Recov(P/C)/Tot Assets(P/C)	25.24	0.00	0.00	0.00	0.00	19.66	63.11	81.55	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	15.22	0.00	0.00	0.00	0.00	1.65	34.62	67.31	7
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
CSV Life Insurance/Tier 1 Cap + ALLL	10.07	0.00	0.00	1.23	10.64	18.83	22.82	24.77	278
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	278
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Cost: Interest-Bearing Deposits	2.35	1.04	1.04	1.21	1.98	2.24	3.38	3.95	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-40.83	-100.00	-100.00	-100.00	-100.00	24.34	108.75	132.81	28
Total Selected Assets	-27.97	-100.00	-100.00	-100.00	-11.11	3.65	66.66	105.31	48
Deposits	8.78	-9.01	-9.01	-9.01	0.34	5.72	25.14	31.62	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	94.13	0.00	2.02	43.32	85.33	111.12	192.11	344.51	194
Dividends Paid/Net Income	35.66	0.00	0.00	8.89	36.02	59.75	89.83	127.09	242
Net Income - Dividends/Avg Equity	3.96	-19.90	-5.57	1.20	4.86	7.82	11.04	12.57	278
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	130.53	0.00	0.00	49.76	114.38	188.73	317.43	694.88	209
Dividends From Nonbank Subs	1.27	0.00	0.00	0.00	0.00	1.29	6.60	19.08	209
Dividends From Subsidiary BHCs	3.27	0.00	0.00	0.00	0.00	0.00	0.00	126.82	209
Dividends From All Subsidiaries	167.90	0.00	1.83	86.31	130.32	215.64	356.99	859.36	209
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	48.83	0.00	0.00	7.17	48.36	80.47	133.12	182.79	227
Interest Income From Bank Subs	0.22	0.00	0.00	0.00	0.00	0.13	1.48	4.75	227
Mgt & Service Fees From Bank Subs	3.24	0.00	0.00	0.00	0.00	0.00	21.98	50.30	227
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.30	227
Operating Income From Bank Subs	58.38	0.00	0.00	16.44	54.11	95.64	161.66	203.29	227
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.26	0.00	0.00	2.87	100.00	100.00	120.68	241.30	140
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.43	140
Mgt & Serv Fees From Nonbank Subs	1.26	0.00	0.00	0.00	0.00	0.00	4.65	47.88	140
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	140
Operating Inc From Nonbank Subs	79.39	0.00	0.00	15.21	100.00	100.00	225.00	490.19	140
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	24.79	0.00	0.00	0.00	9.04	51.31	73.49	81.11	32
Interest Inc From Subsidiary BHCs	0.86	0.00	0.00	0.00	0.00	0.00	2.19	11.80	32
Mgt & Serv Fees From Sub BHCs	0.29	0.00	0.00	0.00	0.00	0.00	0.13	3.74	32
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Operating Income From Sub BHCs	30.04	0.00	0.00	0.00	12.22	57.02	75.86	103.89	32
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	58.74	0.00	0.00	0.00	82.87	98.91	99.93	100.00	266
Interest Income From Bank Subs	1.95	0.00	0.00	0.00	0.00	0.36	11.57	50.59	266
Mgt & Serv Fees From Bank Subs	3.60	0.00	0.00	0.00	0.00	0.00	21.50	56.35	266
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.14	266
Operating Income From Bank Subs	74.27	0.00	0.00	63.68	98.03	99.81	100.00	100.00	266
Dividends From Nonbank Subs	1.71	0.00	0.00	0.00	0.00	1.01	7.33	46.93	266
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.71	266
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.47	266
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	266
Operating Inc From Nonbank Subs	4.36	0.00	0.00	0.00	0.28	2.06	17.18	95.89	266
Dividends From Subsidiary BHCs	1.38	0.00	0.00	0.00	0.00	0.00	0.00	92.28	266
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Operating Income From Sub BHCs	2.62	0.00	0.00	0.00	0.00	0.00	0.00	97.02	266
Loans and Adv From Subs/ST Debt	501.84	0.00	0.00	72.83	206.19	630.90	1726.15	5061.34	62
Loans and Adv From Subs/Total Debt	348.95	0.00	0.00	65.00	207.23	540.81	1269.55	1786.10	116

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3283402	1, 233, 457	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
3047154	1, 119, 824	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1140510	1, 313, 353	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 613, 348	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 524, 085	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 702, 272	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
2772990	1, 008, 742	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1059715	1, 730, 451	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 078, 375	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	2, 109, 502	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 193, 021	AMERIS BANCORP	MOULTRIE, GA	
2326629	1, 758, 248	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 277, 188	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1, 059, 880	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
1048812	1, 630, 981	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 210, 011	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 490, 363	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 677, 406	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 157, 882	BANPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 122, 829	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 284, 874	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1, 002, 087	BANK IOWA CORPORATION	WEST DES MOINES, IA	Moved from Peer 4
3229473	1, 205, 771	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 414, 689	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 191, 592	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 180, 733	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 208, 176	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3434624	1, 989, 863	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 031, 077	BANTERRA CORP	ELDORADO, IL	
1202708	1, 078, 457	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 143, 429	BEACON BANCORP	TAUNTON, MA	
2728157	1, 071, 763	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1246159	1, 455, 073	BESSEMER GROUP, INCORPORATED,	WOODBIDGE, NJ	
3312227	1, 372, 631	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1, 277, 611	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 212, 922	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 234, 551	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 106, 432	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1, 382, 312	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 154, 110	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	1, 781, 898	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 049, 252	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2, 575, 296	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 997, 822	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 161, 960	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 029, 518	CAMCO FINANCIAL CORPORATION	CAMBRI DGE, OH	
