

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	415	410	406	413	400
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.42	3.61	3.61	3.74	3.81
+ Non-interest Income	0.88	0.92	0.91	0.92	0.96
- Overhead Expense	3.04	3.05	3.05	3.04	3.05
- Provision for Losses	0.42	0.15	0.20	0.16	0.17
+ Securities Gains (Losses)	-0.05	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)	0.80	1.36	1.30	1.48	1.61
Net Operating Income	0.54	0.95	0.91	1.01	1.10
Net Income	0.54	0.95	0.91	1.01	1.10
Net Income (Sub S Adjusted)	0.69	0.95	0.92	0.97	1.07
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.43	7.25	7.24	7.01	6.24
Interest Expense	2.74	3.37	3.36	2.99	2.15
Net Interest Income (TE)	3.69	3.88	3.88	4.02	4.11
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.35	0.13	0.17	0.11	0.12
Earnings Coverage of Net Losses (X)	11.59	34.36	22.47	33.23	33.97
Ln&Ls Allowance/Total Loans & Leases	1.27	1.17	1.18	1.17	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.97	0.86	1.01	0.54	0.47
30-89 Days Past Due Loans and Leases	1.08	0.91	1.00	0.74	0.58
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	30.34	24.12	25.38	24.16	23.08
Net ST Noncore Funding Dependence	19.15	15.59	16.75	15.01	12.07
Net Loans and Leases/Total Assets	72.67	71.82	72.16	70.75	69.58
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.81	9.31	9.19	9.27	9.28
Equity Capital/Total Assets	8.25	8.85	8.79	8.72	8.55
Net Loans&Ls/Equity Capital (X)	9.30	8.48	8.59	8.51	8.49
Cash Dividends/Net Income	36.87	30.73	34.91	29.09	25.17
Cash Dividends/Net Income (Sub S Adjusted)	22.80	27.85	27.20	27.93	20.82
Retained Earnings/Avg Equity Cap	2.73	6.93	6.13	7.97	9.09
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.66	0.35	0.41	0.28	0.30
Long-Term Debt/Equity Capital	0.84	0.41	0.44	0.53	0.61
Equity Investment in Subs/Equity Cap	115.33	112.15	112.52	111.38	110.52
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.92	111.27	118.27	108.19	110.99

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.96	6.75	6.74	6.52	5.79
Less: Interest Expense	2.55	3.15	3.13	2.79	2.00
Equals: Net Interest Income (TE)	3.42	3.61	3.61	3.74	3.81
Plus: Non-Interest Income	0.88	0.92	0.91	0.92	0.96
Equals: Adj Operating Income (TE)	4.34	4.58	4.56	4.71	4.83
Less: Overhead Expense	3.04	3.05	3.05	3.04	3.05
Less: Provision for Loan and Lease Losses	0.42	0.15	0.20	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	-0.05	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)	0.80	1.36	1.30	1.48	1.61
Less: Applicable Income Taxes (TE)	0.25	0.39	0.37	0.44	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.54	0.95	0.91	1.01	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.54	0.95	0.91	1.01	1.10
Memo: Net Income (Last Four Qtrs)	0.61	0.96	0.91	1.02	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.91	93.25	93.14	93.16	93.04
Avg Int-Bearing Funds / Avg Assets	81.01	80.07	80.01	79.43	78.54
Int Income (TE) / Avg Earning Assets	6.43	7.25	7.24	7.01	6.24
Int Expense / Avg Earning Assets	2.74	3.37	3.36	2.99	2.15
Net Int Inc (TE) / Avg Earn Assets	3.69	3.88	3.88	4.02	4.11
YIELD OR COST:					
Total Loans and Leases (TE)	6.83	7.86	7.82	7.65	6.89
Interest-Bearing Bank Balances	3.09	5.44	5.60	4.99	3.36
Fed Funds Sold & Reverse Repos	2.48	5.17	5.05	4.92	3.22
Trading Assets	2.76	3.83	4.36	2.38	1.61
Total Earning Assets	6.33	7.15	7.13	6.90	6.14
Investment Securities (TE)	5.07	5.02	5.05	4.65	4.17
U.S. Treasury & Agency Sec (excl MBS)	5.03	4.69	4.78	4.12	3.40
Mortgage-Backed Securities	4.79	4.74	4.72	4.51	4.08
All Other Securities	6.26	6.27	6.35	6.22	6.15
Interest-Bearing Deposits	3.00	3.70	3.69	3.24	2.27
Time Deposits of \$100K or More	4.04	4.76	4.74	4.29	3.19
Time Deposits < \$100K	4.09	4.73	4.74	4.16	3.09
Other Domestic Deposits	1.58	2.46	2.42	2.13	1.40
Foreign Deposits	2.66	2.07	2.05	3.66	1.87
Fed Funds Purchased and Repos	2.53	4.55	4.42	4.24	2.75
Other Borrowed Funds & Trading Liab	3.93	4.89	4.85	4.68	4.00
All Interest-Bearing Funds	3.13	3.92	3.90	3.50	2.55

	PEER GROUP 04				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	46	45	59	57	56
Avg Assets per Employee (\$000)	3,843	3,602	3,606	3,461	3,403
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.23	2.27	2.43	2.04	1.80
Overhead Exp / NII + Non-Int Income	71.16	68.54	68.63	66.59	64.31
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.05	3.05	3.04	3.05
Personnel Expense	1.66	1.71	1.70	1.71	1.70
Net Occupancy Expense	0.42	0.43	0.43	0.42	0.43
Other Operating Expenses	0.92	0.89	0.91	0.89	0.89
Overhead Less Non-Interest Income	2.10	2.07	2.08	2.07	2.03
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.77	67.05	67.15	65.19	63.00
Personnel Expense	38.44	37.59	37.47	36.70	35.36
Net Occupancy Expense	9.82	9.39	9.35	9.01	8.80
Other Operating Expenses	21.36	19.74	19.98	19.16	18.49
Total Non-Interest Income	19.85	20.04	19.87	19.44	19.63
Fiduciary Activities Income	1.08	1.20	1.21	1.15	1.09
Serv Charges on Deposit Accts - Domestic	7.46	7.32	7.39	7.17	7.23
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.65	0.65	0.67	0.50	0.46
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.29	0.27	0.28	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.44	0.47	0.49	0.56	0.54
Net Gain (Loss) - Sales Loans, OREO, Oth	1.17	1.34	1.23	1.37	1.49
Other Non-Interest Income	6.13	5.98	5.95	5.59	5.57
Overhead Less Non-Interest Income	49.32	46.19	46.54	44.93	42.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.76	21.76	21.08	23.14	25.71
Appl Inc Tax+TE/Pretax NOI+TE	28.22	29.02	29.13	30.18	31.33

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	57.58	56.30	56.66	55.42	53.83
Commercial and Industrial Loans	9.61	9.57	9.76	9.53	9.39
Loans to Individuals	2.48	2.72	2.67	2.85	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.97	1.06	0.98	0.90	0.82
Other Loans and Leases	0.81	0.77	0.78	0.74	0.81
Net Loans and Leases	72.67	71.82	72.16	70.75	69.58
Debt Securities Over 1 Year	14.16	13.99	13.65	14.41	15.88
Mutual Funds and Equity Securities	0.12	0.20	0.20	0.19	0.18
Subtotal	87.57	86.74	86.78	86.15	86.52
Interest-Bearing Bank Balances	0.44	0.28	0.30	0.28	0.30
Federal Funds Sold & Reverse Repos	0.88	1.18	1.02	1.43	1.25
Debt Securities 1 Year or Less	1.61	2.59	2.41	2.81	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.28	91.70	91.35	91.50	91.51
Non-Int Cash and Due From Dep Inst	2.15	2.17	2.45	2.57	2.87
Other Real Estate Owned	0.28	0.10	0.13	0.06	0.06
All Other Assets	6.42	6.04	6.09	5.83	5.53

MEMORANDA:

Short-Term Investments	3.37	4.63	4.24	5.15	4.79
U.S. Treasury Securities	0.05	0.07	0.07	0.16	0.15
U.S. Agency Securities (excl MBS)	3.38	5.68	4.98	6.34	6.86
Municipal Securities	3.18	3.32	3.28	3.06	2.99
Mortgage-Backed Securities	7.30	5.64	5.98	5.68	6.14
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.26	0.35	0.32	0.35	0.43
RE Loans Secured by 1-4 Family	17.37	17.04	17.04	17.52	16.98
Revolving	2.86	2.54	2.61	2.67	2.76
Closed-End, Sec by First Liens	12.68	12.58	12.54	12.98	12.60
Closed-End, Sec by Junior Liens	1.44	1.53	1.51	1.49	1.22
Commercial Real Estate Loans	36.53	35.63	35.94	34.72	33.96
Construction and Land Dev	11.32	11.68	11.83	11.16	10.37
Multifamily	1.90	1.70	1.71	1.63	1.59
Nonfarm Nonresidential	21.81	20.72	20.83	20.64	20.57
RE Loans Secured by Farmland	1.68	1.60	1.60	1.35	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.75	78.16	78.23	78.17	77.46
RE Loans Secured by 1-4 Family	24.07	24.04	23.93	25.14	24.91
Revolving	3.89	3.51	3.59	3.75	3.96
Closed-End	19.91	20.24	20.06	21.05	20.61
Commercial Real Estate Loans	49.73	49.23	49.32	48.65	48.28
Construction and Land Dev	15.27	15.97	16.03	15.37	14.45
Multifamily	2.63	2.37	2.38	2.29	2.26
Nonfarm Nonresidential	29.96	28.86	28.82	29.14	29.51
RE Loans Secured by Farmland	2.33	2.23	2.22	1.91	1.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.24	13.40	13.57	13.46	13.55
Loans to Individuals	3.51	3.90	3.82	4.10	4.59
Credit Card Loans	0.08	0.08	0.09	0.09	0.09
Agricultural Loans	1.35	1.48	1.37	1.28	1.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.14	1.09	1.09	1.05	1.19

