

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	96	94	95	88	90
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.34	3.42	3.41	3.52	3.58
+ Non-interest Income	1.15	1.18	1.17	1.18	1.14
- Overhead Expense	2.94	2.85	2.91	2.82	2.79
- Provision for Losses	0.63	0.19	0.28	0.14	0.15
+ Securities Gains (Losses)	0.01	0.00	0.00	-0.01	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.91	1.54	1.35	1.71	1.77
Net Operating Income	0.58	0.98	0.87	1.12	1.14
Net Income	0.58	0.99	0.87	1.11	1.14
Net Income (Sub S Adjusted)	1.40	0.93	1.12	1.17	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.28	7.09	7.09	6.84	6.00
Interest Expense	2.63	3.35	3.34	2.98	2.12
Net Interest Income (TE)	3.64	3.73	3.73	3.85	3.89
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.45	0.19	0.27	0.16	0.18
Earnings Coverage of Net Losses (X)	11.59	9.21	16.06	29.69	24.24
Ln&Ls Allowance/Total Loans & Leases	1.43	1.24	1.29	1.23	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.62	0.68	0.92	0.49	0.49
30-89 Days Past Due Loans and Leases	1.00	0.70	0.98	0.70	0.66
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	32.25	27.47	30.48	29.40	29.11
Net ST Noncore Funding Dependence	22.96	19.97	22.23	20.48	19.29
Net Loans and Leases/Total Assets	69.16	68.04	68.48	67.53	65.12
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.50	8.71	8.51	8.76	8.66
Equity Capital/Total Assets	9.09	9.18	9.19	9.40	8.93
Net Loans&Ls/Equity Capital (X)	7.93	7.59	7.66	7.48	7.52
Cash Dividends/Net Income	35.13	36.67	38.95	28.15	28.94
Cash Dividends/Net Income (Sub S Adjusted)	46.08	22.02	13.21	-48.02	N/A
Retained Earnings/Avg Equity Cap	2.32	6.34	5.31	8.43	8.92
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.88	1.30	1.30	0.85	0.36
Long-Term Debt/Equity Capital	2.23	2.39	2.26	2.31	2.79
Equity Investment in Subs/Equity Cap	115.18	114.99	113.92	113.00	112.42
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.04	152.90	149.51	154.29	128.02

PEER GROUP 02

PERCENT OF AVERAGE ASSETS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.77	6.49	6.48	6.25	5.53
Less: Interest Expense	2.42	3.08	3.07	2.73	1.95
Equals: Net Interest Income (TE)	3.34	3.42	3.41	3.52	3.58
Plus: Non-Interest Income	1.15	1.18	1.17	1.18	1.14
Equals: Adj Operating Income (TE)	4.50	4.61	4.62	4.72	4.76
Less: Overhead Expense	2.94	2.85	2.91	2.82	2.79
Less: Provision for Loan and Lease Losses	0.63	0.19	0.28	0.14	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.00	0.00	-0.01	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.91	1.54	1.35	1.71	1.77
Less: Applicable Income Taxes (TE)	0.35	0.54	0.49	0.60	0.64
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.58	0.98	0.87	1.12	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.58	0.99	0.87	1.11	1.14
Memo: Net Income (Last Four Qtrs)	0.67	1.04	0.88	1.11	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.88	91.88	91.70	91.64	92.15
Avg Int-Bearing Funds / Avg Assets	79.28	78.44	78.59	77.68	78.27
Int Income (TE) / Avg Earning Assets	6.28	7.09	7.09	6.84	6.00
Int Expense / Avg Earning Assets	2.63	3.35	3.34	2.98	2.12
Net Int Inc (TE) / Avg Earn Assets	3.64	3.73	3.73	3.85	3.89
YIELD OR COST:					
Total Loans and Leases (TE)	6.67	7.67	7.63	7.49	6.63
Interest-Bearing Bank Balances	3.50	5.61	5.36	4.46	3.43
Fed Funds Sold & Reverse Repos	2.61	5.14	5.03	4.94	3.11
Trading Assets	4.86	3.90	8.39	3.33	2.60
Total Earning Assets	6.17	6.98	6.97	6.73	5.89
Investment Securities (TE)	5.14	5.10	5.17	4.81	4.33
U. S. Treasury & Agency Sec (excl MBS)	5.33	4.70	4.84	4.23	3.58
Mortgage-Backed Securities	4.74	4.82	4.83	4.61	4.25
All Other Securities	6.54	6.87	7.11	6.59	6.69
Interest-Bearing Deposits	2.88	3.66	3.63	3.18	2.14
Time Deposits of \$100K or More	4.14	4.65	4.71	4.30	3.18
Time Deposits < \$100K	4.05	4.69	4.69	4.04	2.93
Other Domestic Deposits	1.61	2.55	2.54	2.18	1.32
Foreign Deposits	2.11	4.90	4.63	4.62	2.63
Fed Funds Purchased and Repos	2.71	4.50	4.42	4.28	2.91
Other Borrowed Funds & Trading Liab	3.67	4.72	4.68	4.52	3.80
All Interest-Bearing Funds	3.06	3.93	3.91	3.53	2.50