1130249	2, 313, 595	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 323, 518	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 593, 153	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 638, 132	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	2, 079, 404	CAPITAL CORP OF THE WEST	MERCED, CA	

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2682996	1,726,333	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
2507790	1,122,835	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,443,895	CASCADE BANCORP	BEND, OR	
2568362	1,547,620	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	1,383,228	CBS BANC-CORP.	RUSSELLVILLE, AL	
3003178	2,121,000	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,222,140	CENTERSTATE BANKS OF FLORIDA,	DAVENPORT, FL	
2856498	1,163,239	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2158156	1,820,333	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,035,830	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	Moved from Peer 4
1206591	1,371,849	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	1,714,258	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1,486,645	CENTURY BANCSHARES, INC.	DALLAS, TX	
1486517	2,715,112	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1,042,442	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1143623	1,287,061	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,077,348	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1,124,602	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,494,767	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,820,844	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
2705943	1,466,955	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,548,171	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,211,212	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	1,108,576	COLUMBIA BANCORP	THE DALLES, OR	
2467689	1,011,197	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,255,502	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3124381	1,747,824	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2,172,064	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1,379,382	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	1,969,474	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,252,739	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1070644	2,878,344	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1058594	1,025,840	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,113,419	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1,388,618	CU BANK SHARES, INC.	DALLAS, TX	
1121229	1,464,640	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,505,658	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1,038,538	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	1,928,420	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,027,605	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,187,083	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,460,713	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,115,813	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2,197,719	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2,829,716	EUROBANCSHARES, INC.	SAN JUAN, PR	
1104923	1,096,166	EXTRACO CORPORATION	WACO, TX	
1055315	1,353,194	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,610,993	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1,783,056	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2,122,343	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,470,615	FIDELITY BANCSHARES (N. C.), IN	FUQUAY-VARINA, NC	

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1081118	1, 778, 511	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1, 895, 448	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2, 520, 231	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2, 627, 131	FIRST BANCORP	TROY, NC	
1133932	1, 285, 373	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	Name change from FIRST NATIONAL LINCOLN CORPORATION
1204560	1, 817, 631	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1, 417, 710	FIRST BANK CORP	FORT SMTH, AR	
1031681	1, 122, 296	FIRST CALIFORNIA FINANCIAL GRO	LOS ANGELES, CA	
2585761	1, 264, 079	FIRST CHICAGO BANCORP	ITASCA, IL	
1246533	1, 108, 704	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1108097	1, 011, 356	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1478017	2, 053, 687	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1, 032, 292	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1, 089, 686	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2, 305, 172	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1134078	1, 006, 149	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	Moved from Peer 4
1095982	1, 617, 355	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 289, 419	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1, 019, 854	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	1, 699, 355	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2560263	1, 311, 485	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	1, 175, 761	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1, 692, 439	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2, 472, 921	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 415, 372	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 270, 752	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2, 002, 982	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1, 594, 495	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 392, 833	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 519, 269	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1, 091, 457	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2, 055, 020	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1, 019, 303	FORCHT BANCORP, INC.	CORBIN, KY	
1143762	1, 178, 918	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 418, 456	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 230, 130	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 079, 525	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 377, 076	FVNB CORP.	VICTORIA, TX	
2973591	2, 127, 724	GATEWAY FINANCIAL HOLDINGS, IN	VIRGINIA BEACH, VA	
3030950	2, 170, 556	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 174, 980	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2, 488, 846	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3254952	2, 359, 912	GUARANTY BANCORP	DENVER, CO	Name change from CENTENNIAL BANK HOLDINGS, INC.