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	3.37	4.63	4.24	5.15	4.79
Liquid Assets	15.34	16.40	16.06	17.82	19.18
Investment Securities	16.38	17.46	16.93	18.12	19.41
Net Loans and Leases	72.67	71.82	72.16	70.75	69.58
Net Lns, Ls & Stdby Ltrs of Credit	73.43	72.60	72.96	71.57	70.38
Core Deposits	58.97	62.73	62.02	62.36	64.09
Noncore Funding	30.38	25.94	26.70	26.50	25.11
Time Deposits of \$100K or More	14.98	14.76	14.92	16.04	14.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.07	2.00	2.09	1.87	1.82
Net Fed Funds Purchased (Sold)	1.26	0.88	1.14	0.43	0.61
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.55	2.12	2.16	1.98	2.10
Earning Assets Repr in 1 Year	37.13	39.63	39.83	40.51	41.58
Int-Bearing Liab Repr in 1 Year	34.15	35.95	35.05	35.52	29.69
Long-Term Debt Repr in 1 Year	0.56	0.50	0.45	0.54	0.43
Net Assets Repriceable in 1 Year	1.57	2.47	3.27	3.73	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	30.34	24.12	25.38	24.16	23.08
Net ST Noncore Funding Dependence	19.15	15.59	16.75	15.01	12.07
Short-Term Inv/ST Noncore Funding	19.08	29.46	26.37	32.80	37.20
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.30	-1.61	-2.81	0.23	5.63
Net Loans and Leases/Total Deposits	93.25	90.78	91.85	88.88	87.82
Net Loans and Leases/Core Deposits	126.67	115.92	118.22	116.08	111.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.27	-0.12	0.08	-0.16	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.86	-0.66	0.47	-1.22	-2.29
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.04	0.02	-0.14	-0.30
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.85	5.85	5.64	6.90	7.01
Available-For-Sale Securities	94.15	94.15	94.36	93.10	92.81
U. S. Treasury Securities	0.27	0.45	0.42	0.91	0.88
U. S. Agency Securities (excl MBS)	23.32	36.24	33.07	39.89	40.85
Municipal Securities	19.66	19.13	19.36	17.39	15.78
Mortgage-Backed Securities	44.23	31.67	34.91	30.07	30.15
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	1.65	1.92	1.81	2.00	2.28
Mutual Funds and Equity Securities	0.81	1.33	1.29	1.15	0.96
Debt Securities 1 Year or Less	11.37	17.27	16.28	17.51	16.16
Debt Securities 1 To 5 Years	26.15	31.30	28.69	36.73	39.67
Debt Securities Over 5 Years	57.82	46.02	49.48	40.11	38.61
Pledged Securities	61.21	53.90	55.63	53.09	52.57
Structured Notes, Fair Value	0.64	1.93	1.49	2.50	2.82

ANALYSIS RATIOS	PEER GROUP 04				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.42	0.15	0.20	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.56	0.20	0.28	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	223.30	241.38	201.97	251.69	323.20
Ln&Ls Allowance/Total Loans & Leases	1.27	1.17	1.18	1.17	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.96	26.30	15.27	24.64	24.82
ALLL/Nonaccrual Assets	153.58	355.52	298.55	637.35	783.86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	126.92	264.03	216.09	426.13	575.22
Gross Ln&Ls Losses/Avg Loans & Leases	0.40	0.18	0.23	0.17	0.18
Recoveries/Avg Loans and Leases	0.04	0.05	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	0.35	0.13	0.17	0.11	0.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	19.81	28.26	38.60	36.25	31.97
Earnings Coverage of Net Losses (X)	11.59	34.36	22.47	33.23	33.97
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.24	0.05	0.08	0.04	0.03
RE Loans Secured By 1-4 Family	0.17	0.05	0.09	0.05	0.04
Revolving	0.10	0.03	0.04	0.02	0.02
Closed-End	0.17	0.05	0.09	0.05	0.04
Commercial Real Estate Loans	0.26	0.05	0.08	0.03	0.02
Construction and Land Dev	0.51	0.03	0.09	0.02	0.01
Multifamily	0.04	0.00	0.01	0.00	0.00
Nonfarm Nonresidential	0.06	0.03	0.04	0.02	0.02
RE Loans Secured by Farmland	0.01	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.46	0.24	0.31	0.30	0.26
Loans to Depository Institutions	0.35	2.81	0.00	0.00	0.00
Loans to Individuals	0.90	0.71	0.75	0.67	0.82
Credit Card Loans	1.70	1.43	1.57	1.45	2.19
Agricultural Loans	0.01	0.00	0.00	0.00	0.00
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.96	0.50	0.54	0.29	0.49

PERCENT OF LOANS AND LEASES

09/30/2008

09/30/2007

12/31/2007

12/31/2006

12/31/2005

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

1.08
0.13
1.58

0.91
0.11
0.71

1.00
0.11
0.84

0.74
0.07
0.45

0.58
0.06
0.37

90+ Days PD and Nonaccrual Loans and Leases

1.77

0.88

1.00

0.56

0.46

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

0.00
0.00
0.01

0.00
0.00
0.00

0.00
0.00
0.00

0.00
0.00
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
90+ Days Past Due Assets
Nonaccrual Assets
30+ Days PD & Nonaccrual Assets

1.08
0.13
1.59
2.91

0.91
0.11
0.71
1.85

1.00
0.11
0.84
2.05

0.74
0.07
0.45
1.35

0.58
0.06
0.37
1.08

PERCENT OF TOTAL ASSETS

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

1.32
1.66

0.63
0.77

0.73
0.90

0.40
0.49

0.33
0.41

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

1.57
160.79
17.89
16.60
2.10

0.66
77.91
6.99
6.65
0.91

0.79
90.20
8.58
8.12
1.08

0.43
51.39
4.62
4.32
0.59

0.36
42.50
3.95
3.66
0.51

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

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.09	0.88	0.99	0.68	0.51
- 90+ Days Past Due	0.13	0.10	0.10	0.06	0.05
- Nonaccrual	1.77	0.73	0.90	0.45	0.32
Coml & Indl - 30-89 Days PD	0.79	0.89	0.83	0.65	0.56
- 90+ Days Past Due	0.07	0.07	0.06	0.05	0.04
- Nonaccrual	0.88	0.57	0.55	0.47	0.52
Individuals - 30-89 Days PD	1.36	1.29	1.49	1.26	1.22
- 90+ Days Past Due	0.11	0.09	0.08	0.08	0.10
- Nonaccrual	0.28	0.21	0.24	0.20	0.20
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	0.07	0.06	0.09	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.04	0.02	0.03	0.06
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.39	0.40	0.30	0.33	0.30
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.01
- Nonaccrual	0.07	0.04	0.05	0.05	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.09	0.98	1.18	0.90	0.67
- 90+ Days Past Due	0.10	0.09	0.10	0.08	0.08
- Nonaccrual	1.06	0.48	0.50	0.33	0.31
Revolvi ng - 30-89 Days PD	0.42	0.43	0.59	0.44	0.29
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.01
- Nonaccrual	0.29	0.14	0.15	0.08	0.06
Closed-End - 30-89 Days PD	1.21	0.95	1.14	0.86	0.75
- 90+ Days Past Due	0.12	0.09	0.10	0.08	0.08
- Nonaccrual	1.09	0.52	0.54	0.36	0.36
- Jr Lien 30-89 Days PD	0.08	0.07	0.07	0.06	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.08	0.05	0.05	0.03	0.03
Commercial RE - 30-89 Days PD	1.12	0.78	0.83	0.52	0.37
- 90+ Days Past Due	0.12	0.09	0.09	0.03	0.03
- Nonaccrual	2.15	0.80	1.03	0.44	0.31
Const & Dev - 30-89 Days PD	1.48	0.95	0.99	0.53	0.30
- 90+ Days Past Due	0.11	0.07	0.06	0.01	0.01
- Nonaccrual	3.84	0.91	1.53	0.30	0.14
Multifamily - 30-89 Days PD	0.23	0.25	0.27	0.14	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.37	0.18	0.20	0.05	0.03
Nonfarm Nres- 30-89 Days PD	0.65	0.56	0.63	0.44	0.34
- 90+ Days Past Due	0.07	0.06	0.07	0.03	0.03
- Nonaccrual	0.90	0.52	0.55	0.43	0.32
Farmland - 30-89 Days PD	0.25	0.25	0.36	0.28	0.12
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.16	0.18	0.16	0.12	0.15
Credit Card - 30-89 Days PD	1.20	1.30	1.20	1.08	1.24
- 90+ Days Past Due	0.57	0.42	0.32	0.31	0.37
- Nonaccrual	0.01	0.01	0.00	0.01	0.01