PEER GROUP 02

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	34	33	66	62	60
Avg Assets per Employee (\$000)	4,812	4,600	4,606	4,275	4,321
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.15	3.10	2.99	2.87	2.66
Overhead Exp / NII + Non-Int Income	65.79	63.00	64.70	61.41	60.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.94	2.85	2.91	2.82	2.79
Personnel Expense	1.51	1.56	1.55	1.54	1.51
Net Occupancy Expense	0.40	0.40	0.40	0.39	0.39
Other Operating Expenses	0.95	0.86	0.93	0.88	0.89
Overhead Less Non-Interest Income	1.68	1.62	1.69	1.62	1.63
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.24	61.60	63.12	60.13	59.17
Personnel Expense	33.53	33.96	33.82	32.79	32.02
Net Occupancy Expense	8.89	8.66	8.83	8.29	8.27
Other Operating Expenses	20.80	18.55	20.00	18.64	18.62
Total Non-Interest Income	24.78	25.00	24.83	24.71	23.64
Fiduciary Activities Income	2.04	2.03	2.11	1.92	1.80
Serv Charges on Deposit Accts - Domestic	7.93	7.42	7.96	7.52	7.34
Trading Revenue	0.07	0.10	0.13	0.12	0.05
Investment Banking Fees & Commissions	1.51	1.64	1.59	1.46	1.22
Venture Capital Revenue	0.00	0.00	0.00	0.01	0.00
Net Servicing Fees	0.25	0.34	0.27	0.36	0.37
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.79	1.00	0.87	1.05	1.02
Net Gain (Loss) - Sales Loans, OREO, Oth	1.06	1.39	1.35	1.23	1.69
Other Non-Interest Income	8.09	7.87	8.09	7.72	6.97
Overhead Less Non-Interest Income	39.03	36.08	37.64	35.01	34.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	26.46	29.31	27.88	29.51	30.14
Appl Inc Tax+TE/Pretax NOI+TE	34.13	35.44	35.38	35.01	35.54

