

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	91	95	88	90	83
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.29	3.41	3.52	3.58	3.61
+ Non-interest Income	1.05	1.17	1.18	1.14	1.26
- Overhead Expense	2.94	2.91	2.82	2.79	2.96
- Provision for Losses	0.92	0.28	0.14	0.15	0.14
+ Securities Gains (Losses)	-0.18	0.00	-0.01	0.00	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.15	1.35	1.71	1.77	1.82
Net Operating Income	0.04	0.87	1.12	1.14	1.15
Net Income	0.04	0.87	1.11	1.14	1.15
Net Income (Sub S Adjusted)	1.14	1.12	1.17	N/A	N/A
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.07	7.09	6.84	6.00	5.34
Interest Expense	2.44	3.34	2.98	2.12	1.44
Net Interest Income (TE)	3.59	3.73	3.85	3.89	3.93
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.78	0.27	0.16	0.18	0.21
Earnings Coverage of Net Losses (X)	4.68	16.06	29.69	24.24	18.23
Ln&Ls Allowance/Total Loans & Leases	1.72	1.29	1.23	1.28	1.39
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.52	0.92	0.49	0.49	0.58
30-89 Days Past Due Loans and Leases	1.35	0.98	0.70	0.66	0.64
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	34.50	30.48	29.40	29.11	27.41
Net ST Noncore Funding Dependence	24.28	22.23	20.48	19.29	17.60
Net Loans and Leases/Total Assets	67.84	68.48	67.53	65.12	61.79
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.71	8.51	8.76	8.66	8.55
Equity Capital/Total Assets	9.29	9.19	9.40	8.93	9.02
Net Loans&Ls/Equity Capital (X)	7.79	7.66	7.48	7.52	6.96
Cash Dividends/Net Income	54.94	38.95	28.15	28.94	30.53
Cash Dividends/Net Income (Sub S Adjusted)	39.02	13.21	-48.02	N/A	N/A
Retained Earnings/Avg Equity Cap	-4.38	5.31	8.43	8.92	8.85
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.58	1.30	0.85	0.36	0.22
Long-Term Debt/Equity Capital	2.11	2.26	2.31	2.79	2.94
Equity Investment in Subs/Equity Cap	111.47	113.92	113.00	112.42	109.87
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	115.75	149.55	154.29	128.02	146.67

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	5.57	6.48	6.25	5.53	4.92
Less: Interest Expense	2.23	3.07	2.73	1.95	1.32
Equals: Net Interest Income (TE)	3.29	3.41	3.52	3.58	3.61
Plus: Non-Interest Income	1.05	1.17	1.18	1.14	1.26
Equals: Adj Operating Income (TE)	4.37	4.62	4.72	4.76	4.92
Less: Overhead Expense	2.94	2.91	2.82	2.79	2.96
Less: Provision for Loan and Lease Losses	0.92	0.28	0.14	0.15	0.14
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.13	0.00	-0.01	0.00	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.15	1.35	1.71	1.77	1.82
Less: Applicable Income Taxes (TE)	0.14	0.49	0.60	0.64	0.65
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.04	0.87	1.12	1.14	1.15
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.04	0.87	1.11	1.14	1.15
Memo: Net Income (Last Four Qtrs)	0.03	0.88	1.11	1.14	1.16
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.59	91.70	91.64	92.15	92.19
Avg Int-Bearing Funds / Avg Assets	79.14	78.59	77.68	78.27	78.26
Int Income (TE) / Avg Earning Assets	6.07	7.09	6.84	6.00	5.34
Int Expense / Avg Earning Assets	2.44	3.34	2.98	2.12	1.44
Net Int Inc (TE) / Avg Earn Assets	3.59	3.73	3.85	3.89	3.93
YIELD OR COST:					
Total Loans and Leases (TE)	6.40	7.63	7.49	6.63	5.94
Interest-Bearing Bank Balances	2.58	5.36	4.46	3.43	1.78
Fed Funds Sold & Reverse Repos	2.02	5.03	4.94	3.11	1.32
Trading Assets	3.42	8.39	3.33	2.60	3.75
Total Earning Assets	5.96	6.97	6.73	5.89	5.22
Investment Securities (TE)	5.06	5.17	4.81	4.33	4.09
U.S. Treasury & Agency Sec (excl MBS)	4.87	4.84	4.23	3.58	3.15
Mortgage-Backed Securities	4.72	4.83	4.61	4.25	3.96
All Other Securities	6.40	7.11	6.59	6.69	6.59
Interest-Bearing Deposits	2.65	3.63	3.18	2.14	1.43
Time Deposits of \$100K or More	3.73	4.71	4.30	3.18	2.25
Time Deposits < \$100K	3.69	4.69	4.04	2.93	2.28
Other Domestic Deposits	1.44	2.54	2.18	1.32	0.72
Foreign Deposits	1.88	4.63	4.62	2.63	1.36
Fed Funds Purchased and Repos	2.34	4.42	4.28	2.91	1.46
Other Borrowed Funds & Trading Liab	3.33	4.68	4.52	3.80	3.12
All Interest-Bearing Funds	2.82	3.91	3.53	2.50	1.70

	PEER GROUP 02				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	67	66	62	60	60
Avg Assets per Employee (\$000)	5,017	4,606	4,275	4,321	3,977
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.18	2.99	2.87	2.66	3.13
Overhead Exp / NII + Non-Int Income	68.69	64.70	61.41	60.59	61.74
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.94	2.91	2.82	2.79	2.96
Personnel Expense	1.44	1.55	1.54	1.51	1.59
Net Occupancy Expense	0.40	0.40	0.39	0.39	0.41
Other Operating Expenses	1.06	0.93	0.88	0.89	0.95
Overhead Less Non-Interest Income	1.81	1.69	1.62	1.63	1.66
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.32	63.12	60.13	59.17	60.37
Personnel Expense	32.81	33.82	32.79	32.02	32.68
Net Occupancy Expense	9.02	8.83	8.29	8.27	8.35
Other Operating Expenses	24.54	20.00	18.64	18.62	19.00
Total Non-Interest Income	23.37	24.83	24.71	23.64	25.52
Fiduciary Activities Income	1.81	2.11	1.92	1.80	1.88
Serv Charges on Deposit Accts - Domestic	7.95	7.96	7.52	7.34	7.86
Trading Revenue	0.01	0.13	0.12	0.05	0.22
Investment Banking Fees & Commissions	1.36	1.59	1.46	1.22	1.51
Venture Capital Revenue	0.00	0.00	0.01	0.00	0.00
Net Servicing Fees	0.10	0.27	0.36	0.37	0.34
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.79	0.87	1.05	1.02	0.98
Net Gain (Loss) - Sales Loans, OREO, Oth	0.86	1.35	1.23	1.69	1.65
Other Non-Interest Income	8.02	8.09	7.72	6.97	7.00
Overhead Less Non-Interest Income	43.81	37.64	35.01	34.73	34.27
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	13.71	27.88	29.51	30.14	29.87
Appl Inc Tax+TE/Pretax NOI+TE	30.68	35.38	35.01	35.54	35.36

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	49.74	49.55	48.29	46.58	42.71
Commercial and Industrial Loans	11.72	11.82	11.70	11.17	11.37
Loans to Individuals	3.33	3.70	4.10	4.32	4.50
Loans to Depository Institutions	0.02	0.01	0.02	0.03	0.03
Agricultural Loans	0.51	0.51	0.49	0.38	0.36
Other Loans and Leases	1.74	1.79	1.82	1.52	1.63
Net Loans and Leases	67.84	68.48	67.53	65.12	61.79
Debt Securities Over 1 Year	15.44	14.77	16.33	19.53	23.18
Mutual Funds and Equity Securities	0.10	0.20	0.18	0.22	0.24
Subtotal	84.76	84.64	85.02	85.99	86.66
Interest-Bearing Bank Balances	0.94	0.18	0.19	0.23	0.32
Federal Funds Sold & Reverse Repos	0.21	0.67	0.91	0.87	1.00
Debt Securities 1 Year or Less	2.27	2.83	2.83	2.37	1.79
Trading Assets	0.07	0.14	0.03	0.03	0.03
Total Earning Assets	89.28	89.86	89.86	90.11	90.57
Non-Int Cash and Due From Dep Inst	2.31	2.39	2.48	2.64	2.28
Other Real Estate Owned	0.24	0.10	0.05	0.05	0.05
All Other Assets	7.97	7.63	7.52	7.11	6.99