2038409	1, 247, 633	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1, 461, 157	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1, 486, 987	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 888, 674	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 706, 944	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 611, 619	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 613, 755	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 194, 447	HORIZON BANCORP	MICHIGAN CITY, IN	

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2343662	1, 447, 651	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 336, 220	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1, 026, 530	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
2944144	1, 151, 763	INLAND BANCORP, INC.	OAK BROOK, IL	
2924360	1, 110, 213	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2634490	1, 046, 718	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2, 207, 170	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 413, 046	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1, 113, 887	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	Name change from IBT BANCORP, INC.
1123915	1, 545, 833	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2, 572, 471	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2, 249, 959	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 317, 475	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 442, 619	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 542, 645	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 535, 837	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1, 072, 974	LNB BANCORP INC.	LORAIN, OH	
2325350	1, 660, 680	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	1, 087, 166	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	2, 118, 638	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1, 082, 699	MACON BANCORP	FRANKLIN, NC	
1209109	2, 538, 736	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2, 962, 728	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	Moved from Peer 2
1207486	1, 664, 940	MARQUETTE NATIONAL CORPORATION	CHI CAGO, IL	
2907822	1, 542, 747	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 693, 668	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2, 163, 354	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1, 292, 135	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1902651	1, 209, 041	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	1, 581, 570	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2, 552, 314	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2803719	1, 039, 508	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	Moved from Peer 4
1245228	1, 556, 117	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1, 191, 792	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1, 578, 758	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2, 573, 585	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1, 015, 244	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 105, 127	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1, 302, 280	NEB CORPORATION	FOND DU LAC, WI	
3047109	2, 037, 852	NEW FRONTIER BANCORP	GREELEY, CO	
1076002	2, 062, 979	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 750, 371	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 043, 357	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
3297481	1, 095, 383	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 955, 967	OLD SECOND BANCORP, INC.	AURORA, IL	Moved from Peer 2
2233950	1, 626, 461	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2868071	1, 038, 138	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	Moved from Peer 4
1249598	2, 910, 986	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 222, 368	PAB BANCSHARES, INC.	VALDOSTA, GA	
2762973	1, 036, 928	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	Moved from Peer 4
2869733	1, 122, 697	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1075984	1,342,606	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3021800	1,166,451	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,557,530	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1,357,659	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	2,045,662	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1,907,378	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1,416,402	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1,581,550	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,517,165	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1,488,625	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,106,609	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1,037,294	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1,583,762	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,189,741	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,362,475	RELIANCE BANCSHARES, INC.	DES PERES, MO	
2509413	1,457,611	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,746,977	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,161,735	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,596,320	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,775,439	SALEM FIVE BANCORP	SALEM, MA	
1133437	2,774,387	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2,296,998	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2,877,383	SECURITY BANK CORPORATION	MACON, GA	
2429838	1,019,463	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2,470,831	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,308,303	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1,961,417	SILVER STATE BANCORP	HENDERSON, NV	
1094828	2,935,442	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	2,111,810	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1,523,021	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1,891,663	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,314,603	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1,195,314	SOUTHERN BANCSHARES (N. C.), IN	MOUNT OLIVE, NC	
2981831	1,771,705	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2,323,788	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2,772,614	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,309,884	SPIRIT BANKCORP, INC.	BRISTOW, OK	
3345430	1,058,201	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	Moved from Peer 4
1245590	2,216,682	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,696,078	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,763,805	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,570,484	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,941,427	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,178,584	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,161,450	STERLING BANCORP	NEW YORK, NY	
1126046	1,484,882	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,225,469	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,569,831	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,525,798	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,582,524	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1,464,725	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
2916169	1,065,985	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	Moved from Peer 4
2457943	1,578,392	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,705,196	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	1,980,490	TRICO BANCSHARES	CHICO, CA	
1056161	1,394,210	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1971693	2,395,854	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1,707,858	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	2,012,659	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1032099	1,224,770	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	1,062,486	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	2,364,914	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2,655,417	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1,189,098	VIST FINANCIAL CORP.	WYOMISSING, PA	
1115349	2,734,341	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,368,867	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,632,926	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,887,363	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,690,970	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,359,307	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,388,557	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,736,168	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,432,742	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1,795,361	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 278 bank holding companies.