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	50.19	48.83	49.55	48.29	46.58
Commercial and Industrial Loans	12.32	12.02	11.82	11.70	11.17
Loans to Individuals	3.63	3.91	3.70	4.10	4.32
Loans to Depository Institutions	0.01	0.01	0.01	0.02	0.03
Agricultural Loans	0.52	0.48	0.51	0.49	0.38
Other Loans and Leases	1.72	1.80	1.79	1.82	1.52
Net Loans and Leases	69.16	68.04	68.48	67.53	65.12
Debt Securities Over 1 Year	14.99	15.23	14.77	16.33	19.53
Mutual Funds and Equity Securities	0.16	0.22	0.20	0.18	0.22
Subtotal	85.50	84.79	84.64	85.02	85.99
Interest-Bearing Bank Balances	0.20	0.32	0.18	0.19	0.23
Federal Funds Sold & Reverse Repos	0.64	1.03	0.67	0.91	0.87
Debt Securities 1 Year or Less	2.37	2.62	2.83	2.83	2.37
Trading Assets	0.09	0.06	0.14	0.03	0.03
Total Earning Assets	89.90	90.02	89.86	89.86	90.11
Non-Int Cash and Due From Dep Inst	2.33	2.24	2.39	2.48	2.64
Other Real Estate Owned	0.15	0.07	0.10	0.05	0.05
All Other Assets	7.67	7.68	7.63	7.52	7.11
MEMORANDA:					
Short-Term Investments	3.67	4.49	4.24	4.34	3.74
U.S. Treasury Securities	0.10	0.16	0.15	0.19	0.22
U.S. Agency Securities (excl MBS)	2.78	4.79	4.27	4.87	5.28
Municipal Securities	2.84	2.70	2.83	2.61	2.69
Mortgage-Backed Securities	10.16	8.79	9.13	9.73	12.06
Asset-Backed Securities	0.02	0.03	0.04	0.07	0.04
Other Debt Securities	0.62	0.64	0.57	0.69	0.64
RE Loans Secured by 1-4 Family	15.55	15.60	15.57	15.86	15.85
Revolving	3.01	2.82	2.91	2.81	3.10
Closed-End, Sec by First Liens	10.54	10.62	10.55	10.93	10.92
Closed-End, Sec by Junior Liens	1.42	1.56	1.55	1.53	1.32
Commercial Real Estate Loans	31.59	30.56	31.23	29.67	28.40
Construction and Land Dev	10.24	10.28	10.60	9.42	8.03
Multifamily	1.71	1.56	1.59	1.56	1.90
Nonfarm Nonresidential	18.07	17.38	17.51	17.33	16.89
RE Loans Secured by Farmland	0.72	0.70	0.70	0.71	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.27	71.76	72.27	70.83	70.82
RE Loans Secured by 1-4 Family	23.02	23.35	23.32	23.46	24.36
Revolving	4.25	4.06	4.16	4.07	4.63
Closed-End	18.29	18.87	18.72	19.08	19.37
Commercial Real Estate Loans	44.74	44.00	44.51	42.85	41.99
Construction and Land Dev	14.18	14.48	14.78	13.51	11.79
Multifamily	2.48	2.24	2.36	2.26	2.76
Nonfarm Nonresidential	25.92	25.12	25.15	25.23	25.26
RE Loans Secured by Farmland	1.05	1.02	1.03	1.06	0.91
Loans to Depository Institutions	0.02	0.02	0.02	0.04	0.04
Commercial and Industrial Loans	17.48	17.40	17.13	17.62	17.17
Loans to Individuals	5.39	5.81	5.59	6.20	6.75
Credit Card Loans	0.16	0.16	0.16	0.16	0.16
Agricultural Loans	0.75	0.68	0.74	0.70	0.58
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.51	2.67	2.66	2.76	2.42