## MEMORANDA:

Short-Term Investments	3.96	4.24	4.34	3.74	3.48
U. S. Treasury Securities	0.13	0.15	0.19	0.22	0.38
U. S. Agency Securities (excl MBS)	2.68	4.27	4.87	5.28	5.66
Municipal Securities	2.74	2.83	2.61	2.69	2.60
Mortgage-Backed Securities	10.82	9.13	9.73	12.06	14.50
Asset-Backed Securities	0.01	0.04	0.07	0.04	0.09
Other Debt Securities	0.45	0.57	0.69	0.64	0.65
RE Loans Secured by 1-4 Family	15.60	15.57	15.86	15.85	15.37
Revolving	3.12	2.91	2.81	3.10	3.45
Closed-End, Sec by First Liens	10.41	10.55	10.93	10.92	10.34
Closed-End, Sec by Junior Liens	1.32	1.55	1.53	1.32	1.19
Commercial Real Estate Loans	31.26	31.23	29.67	28.40	24.84
Construction and Land Dev	9.55	10.60	9.42	8.03	6.00
Multifamily	1.77	1.59	1.56	1.90	1.50
Nonfarm Nonresidential	18.37	17.51	17.33	16.89	16.32
RE Loans Secured by Farmland	0.69	0.70	0.71	0.60	0.57
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.99	72.27	70.83	70.82	68.58
RE Loans Secured by 1-4 Family	23.30	23.32	23.46	24.36	24.31
Revolving	4.44	4.16	4.07	4.63	5.47
Closed-End	18.34	18.72	19.08	19.37	18.55
Commercial Real Estate Loans	45.06	44.51	42.85	41.99	38.52
Construction and Land Dev	13.59	14.78	13.51	11.79	9.15
Multifamily	2.62	2.36	2.26	2.76	2.35
Nonfarm Nonresidential	26.75	25.15	25.23	25.26	25.47
RE Loans Secured by Farmland	1.03	1.03	1.06	0.91	0.88
Loans to Depository Institutions	0.03	0.02	0.04	0.04	0.05
Commercial and Industrial Loans	16.90	17.13	17.62	17.17	18.45
Loans to Individuals	4.97	5.59	6.20	6.75	7.21
Credit Card Loans	0.13	0.16	0.16	0.16	0.16
Agricultural Loans	0.73	0.74	0.70	0.58	0.56
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.58	2.66	2.76	2.42	2.77

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	3.96	4.24	4.34	3.74	3.48
Liquid Assets	18.65	18.22	19.04	21.99	25.49
Investment Securities	18.75	18.65	19.86	22.91	26.00
Net Loans and Leases	67.84	68.48	67.53	65.12	61.79
Net Lns, Ls & Stdby Ltrs of Credit	69.05	69.94	69.09	66.61	63.32
Core Deposits	53.67	56.41	56.78	57.92	59.34
Noncore Funding	33.53	30.66	29.67	29.61	28.17
Time Deposits of \$100K or More	13.10	13.94	15.14	14.24	11.26
Foreign Deposits	0.28	0.23	0.13	0.19	0.37
Fed Funds Purchased and Repos	4.97	5.27	5.01	5.39	5.31
Net Fed Funds Purchased (Sold)	4.50	4.77	3.85	4.16	4.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.71	3.45	2.83	2.95	3.06
Earning Assets Repr in 1 Year	40.49	42.95	40.25	40.54	40.30
Int-Bearing Liab Repr in 1 Year	31.68	32.70	30.32	25.23	24.19
Long-Term Debt Repr in 1 Year	0.81	0.60	0.44	0.46	0.52
Net Assets Repriceable in 1 Year	7.34	9.68	8.95	14.36	14.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	34.50	30.48	29.40	29.11	27.41
Net ST Noncore Funding Dependence	24.28	22.23	20.48	19.29	17.60
Short-Term Inv/ST Noncore Funding	18.52	20.69	23.34	22.98	25.16
Liq Asts-ST Noncore Fndg/Nonliq Asts	-7.21	-6.28	-3.96	2.17	8.83
Net Loans and Leases/Total Deposits	93.36	94.38	91.66	88.21	85.19
Net Loans and Leases/Core Deposits	132.10	129.21	125.50	118.32	107.40
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	0.04	-0.21	-0.43	0.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.24	0.22	-1.41	-2.48	0.71
Struct Notes Appr(Depr)/T1 Cap	-0.24	0.00	-0.04	-0.10	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.28	12.75	11.31	11.61	10.02
Available-For-Sale Securities	89.72	87.25	88.69	88.39	89.98
U. S. Treasury Securities	0.94	1.00	1.16	0.93	1.59
U. S. Agency Securities (excl MBS)	15.73	25.50	25.93	24.92	23.47
Municipal Securities	15.74	16.23	13.61	12.49	10.52
Mortgage-Backed Securities	57.58	48.74	49.26	53.32	55.55
Asset-Backed Securities	0.04	0.25	0.45	0.17	0.34
Other Debt Securities	2.45	3.34	3.26	2.51	2.29
Mutual Funds and Equity Securities	0.72	1.08	0.99	1.03	1.06
Debt Securities 1 Year or Less	13.98	16.81	14.40	11.21	8.23
Debt Securities 1 To 5 Years	22.78	24.35	30.00	28.46	31.20
Debt Securities Over 5 Years	59.12	54.69	51.76	56.61	57.05
Pledged Securities	71.30	67.39	64.83	62.30	59.61
Structured Notes, Fair Value	0.34	0.43	0.72	0.74	0.67

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.92	0.28	0.14	0.15	0.14
Provision for Ln&Ls Losses/Avg Lns&Ls	1.28	0.41	0.21	0.22	0.23
Provision for Ln&Ls Losses/Net Losses	184.98	180.05	162.11	127.55	110.01
Ln&Ls Allowance/Total Loans & Leases	1.72	1.29	1.23	1.28	1.39
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.99	9.05	14.46	12.07	9.62
ALLL/Nonaccrual Assets	118.34	246.36	402.52	387.47	388.39
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	108.17	203.02	336.46	316.73	286.28
Gross Ln&Ls Losses/Avg Loans & Leases	0.87	0.35	0.25	0.27	0.34
Recoveries/Avg Loans and Leases	0.07	0.07	0.09	0.09	0.12
Net Losses/Avg Loans and Leases	0.78	0.27	0.16	0.18	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	28.34	35.40	41.29	35.05	32.98
Earnings Coverage of Net Losses (X)	4.68	16.06	29.69	24.24	18.23
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.69	0.12	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.36	0.10	0.04	0.04	0.05
Revolving	0.33	0.14	0.06	0.03	0.03
Closed-End	0.36	0.09	0.03	0.05	0.06
Commercial Real Estate Loans	0.83	0.13	0.03	0.04	0.05
Construction and Land Dev	2.30	0.23	0.02	0.02	0.03
Multifamily	0.29	0.05	0.04	0.02	0.01
Nonfarm Nonresidential	0.17	0.05	0.02	0.04	0.07
RE Loans Secured by Farmland	0.04	0.00	0.01	0.01	0.01
Commercial and Industrial Loans	0.76	0.40	0.31	0.29	0.37
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.67	1.02	0.69	0.93	0.93
Credit Card Loans	3.33	1.83	1.08	1.81	3.05
Agricultural Loans	0.04	0.03	0.02	0.03	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.12
Other Loans and Leases	0.85	0.59	0.65	0.63	0.47

PERCENT OF LOANS AND LEASES

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

30-89 Days PD Loans and Leases  
90+ Days PD Loans and Leases  
Nonaccrual Loans and Leases

1.35  
0.11  
2.23

0.98  
0.08  
0.83

0.70  
0.07  
0.43

0.66  
0.08  
0.44

0.64  
0.08  
0.51

90+ Days PD and Nonaccrual Loans and Leases

2.41

0.97

0.51

0.53

0.61

30-89 Days PD Restructured  
90+ Days PD Restructured  
Nonaccrual Restructured

0.00  
0.00  
0.05

0.00  
0.00  
0.00

0.00  
0.00  
0.00

0.00  
0.00  
0.01

0.00  
0.00  
0.01

PERCENT OF LNS&LS + OTHER ASSETS  
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets  
90+ Days Past Due Assets  
Nonaccrual Assets  
30+ Days PD & Nonaccrual Assets

1.36  
0.12  
2.25  
3.81

0.98  
0.08  
0.83  
1.97

0.70  
0.07  
0.43  
1.22

0.66  
0.08  
0.44  
1.21

0.64  
0.08  
0.52  
1.29

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets  
90+ PD & Nonaccrual Assets + OREO

1.70  
1.97

0.69  
0.80

0.36  
0.43

0.36  
0.42

0.38  
0.45

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

Total Assets  
Allowance for Loan & Lease Losses  
Equity Cap + ALLL  
Tier 1 Cap + ALLL  
Loans & Leases + RE Acquired

1.86  
147.38  
20.48  
20.28  
2.62

0.67  
73.97  
6.83  
7.66  
0.94

0.36  
44.27  
3.59  
3.88  
0.52

0.35  
41.33  
3.69  
3.85  
0.52

0.38  
45.17  
3.99  
4.26  
0.63

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

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	1.45	0.99	0.68	0.57	0.56
- 90+ Days Past Due	0.13	0.09	0.06	0.06	0.07
- Nonaccrual	2.73	0.92	0.43	0.40	0.44
Coml & Indl - 30-89 Days PD	0.98	0.82	0.63	0.67	0.70
- 90+ Days Past Due	0.07	0.07	0.06	0.06	0.07
- Nonaccrual	1.37	0.66	0.63	0.75	0.87
Individuals - 30-89 Days PD	1.85	1.44	1.11	1.35	1.22
- 90+ Days Past Due	0.15	0.10	0.08	0.11	0.12
- Nonaccrual	0.31	0.19	0.14	0.22	0.19
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	0.21	0.23	0.32	0.23	0.22
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.16	0.20	0.12	0.21	0.30
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.01
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.58	0.47	0.36	0.64	0.48
- 90+ Days Past Due	0.03	0.03	0.04	0.04	0.04
- Nonaccrual	0.36	0.08	0.10	0.11	0.23