CAPITAL RATIOS	PEER GROUP 04				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.81	9.31	9.19	9.27	9.28
Tier 1 RBC Ratio	11.26	11.99	11.74	12.13	12.24
Total Risk-Based Capital Ratio	12.63	13.31	13.01	13.49	13.56
Tangible Tier 1 Leverage Ratio	8.76	9.27	9.15	9.22	9.23
Tangible Common Eq Cap/Tan Assets	7.39	8.02	7.92	7.92	7.82
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.77	15.69	15.23	15.95	16.43
Standby Letters of Credit	0.66	0.70	0.70	0.73	0.71
Commercial & Similar Letters of Credit	0.02	0.03	0.03	0.03	0.03
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	0.53	0.62	0.55	0.74	0.47
Interest Rate Contracts	0.52	0.60	0.54	0.72	0.45
Interest Rate Futures & Forward Contr	0.04	0.04	0.04	0.05	0.04
Written Options Contr (Int Rate)	0.08	0.08	0.07	0.06	0.03
Purchased Options Contr (Int Rate)	0.00	0.03	0.01	0.05	0.00
Interest Rate Swaps	0.13	0.07	0.08	0.14	0.11
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	19.64	22.62	22.13	23.72	25.19

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	98.58	98.86	99.37	99.15	98.68
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.81	0.66	0.35	0.85	1.32
Futures and Forwards	16.42	16.72	17.65	17.27	24.47
Written Options	35.88	37.30	38.54	31.35	31.24
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.93	36.34	37.65	30.59	28.72
Purchased Options	3.42	4.49	4.64	6.67	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.39	4.40	4.58	6.34	3.12
Swaps	31.80	28.10	27.68	31.67	36.42
Held for Trading	1.65	0.74	1.24	0.67	0.26
Interest Rate Contracts	1.65	0.74	1.24	0.67	0.00
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	98.35	99.26	98.76	99.33	99.32
Interest Rate Contracts	85.42	88.34	87.84	88.10	87.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.81	0.66	0.35	0.85	1.31
Deriv Contr (Excl Fut & FX LE 14 Days)	62.08	60.56	59.55	65.37	65.99
One Year or Less	27.96	17.63	19.88	26.03	27.29
Over 1 Year to 5 Years	20.32	28.00	25.43	33.24	30.62
Over 5 Years	6.66	2.39	3.10	2.03	2.46
Gross Negative Fair Value (Abs Val)	0.63	0.30	0.46	0.44	0.70
Gross Positive Fair Value	0.43	0.34	0.40	0.41	0.33
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

09/30/2008

09/30/2007

12/31/2007

12/31/2006

12/31/2005

ANALYSIS RATIOS:

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	22.55	20.10	21.75	27.62	27.62
Ins Under Assets(L/H)/Tot Ins Und Ast	77.45	79.90	78.25	72.38	72.38
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.44	0.47	0.49	0.56	0.54
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	58.74	58.96	62.11	62.27	65.14
Other Prem Inc/Total Prem Inc	41.26	41.04	37.89	37.73	34.86
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)	66.35	12.91	7.32	49.29	21.96
Ins Net Inc (L/H)/Equity (L/H)	14.20	11.56	10.53	7.02	0.88
Insur Ben, Losses, Exp/Insur Premiums	81.43	89.62	88.59	93.22	63.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.50
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	1.68
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.93	9.50	9.61	9.26	7.24
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	0.04	0.00	0.00	0.10	0.00
Cost: Interest-Bearing Deposits	2.66	2.07	2.05	3.66	1.87
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	0.20	N/A	N/A	0.47	2.71
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-22.51	-50.10	-39.29	-14.81	-1.43
Total Selected Assets	-13.60	-37.93	-33.06	-4.96	-13.75
Deposits	-1.85	-6.48	-9.71	-2.22	-7.99

PROFITABILITY:	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	5.65	10.20	9.70	11.29	12.29
Bank Net Inc/Avg Eq Inv in Banks	6.88	11.19	10.58	12.56	13.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.63	4.45	4.28	3.98	2.54
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	3.73	10.36	10.89	9.85	10.31
Bank Net Income/Parent Net Income	111.30	109.23	109.92	109.14	106.53
Nonbank Net Income/Parent Net Income	0.36	0.36	0.42	0.32	0.24
Sub BHCs Net Inc/Parent Net Income	86.48	86.50	91.86	87.92	87.27
LEVERAGE:					
Total Liabilities/Equity	22.29	18.05	18.22	18.46	20.10
Total Debt/Equity Capital	2.29	1.35	1.38	1.40	1.58
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.75	16.72	16.57	16.89	16.52
Tot Debt+Lns Guaranteed for Affl/Equity	2.56	1.52	1.58	1.61	1.92
Total Debt/Eq Cap - Exc Over Fair Value	2.32	1.37	1.41	1.42	1.60
Long-Term Debt/Equity Capital	0.84	0.41	0.44	0.53	0.61
Short-Term Debt/Equity Capital	0.66	0.35	0.41	0.28	0.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.10	0.12	0.12	0.15	0.25
Long-Term Debt/Consolidated LT Debt	1.22	1.19	1.08	1.38	1.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.33	112.15	112.52	111.38	110.52
Total Investment in Subs/Equity	115.85	112.77	113.20	112.23	111.33
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.62	98.57	98.85	97.97	97.38
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.98	99.01	99.34	98.58	98.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.67	1.10	1.19	0.94	0.78
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.43	3.31	3.68	3.02	2.34
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	98.23	109.92	112.30	106.82	103.82
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	96.92	111.27	118.27	108.19	110.99
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	84.53	97.69	98.89	102.79	106.51
Pretax Oper Inc + Int Exp/Int Expense	7922.77	6736.17	4446.25	5805.15	6328.86
Div + Int From Subs/Int Exp + Div	146.71	164.62	164.11	159.25	156.82
Fees+Other Inc From Subs/Sal + Oth Exp	4.20	5.10	5.16	5.60	8.03
Net Inc/Curr Port of LT Debt+Pfd Div(X)	27.62	77.15	75.63	32.40	74.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.87	-0.17	-0.17	0.07	0.18
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.42	0.82	2.07	0.66	0.00
Total	0.97	0.82	2.07	0.66	0.05
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	0.22	0.29	0.29	0.36	0.40
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				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	82.14	78.54	86.00	92.08	81.66
Dividends Paid/Net Income	37.07	31.04	35.04	29.18	25.01
Net Income - Dividends/Avg Equity	2.77	6.87	6.11	7.97	9.12
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	123.48	140.58	145.60	130.29	116.87
Dividends From Nonbank Subs	0.48	0.42	0.49	0.46	0.33
Dividends From Subsidiary BHCs	0.11	0.78	1.01	0.89	1.30
Dividends From All Subsidiaries	132.73	165.77	169.78	157.08	151.96
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	48.50	42.76	51.43	39.13	33.69
Interest Income From Bank Subs	0.13	0.35	0.38	0.37	0.19
Mgt & Service Fees From Bank Subs	0.83	0.80	0.85	0.87	1.14
Other Income From Bank Subs	0.06	0.04	0.04	0.06	0.07
Operating Income From Bank Subs	52.92	47.81	61.78	44.48	38.64
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	73.17	64.02	69.88	59.89	54.68
Interest Income From Nonbank Subs	0.00	0.39	0.37	0.75	1.16
Mgt & Serv Fees From Nonbank Subs	0.00	0.07	0.09	0.34	1.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.54	0.06
Operating Inc From Nonbank Subs	78.59	77.79	81.75	89.02	83.07
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	36.59	23.99	27.98	31.36	24.82
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	36.60	26.32	29.19	31.57	25.05
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.97	67.56	70.15	65.27	65.46
Interest Income From Bank Subs	1.19	1.83	1.52	1.82	1.16
Mgt & Serv Fees From Bank Subs	1.26	1.29	1.11	1.40	2.33
Other Income From Bank Subs	0.07	0.10	0.08	0.10	0.18
Operating Income From Bank Subs	78.52	79.35	80.65	80.36	78.01
Dividends From Nonbank Subs	0.82	0.72	0.61	0.42	0.59
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.04	0.04
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.92	1.81	1.34	1.18	2.55
Dividends From Subsidiary BHCs	0.50	0.31	0.68	0.83	0.69
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	0.78	0.40	0.82	1.21	0.88
Loans and Adv From Subs/ST Debt	661.68	592.23	628.82	733.08	948.85
Loans and Adv From Subs/Total Debt	378.42	472.16	462.16	379.56	301.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									415
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.41	2.36	2.62	3.02	3.41	3.82	4.25	4.56	415
+ Non-interest Income	0.88	0.17	0.29	0.57	0.83	1.17	1.64	2.03	415
- Overhead Expense	3.04	1.78	2.14	2.60	2.97	3.48	4.08	4.58	415
- Provision for Losses	0.41	0.03	0.06	0.13	0.29	0.56	1.22	1.98	415
+ Securities Gains (Losses)	-0.04	-0.86	-0.45	-0.02	0.00	0.02	0.08	0.12	415
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.03	0.09	415
= Pretax Net Oper Income (TE)	0.80	-2.15	-0.71	0.26	0.93	1.43	1.91	2.13	415
Net Operating Income	0.53	-1.98	-0.75	0.15	0.63	1.02	1.42	1.81	415
Net Income	0.53	-1.98	-0.75	0.15	0.62	1.02	1.42	1.81	415
Net Income (Sub S Adjusted)	0.69	-2.11	-0.19	0.37	0.79	1.11	1.37	1.39	96
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.42	5.57	5.80	6.09	6.42	6.74	7.13	7.43	415
Interest Expense	2.74	1.62	1.96	2.35	2.74	3.13	3.49	3.64	415
Net Interest Income (TE)	3.68	2.55	2.77	3.27	3.67	4.11	4.58	4.94	415
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.34	0.00	0.02	0.09	0.19	0.44	1.26	1.99	415
Earnings Coverage of Net Losses (X)	11.58	-15.25	-0.48	1.78	6.46	16.22	43.14	80.43	415
Ln&Ls Allowance/Total Loans & Leases	1.27	0.74	0.86	1.00	1.20	1.47	1.94	2.37	415
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.96	0.15	0.32	0.70	1.54	2.79	5.04	7.88	415
30-89 Days Past Due Loans and Leases	1.08	0.09	0.19	0.41	0.87	1.60	2.61	3.64	415
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	30.34	8.50	13.24	21.40	30.05	39.25	49.11	57.07	415
Net ST Noncore Funding Dependence	19.15	3.26	7.37	12.10	18.25	25.60	33.85	42.47	415
Net Loans and Leases/Total Assets	72.67	50.75	57.24	66.13	74.09	79.75	84.55	87.44	415
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.80	6.05	6.61	7.71	8.67	9.81	11.47	12.51	415
Equity Capital/Total Assets	8.24	4.56	5.35	6.71	8.08	9.74	11.76	13.28	415
Net Loans&Ls/Equity Capital (X)	9.29	4.86	5.64	7.06	8.91	11.27	14.28	16.37	413
Cash Dividends/Net Income	36.86	0.00	0.00	10.68	40.30	61.61	85.70	110.26	330
Cash Dividends/Net Income (Sub S Adjusted)	22.79	-76.76	-36.82	0.00	18.81	47.40	74.48	111.02	96
Retained Earnings/Avg Equity Cap	2.72	-27.53	-10.96	0.05	4.10	7.35	10.80	12.15	415
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.65	0.00	0.00	0.00	0.00	0.00	5.31	13.51	413
Long-Term Debt/Equity Capital	0.83	0.00	0.00	0.00	0.00	0.00	6.09	15.62	413
Equity Investment in Subs/Equity Cap	115.32	90.22	95.10	99.27	110.78	129.38	149.02	168.92	413
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	96.92	-9.39	4.92	56.96	99.92	123.90	192.20	274.20	403