PERCENT OF TOTAL ASSETS	PEER GROUP 02 06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	3.67	4.49	4.24	4.34	3.74
Liquid Assets	17.45	18.58	18.22	19.04	21.99
Investment Securities	18.19	19.03	18.65	19.86	22.91
Net Loans and Leases	69.16	68.04	68.48	67.53	65.12
Net Lns, Ls & Stdby Ltrs of Credit	70.55	69.61	69.94	69.09	66.61
Core Deposits	55.64	58.42	56.41	56.78	57.92
Noncore Funding	31.81	28.57	30.66	29.67	29.61
Time Deposits of \$100K or More	12.92	13.68	13.94	15.14	14.24
Foreign Deposits	0.22	0.16	0.23	0.13	0.19
Fed Funds Purchased and Repos	5.41	5.19	5.27	5.01	5.39
Net Fed Funds Purchased (Sold)	4.47	3.87	4.77	3.85	4.16
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.66	2.62	3.45	2.83	2.95
Earning Assets Repr in 1 Year	41.41	41.67	42.95	40.25	40.54
Int-Bearing Liab Repr in 1 Year	31.86	31.48	32.70	30.32	25.23
Long-Term Debt Repr in 1 Year	0.63	0.47	0.60	0.44	0.46
Net Assets Repriceable in 1 Year	8.73	9.54	9.68	8.95	14.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	32.25	27.47	30.48	29.40	29.11
Net ST Noncore Funding Dependence	22.96	19.97	22.23	20.48	19.29
Short-Term Inv/ST Noncore Funding	17.11	23.40	20.69	23.34	22.98
Liq Asts- ST Noncore Fndg/Nonliq Asts	-7.42	-4.38	-6.28	-3.96	2.17
Net Loans and Leases/Total Deposits	95.57	91.67	94.38	91.66	88.21
Net Loans and Leases/Core Deposits	130.38	121.96	129.22	125.50	118.32
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.23	-0.74	0.04	-0.21	-0.43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.90	-2.76	0.22	-1.41	-2.48
Struct Notes Appr(Depr)/T1 Cap	-0.18	-0.09	0.00	-0.04	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.77	13.12	12.75	11.31	11.61
Available-For-Sale Securities	89.23	86.88	87.25	88.69	88.39
U. S. Treasury Securities	0.76	1.09	1.00	1.16	0.93
U. S. Agency Securities (excl MBS)	17.37	27.07	25.50	25.93	24.92
Municipal Securities	16.20	15.18	16.23	13.61	12.49
Mortgage-Backed Securities	54.59	46.91	48.74	49.26	53.32
Asset-Backed Securities	0.10	0.15	0.25	0.45	0.17
Other Debt Securities	3.27	3.81	3.34	3.26	2.51
Mutual Funds and Equity Securities	0.97	1.20	1.08	0.99	1.03
Debt Securities 1 Year or Less	14.64	14.54	16.81	14.40	11.21
Debt Securities 1 To 5 Years	22.06	27.85	24.35	30.00	28.46
Debt Securities Over 5 Years	59.24	53.20	54.69	51.76	56.61
Pledged Securities	69.49	66.58	67.39	64.83	62.30
Structured Notes, Fair Value	0.29	0.67	0.43	0.72	0.74

ANALYSIS RATIOS

PEER GROUP 02

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

ANALYSIS RATIOS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.63	0.19	0.28	0.14	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.88	0.27	0.41	0.21	0.22
Provision for Ln&Ls Losses/Net Losses	224.25	130.43	179.92	162.11	127.55
Ln&Ls Allowance/Total Loans & Leases	1.43	1.24	1.29	1.23	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.10	11.46	9.05	14.46	12.07
ALL/Nonaccrual Assets	173.86	415.09	246.29	402.52	387.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	148.61	279.94	202.07	336.46	316.73
Gross Ln&Ls Losses/Avg Loans & Leases	0.53	0.26	0.35	0.25	0.27
Recoveries/Avg Loans and Leases	0.07	0.07	0.07	0.09	0.09
Net Losses/Avg Loans and Leases	0.45	0.19	0.27	0.16	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	13.16	17.15	35.40	41.29	35.05
Earnings Coverage of Net Losses (X)	11.59	9.21	16.06	29.69	24.24

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.33	0.05	0.13	0.03	0.04
RE Loans Secured By 1-4 Family	0.26	0.06	0.10	0.04	0.04
Revolving	0.25	0.06	0.14	0.06	0.03
Closed-End	0.22	0.06	0.09	0.03	0.05
Commercial Real Estate Loans	0.38	0.04	0.14	0.03	0.04
Construction and Land Dev	0.87	0.06	0.23	0.02	0.02
Multifamily	0.08	0.03	0.05	0.04	0.02
Nonfarm Nonresidential	0.08	0.02	0.05	0.02	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	0.52	0.33	0.39	0.31	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.24	0.72	1.02	0.69	0.93
Credit Card Loans	2.85	1.88	1.83	1.08	1.81
Agricultural Loans	0.01	0.05	0.03	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.54	0.65	0.59	0.65	0.63