MEMORANDA:

1-4 Family - 30-89 Days PD	1.37	1.00	0.76	0.79	0.76
- 90+ Days Past Due	0.16	0.12	0.08	0.09	0.09
- Nonaccrual	1.39	0.70	0.36	0.40	0.38
Revolvi ng - 30-89 Days PD	0.61	0.62	0.44	0.44	0.35
- 90+ Days Past Due	0.06	0.04	0.05	0.04	0.04
- Nonaccrual	0.57	0.29	0.18	0.13	0.09
Closed-End - 30-89 Days PD	1.56	1.11	0.83	0.89	0.90
- 90+ Days Past Due	0.19	0.14	0.08	0.11	0.10
- Nonaccrual	1.60	0.75	0.40	0.43	0.42
- Jr Lien 30-89 Days PD	0.13	0.11	0.08	0.10	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.12	0.09	0.06	0.05	0.06
Commercial RE - 30-89 Days PD	1.42	0.93	0.58	0.43	0.37
- 90+ Days Past Due	0.09	0.06	0.04	0.04	0.04
- Nonaccrual	3.38	1.07	0.44	0.42	0.50
Const & Dev - 30-89 Days PD	2.21	1.42	0.72	0.48	0.45
- 90+ Days Past Due	0.17	0.08	0.04	0.03	0.04
- Nonaccrual	7.84	1.57	0.39	0.14	0.21
Multifamily - 30-89 Days PD	0.63	0.60	0.37	0.21	0.28
- 90+ Days Past Due	0.04	0.02	0.01	0.01	0.02
- Nonaccrual	1.67	0.60	0.25	0.15	0.20
Nonfarm Nres- 30-89 Days PD	0.83	0.57	0.51	0.39	0.33
- 90+ Days Past Due	0.05	0.04	0.03	0.03	0.04
- Nonaccrual	1.34	0.58	0.41	0.48	0.51
Farmland - 30-89 Days PD	0.65	0.37	0.32	0.33	0.39
- 90+ Days Past Due	0.01	0.00	0.01	0.01	0.03
- Nonaccrual	1.05	0.31	0.36	0.35	0.49
Credit Card - 30-89 Days PD	1.90	1.48	1.23	1.37	1.72
- 90+ Days Past Due	0.48	0.52	0.46	0.43	0.84
- Nonaccrual	0.26	0.23	0.07	0.06	0.10



CAPITAL RATIOS	PEER GROUP 02				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	8.71	8.51	8.76	8.66	8.55
Tier 1 RBC Ratio	11.16	10.72	11.16	11.27	11.80
Total Risk-Based Capital Ratio	12.96	12.36	12.74	12.84	13.49
Tangible Tier 1 Leverage Ratio	8.66	8.41	8.66	8.52	8.40
Tangible Common Eq Cap/Tan Assets	6.22	6.71	6.91	6.78	6.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.25	18.68	19.23	19.47	17.52
Standby Letters of Credit	1.04	1.22	1.29	1.25	1.26
Commercial & Similar Letters of Credit	0.06	0.07	0.09	0.10	0.12
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	4.14	3.87	4.32	4.10	3.67
Interest Rate Contracts	3.31	2.89	3.05	3.29	3.00
Interest Rate Futures & Forward Contr	0.34	0.22	0.23	0.21	0.19
Written Options Contr (Int Rate)	0.43	0.17	0.17	0.15	0.08
Purchased Options Contr (Int Rate)	0.09	0.35	0.28	0.13	0.03
Interest Rate Swaps	1.84	1.71	1.51	2.03	2.16
Foreign Exchange Contracts	0.02	0.04	0.04	0.09	0.10
Futures & Forward Foreign Exch Contr	0.02	0.03	0.03	0.04	0.07
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	0.04	0.04	0.03	0.03	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.01	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.01	0.01	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	23.31	28.43	30.01	31.73	30.57

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	93.83	92.27	93.74	92.67	89.30
Foreign Exchange Contracts	1.13	2.28	3.18	5.70	8.28
Equity, Comm, & Other Contracts	1.85	2.47	1.03	1.56	1.07
Futures and Forwards	16.81	19.13	21.09	19.86	19.44
Written Options	23.29	17.81	15.51	13.62	8.75
Exchange-Traded	0.01	0.03	0.00	0.00	0.00
Over-The-Counter	23.57	16.61	14.96	13.11	8.38
Purchased Options	3.64	9.40	6.08	5.17	4.12
Exchange-Traded	0.00	0.00	0.02	0.00	0.00
Over-The-Counter	3.44	9.11	5.54	4.76	3.67
Swaps	44.71	44.01	44.41	51.93	56.51
Held for Trading	25.44	17.21	16.66	9.20	9.53
Interest Rate Contracts	22.50	13.74	12.22	5.45	1.96
Foreign Exchange Contracts	0.04	0.14	1.47	0.69	3.96
Equity, Comm, & Other Contracts	0.01	0.04	0.00	0.00	0.00
Non-Traded	74.56	82.79	83.34	90.80	90.47
Interest Rate Contracts	67.94	69.22	71.72	76.72	77.76
Foreign Exchange Contracts	0.08	0.42	0.34	2.29	0.93
Equity, Comm, & Other Contracts	1.64	1.62	0.73	1.14	0.95
Deriv Contr (Excl Fut & FX LE 14 Days)	65.15	76.93	76.20	79.53	84.33
One Year or Less	19.85	23.34	19.68	25.72	24.79
Over 1 Year to 5 Years	20.44	28.08	24.67	26.71	26.13
Over 5 Years	13.92	12.55	13.30	13.12	17.84
Gross Negative Fair Value (Abs Val)	2.58	1.01	0.48	0.77	0.89
Gross Positive Fair Value	2.40	1.28	0.67	0.60	0.73
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.01	0.01	0.00	0.00	0.00
Held for Trading (X)	0.01	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.01	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	0.12	0.04	0.03	0.02	0.02

## INSURANCE ACTIVITIES

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.01	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	31.60	35.53	35.51	26.47	29.55
Ins Under Assets(L/H)/Tot Ins Und Ast	68.40	64.47	64.49	73.53	70.45
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.79	0.87	1.05	1.02	0.98
Premium Inc/Ins Activities Revenue	3.17	3.43	2.85	3.72	6.28
Credit Rel Prem Inc/Tot Prem Inc	64.94	57.86	72.22	77.78	71.06
Other Prem Inc/Total Prem Inc	35.06	42.14	27.78	22.22	28.94
Ins Under Net Income/Consol Net Income	0.04	0.05	0.07	0.08	0.08
Ins Net Inc (P/C)/Equity (P/C)	24.05	13.96	10.64	11.45	11.01
Ins Net Inc (L/H)/Equity (L/H)	2.08	6.26	6.54	9.55	9.00
Insur Ben, Losses, Exp/Insur Premiums	66.13	465.93	304.30	147.10	114.83
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.40	4.37	4.38	4.09	2.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.11	10.98	10.31	9.87	9.17
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	0.31	0.58	0.52	0.50	0.92
Cost: Interest-Bearing Deposits	1.88	4.63	4.62	2.63	1.36
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.53	1.73	1.62	3.72	3.11
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.12
GROWTH RATES:					
Net Loans and Leases	-2.55	-17.84	-1.36	31.99	10.96
Total Selected Assets	-22.08	-9.39	-3.15	15.16	25.11
Deposits	247.27	10.61	14.04	36.12	44.03