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.96	5.14	5.34	5.65	5.94	6.26	6.60	6.84	415
Less: Interest Expense	2.54	1.50	1.80	2.17	2.54	2.93	3.25	3.43	415
Equals: Net Interest Income (TE)	3.41	2.36	2.62	3.02	3.41	3.82	4.25	4.56	415
Plus: Non-Interest Income	0.88	0.17	0.29	0.57	0.83	1.17	1.64	2.03	415
Equals: Adj Operating Income (TE)	4.33	2.74	3.15	3.71	4.29	4.94	5.58	6.32	415
Less: Overhead Expense	3.04	1.78	2.14	2.60	2.97	3.48	4.08	4.58	415
Less: Provision for Loan and Lease Losses	0.41	0.03	0.06	0.13	0.29	0.56	1.22	1.98	415
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Plus: Realized G/L on AFS Sec	-0.04	-0.86	-0.45	-0.02	0.00	0.02	0.08	0.12	415
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.03	0.09	415
Equals: Pretax Net Oper Inc (TE)	0.80	-2.15	-0.71	0.26	0.93	1.43	1.91	2.13	415
Less: Applicable Income Taxes (TE)	0.24	-0.29	-0.08	0.04	0.23	0.44	0.63	0.75	415
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Equals: Net Operating Income	0.53	-1.98	-0.75	0.15	0.63	1.02	1.42	1.81	415
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Equals: Net Income	0.53	-1.98	-0.75	0.15	0.62	1.02	1.42	1.81	415
Memo: Net Income (Last Four Qtrs)	0.60	-1.50	-0.59	0.21	0.69	1.05	1.43	1.79	375
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.91	87.89	89.17	90.99	93.04	94.73	96.05	96.75	415
Avg Int-Bearing Funds / Avg Assets	81.00	68.55	71.09	76.91	81.84	85.47	88.32	89.72	415
Int Income (TE) / Avg Earning Assets	6.42	5.57	5.80	6.09	6.42	6.74	7.13	7.43	415
Int Expense / Avg Earning Assets	2.74	1.62	1.96	2.35	2.74	3.13	3.49	3.64	415
Net Int Inc (TE) / Avg Earn Assets	3.68	2.55	2.77	3.27	3.67	4.11	4.58	4.94	415
YIELD OR COST:									
Total Loans and Leases (TE)	6.82	6.05	6.21	6.49	6.77	7.19	7.55	7.87	415
Interest-Bearing Bank Balances	3.09	0.00	0.54	1.54	2.74	4.18	6.91	9.48	379
Fed Funds Sold & Reverse Repos	2.47	1.75	1.95	2.19	2.44	2.70	3.22	3.52	377
Trading Assets	2.76	0.00	0.00	0.00	2.63	4.65	5.44	5.62	15
Total Earning Assets	6.32	5.49	5.71	5.99	6.31	6.63	7.02	7.30	415
Investment Securities (TE)	5.07	4.14	4.35	4.72	5.06	5.38	5.73	6.14	415
U. S. Treasury & Agency Sec (excl MBS)	5.03	2.73	3.60	4.33	4.97	5.61	6.67	8.75	392
Mortgage-Backed Securities	4.78	3.41	3.96	4.43	4.75	5.13	5.65	6.17	395
All Other Securities	6.25	3.37	4.14	5.09	5.95	6.97	9.34	14.56	398
Interest-Bearing Deposits	2.99	1.90	2.08	2.62	2.97	3.44	3.80	3.98	415
Time Deposits of \$100K or More	4.04	2.95	3.34	3.73	4.08	4.35	4.60	4.94	415
Time Deposits < \$100K	4.08	2.97	3.44	3.82	4.10	4.36	4.64	4.94	415
Other Domestic Deposits	1.58	0.83	0.99	1.21	1.55	1.89	2.32	2.66	414
Foreign Deposits	2.65	1.47	1.47	1.47	2.42	2.42	3.55	3.93	4
Fed Funds Purchased and Repos	2.52	1.01	1.56	2.00	2.51	2.99	3.63	4.06	388
Other Borrowed Funds & Trading Liab	3.92	2.35	2.65	3.30	3.99	4.47	5.03	5.84	401
All Interest-Bearing Funds	3.13	2.11	2.33	2.79	3.16	3.51	3.81	3.99	415

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	46.05	32.77	34.88	38.97	44.47	51.27	62.37	68.88	415
Avg Assets per Employee (\$000)	3843.05	2307.43	2568.10	3028.68	3610.71	4553.60	5767.61	7221.34	415
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.23	0.00	0.00	0.00	0.93	4.51	8.71	11.12	409
Overhead Exp / NII + Non-Int Income	71.15	51.24	55.52	62.85	70.38	78.76	88.82	104.32	415
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.04	1.78	2.14	2.60	2.97	3.48	4.08	4.58	415
Personnel Expense	1.66	1.03	1.17	1.39	1.63	1.91	2.21	2.43	415
Net Occupancy Expense	0.42	0.20	0.24	0.33	0.41	0.50	0.61	0.72	415
Other Operating Expenses	0.92	0.52	0.61	0.74	0.88	1.08	1.36	1.59	415
Overhead Less Non-Interest Income	2.09	1.21	1.43	1.73	2.06	2.40	2.88	3.13	415
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	69.77	49.46	53.74	60.96	69.00	77.67	87.51	101.87	415
Personnel Expense	38.43	27.51	29.79	33.79	38.39	42.93	48.07	52.05	415
Net Occupancy Expense	9.82	5.51	6.23	7.86	9.41	11.41	14.09	16.48	415
Other Operating Expenses	21.35	13.50	14.83	17.71	20.30	24.65	29.78	38.16	415
Total Non-Interest Income	19.84	6.56	8.73	14.01	19.29	25.20	31.68	37.84	415
Fiduciary Activities Income	1.07	0.00	0.00	0.00	0.00	1.91	5.39	8.43	414
Serv Charges on Deposit Accts - Domestic	7.46	1.80	2.91	4.66	7.05	10.12	13.26	14.98	414
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Investment Banking Fees & Commissions	0.64	0.00	0.00	0.00	0.37	1.26	2.25	3.13	414
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Net Servicing Fees	0.26	0.00	0.00	0.00	0.00	0.33	1.46	2.49	414
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	414
Insurance Activities Revenue	0.44	0.00	0.00	0.00	0.02	0.37	2.19	6.71	414
Net Gain (Loss) - Sales Loans, OREO, Oth	1.16	-1.40	-0.48	0.00	0.39	1.95	5.52	8.04	414
Other Non-Interest Income	6.12	1.94	2.66	4.04	5.68	7.85	11.31	14.99	414
Overhead Less Non-Interest Income	49.31	27.24	32.21	39.17	47.01	57.53	71.91	88.07	415
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	18.75	-0.00	0.00	3.93	21.38	30.56	34.78	37.36	336
Appl Inc Tax+TE/Pretax NOI+TE	28.22	0.00	2.97	16.58	32.62	36.79	40.11	46.32	336