PERCENT OF LOANS AND LEASES

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

30-89 Days PD Loans and Leases	1.00	0.70	0.98	0.70	0.66
90+ Days PD Loans and Leases	0.09	0.07	0.08	0.07	0.08
Nonaccrual Loans and Leases	1.45	0.61	0.83	0.43	0.44
90+ Days PD and Nonaccrual Loans and Leases	1.60	0.70	0.97	0.51	0.53
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.02	0.00	0.00	0.00	0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.00	0.70	0.98	0.70	0.66
90+ Days Past Due Assets	0.10	0.07	0.08	0.07	0.08
Nonaccrual Assets	1.45	0.61	0.83	0.43	0.44
30+ Days PD & Nonaccrual Assets	2.61	1.42	1.97	1.22	1.21

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.15	0.49	0.69	0.36	0.36
90+ PD & Nonaccrual Assets + OREO	1.32	0.59	0.80	0.43	0.42

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

Total Assets	1.22	0.49	0.67	0.36	0.35
Allowance for Loan & Lease Losses	113.52	57.73	74.06	44.27	41.33
Equity Cap + ALLL	12.95	5.18	6.83	3.59	3.69
Tier 1 Cap + ALLL	13.45	5.46	7.66	3.88	3.85
Loans & Leases + RE Acquired	1.68	0.70	0.94	0.52	0.52

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

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.00	0.66	0.99	0.68	0.57
- 90+ Days Past Due	0.10	0.06	0.09	0.06	0.06
- Nonaccrual	1.70	0.61	0.92	0.43	0.40
Coml & Indl - 30-89 Days PD	0.82	0.74	0.82	0.63	0.67
- 90+ Days Past Due	0.06	0.06	0.07	0.06	0.06
- Nonaccrual	0.82	0.66	0.66	0.63	0.75
Individuals - 30-89 Days PD	1.38	1.23	1.44	1.11	1.35
- 90+ Days Past Due	0.11	0.09	0.10	0.08	0.11
- Nonaccrual	0.23	0.17	0.19	0.14	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.24	0.31	0.23	0.32	0.23
- 90+ Days Past Due	0.01	0.02	0.01	0.00	0.00
- Nonaccrual	0.18	0.22	0.20	0.12	0.21
Foreign Govts- 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
Other Lns&Ls - 30-89 Days PD	0.34	0.30	0.47	0.36	0.64
- 90+ Days Past Due	0.01	0.03	0.03	0.04	0.04
- Nonaccrual	0.12	0.08	0.08	0.10	0.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.94	0.73	1.00	0.76	0.79
- 90+ Days Past Due	0.12	0.07	0.13	0.08	0.09
- Nonaccrual	0.94	0.52	0.70	0.36	0.40
Revolving - 30-89 Days PD	0.57	0.47	0.62	0.44	0.44
- 90+ Days Past Due	0.06	0.04	0.04	0.05	0.04
- Nonaccrual	0.46	0.25	0.29	0.18	0.13
Closed-End - 30-89 Days PD	1.01	0.81	1.11	0.83	0.89
- 90+ Days Past Due	0.13	0.08	0.15	0.08	0.11
- Nonaccrual	1.06	0.56	0.75	0.40	0.43
- Jr Lien 30-89 Days PD	0.09	0.10	0.11	0.08	0.10
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.12	0.07	0.09	0.06	0.05
Commercial RE - 30-89 Days PD	1.02	0.60	0.93	0.58	0.43
- 90+ Days Past Due	0.09	0.04	0.06	0.04	0.04
- Nonaccrual	2.13	0.70	1.07	0.44	0.42
Const & Dev - 30-89 Days PD	1.43	0.73	1.42	0.72	0.48
- 90+ Days Past Due	0.13	0.05	0.08	0.04	0.03
- Nonaccrual	5.05	0.69	1.57	0.39	0.14
Multifamily - 30-89 Days PD	0.57	0.32	0.60	0.37	0.21
- 90+ Days Past Due	0.00	0.00	0.02	0.01	0.01
- Nonaccrual	0.83	0.39	0.60	0.25	0.15
Nonfarm Nres- 30-89 Days PD	0.74	0.51	0.57	0.51	0.39
- 90+ Days Past Due	0.05	0.03	0.04	0.03	0.03
- Nonaccrual	0.70	0.51	0.58	0.41	0.48
Farmland - 30-89 Days PD	0.46	0.35	0.37	0.32	0.33
- 90+ Days Past Due	0.01	0.03	0.00	0.01	0.01
- Nonaccrual	0.51	0.38	0.31	0.36	0.35
Credit Card - 30-89 Days PD	1.38	1.45	1.48	1.23	1.37
- 90+ Days Past Due	0.48	0.34	0.52	0.46	0.43
- Nonaccrual	0.15	0.07	0.23	0.07	0.06