PROFITABILITY:	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	-0.91	9.45	12.23	12.96	13.15
Bank Net Inc/Avg Eq Inv in Banks	0.71	9.80	12.37	13.09	13.49
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.25	5.92	6.06	7.15	5.05
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-4.82	8.67	9.56	5.80	9.54
Bank Net Income/Parent Net Income	99.17	107.86	94.89	94.30	88.17
Nonbank Net Income/Parent Net Income	2.03	1.73	1.92	1.82	1.83
Sub BHCs Net Inc/Parent Net Income	90.97	85.56	87.17	103.02	65.56
<b>LEVERAGE:</b>					
Total Liabilities/Equity	24.91	25.89	24.70	24.24	22.95
Total Debt/Equity Capital	3.19	4.31	3.79	3.82	3.60
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.35	20.64	20.45	19.48	18.75
Tot Debt+Lns Guaranteed for Affl/Equity	3.47	4.31	3.79	3.83	3.66
Total Debt/Eq Cap - Exc Over Fair Value	3.23	4.56	3.91	3.91	3.66
Long-Term Debt/Equity Capital	2.11	2.26	2.31	2.79	2.94
Short-Term Debt/Equity Capital	0.58	1.30	0.85	0.36	0.22
Current Portion of LT Debt/Equity	0.00	0.01	0.00	0.00	0.03
Exc Cost Over Fair Value/Equity Cap	0.09	0.13	0.14	0.14	0.31
Long-Term Debt/Consolidated LT Debt	2.95	4.22	4.26	3.79	8.07
<b>DOUBLE LEVERAGE:</b>					
Equity Investment in Subs/Equity	111.47	113.92	113.00	112.42	109.87
Total Investment in Subs/Equity	113.57	115.71	115.01	114.30	112.60
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	97.77	98.88	97.67	97.17	95.40
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.60	100.26	99.19	98.90	98.29
<b>DOUBLE LEVERAGE PAYBACK:</b>					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.78	1.44	1.09	1.03	0.85
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.07	4.25	2.63	2.64	2.33
<b>COVERAGE ANALYSIS:</b>					
Op Inc-Tax + Noncash/Oper Exp + Div	114.82	152.01	149.23	128.75	144.40
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	115.75	149.55	154.29	128.02	146.67
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	156.88	95.02	106.17	101.74	104.04
Pretax Oper Inc + Int Exp/Int Expense	7786.55	28088.5	7901.37	8843.77	38174.4
Div + Int From Subs/Int Exp + Div	158.07	232.42	235.87	213.78	218.58
Fees+Other Inc From Subs/Sal + Oth Exp	9.08	10.02	10.96	14.57	14.34
Net Inc/Curr Port of LT Debt+Pfd Div(X)	272.40	8497.79	8204.11	4926.82	3661.92
<b>OTHER RATIOS:</b>					
Net Assets Repr in 1 Yr/Total Assets	1.27	0.23	0.70	1.27	2.06
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	13.33	7.18	9.37	8.33	0.00
Total	13.33	7.18	9.37	8.33	0.00
<b>GUARANTEED LOANS AS % OF EQUITY CAP:</b>					
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
<b>AS A % OF CONSOLIDATED BHC ASSETS:</b>					
Nonbank Assets of Nonbank Subsidiaries	0.81	0.92	1.03	0.88	1.16
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 COMPANY ANALYSIS - PART II				
	PEER GROUP 02 12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	81.87	58.62	66.86	67.14	63.75
Dividends Paid/Net Income	54.15	38.95	28.15	28.95	30.52
Net Income - Dividends/Avg Equity	-4.35	5.31	8.43	8.91	8.85
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	152.57	184.35	174.90	139.78	143.39
Dividends From Nonbank Subs	2.95	4.05	2.87	3.75	2.42
Dividends From Subsidiary BHCs	3.17	4.95	2.78	7.38	11.14
Dividends From All Subsidiaries	175.85	215.38	217.42	187.55	207.75
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	67.59	73.30	54.56	46.16	53.21
Interest Income From Bank Subs	1.19	1.11	0.96	0.77	0.74
Mgt & Service Fees From Bank Subs	1.83	2.22	3.79	4.12	5.66
Other Income From Bank Subs	0.04	0.02	0.02	0.05	0.04
Operating Income From Bank Subs	79.58	86.32	67.17	56.56	66.74
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	89.67	78.99	63.14	75.72	43.01
Interest Income From Nonbank Subs	2.60	4.27	11.74	6.43	4.82
Mgt & Serv Fees From Nonbank Subs	2.38	3.03	1.80	2.00	1.80
Other Income From Nonbank Subs	0.00	0.02	0.55	2.31	0.00
Operating Inc From Nonbank Subs	97.81	98.52	84.38	101.24	61.28
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	69.94	38.82	51.07	52.89	39.60
Interest Inc From Subsidiary BHCs	0.00	0.50	0.45	0.20	0.03
Mgt & Serv Fees From Sub BHCs	3.70	1.59	1.66	3.77	2.35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	73.64	40.91	53.17	56.85	51.31
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	63.14	68.20	68.52	60.74	62.55
Interest Income From Bank Subs	1.82	1.38	1.34	1.42	0.84
Mgt & Serv Fees From Bank Subs	3.52	3.46	3.79	4.90	5.39
Other Income From Bank Subs	0.01	0.02	0.06	0.06	0.01
Operating Income From Bank Subs	76.90	85.55	88.00	74.53	76.85
Dividends From Nonbank Subs	1.50	1.61	1.29	1.87	0.85
Interest Income From Nonbank Subs	0.09	0.17	0.29	0.15	0.17
Mgt & Serv Fees From Nonbank Subs	0.03	0.05	0.04	0.04	0.03
Other Income From Nonbank Subs	0.00	0.02	0.01	0.01	0.00
Operating Inc From Nonbank Subs	2.09	2.86	2.23	2.70	1.48
Dividends From Subsidiary BHCs	1.19	2.04	1.27	4.10	4.97
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	1.40	2.36	1.40	4.55	5.67
Loans and Adv From Subs/ST Debt	+++++	754.10	797.93	31657.6	2182.18
Loans and Adv From Subs/Total Debt	2265.58	487.84	892.50	379.61	635.17

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									91
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.29	1.77	2.32	2.83	3.34	3.74	4.08	4.35	91
+ Non-interest Income	1.05	0.16	0.39	0.61	1.00	1.43	1.91	2.11	91
- Overhead Expense	2.94	1.25	1.80	2.32	2.87	3.36	4.21	5.63	91
- Provision for Losses	0.91	0.10	0.17	0.30	0.58	1.32	2.28	3.37	91
+ Securities Gains (Losses)	-0.17	-2.14	-1.10	-0.23	0.00	0.02	0.04	0.08	91
+ Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.01	91
= Pretax Net Oper Income (TE)	0.15	-5.64	-3.38	-0.68	0.76	1.25	1.86	2.09	91
Net Operating Income	0.03	-4.45	-3.21	-0.43	0.51	0.93	1.18	1.37	91
Net Income	0.03	-4.45	-3.21	-0.43	0.51	0.93	1.18	1.37	91
Net Income (Sub S Adjusted)	1.14	0.95	0.95	0.95	0.95	1.14	1.25	1.29	2
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.07	4.59	5.33	5.76	6.01	6.32	6.67	7.27	91
Interest Expense	2.43	1.41	1.74	2.10	2.39	2.79	3.03	3.85	91
Net Interest Income (TE)	3.59	2.00	2.43	3.14	3.69	4.05	4.45	4.87	91
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.78	0.07	0.11	0.28	0.49	1.11	2.22	2.89	91
Earnings Coverage of Net Losses (X)	4.68	-7.95	-2.32	0.50	3.50	6.89	16.76	20.98	91
Ln&Ls Allowance/Total Loans & Leases	1.71	0.96	1.03	1.32	1.59	1.95	2.84	3.31	91
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.52	0.40	0.57	0.88	1.99	3.63	6.47	8.02	91
30-89 Days Past Due Loans and Leases	1.35	0.21	0.45	0.77	1.06	1.89	2.66	3.73	91
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	34.50	2.27	16.17	23.56	31.72	46.02	53.00	63.08	91
Net ST Noncore Funding Dependence	24.28	-4.95	8.41	16.36	22.84	32.61	42.25	57.57	91
Net Loans and Leases/Total Assets	67.84	40.40	48.30	61.42	69.09	73.67	79.41	84.83	91
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.70	4.80	6.06	7.28	8.80	10.17	11.24	12.37	91
Equity Capital/Total Assets	9.29	3.54	5.20	7.27	9.34	10.89	13.10	15.05	91
Net Loans&Ls/Equity Capital (X)	7.79	3.38	4.40	5.77	7.02	9.37	13.03	15.08	91
Cash Dividends/Net Income	54.93	0.00	0.00	28.58	55.22	76.77	132.78	164.19	64
Cash Dividends/Net Income (Sub S Adjusted)	39.02	36.71	36.71	36.71	36.71	39.02	40.41	40.87	2
Retained Earnings/Avg Equity Cap	-4.38	-51.36	-44.57	-8.53	1.29	5.13	7.83	9.09	91
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.57	0.00	0.00	0.00	0.00	0.00	4.93	7.44	91
Long-Term Debt/Equity Capital	2.11	0.00	0.00	0.00	0.00	1.27	13.60	19.10	91
Equity Investment in Subs/Equity Cap	111.47	85.00	89.23	98.48	107.58	120.66	138.01	185.23	91
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	115.75	-5.60	21.77	80.42	112.92	141.47	208.53	267.21	90