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	57.57	33.34	38.95	48.45	58.58	66.39	72.87	77.07	415
Commercial and Industrial Loans	9.61	2.72	3.70	5.76	8.76	13.10	17.61	20.63	415
Loans to Individuals	2.48	0.18	0.35	0.90	1.86	3.78	6.05	9.44	415
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Agricultural Loans	0.97	0.00	0.00	0.00	0.11	1.50	5.08	8.85	415
Other Loans and Leases	0.81	0.00	0.01	0.11	0.47	1.34	2.51	3.64	415
Net Loans and Leases	72.67	50.75	57.24	66.13	74.09	79.75	84.55	87.44	415
Debt Securities Over 1 Year	14.16	1.59	3.94	8.37	12.75	19.61	28.53	33.92	415
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.00	0.13	0.60	1.34	415
Subtotal	87.56	77.68	80.95	85.20	88.22	90.34	92.24	92.80	415
Interest-Bearing Bank Balances	0.43	0.00	0.00	0.01	0.08	0.63	2.32	3.95	415
Federal Funds Sold & Reverse Repos	0.87	0.00	0.00	0.00	0.45	1.67	3.17	4.77	415
Debt Securities 1 Year or Less	1.61	0.00	0.06	0.31	1.08	2.50	4.74	6.83	415
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Total Earning Assets	91.28	85.82	87.85	89.57	91.55	93.00	94.13	94.70	415
Non-Int Cash and Due From Dep Inst	2.15	0.89	1.03	1.55	2.08	2.67	3.42	4.34	415
Other Real Estate Owned	0.28	0.00	0.00	0.02	0.13	0.45	0.98	1.66	415
All Other Assets	6.42	3.55	3.94	4.99	6.21	7.70	9.49	10.57	415
MEMORANDA:									
Short-Term Investments	3.36	0.24	0.42	1.33	2.85	4.95	7.73	11.74	415
U. S. Treasury Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.26	1.10	415
U. S. Agency Securities (excl MBS)	3.38	0.00	0.00	0.74	2.73	5.92	9.44	12.91	415
Municipal Securities	3.18	0.00	0.00	0.63	2.72	5.46	8.92	11.41	415
Mortgage-Backed Securities	7.30	0.00	0.15	2.11	6.25	11.05	18.43	24.20	415
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	415
Other Debt Securities	0.25	0.00	0.00	0.00	0.00	0.38	1.19	2.58	415
RE Loans Secured by 1-4 Family	17.36	3.81	6.60	10.31	16.50	23.51	31.13	35.47	415
Revolving	2.85	0.00	0.25	1.15	2.68	4.38	6.33	7.36	415
Closed-End, Sec by First Liens	12.67	2.37	3.70	6.60	12.20	17.91	25.27	29.63	415
Closed-End, Sec by Junior Liens	1.43	0.05	0.19	0.55	1.11	2.13	3.56	4.77	415
Commercial Real Estate Loans	36.53	15.50	18.46	26.14	36.14	46.46	55.34	60.61	415
Construction and Land Dev	11.31	2.14	2.82	5.34	9.66	16.45	24.54	30.68	415
Multifamily	1.90	0.18	0.33	0.79	1.57	2.81	4.58	6.39	415
Nonfarm Nonresidential	21.81	9.13	11.42	16.78	21.01	27.30	33.76	37.40	415
RE Loans Secured by Farmland	1.68	0.00	0.00	0.04	0.67	3.00	6.89	8.90	415
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.75	54.82	61.37	70.71	80.18	87.00	91.84	94.57	415
RE Loans Secured by 1-4 Family	24.07	5.81	9.03	14.56	23.32	32.23	43.94	53.81	415
Revolving	3.88	0.00	0.39	1.52	3.61	5.90	8.34	9.80	415
Closed-End	19.90	4.31	5.84	10.43	18.84	27.75	39.76	47.53	415
Commercial Real Estate Loans	49.72	23.25	28.09	38.24	50.28	61.08	69.26	75.37	415
Construction and Land Dev	15.27	3.37	4.38	7.76	13.32	20.62	32.86	39.55	415
Multifamily	2.62	0.25	0.50	1.07	2.09	3.86	6.17	8.97	415
Nonfarm Nonresidential	29.95	13.44	17.47	23.35	29.39	36.52	43.56	47.22	415
RE Loans Secured by Farmland	2.33	0.00	0.00	0.07	0.92	3.98	9.39	12.96	415
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Commercial and Industrial Loans	13.23	3.65	5.16	7.96	12.31	17.90	23.34	28.66	415
Loans to Individuals	3.51	0.24	0.49	1.21	2.62	5.14	9.21	14.92	415
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.12	0.40	0.65	415
Agricultural Loans	1.34	0.00	0.00	0.00	0.16	2.01	6.84	12.46	415
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Other Loans and Leases	1.13	0.00	0.01	0.14	0.68	1.81	3.36	5.82	415

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.36	0.24	0.42	1.33	2.85	4.95	7.73	11.74	415
Liquid Assets	15.33	4.71	6.03	9.93	14.20	19.71	28.38	35.44	415
Investment Securities	16.37	2.97	5.40	9.92	15.23	22.97	31.84	37.38	415
Net Loans and Leases	72.67	50.75	57.24	66.13	74.09	79.75	84.55	87.44	415
Net Lns, Ls & Stdby Ltrs of Credit	73.42	51.28	57.49	66.91	74.66	80.73	85.62	88.07	415
Core Deposits	58.97	36.31	42.57	51.66	59.83	66.45	72.55	75.18	415
Noncore Funding	30.38	13.31	15.94	22.82	29.89	37.84	47.55	53.72	415
Time Deposits of \$100K or More	14.98	6.10	7.79	10.57	14.19	19.22	23.97	27.72	415
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Fed Funds Purchased and Repos	2.06	0.00	0.00	0.08	1.49	3.75	6.76	8.20	415
Net Fed Funds Purchased (Sold)	1.26	-3.07	-1.95	-0.49	0.82	3.01	5.64	7.84	415
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Oth Borrowings W/Rem Mat 1 Yr or Less	2.55	0.00	0.00	0.42	2.04	4.36	7.65	10.39	415
Earning Assets Repr in 1 Year	37.13	14.14	19.41	27.69	37.04	45.37	55.06	63.74	415
Int-Bearing Liab Repr in 1 Year	34.15	11.72	16.98	23.35	31.76	44.86	58.79	63.28	415
Long-Term Debt Repr in 1 Year	0.55	0.00	0.00	0.00	0.00	0.45	4.06	6.92	415
Net Assets Repriceable in 1 Year	1.56	-29.53	-22.38	-8.02	1.22	11.68	22.52	33.09	415
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	30.34	8.50	13.24	21.40	30.05	39.25	49.11	57.07	415
Net ST Noncore Funding Dependence	19.15	3.26	7.37	12.10	18.25	25.60	33.85	42.47	415
Short-Term Inv/ST Noncore Funding	19.08	1.04	1.98	5.60	14.55	29.58	50.18	67.17	415
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.29	-32.22	-24.45	-15.18	-6.08	3.98	15.85	26.27	415
Net Loans and Leases/Total Deposits	93.25	62.71	72.64	83.12	94.09	103.08	111.83	116.50	415
Net Loans and Leases/Core Deposits	126.66	76.93	86.51	104.74	122.88	144.18	177.19	221.42	415
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.26	-3.55	-1.82	-0.37	0.00	0.05	0.33	0.57	190
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.86	-18.53	-8.34	-2.88	-0.51	0.36	1.27	1.88	410
Struct Notes Appr(Depr)/T1 Cap	-0.08	-1.37	-0.53	-0.09	-0.00	0.01	0.06	0.09	134
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.84	0.00	0.00	0.00	0.00	6.81	33.83	55.07	415
Available-For-Sale Securities	94.15	39.60	66.09	93.09	100.00	100.00	100.00	100.00	415
U.S. Treasury Securities	0.26	0.00	0.00	0.00	0.00	0.00	1.73	5.74	415
U.S. Agency Securities (excl MBS)	23.32	0.00	0.00	6.23	21.04	38.73	64.08	79.56	415
Municipal Securities	19.65	0.00	0.00	5.78	20.10	33.99	45.57	53.02	415
Mortgage-Backed Securities	44.22	0.00	2.42	20.58	46.75	66.31	79.55	92.48	415
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	415
Other Debt Securities	1.64	0.00	0.00	0.00	0.00	2.88	8.08	14.43	415
Mutual Funds and Equity Securities	0.81	0.00	0.00	0.00	0.03	1.13	4.24	9.20	415
Debt Securities 1 Year or Less	11.37	0.00	0.40	2.53	8.16	17.10	32.12	46.05	415
Debt Securities 1 To 5 Years	26.15	0.72	3.61	9.96	23.55	39.04	56.24	67.62	415
Debt Securities Over 5 Years	57.82	3.26	13.67	38.22	60.68	78.88	92.09	96.23	415
Pledged Securities	61.21	11.57	19.88	42.04	64.07	81.10	91.66	95.99	415
Structured Notes, Fair Value	0.63	0.00	0.00	0.00	0.00	0.83	3.40	7.48	415