CAPITAL RATIOS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.50	8.71	8.51	8.76	8.66
Tier 1 RBC Ratio	10.69	10.96	10.72	11.16	11.27
Total Risk-Based Capital Ratio	12.38	12.64	12.37	12.74	12.84
Tangible Tier 1 Leverage Ratio	8.41	8.60	8.41	8.66	8.52
Tangible Common Eq Cap/Tan Assets	6.63	6.78	6.71	6.91	6.78
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.80	19.71	18.68	19.23	19.47
Standby Letters of Credit	1.18	1.29	1.22	1.29	1.25
Commercial & Similar Letters of Credit	0.09	0.09	0.07	0.09	0.10
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	4.08	4.18	3.87	4.32	4.10
Interest Rate Contracts	2.93	3.16	2.89	3.05	3.29
Interest Rate Futures & Forward Contr	0.24	0.27	0.22	0.23	0.21
Written Options Contr (Int Rate)	0.21	0.23	0.17	0.17	0.15
Purchased Options Contr (Int Rate)	0.15	0.35	0.35	0.28	0.13
Interest Rate Swaps	1.73	1.62	1.71	1.51	2.03
Foreign Exchange Contracts	0.04	0.05	0.04	0.04	0.09
Futures & Forward Foreign Exch Contr	0.03	0.04	0.03	0.03	0.04
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	0.05	0.04	0.04	0.03	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.01	0.00	0.01	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.01	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	26.20	29.33	28.43	30.01	31.73

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	93.80	93.02	92.27	93.74	92.67
Foreign Exchange Contracts	0.97	3.53	2.28	3.18	5.70
Equity, Comm, & Other Contracts	1.84	1.56	2.47	1.03	1.56
Futures and Forwards	17.60	20.88	19.13	21.09	19.86
Written Options	19.77	16.93	17.81	15.51	13.62
Exchange-Traded	0.00	0.00	0.03	0.00	0.00
Over-The-Counter	18.91	15.94	16.61	14.96	13.11
Purchased Options	4.49	7.02	9.40	6.08	5.17
Exchange-Traded	0.00	0.00	0.00	0.02	0.00
Over-The-Counter	4.25	6.60	9.11	5.54	4.76
Swaps	46.67	44.05	44.01	44.41	51.93
Held for Trading	26.97	15.88	17.21	16.66	9.20
Interest Rate Contracts	23.58	12.39	13.74	12.22	5.45
Foreign Exchange Contracts	0.03	1.36	0.14	1.47	0.69
Equity, Comm, & Other Contracts	0.01	0.03	0.04	0.00	0.00
Non-Traded	73.03	84.12	82.79	83.34	90.80
Interest Rate Contracts	65.78	72.05	69.22	71.72	76.72
Foreign Exchange Contracts	0.18	0.51	0.42	0.34	2.29
Equity, Comm, & Other Contracts	1.03	0.95	1.62	0.73	1.14
Deriv Contr (Excl Fut & FX LE 14 Days)	72.91	77.03	76.93	76.20	79.53
One Year or Less	20.52	25.49	23.34	19.68	25.72
Over 1 Year to 5 Years	21.70	27.17	28.08	24.67	26.71
Over 5 Years	15.09	11.09	12.55	13.30	13.12
Gross Negative Fair Value (Abs Val)	1.08	0.54	1.01	0.48	0.77
Gross Positive Fair Value	0.91	0.90	1.28	0.67	0.60
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	0.00	0.01	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	0.05	0.03	0.04	0.03	0.02