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.57	4.31	4.88	5.23	5.49	5.85	6.31	6.59	91
Less: Interest Expense	2.23	1.20	1.61	1.91	2.18	2.58	2.79	3.60	91
Equals: Net Interest Income (TE)	3.29	1.77	2.32	2.83	3.34	3.74	4.08	4.35	91
Plus: Non-Interest Income	1.05	0.16	0.39	0.61	1.00	1.43	1.91	2.11	91
Equals: Adj Operating Income (TE)	4.37	2.23	2.91	3.72	4.41	5.00	5.61	5.92	91
Less: Overhead Expense	2.94	1.25	1.80	2.32	2.87	3.36	4.21	5.63	91
Less: Provision for Loan and Lease Losses	0.91	0.10	0.17	0.30	0.58	1.32	2.28	3.37	91
Plus: Realized G/L on HTM Sec	-0.00	-0.20	0.00	0.00	0.00	0.00	0.00	0.00	91
Plus: Realized G/L on AFS Sec	-0.12	-1.71	-0.71	-0.20	0.00	0.02	0.05	0.08	91
Plus: Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.01	91
Equals: Pretax Net Oper Inc (TE)	0.15	-5.64	-3.38	-0.68	0.76	1.25	1.86	2.09	91
Less: Applicable Income Taxes (TE)	0.14	-1.15	-0.82	-0.09	0.24	0.40	0.67	0.77	91
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equals: Net Operating Income	0.03	-4.45	-3.21	-0.43	0.51	0.93	1.18	1.37	91
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equals: Net Income	0.03	-4.45	-3.21	-0.43	0.51	0.93	1.18	1.37	91
Memo: Net Income (Last Four Qtrs)	0.03	-4.46	-3.26	-0.50	0.51	0.94	1.18	1.37	89
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.58	83.77	86.50	89.47	91.41	94.10	96.07	97.51	91
Avg Int-Bearing Funds / Avg Assets	79.13	65.03	70.89	74.94	78.79	83.28	87.32	89.78	91
Int Income (TE) / Avg Earning Assets	6.07	4.59	5.33	5.76	6.01	6.32	6.67	7.27	91
Int Expense / Avg Earning Assets	2.43	1.41	1.74	2.10	2.39	2.79	3.03	3.85	91
Net Int Inc (TE) / Avg Earn Assets	3.59	2.00	2.43	3.14	3.69	4.05	4.45	4.87	91
YIELD OR COST:									
Total Loans and Leases (TE)	6.40	5.31	5.67	6.01	6.43	6.68	7.10	7.71	91
Interest-Bearing Bank Balances	2.58	0.23	0.59	1.11	2.44	3.65	4.80	7.65	87
Fed Funds Sold & Reverse Repos	2.01	1.00	1.29	1.71	2.07	2.27	2.57	3.23	83
Trading Assets	3.41	0.00	0.00	0.00	2.00	5.29	9.13	12.52	36
Total Earning Assets	5.96	4.51	5.32	5.66	5.91	6.23	6.63	7.11	91
Investment Securities (TE)	5.06	3.54	4.01	4.71	5.09	5.46	5.96	6.30	91
U.S. Treasury & Agency Sec (excl MBS)	4.86	1.20	2.65	3.73	4.49	5.52	7.77	11.77	90
Mortgage-Backed Securities	4.72	2.90	3.91	4.50	4.78	5.03	5.32	5.56	90
All Other Securities	6.40	3.70	4.31	5.64	6.26	7.06	8.26	10.63	90
Interest-Bearing Deposits	2.64	1.50	1.86	2.29	2.67	3.00	3.43	3.52	91
Time Deposits of \$100K or More	3.72	2.04	2.77	3.37	3.78	4.10	4.42	4.76	91
Time Deposits < \$100K	3.68	2.10	2.53	3.34	3.73	4.13	4.35	4.65	91
Other Domestic Deposits	1.44	0.62	0.80	1.15	1.44	1.71	1.92	2.40	91
Foreign Deposits	1.87	0.00	0.00	1.43	1.79	2.47	2.69	2.72	10
Fed Funds Purchased and Repos	2.34	1.08	1.24	1.83	2.18	2.95	3.63	4.01	90
Other Borrowed Funds & Trading Liab	3.32	1.63	2.09	2.70	3.23	3.98	4.59	4.84	90
All Interest-Bearing Funds	2.81	1.84	2.10	2.41	2.79	3.15	3.57	3.91	91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	66.57	42.84	45.42	52.31	64.07	77.19	97.89	113.08	91
Avg Assets per Employee (\$000)	5016.52	2715.97	3158.45	3507.39	4351.26	5720.80	8873.97	11476.0	91
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.18	0.00	0.00	0.27	2.69	6.15	8.04	10.68	90
Overhead Exp / NII + Non-Int Income	68.69	48.80	53.07	58.38	64.92	70.60	99.17	132.85	91
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.94	1.25	1.80	2.32	2.87	3.36	4.21	5.63	91
Personnel Expense	1.43	0.59	0.88	1.16	1.46	1.70	1.90	2.08	91
Net Occupancy Expense	0.39	0.17	0.23	0.32	0.40	0.45	0.55	0.60	91
Other Operating Expenses	1.05	0.45	0.57	0.72	0.90	1.09	2.21	3.63	91
Overhead Less Non-Interest Income	1.81	0.63	1.07	1.33	1.65	2.02	3.27	4.44	91
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	67.32	45.27	50.50	57.19	63.90	69.15	99.09	132.31	91
Personnel Expense	32.81	21.88	24.47	28.35	32.75	36.99	41.06	43.39	91
Net Occupancy Expense	9.01	6.27	6.50	7.37	9.05	10.16	11.69	13.57	91
Other Operating Expenses	24.54	13.03	15.07	17.64	20.20	25.00	44.30	86.10	91
Total Non-Interest Income	23.37	7.42	10.28	17.16	22.26	30.66	35.90	39.27	91
Fiduciary Activities Income	1.81	0.00	0.00	0.00	1.32	3.17	5.22	7.50	91
Serv Charges on Deposit Accts - Domestic	7.94	1.82	2.69	4.95	7.92	10.69	12.98	15.46	91
Trading Revenue	0.00	-1.91	-0.80	0.00	0.00	0.00	0.34	2.90	91
Investment Banking Fees & Commissions	1.35	0.00	0.00	0.25	1.27	2.25	3.26	4.78	91
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Net Servicing Fees	0.10	-0.58	-0.19	0.00	0.00	0.21	0.54	0.94	91
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Insurance Activities Revenue	0.78	0.00	0.00	0.00	0.12	1.27	3.87	5.60	91
Net Gain (Loss) - Sales Loans, OREO, Oth	0.86	-1.61	-0.55	-0.04	0.31	1.68	3.14	6.76	91
Other Non-Interest Income	8.01	1.99	2.90	4.63	7.35	10.43	14.90	17.06	91
Overhead Less Non-Interest Income	43.80	22.72	24.41	29.02	38.24	49.61	85.79	113.72	91
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	13.71	-189.81	-59.51	9.65	23.82	30.16	34.84	39.06	66
Appl Inc Tax+TE/Pretax NOI+TE	30.68	-89.19	5.61	26.46	34.15	36.39	38.34	56.95	66



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.73	15.08	26.42	41.59	50.98	59.32	67.32	70.35	91
Commercial and Industrial Loans	11.72	0.73	3.29	6.93	10.86	15.39	21.49	30.25	91
Loans to Individuals	3.32	0.10	0.31	0.99	1.92	5.60	9.13	12.33	91
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.33	91
Agricultural Loans	0.51	0.00	0.00	0.00	0.15	0.67	2.19	4.10	91
Other Loans and Leases	1.73	0.02	0.07	0.46	1.09	2.55	4.85	7.19	91
Net Loans and Leases	67.84	40.40	48.30	61.42	69.09	73.67	79.41	84.83	91
Debt Securities Over 1 Year	15.44	2.10	4.25	9.46	15.03	20.02	27.30	33.40	91
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.03	0.14	0.37	0.78	91
Subtotal	84.75	63.87	73.22	82.37	85.75	88.55	90.30	92.71	91
Interest-Bearing Bank Balances	0.94	0.00	0.00	0.01	0.10	0.70	3.30	11.51	91
Federal Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.00	0.17	1.16	2.12	91
Debt Securities 1 Year or Less	2.27	0.11	0.18	0.52	1.52	3.51	5.93	9.58	91
Trading Assets	0.07	0.00	0.00	0.00	0.00	0.02	0.41	1.27	91
Total Earning Assets	89.28	80.96	84.61	87.36	89.52	91.05	93.34	94.63	91
Non-Int Cash and Due From Dep Inst	2.31	0.42	0.86	1.37	2.08	2.82	4.34	6.75	91
Other Real Estate Owned	0.24	0.00	0.01	0.06	0.16	0.38	0.59	0.81	91
All Other Assets	7.96	3.65	4.27	5.44	8.07	9.92	11.95	12.75	91
<b>MEMORANDA:</b>									
Short-Term Investments	3.96	0.19	0.35	1.01	2.46	4.70	12.28	17.84	91
U. S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.15	0.55	1.41	91
U. S. Agency Securities (excl MBS)	2.67	0.00	0.00	0.24	1.45	4.55	9.13	13.10	91
Municipal Securities	2.73	0.00	0.11	0.64	2.08	4.31	6.85	11.21	91
Mortgage-Backed Securities	10.81	0.43	1.17	4.62	10.94	14.41	23.60	26.26	91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.18	91
Other Debt Securities	0.45	0.00	0.00	0.00	0.18	0.57	2.01	3.21	91
RE Loans Secured by 1-4 Family	15.60	1.18	4.70	8.53	14.75	21.38	29.34	34.99	91
Revolving	3.12	0.00	0.04	0.91	3.06	4.43	7.51	8.06	91
Closed-End, Sec by First Liens	10.40	0.94	2.64	5.37	10.03	14.09	19.25	28.28	91
Closed-End, Sec by Junior Liens	1.31	0.00	0.02	0.37	1.17	1.95	3.30	3.98	91
Commercial Real Estate Loans	31.26	6.50	11.10	21.95	30.79	40.87	49.32	56.29	91
Construction and Land Dev	9.54	0.54	1.91	4.60	8.39	14.53	19.99	23.00	91
Multifamily	1.77	0.02	0.41	0.80	1.60	2.69	3.51	4.62	91
Nonfarm Nonresidential	18.36	2.48	7.06	12.48	18.95	24.01	30.39	35.44	91
RE Loans Secured by Farmland	0.69	0.00	0.00	0.04	0.37	1.21	2.53	2.99	91
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	72.99	26.32	49.76	63.17	74.81	81.89	90.05	95.48	91
RE Loans Secured by 1-4 Family	23.30	2.31	7.21	13.38	21.28	31.91	44.68	57.35	91
Revolving	4.43	0.00	0.10	1.30	4.07	6.67	9.77	10.89	91
Closed-End	18.33	1.76	4.19	9.63	17.05	23.83	41.89	51.19	91
Commercial Real Estate Loans	45.05	12.83	18.25	33.26	45.71	57.88	68.09	73.90	91
Construction and Land Dev	13.59	1.42	2.86	6.73	12.17	19.26	27.43	33.35	91
Multifamily	2.62	0.04	0.58	1.26	2.21	3.67	5.28	9.32	91
Nonfarm Nonresidential	26.75	5.98	12.67	19.68	27.34	32.63	40.47	46.61	91
RE Loans Secured by Farmland	1.02	0.00	0.00	0.06	0.50	1.82	4.02	4.67	91
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.49	91
Commercial and Industrial Loans	16.90	2.06	4.81	10.52	15.66	21.00	32.37	50.09	91
Loans to Individuals	4.97	0.14	0.45	1.33	2.90	7.90	14.65	19.84	91
Credit Card Loans	0.13	0.00	0.00	0.00	0.00	0.12	0.80	1.47	91
Agricultural Loans	0.73	0.00	0.00	0.00	0.19	1.07	3.01	6.15	91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Loans and Leases	2.57	0.04	0.15	0.69	1.70	3.73	8.06	10.77	91