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.41	0.03	0.06	0.13	0.29	0.56	1.22	1.98	415
Provision for Ln&Ls Losses/Avg Lns&Ls	0.56	0.05	0.09	0.20	0.39	0.77	1.63	2.59	415
Provision for Ln&Ls Losses/Net Losses	223.30	12.13	61.00	109.38	155.71	295.90	534.88	1023.40	415
Ln&Ls Allowance/Total Loans & Leases	1.27	0.74	0.86	1.00	1.20	1.47	1.94	2.37	415
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.96	0.83	1.19	2.76	5.76	11.72	31.13	51.18	401
ALLL/Nonaccrual Assets	153.58	28.49	34.20	56.25	97.01	196.03	454.28	1078.74	414
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	126.91	25.30	31.56	51.28	86.95	161.41	366.67	686.72	415
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.01	0.05	0.13	0.23	0.52	1.31	2.15	415
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.06	0.12	0.19	415
Net Losses/Avg Loans and Leases	0.34	0.00	0.02	0.09	0.19	0.44	1.26	1.99	415
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Recoveries/Prior Year-End Losses	19.80	0.94	2.85	7.24	15.71	28.96	48.70	76.78	370
Earnings Coverage of Net Losses (X)	11.58	-15.25	-0.48	1.78	6.46	16.22	43.14	80.43	415
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.24	0.00	0.00	0.02	0.10	0.30	1.03	1.89	415
RE Loans Secured By 1-4 Family	0.17	-0.00	0.00	0.00	0.07	0.25	0.72	1.12	415
Revolving	0.09	-0.00	0.00	0.00	0.00	0.15	0.54	1.15	396
Closed-End	0.17	-0.00	0.00	0.00	0.06	0.24	0.70	1.05	415
Commercial Real Estate Loans	0.26	-0.00	0.00	0.00	0.09	0.33	1.12	2.08	415
Construction and Land Dev	0.51	-0.00	0.00	0.00	0.05	0.71	2.61	4.85	415
Multifamily	0.03	0.00	0.00	0.00	0.00	0.00	0.10	1.19	407
Nonfarm Nonresidential	0.06	-0.01	-0.00	0.00	0.00	0.10	0.29	0.51	415
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.15	337
Commercial and Industrial Loans	0.45	-0.11	-0.01	0.02	0.24	0.73	1.59	2.75	414
Loans to Depository Institutions	0.35	-0.17	-0.01	0.00	0.00	0.00	0.65	12.98	19
Loans to Individuals	0.89	0.05	0.11	0.33	0.66	1.26	2.48	3.69	367
Credit Card Loans	1.69	0.00	0.00	0.15	1.14	2.65	4.95	8.71	154
Agricultural Loans	0.00	-0.12	-0.00	0.00	0.00	0.00	0.02	0.33	280
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	0.95	-0.03	0.00	0.00	0.00	0.64	5.38	16.32	385

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

30-89 Days PD Loans and Leases	1.08	0.09	0.19	0.41	0.87	1.60	2.61	3.64	415
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.00	0.03	0.21	0.58	1.04	415
Nonaccrual Loans and Leases	1.58	0.08	0.23	0.54	1.16	2.25	4.29	5.98	415
90+ Days PD and Nonaccrual Loans and Leases	1.77	0.14	0.31	0.66	1.34	2.44	4.64	6.87	415
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	415
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.34	415
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.08	0.09	0.19	0.41	0.87	1.60	2.61	3.64	415
90+ Days Past Due Assets	0.13	0.00	0.00	0.00	0.03	0.21	0.58	1.04	415
Nonaccrual Assets	1.58	0.08	0.24	0.55	1.16	2.25	4.29	5.98	415
30+ Days PD & Nonaccrual Assets	2.91	0.49	0.82	1.40	2.37	4.00	7.21	9.82	415
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.31	0.10	0.22	0.49	0.98	1.81	3.61	5.14	415
90+ PD & Nonaccrual Assets + OREO	1.65	0.15	0.32	0.64	1.27	2.33	4.37	6.84	415
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.56	0.11	0.25	0.58	1.12	2.31	4.11	6.51	415
Allowance for Loan & Lease Losses	160.78	14.53	30.76	72.04	136.96	241.56	360.72	471.14	415
Equity Cap + ALLL	17.88	1.13	2.58	5.70	13.11	25.87	51.22	72.94	413
Tier 1 Cap + ALLL	16.60	1.11	2.62	5.50	12.20	23.73	45.58	67.59	415
Loans & Leases + RE Acquired	2.10	0.18	0.34	0.79	1.65	3.09	5.26	8.16	415

PEER GROUP 4

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	1.09	0.02	0.12	0.34	0.84	1.66	2.74	4.14	415
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.02	0.20	0.64	1.04	415
- Nonaccrual	1.77	0.04	0.15	0.56	1.27	2.57	5.08	7.13	415
Coml & Indl - 30-89 Days PD	0.79	0.00	0.01	0.15	0.52	1.22	2.26	3.30	414
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.07	0.44	0.98	414
- Nonaccrual	0.88	0.00	0.00	0.09	0.49	1.41	3.37	4.91	414
Individuals - 30-89 Days PD	1.35	0.00	0.00	0.40	1.18	1.99	2.99	3.68	414
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.18	0.51	0.81	414
- Nonaccrual	0.28	0.00	0.00	0.00	0.12	0.48	1.10	1.90	414
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.40	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.02	0.50	1.09	280
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	280
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.23	0.60	280
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	0.39	0.00	0.00	0.00	0.00	0.18	2.46	5.18	385
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.63	385
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.43	2.36	385

MEMORANDA:

1-4 Family - 30-89 Days PD	1.09	0.00	0.03	0.28	0.86	1.59	2.74	3.61	415
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.19	0.48	0.82	415
- Nonaccrual	1.05	0.00	0.01	0.21	0.76	1.50	2.93	4.14	415
Revolving - 30-89 Days PD	0.41	0.00	0.00	0.00	0.19	0.75	1.70	2.63	396
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.39	396
- Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.53	1.40	2.49	396
Closed-End - 30-89 Days PD	1.20	0.00	0.00	0.27	0.92	1.77	3.16	4.22	415
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.21	0.54	0.89	415
- Nonaccrual	1.09	0.00	0.00	0.18	0.77	1.74	3.85	5.18	415
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.03	0.14	0.34	0.54	415
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	415
- Jr Lien Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.13	0.35	0.72	415
Commercial RE - 30-89 Days PD	1.11	0.00	0.00	0.19	0.73	1.67	3.18	4.63	415
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.14	0.71	1.21	415
- Nonaccrual	2.14	0.00	0.08	0.55	1.52	3.28	5.99	8.26	415
Const & Dev - 30-89 Days PD	1.48	0.00	0.00	0.00	0.73	2.55	5.20	8.65	415
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.01	0.77	1.53	415
- Nonaccrual	3.84	0.00	0.00	0.05	1.89	7.21	13.36	20.23	415
Multifamily - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.00	1.40	4.56	407
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	407
- Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.00	2.73	7.41	407
Nonfarm Nres- 30-89 Days PD	0.65	0.00	0.00	0.07	0.36	1.07	2.41	3.15	415
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.40	0.98	415
- Nonaccrual	0.89	0.00	0.00	0.07	0.54	1.66	2.99	4.08	415
Farmland - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.22	1.27	3.37	337
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	337
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	1.01	2.77	337
Credit Card - 30-89 Days PD	1.19	0.00	0.00	0.00	0.94	1.78	3.89	6.77	154
- 90+ Days Past Due	0.56	0.00	0.00	0.00	0.00	0.84	2.59	5.01	154
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.64	154