INSURANCE ACTIVITIES	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.01	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	35.61	33.60	35.53	35.51	26.47
Ins Under Assets(L/H)/Tot Ins Und Ast	64.39	66.40	64.47	64.49	73.53
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	1.00	0.87	1.05	1.02
Premium Inc/Ins Activities Revenue	3.10	3.77	3.43	2.85	3.72
Credit Rel Prem Inc/Tot Prem Inc	62.78	64.23	57.86	72.22	77.78
Other Prem Inc/Total Prem Inc	37.22	35.77	42.14	27.78	22.22
Ins Under Net Income/Consol Net Income	0.04	0.05	0.05	0.07	0.08
Ins Net Inc (P/C)/Equity (P/C)	9.12	15.07	13.96	10.64	11.45
Ins Net Inc (L/H)/Equity (L/H)	1.11	4.53	6.26	6.54	9.55
Insur Ben, Losses, Exp/Insur Premiums	65.77	101.66	465.93	304.30	147.10
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)	4.35	3.96	4.37	4.38	4.09
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.73	10.85	10.98	10.31	9.87
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	2.21	0.88	0.58	0.52	0.50
Cost: Interest-Bearing Deposits	2.11	4.90	4.63	4.62	2.63
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	0.10	N/A	1.73	1.62	3.72
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	2.72	12.75	-17.84	-1.36	31.99
Total Selected Assets	-19.28	-16.71	-9.39	-3.15	15.16
Deposits	-9.51	3.80	10.61	14.04	36.12