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.96	0.19	0.35	1.01	2.46	4.70	12.28	17.84	91
Liquid Assets	18.65	6.28	8.69	12.38	16.28	22.39	31.53	45.37	91
Investment Securities	18.74	2.59	8.57	13.76	16.90	23.51	30.52	42.62	91
Net Loans and Leases	67.84	40.40	48.30	61.42	69.09	73.67	79.41	84.83	91
Net Lns, Ls & Stdbly Ltrs of Credit	69.04	41.50	48.86	62.08	70.82	75.14	80.54	85.49	91
Core Deposits	53.67	23.41	34.76	44.91	55.41	62.45	66.61	68.75	91
Noncore Funding	33.52	16.79	19.15	23.61	29.76	43.71	50.43	63.30	91
Time Deposits of \$100K or More	13.10	6.26	6.82	8.77	11.75	16.72	22.14	28.72	91
Foreign Deposits	0.28	0.00	0.00	0.00	0.00	0.00	0.00	9.70	91
Fed Funds Purchased and Repos	4.96	0.00	0.02	1.35	4.18	8.05	9.13	12.16	91
Net Fed Funds Purchased (Sold)	4.49	-1.39	-0.00	1.24	3.89	7.13	9.13	12.10	91
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Oth Borrowings W/Rem Mat 1 Yr or Less	3.71	0.00	0.00	0.68	2.25	5.54	10.31	12.51	91
Earning Assets Repr in 1 Year	40.49	14.01	17.91	30.14	42.57	50.17	57.66	61.73	91
Int-Bearing Liab Repr in 1 Year	31.67	13.18	15.20	20.81	29.26	41.61	54.24	60.48	91
Long-Term Debt Repr in 1 Year	0.80	0.00	0.00	0.00	0.00	1.28	3.57	7.62	91
Net Assets Repriceable in 1 Year	7.33	-24.06	-11.95	-2.88	8.14	18.60	24.49	30.20	91
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	34.50	2.27	16.17	23.56	31.72	46.02	53.00	63.08	91
Net ST Noncore Funding Dependence	24.28	-4.95	8.41	16.36	22.84	32.61	42.25	57.57	91
Short-Term Inv/ST Noncore Funding	18.52	1.02	1.35	3.65	11.78	24.15	59.48	113.77	91
Liq Asts-ST Noncore Fndg/Nonliq Asts	-7.20	-33.19	-26.94	-18.14	-9.75	1.59	16.92	29.84	91
Net Loans and Leases/Total Deposits	93.35	49.98	69.70	84.38	93.42	103.66	111.75	128.03	91
Net Loans and Leases/Core Deposits	132.09	71.20	86.78	108.15	123.33	154.31	188.94	224.35	91
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	-5.49	-2.56	-0.39	0.01	0.19	0.85	1.26	66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.24	-16.07	-10.12	-1.95	0.37	3.08	5.53	6.70	91
Struct Notes Appr(Depr)/T1 Cap	-0.23	-8.57	-0.76	-0.01	0.00	0.01	0.07	0.07	29
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.27	0.00	0.00	0.00	3.41	13.97	50.54	65.38	91
Available-For-Sale Securities	89.72	28.53	47.30	84.80	96.54	100.00	100.00	100.00	91
U.S. Treasury Securities	0.93	0.00	0.00	0.00	0.01	0.75	6.59	8.63	91
U.S. Agency Securities (excl MBS)	15.73	0.00	0.00	1.31	8.16	29.13	52.98	63.94	91
Municipal Securities	15.74	0.02	0.93	4.78	12.98	24.16	37.24	44.74	91
Mortgage-Backed Securities	57.57	6.42	16.76	39.34	59.93	75.01	85.70	88.64	91
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.85	91
Other Debt Securities	2.44	0.00	0.00	0.00	0.99	3.71	9.88	13.51	91
Mutual Funds and Equity Securities	0.72	0.00	0.00	0.00	0.19	0.94	2.71	6.25	91
Debt Securities 1 Year or Less	13.98	0.85	1.42	3.43	9.12	23.27	38.14	53.50	91
Debt Securities 1 To 5 Years	22.77	1.41	3.46	8.21	17.16	36.72	54.34	62.77	91
Debt Securities Over 5 Years	59.11	2.07	17.03	33.70	63.66	82.14	90.81	92.99	91
Pledged Securities	71.29	23.77	46.93	58.87	72.54	83.64	94.13	96.18	91
Structured Notes, Fair Value	0.33	0.00	0.00	0.00	0.00	0.14	1.78	3.57	91

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.91	0.10	0.17	0.30	0.58	1.32	2.28	3.37	91
Provision for Ln&Ls Losses/Avg Lns&Ls	1.27	0.17	0.29	0.43	0.88	1.79	3.11	4.50	91
Provision for Ln&Ls Losses/Net Losses	184.98	102.79	111.28	125.58	165.17	207.19	320.69	472.81	91
Ln&Ls Allowance/Total Loans & Leases	1.71	0.96	1.03	1.32	1.59	1.95	2.84	3.31	91
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.99	0.81	1.10	1.69	3.02	5.20	8.69	20.08	91
ALLL/Nonaccrual Assets	118.34	28.51	33.97	57.27	92.50	157.82	284.87	341.17	91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	108.17	24.00	32.69	57.31	87.67	141.57	237.03	321.60	91
Gross Ln&Ls Losses/Avg Loans & Leases	0.86	0.10	0.17	0.34	0.54	1.21	2.49	3.01	91
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.02	0.05	0.08	0.14	0.21	91
Net Losses/Avg Loans and Leases	0.78	0.07	0.11	0.28	0.49	1.11	2.22	2.89	91
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Recoveries/Prior Year-End Losses	28.33	5.61	7.63	13.20	27.15	35.71	62.23	80.99	88
Earnings Coverage of Net Losses (X)	4.68	-7.95	-2.32	0.50	3.50	6.89	16.76	20.98	91
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.69	0.00	0.03	0.15	0.31	0.98	2.12	3.47	91
RE Loans Secured By 1-4 Family	0.35	0.00	0.00	0.04	0.21	0.58	0.96	1.28	91
Revolving	0.33	-0.02	0.00	0.01	0.14	0.52	0.97	1.96	86
Closed-End	0.36	0.00	0.00	0.04	0.22	0.53	0.96	1.50	91
Commercial Real Estate Loans	0.83	0.00	0.00	0.16	0.38	1.45	2.68	3.94	91
Construction and Land Dev	2.30	0.00	0.00	0.22	1.00	4.21	7.92	9.30	90
Multifamily	0.29	-0.00	0.00	0.00	0.00	0.25	1.18	3.32	87
Nonfarm Nonresidential	0.17	-0.04	0.00	0.00	0.07	0.29	0.58	0.94	91
RE Loans Secured by Farmland	0.03	-0.05	-0.00	0.00	0.00	0.00	0.24	0.54	77
Commercial and Industrial Loans	0.76	0.01	0.11	0.31	0.56	1.11	1.99	2.40	91
Loans to Depository Institutions	-0.00	-0.07	-0.01	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	1.67	0.15	0.27	0.64	1.09	2.02	4.42	9.50	86
Credit Card Loans	3.32	0.00	0.00	0.95	2.40	5.29	8.84	12.00	42
Agricultural Loans	0.03	-0.18	-0.03	0.00	0.00	0.00	0.18	0.58	64
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.84	-0.06	-0.00	0.00	0.30	1.06	2.13	11.12	89