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.80	6.05	6.61	7.71	8.67	9.81	11.47	12.51	415
Tier 1 RBC Ratio	11.26	7.12	8.31	9.60	10.82	12.67	15.48	17.48	415
Total Risk-Based Capital Ratio	12.63	9.50	10.17	10.98	12.12	13.92	16.73	18.96	415
Tangible Tier 1 Leverage Ratio	8.75	5.88	6.59	7.69	8.57	9.80	11.34	12.51	415
Tangible Common Eq Cap/Tan Assets	7.38	3.33	4.54	5.89	7.18	8.74	10.75	12.05	415
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.76	6.07	7.27	10.33	13.53	16.97	21.14	24.80	415
Standby Letters of Credit	0.66	0.00	0.03	0.20	0.48	0.95	1.68	2.26	415
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.48	415
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.53	0.00	0.00	0.00	0.00	0.66	2.98	5.90	415
Interest Rate Contracts	0.51	0.00	0.00	0.00	0.00	0.66	2.93	5.90	415
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.78	415
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.55	1.27	415
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Interest Rate Swaps	0.12	0.00	0.00	0.00	0.00	0.00	1.10	2.82	415
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.63	8.90	10.87	14.51	19.15	24.01	29.62	35.15	415

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	415
Ins Under Assets(P/C)/Tot Ins Und Ast	22.55	0.00	0.00	0.00	0.00	4.31	93.26	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	77.44	0.00	0.00	33.69	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Ins Activities Revenue/Adj Oper Inc	0.44	0.00	0.00	0.00	0.02	0.37	2.18	6.69	415
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	244
Credit Rel Prem Inc/Tot Prem Inc	58.74	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	41.25	0.00	0.00	0.00	0.00	100.00	100.00	100.00	12
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Ins Net Inc (P/C)/Equity (P/C)	66.35	2.83	2.83	2.83	16.32	68.46	134.05	155.91	4
Ins Net Inc (L/H)/Equity (L/H)	14.19	-3.61	-3.61	2.58	4.28	7.46	18.62	55.97	9
Insur Ben, Losses, Exp/Insur Premiums	81.42	0.00	0.00	6.73	82.14	96.17	157.49	178.61	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
CSV Life Insurance/Tier 1 Cap + ALLL	9.92	0.00	0.00	0.42	10.98	18.47	22.79	26.05	415
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	415
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.33	59
Cost: Interest-Bearing Deposits	2.65	1.47	1.47	1.47	2.42	2.42	3.55	3.93	4
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	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-22.51	-100.00	-100.00	-87.94	-11.87	3.48	80.00	151.71	40
Total Selected Assets	-13.60	-100.00	-100.00	-53.78	-3.49	2.69	96.44	159.81	53
Deposits	-1.84	-61.81	-61.81	-61.81	-61.81	-1.84	34.13	46.13	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	82.13	0.00	0.00	56.03	93.38	105.79	157.15	275.36	289
Dividends Paid/Net Income	37.07	0.00	0.00	11.81	40.51	61.80	85.70	110.26	330
Net Income - Dividends/Avg Equity	2.77	-27.53	-10.96	0.07	4.10	7.35	10.80	12.15	415
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	123.48	0.00	0.00	86.90	113.86	164.89	292.38	499.42	308
Dividends From Nonbank Subs	0.47	0.00	0.00	0.00	0.00	0.56	2.68	7.15	308
Dividends From Subsidiary BHCs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	19.05	308
Dividends From All Subsidiaries	132.72	0.00	0.00	100.00	121.21	170.22	305.53	503.94	308
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	48.50	0.00	0.00	17.09	49.67	76.42	119.20	197.15	317
Interest Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.10	0.79	1.81	317
Mgt & Service Fees From Bank Subs	0.82	0.00	0.00	0.00	0.00	0.00	3.74	31.09	317
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.02	2.52	317
Operating Income From Bank Subs	52.91	0.00	0.00	22.19	51.45	80.67	121.42	210.07	317
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	73.17	0.00	0.00	13.90	100.00	100.00	111.24	163.25	148
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Operating Inc From Nonbank Subs	78.58	0.00	0.00	53.84	100.00	100.00	127.51	224.54	148
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	36.59	0.00	0.00	0.00	20.74	60.41	100.00	155.02	34
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	34
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Operating Income From Sub BHCs	36.59	0.00	0.00	0.00	20.74	60.48	100.00	155.02	34
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.96	0.00	0.00	18.97	92.99	99.43	100.00	100.00	380
Interest Income From Bank Subs	1.19	0.00	0.00	0.00	0.00	0.19	6.52	51.19	380
Mgt & Serv Fees From Bank Subs	1.25	0.00	0.00	0.00	0.00	0.00	8.09	32.47	380
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	4.35	380
Operating Income From Bank Subs	78.51	0.00	0.00	82.47	98.06	100.00	100.00	100.00	380
Dividends From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.51	4.57	27.27	380
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.66	380
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Operating Inc From Nonbank Subs	1.92	0.00	0.00	0.00	0.00	1.04	8.55	52.00	380
Dividends From Subsidiary BHCs	0.49	0.00	0.00	0.00	0.00	0.00	0.00	50.00	380
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	380
Operating Income From Sub BHCs	0.78	0.00	0.00	0.00	0.00	0.00	0.00	51.92	380
Loans and Adv From Subs/ST Debt	661.67	0.00	0.00	0.00	345.74	897.42	2388.49	6267.23	79
Loans and Adv From Subs/Total Debt	378.42	0.00	0.00	0.00	169.25	589.60	1748.11	2327.31	143

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
3109904	656,461	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	936,698	ACNB CORPORATION	GETTYSBURG, PA	
1208933	526,241	ALBANK CORPORATION	CHI CAGO, IL	
2067007	755,116	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	989,725	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	552,697	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3123638	552,819	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	702,822	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	892,438	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	747,400	AMALGAMATED INVESTMENTS COMPAN	CHI CAGO, IL	
1201457	690,236	AMBANK COMPANY, INC.	STIOUX CENTER, IA	
1138610	667,776	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	982,914	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	Moved from Peer 3
1133781	554,378	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	676,433	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	610,600	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	895,386	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	500,752	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	Moved from Peer 5
2900784	540,888	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	608,437	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3416376	510,738	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	800,645	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	576,668	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	674,362	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	911,306	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	846,474	AMES NATIONAL CORPORATION	AMES, IA	
2710796	631,034	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
3196584	642,889	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	956,268	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	975,886	ATBANCORP	DUBUQUE, IA	
3264812	986,517	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	735,093	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1081613	558,825	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	824,867	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	615,746	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1135002	705,088	BANCTENN CORP.	KINGSPORT, TN	
3192997	558,216	BANK HOLDINGS, THE	RENO, NV	
1030040	650,561	BANK OF COMMERCE HOLDINGS	REDDING, CA	
3590388	984,739	BANK OF MARIN BANCORP	NOVATO, CA	
1139215	594,522	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	671,842	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	680,539	BANKFIVE, MHC	FALL RIVER, MA	
1201363	764,152	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	637,084	BANKSHARES, INC., THE	WINTER PARK, FL	
3178366	808,574	BANKVEST, INC.	CASTLE ROCK, CO	
1115385	942,004	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	781,413	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	845,907	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	827,550	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	663,366	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	672,898	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
2333654	980, 737	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	940, 625	BERKSHIRE BANCORP INC.	NEW YORK, NY	Moved from Peer 3
1823345	843, 871	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	788, 261	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	838, 319	BNCCORP, INC.	BISMARCK, ND	
2935142	737, 709	BOU BANCORP, INC.	OGDEN, UT	
3353631	611, 692	BPD HOLDING, INC.	NEW YORK, NY	
1416523	755, 452	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	856, 660	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	577, 126	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	928, 154	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	516, 434	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2183493	846, 294	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	896, 628	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	602, 011	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1925968	695, 890	CAPITALSOUTH BANCORP	BIRMINGHAM, AL	
1127294	595, 076	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
3327025	952, 242	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1860863	701, 081	CBX CORPORATION	CARROLLTON, IL	
1053496	739, 990	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1118283	582, 473	CCFNB BANCORP, INC.	BLOOMSBURG, PA	New Y-9C/BHCPR reporter
1250035	907, 688	CENTRAL BANCORP, INC.	GARLAND, TX	
2746049	541, 752	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	625, 441	CENTRAL BANCORPORATION	PROVO, UT	
1203899	586, 947	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2910055	554, 903	CENTRAL JERSEY BANCORP	OCEAN TOWNSHIP, NJ	
1064429	882, 030	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	520, 131	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	603, 975	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	730, 871	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3485989	682, 593	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	New Y-9C/BHCPR reporter
1133594	862, 978	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1139532	937, 075	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	Moved from Peer 3
2244545	604, 669	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1207132	524, 043	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	526, 494	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	620, 724	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	695, 195	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1071623	560, 765	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	775, 792	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	895, 547	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	733, 614	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	764, 778	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	854, 167	CNB CORPORATION	CONWAY, SC	
3444801	593, 756	COASTAL AFFILIATES, MHC	YARMOUTH PORT, MA	
2809560	668, 552	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	649, 689	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	813, 540	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1118229	607, 443	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	605, 798	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	580, 393	COMMERCIAL HOLDING COMPANY	PARIS, TN	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
1118948	786,397	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	643,734	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1247398	575,711	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	654,960	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	536,848	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	857,032	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
3687046	695,272	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
2074407	576,021	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	790,158	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	552,924	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1099766	924,808	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3108194	689,625	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	563,849	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
1885307	945,124	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	Name change from CTB FINANCIAL CORPORATION
3108091	602,981	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	640,183	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	713,191	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2241937	982,379	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
3027709	955,737	CRESCENT FINANCIAL CORPORATION	CARY, NC	
2242523	800,692	D. L. EVANS BANCORP	BURLEY, ID	
1493720	799,214	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	709,062	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	857,844	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
3243358	511,090	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
2294812	700,855	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	679,693	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	552,066	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	773,851	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1951770	515,031	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	818,690	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	767,768	ECB BANCORP, INC.	ENGELHARD, NC	
3695957	678,325	ENB FINANCIAL CORP	EPHRATA, PA	New Y-9C/BHCPR reporter
1076619	688,254	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	711,562	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	890,828	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	790,118	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	652,795	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	872,101	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	504,426	FARMERS STATE CORPORATION	MANKATO, MN	
3104860	745,477	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	589,148	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	831,934	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	726,974	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	614,979	FIDELITY COMPANY	DUBUQUE, IA	
2858773	569,284	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1096550	522,855	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	New Y-9C/BHCPR reporter
1108967	569,787	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1988646	972,065	FIRST BANCORP, INC.	LEBANON, VA	
1206715	913,569	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	609,752	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	998,387	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	