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	1.35	0.21	0.45	0.77	1.06	1.89	2.66	3.73	91
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.01	0.06	0.19	0.33	0.50	91
Nonaccrual Loans and Leases	2.22	0.35	0.48	0.77	1.55	3.36	5.46	7.47	91
90+ Days PD and Nonaccrual Loans and Leases	2.41	0.38	0.55	0.89	1.72	3.59	5.99	7.60	91
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	91
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Nonaccrual Restructured	0.05	0.00	0.00	0.00	0.00	0.02	0.33	0.53	91
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.35	0.21	0.45	0.77	1.05	1.89	2.66	3.73	91
90+ Days Past Due Assets	0.11	0.00	0.00	0.01	0.06	0.20	0.35	0.52	91
Nonaccrual Assets	2.25	0.35	0.48	0.77	1.55	3.40	5.46	7.47	91
30+ Days PD & Nonaccrual Assets	3.81	0.78	1.22	1.85	3.11	5.27	8.46	10.39	91
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	1.70	0.24	0.29	0.66	1.30	2.44	4.07	5.51	91
90+ PD & Nonaccrual Assets + OREO	1.97	0.27	0.36	0.77	1.52	2.91	4.54	6.10	91
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	1.86	0.24	0.33	0.65	1.43	2.68	4.52	5.88	91
Allowance for Loan & Lease Losses	147.38	29.88	40.21	76.04	127.27	188.45	319.80	364.33	91
Equity Cap + ALLL	20.47	1.92	3.18	5.77	12.76	26.02	61.31	87.75	91
Tier 1 Cap + ALLL	20.27	2.93	3.85	6.46	14.29	29.27	52.71	69.17	91
Loans & Leases + RE Acquired	2.61	0.42	0.59	0.91	2.05	3.76	6.55	8.02	91

PEER GROUP 2

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.44	0.32	0.44	0.72	1.12	2.06	3.24	3.64	91
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.06	0.22	0.48	0.63	91
- Nonaccrual	2.72	0.37	0.51	0.93	1.89	3.75	7.07	10.63	91
Coml & Indl - 30-89 Days PD	0.98	0.04	0.12	0.26	0.72	1.21	3.12	4.10	91
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.08	0.35	0.62	91
- Nonaccrual	1.36	0.03	0.12	0.52	1.03	2.23	3.28	4.54	91
Individuals - 30-89 Days PD	1.84	0.07	0.53	0.97	1.54	2.36	4.32	5.36	91
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.07	0.23	0.48	0.90	91
- Nonaccrual	0.31	0.00	0.00	0.03	0.15	0.48	1.06	1.88	91
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	0.20	0.00	0.00	0.00	0.00	0.27	1.07	1.51	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	64
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.13	0.96	2.14	64
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.57	0.00	0.00	0.00	0.11	0.91	2.34	4.03	89
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.38	89
- Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.33	2.10	4.01	89

MEMORANDA:

1-4 Family - 30-89 Days PD	1.37	0.07	0.40	0.65	1.23	1.95	2.86	3.97	91
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.06	0.21	0.82	1.06	91
- Nonaccrual	1.39	0.01	0.06	0.43	0.84	2.00	4.06	5.55	91
Revolving - 30-89 Days PD	0.61	0.00	0.00	0.19	0.51	0.97	1.57	1.97	86
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.31	0.58	86
- Nonaccrual	0.57	0.00	0.00	0.03	0.38	0.85	1.80	3.25	86
Closed-End - 30-89 Days PD	1.55	0.09	0.37	0.64	1.36	2.21	3.07	3.98	91
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.06	0.24	0.98	1.29	91
- Nonaccrual	1.60	0.00	0.05	0.43	0.96	2.24	5.20	6.23	91
- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.03	0.09	0.19	0.38	0.56	91
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.08	91
- Jr Lien Nonaccrual	0.12	0.00	0.00	0.00	0.04	0.18	0.48	0.78	91
Commercial RE - 30-89 Days PD	1.42	0.05	0.22	0.66	1.10	2.26	3.39	3.75	91
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.37	0.60	91
- Nonaccrual	3.38	0.02	0.56	1.06	2.33	4.83	8.78	13.27	91
Const & Dev - 30-89 Days PD	2.20	0.00	0.00	0.59	1.84	3.80	5.27	7.55	90
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.26	0.81	1.30	90
- Nonaccrual	7.83	0.00	0.02	1.74	4.46	11.20	22.59	28.74	90
Multifamily - 30-89 Days PD	0.62	0.00	0.00	0.00	0.18	1.28	2.45	3.48	87
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.91	87
- Nonaccrual	1.67	0.00	0.00	0.00	0.34	2.72	7.18	12.64	87
Nonfarm Nres- 30-89 Days PD	0.83	0.00	0.09	0.32	0.62	1.22	1.87	2.60	91
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.25	0.38	91
- Nonaccrual	1.33	0.00	0.15	0.44	0.86	1.87	3.74	5.50	91
Farmland - 30-89 Days PD	0.64	0.00	0.00	0.00	0.07	0.76	2.01	7.49	77
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	77
- Nonaccrual	1.05	0.00	0.00	0.00	0.09	1.39	3.37	9.99	77
Credit Card - 30-89 Days PD	1.89	0.00	0.00	0.12	1.62	2.95	5.39	6.55	42
- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.16	0.98	1.53	2.18	42
- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.00	1.84	2.89	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.70	4.80	6.06	7.28	8.80	10.17	11.24	12.37	91
Tier 1 RBC Ratio	11.16	6.44	7.60	9.51	10.84	12.99	14.71	16.51	91
Total Risk-Based Capital Ratio	12.96	8.90	9.82	11.19	13.03	14.49	16.30	17.72	91
Tangible Tier 1 Leverage Ratio	8.66	4.78	5.92	7.13	8.73	10.08	11.24	12.21	91
Tangible Common Eq Cap/Tan Assets	6.22	2.39	3.56	4.97	6.36	7.45	8.54	9.98	91
<b>DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS</b>									
<b>PERCENT OF TOTAL ASSETS:</b>									
Loan Commitments	15.24	4.01	6.33	11.12	15.49	20.44	22.41	25.60	91
Standby Letters of Credit	1.03	0.07	0.22	0.43	0.84	1.57	2.28	2.92	91
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.00	0.05	0.23	0.82	91
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
<b>TYPE OF DERIVATIVE INSTRUMENT:</b>									
Derivative Contracts	4.14	0.00	0.00	0.25	2.10	7.45	13.83	22.98	91
Interest Rate Contracts	3.30	0.00	0.00	0.20	1.90	5.52	10.22	14.86	91
Interest Rate Futures & Forward Contr	0.33	0.00	0.00	0.00	0.00	0.56	1.63	2.07	91
Written Options Contr (Int Rate)	0.43	0.00	0.00	0.00	0.12	0.71	1.95	3.08	91
Purchased Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.67	1.26	91
Interest Rate Swaps	1.83	0.00	0.00	0.00	0.24	4.03	7.58	9.95	91
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.96	91
Futures & Forward Foreign Exch Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.59	91
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	91
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Equity, Commodity, & Other Deriv Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.02	91
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	91
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	91
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
<b>PERCENT OF AVERAGE LOANS AND LEASES:</b>									
Loan Commitments	23.30	7.02	10.46	16.53	23.56	29.64	36.84	40.70	91

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.83	12.92	27.87	100.00	100.00	100.00	100.00	100.00	78
Foreign Exchange Contracts	1.12	0.00	0.00	0.00	0.00	0.00	0.50	31.65	78
Equity, Comm, & Other Contracts	1.85	0.00	0.00	0.00	0.00	0.00	3.99	40.45	78
Futures and Forwards	16.81	0.00	0.00	0.00	6.78	38.71	53.29	62.50	78
Written Options	23.29	0.00	0.00	0.00	17.50	47.35	85.13	100.00	78
Exchange-Traded	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.48	78
Over-The-Counter	23.56	0.00	0.00	0.00	17.50	46.45	85.13	100.00	78
Purchased Options	3.63	0.00	0.00	0.00	0.00	2.61	17.57	32.46	78
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
Over-The-Counter	3.44	0.00	0.00	0.00	0.00	0.49	17.57	32.46	78
Swaps	44.70	0.00	0.00	0.00	29.22	94.47	100.00	100.00	78
Held for Trading	25.44	0.00	0.00	0.00	0.00	43.60	100.00	100.00	78
Interest Rate Contracts	22.49	0.00	0.00	0.00	0.00	24.93	100.00	100.00	78
Foreign Exchange Contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.32	78
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.11	78
Non-Traded	74.55	0.00	0.00	37.07	100.00	100.00	100.00	100.00	78
Interest Rate Contracts	67.93	0.00	0.00	14.96	100.00	100.00	100.00	100.00	78
Foreign Exchange Contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.11	1.23	78
Equity, Comm, & Other Contracts	1.63	0.00	0.00	0.00	0.00	0.00	0.00	40.34	78
Deriv Contr (Excl Fut & FX LE 14 Days)	65.14	0.00	4.46	42.16	68.81	98.84	100.00	100.00	78
One Year or Less	19.85	0.00	0.00	0.00	10.39	42.71	57.62	77.57	78
Over 1 Year to 5 Years	20.43	0.00	0.00	0.00	11.30	40.75	82.95	100.00	78
Over 5 Years	13.92	0.00	0.00	0.00	0.00	34.21	58.60	76.72	78
Gross Negative Fair Value (Abs Val)	2.57	0.00	0.00	0.22	1.77	4.62	6.87	9.02	78
Gross Positive Fair Value	2.40	0.00	0.00	0.11	1.62	4.49	6.21	8.61	78
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.06	91
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.03	0.05	0.07	91
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.05	91
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.05	91
Current Credit Exposure (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	91
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
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	91
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.12	0.00	0.00	0.00	0.00	0.17	0.57	0.80	91

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.13	91
Ins Under Assets(P/C)/Tot Ins Und Ast	31.60	0.00	0.00	0.00	0.00	100.00	100.00	100.00	16
Ins Under Assets(L/H)/Tot Ins Und Ast	68.39	0.00	0.00	0.00	100.00	100.00	100.00	100.00	16
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.78	0.00	0.00	0.00	0.12	1.27	3.87	5.60	91
Premium Inc/Ins Activities Revenue	3.16	0.00	0.00	0.00	0.00	0.00	22.17	47.40	67
Credit Rel Prem Inc/Tot Prem Inc	64.93	0.00	0.00	0.00	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	35.06	0.00	0.00	0.00	0.00	73.44	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.03	-0.08	0.00	0.00	0.00	0.00	0.04	0.72	91
Ins Net Inc (P/C)/Equity (P/C)	24.04	2.40	2.40	2.44	7.22	15.65	51.68	69.07	5
Ins Net Inc (L/H)/Equity (L/H)	2.07	-20.61	-20.61	-6.38	3.13	5.97	11.23	15.71	9
Insur Ben, Losses, Exp/Insur Premiums	66.12	0.00	0.00	3.50	44.60	115.57	140.31	159.47	14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.40	0.00	0.00	0.00	0.00	0.00	10.02	22.91	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
CSV Life Insurance/Tier 1 Cap + ALLL	10.11	0.00	0.00	1.29	10.73	18.23	23.25	24.52	91
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.30	0.00	0.00	0.00	0.00	0.00	0.92	5.78	40
Cost: Interest-Bearing Deposits	1.87	0.00	0.00	1.43	1.79	2.47	2.69	2.72	10
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.52	0.02	0.02	0.02	0.09	0.68	1.05	1.18	4
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
<b>GROWTH RATES:</b>									
Net Loans and Leases	-2.55	-100.00	-100.00	-79.46	-4.81	51.49	84.02	223.32	32
Total Selected Assets	-22.08	-100.00	-100.00	-73.31	-6.26	13.92	60.03	89.96	42
Deposits	247.26	-100.00	-100.00	-62.91	-14.91	14.19	636.44	1241.80	8





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	81.87	0.00	1.72	40.75	75.05	104.94	147.40	201.11	72
Dividends Paid/Net Income	54.14	0.00	0.00	27.89	53.81	75.97	130.53	163.63	65
Net Income - Dividends/Avg Equity	-4.35	-51.36	-44.57	-8.53	1.35	5.13	7.83	9.09	91
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	152.57	0.00	0.00	64.13	122.41	175.19	329.93	846.39	77
Dividends From Nonbank Subs	2.95	0.00	0.00	0.00	0.41	3.54	13.12	26.45	77
Dividends From Subsidiary BHCs	3.17	0.00	0.00	0.00	0.00	0.00	0.00	97.71	77
Dividends From All Subsidiaries	175.85	0.48	5.77	83.64	130.22	206.12	331.21	853.52	77
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	67.59	0.00	0.00	33.27	64.65	96.37	136.60	277.41	59
Interest Income From Bank Subs	1.18	0.00	0.00	0.00	0.07	0.40	5.45	24.71	59
Mgt & Service Fees From Bank Subs	1.83	0.00	0.00	0.00	0.00	0.00	8.89	28.13	59
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.69	59
Operating Income From Bank Subs	79.57	0.00	3.03	38.37	67.88	113.52	152.59	277.94	59
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	89.66	0.00	0.00	0.00	96.93	131.83	254.60	341.38	56
Interest Income From Nonbank Subs	2.59	0.00	0.00	0.00	0.00	0.00	11.52	39.49	56
Mgt & Serv Fees From Nonbank Subs	2.38	0.00	0.00	0.00	0.00	0.00	16.46	24.96	56
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Operating Inc From Nonbank Subs	97.80	0.00	0.00	16.25	100.00	143.28	300.46	341.38	56
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	69.94	0.00	0.00	0.00	60.07	72.88	155.57	161.22	8
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Mgt & Serv Fees From Sub BHCs	3.69	0.00	0.00	0.00	0.00	0.00	12.31	15.62	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	73.64	0.00	0.00	0.00	69.88	72.88	167.83	169.75	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	63.13	0.00	0.00	37.78	79.37	97.00	99.65	100.37	88
Interest Income From Bank Subs	1.81	0.00	0.00	0.00	0.06	1.17	9.18	22.36	88
Mgt & Serv Fees From Bank Subs	3.51	0.00	0.00	0.00	0.00	2.43	22.58	49.14	88
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	88
Operating Income From Bank Subs	76.90	0.00	0.37	66.54	95.35	98.99	100.12	106.99	88
Dividends From Nonbank Subs	1.50	0.00	0.00	0.00	0.05	2.09	7.42	12.24	88
Interest Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.33	1.99	88
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.29	0.52	88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Inc From Nonbank Subs	2.08	0.00	0.00	0.00	0.41	3.70	10.67	13.62	88
Dividends From Subsidiary BHCs	1.18	0.00	0.00	0.00	0.00	0.00	0.00	57.16	88
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Income From Sub BHCs	1.40	0.00	0.00	0.00	0.00	0.00	0.00	63.91	88
Loans and Adv From Subs/ST Debt	713129	0.00	28.94	168.21	304.13	1162.25	9342.98	1302996	18
Loans and Adv From Subs/Total Debt	2265.58	0.00	33.48	88.50	216.00	857.43	3511.03	26373.0	38

BHCPR Reporters for Quarter Ending 12/31/2008  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1208661	5,060,123	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1401109	3,162,917	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
3446412	6,866,518	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	3,871,150	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,768,433	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,233,303	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,584,368	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6,037,142	BBVA PR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,719,803	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	5,653,885	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	8,962,338	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,432,361	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,874,313	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
3762457	4,343,645	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	New Y-9C/BHCPR reporter
2078816	3,097,250	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	5,174,570	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	8,409,567	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	6,654,354	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	6,095,996	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,450,100	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6,617,081	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,364,811	F. N. B. CORPORATION	HERMITAGE, PA	
1203602	4,482,694	FIRST BUSEY CORPORATION	URBANA, IL	
1075911	7,022,963	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,427,271	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,699,142	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,212,385	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	6,627,161	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	4,784,155	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,530,940	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	4,195,312	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1364071	3,444,674	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1060627	9,278,304	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	4,104,296	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	5,553,970	GLACIER BANCORP, INC.	KALISPELL, MT	
3012554	3,076,290	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 4
1086533	7,188,678	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,875,824	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	5,490,509	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3,630,268	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	5,583,226	IBERIABANK CORPORATION	LAFAYETTE, LA	
3114654	4,454,821	IMPERIAL CAPITAL BANCORP, INC	LA JOLLA, CA	
1136803	3,628,469	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1132654	3,357,100	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1064278	3,492,400	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	7,186,399	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	4,934,916	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	5,731,675	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	8,819,763	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,028,486	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1204627	3,093,468	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	

BHCPR Reporters for Quarter Ending 12/31/2008  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1209828	3,570,212	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
3719965	4,423,292	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	9,395,588	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,336,088	NBT BANCORP INC.	NORWICH, NY	
3214095	8,300,243	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	4,767,411	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7,874,853	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6,198,098	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	9,574,291	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	4,497,183	PACWEST BANCORP	SAN DIEGO, CA	
1142336	7,070,720	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	5,162,792	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,754,075	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	3,958,496	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1109599	9,081,436	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,560,925	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6,548,748	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2452180	7,446,483	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1098844	3,715,981	RENASANT CORPORATION	TUPELO, MS	
1097025	3,939,368	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	3,975,501	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	4,438,368	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,313,638	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,890,895	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4,407,249	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	5,084,973	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,622,126	SUN BANCORP, INC	VINELAND, NJ	
1031449	9,751,359	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	4,388,889	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	5,141,814	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1079562	9,790,909	TRUSTMARK CORPORATION	JACKSON, MS	
2747644	8,605,203	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	8,102,091	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	8,520,765	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,024,688	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,088,909	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,224,412	WESBANCO, INC.	WHEELING, WV	
1025541	4,044,273	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5,243,763	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
1199602	4,464,320	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 91 bank holding companies.