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1098796	927, 887	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	979, 640	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	972, 731	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	993, 270	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	Moved from Peer 3
1983977	591, 137	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2641694	523, 734	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	New Y-9C/BHCPR reporter
2337401	633, 670	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1404687	699, 300	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	883, 965	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	630, 965	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	603, 531	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	991, 585	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	836, 316	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	523, 517	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1118265	706, 100	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	506, 539	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	767, 516	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	857, 163	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	548, 487	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	781, 568	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
2880626	657, 523	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	600, 120	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	582, 243	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	573, 674	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	896, 698	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	743, 381	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	685, 933	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	935, 271	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	695, 682	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIRE SHORES, MI	
1100813	784, 167	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	886, 489	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	654, 987	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1050646	725, 912	FIRST YORK BAN CORP.	YORK, NE	
1108707	681, 215	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	856, 550	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3223828	873, 131	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3100358	963, 800	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	660, 295	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	612, 665	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	734, 411	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	565, 664	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	884, 094	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	886, 845	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1203714	511, 227	GOODENOW BANCORPORATION	OKOBOJI, IA	Moved from Peer 5
3444717	796, 007	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	688, 513	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
3309889	576, 744	GSB, MHC	GREENFIELD, MA	
1862036	672, 302	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2618940	682, 847	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	587, 167	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	500, 115	HABERSHAM BANCORP	CORNELIA, GA	

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3228702	551,669	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
3012554	920,985	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	879,505	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	825,798	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	808,641	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	682,605	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	905,160	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	787,934	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	791,939	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	635,461	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	674,689	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	796,735	HNB CORPORATION	ARKANSAS CITY, KS	
1209181	761,039	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	657,471	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1208054	534,976	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	New Y-9C/BHCPR reporter
1118854	734,309	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	879,799	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	663,128	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	563,583	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
3059504	943,193	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	
2112439	807,283	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1137958	700,983	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	818,481	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1109290	663,530	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	667,375	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3633052	807,873	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	672,314	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	636,529	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	897,256	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	979,625	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	605,479	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	666,564	LCNB CORP.	LEBANON, OH	
2352226	853,112	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	923,512	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	734,643	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	830,092	LINCOLN BANCORP	PLAINFIELD, IN	
1097173	679,580	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	729,210	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	905,430	LSB FINANCIAL	LACONIA, NH	
2052777	646,181	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	929,848	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	610,060	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	667,701	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	840,408	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	628,514	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	834,503	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	559,416	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1128769	978,208	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
3405521	557,655	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	752,892	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	527,885	MID ILLINOIS BANCORP, INC.	PEORIA, IL	

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1944204	552, 412	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	658, 672	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	937, 288	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	597, 631	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	916, 502	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
3719992	534, 994	MODERN BANK PARTNERS LLC	NEW YORK, NY	New Y-9C/BHCPR reporter
1210299	819, 009	MONROE BANCORP	BLOOMINGTON, IN	
1138919	822, 549	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	937, 745	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	740, 945	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	659, 625	MORRILL BANCSHARES, INC.	SABETHA, KS	
3114748	606, 112	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	822, 998	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	926, 262	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	574, 427	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	593, 875	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	646, 912	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	542, 286	NATCOM BANCSHARES, INC.	SUPERIOR, WI	New Y-9C/BHCPR reporter
1947045	591, 540	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	902, 283	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	524, 788	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	535, 934	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	596, 457	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	602, 405	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	792, 314	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	512, 454	NEXTIER INCORPORATED	BUTLER, PA	
1827893	563, 504	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	641, 097	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	629, 976	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	633, 364	NORTH STATE BANCORP	RALEIGH, NC	
2962737	762, 837	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	884, 176	NORTH VALLEY BANCORP	REDDING, CA	
2324111	605, 183	NORTHEAST BANCORP	LEWISTON, ME	
1210589	694, 708	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	579, 720	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	625, 155	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	721, 111	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	655, 830	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	917, 367	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	576, 144	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	802, 256	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	606, 660	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	524, 260	OGDEN BANCSHARES, INC.	BOONE, IA	
2012436	776, 565	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	701, 206	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	831, 903	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	815, 030	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	733, 294	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	691, 759	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	732, 436	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	589, 400	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
2731586	555,167	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	
2560236	588,212	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	758,597	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	573,636	PALM BANCORP	PALMERTON, PA	
1205932	523,708	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3247468	771,556	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	763,014	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	563,961	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	934,482	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	904,761	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	632,244	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	639,642	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	881,321	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
2818245	964,022	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1974443	550,823	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	874,700	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1081314	529,544	PERSONS BANKING CO., INC.	LITHONIA, GA	
3145966	580,720	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	800,768	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	529,017	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	536,608	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	838,988	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	732,006	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2321419	559,025	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	638,327	QNB CORP.	QUAKERTOWN, PA	
1130904	847,656	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	840,688	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	852,495	RCB CORPORATION	SACRAMENTO, CA	
2743235	686,750	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	705,017	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1201194	840,768	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	965,408	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	974,290	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	925,186	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	559,115	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
2492485	692,130	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	New Y-9C/BHCPR reporter
1071454	585,022	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	696,741	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	623,502	SABINE BANCSHARES, INC.	MANY, LA	
2603928	888,287	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	786,382	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	886,862	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	981,341	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	951,801	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	587,349	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	599,760	SECURITY NATIONAL CORPORATION	OMAHA, NE	
3438097	572,687	SKAGIT STATE BANCORP	BURLINGTON, WA	
2810285	841,708	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	710,426	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	963,911	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	611,251	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
2497202	621, 223	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	586, 445	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2849799	696, 940	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	613, 946	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3073779	503, 242	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	Moved from Peer 5
1063552	510, 794	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	718, 896	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1126729	605, 412	STARION BANCORPORATION	BISMARCK, ND	
1097771	957, 073	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	610, 400	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	680, 223	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2796286	637, 022	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
2327541	680, 082	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2526764	655, 828	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	857, 653	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	772, 352	TEAM FINANCIAL, INC.	PAOLA, KS	
1140341	672, 024	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	683, 728	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	646, 344	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	681, 883	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	550, 917	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	696, 061	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	877, 547	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	572, 074	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	778, 715	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	677, 448	TRI - COUNTY FINANCIAL CORPORATI	WALDORF, MD	
3174911	636, 551	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	501, 070	TRUMAN BANCORP, INC.	CLAYTON, MO	
1080139	751, 679	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	747, 525	UFS BANCORP	WHITINSVILLE, MA	
1135516	815, 347	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	714, 980	UNITED BANCORPORATION	OSSEO, WI	
1136009	619, 814	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	648, 554	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	756, 962	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	786, 188	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	670, 231	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	864, 359	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	642, 828	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	886, 933	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2721596	561, 650	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	628, 099	WARREN BANCORP, INC.	WARREN, MI	
2406174	912, 459	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	727, 634	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	942, 586	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	680, 681	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	549, 453	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
3122051	723, 603	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	890, 083	WGNB CORP.	CARROLLTON, GA	
1051979	585, 265	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	678, 661	WHITMAN BANCORPORATION, INC.	COLFAX, WA	

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1048670	887, 830	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	594, 539	WINTER TRUST OF 12/3/74	OTTAWA, KS	
1399671	897, 068	WNB BANCSHARES, INC.	ODESSA, TX	
2847357	939, 168	1ST CENTENNIAL BANCORP	REDLANDS, CA	
3715257	670, 167	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
2860431	621, 927	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1035157	775, 156	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 415 bank holding companies.