PROFITABILITY:	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	5.82	10.57	9.45	12.23	12.96
Bank Net Inc/Avg Eq Inv in Banks	6.69	10.84	9.80	12.37	13.09
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.38	6.93	5.92	6.06	7.15
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.17	8.02	8.67	9.56	5.80
Bank Net Income/Parent Net Income	106.67	109.00	107.86	94.89	94.30
Nonbank Net Income/Parent Net Income	1.98	1.93	1.73	1.92	1.82
Sub BHCs Net Inc/Parent Net Income	86.11	83.63	85.56	87.17	103.02
LEVERAGE:					
Total Liabilities/Equity	26.13	26.81	25.89	24.70	24.24
Total Debt/Equity Capital	3.67	4.25	4.31	3.79	3.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.19	21.96	20.64	20.45	19.48
Tot Debt+Lns Guaranteed for Affl/Equity	3.99	4.25	4.31	3.79	3.83
Total Debt/Equ Cap - Exc Over Fair Value	3.83	4.45	4.56	3.91	3.91
Long-Term Debt/Equity Capital	2.23	2.39	2.26	2.31	2.79
Short-Term Debt/Equity Capital	0.88	1.30	1.30	0.85	0.36
Current Portion of LT Debt/Equity	0.01	0.01	0.01	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.11	0.15	0.13	0.14	0.14
Long-Term Debt/Consolidated LT Debt	3.31	4.19	4.22	4.26	3.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.18	114.99	113.92	113.00	112.42
Total Investment in Subs/Equity	117.13	117.06	115.71	115.01	114.30
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.34	98.93	98.87	97.67	97.17
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.85	100.52	100.26	99.19	98.90
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.50	1.35	1.44	1.09	1.03
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.40	3.67	4.25	2.63	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	125.46	146.98	152.01	149.23	128.75
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.04	152.90	149.51	154.29	128.02
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	103.17	103.26	95.02	106.17	101.74
Pretax Oper Inc + Int Exp/Int Expense	4477.62	21423.2	28088.5	7901.37	8843.77
Div + Int From Subs/Int Exp + Div	173.10	210.58	232.42	235.87	213.78
Fees+Other Inc From Subs/Sal + Oth Exp	9.17	11.58	10.02	10.96	14.57
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1466.11	4199.73	8497.79	8204.11	4926.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.19	0.34	0.23	0.70	1.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	7.55	8.84	7.18	9.37	8.33
Total	7.55	8.84	7.18	9.37	8.33
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	0.93	1.06	0.92	1.03	0.88
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	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Di v Paid/Inc Before Undist Inc	79.64	60.29	58.62	66.86	67.14
Di vidends Paid/Net Income	35.14	36.64	38.95	28.15	28.95
Net Income - Di vidends/Avg Equi ty	2.31	6.34	5.31	8.43	8.91
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	141.86	181.36	184.35	174.90	139.78
Di vidends From Nonbank Subs	2.88	2.49	4.05	2.87	3.75
Di vidends From Subsidi ary BHCs	3.28	1.33	4.95	2.78	7.38
Di vidends From All Subsidi aries	162.49	210.65	215.38	217.42	187.55
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	61.40	65.86	73.30	54.56	46.16
Interest Income From Bank Subs	0.73	1.17	1.11	0.96	0.77
Mgt & Service Fees From Bank Subs	3.61	2.97	2.22	3.79	4.12
Other Income From Bank Subs	0.01	0.03	0.02	0.02	0.05
Operating Income From Bank Subs	77.09	78.34	86.32	67.17	56.56
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	77.90	49.69	78.99	63.14	75.72
Interest Income From Nonbank Subs	3.22	3.17	4.27	11.74	6.43
Mgt & Serv Fees From Nonbank Subs	1.61	1.36	3.03	1.80	2.00
Other Income From Nonbank Subs	0.00	0.00	0.02	0.55	2.31
Operating Inc From Nonbank Subs	88.90	66.63	98.52	84.38	101.24
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	36.00	36.77	38.82	51.07	52.89
Interest Inc From Subsidi ary BHCs	152.94	0.63	0.50	0.45	0.20
Mgt & Serv Fees From Sub BHCs	1.86	1.68	1.59	1.66	3.77
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	190.79	39.08	40.91	53.17	56.85
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	58.69	65.91	68.20	68.52	60.74
Interest Income From Bank Subs	2.12	1.64	1.38	1.34	1.42
Mgt & Serv Fees From Bank Subs	3.96	4.06	3.46	3.79	4.90
Other Income From Bank Subs	0.01	0.05	0.02	0.06	0.06
Operating Income From Bank Subs	74.56	86.18	85.55	88.00	74.53
Di vidends From Nonbank Subs	1.77	1.54	1.61	1.29	1.87
Interest Income From Nonbank Subs	0.08	0.11	0.17	0.29	0.15
Mgt & Serv Fees From Nonbank Subs	0.04	0.05	0.05	0.04	0.04
Other Income From Nonbank Subs	0.00	0.01	0.02	0.01	0.01
Operating Inc From Nonbank Subs	2.38	2.57	2.86	2.23	2.70
Di vidends From Subsidi ary BHCs	2.16	1.17	2.04	1.27	4.10
Interest Inc From Subsidi ary 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 Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.42	1.33	2.36	1.40	4.55
Loans and Adv From Subs/ST Debt	677.44	1083.29	754.10	797.93	31657.6
Loans and Adv From Subs/Total Debt	386.83	403.58	487.84	892.50	379.61

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									96
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.33	1.84	2.44	2.91	3.38	3.75	4.20	4.52	96
+ Non-interest Income	1.14	0.14	0.46	0.68	1.04	1.50	2.05	2.81	96
- Overhead Expense	2.94	1.25	1.88	2.35	2.86	3.29	4.24	5.26	96
- Provision for Losses	0.62	0.05	0.08	0.18	0.43	0.87	1.74	2.44	96
+ Securities Gains (Losses)	0.01	-0.55	-0.10	0.00	0.00	0.03	0.12	0.22	96
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.02	96
= Pretax Net Oper Income (TE)	0.90	-5.18	-1.59	0.58	1.16	1.64	2.17	2.47	96
Net Operating Income	0.57	-4.43	-1.10	0.25	0.78	1.05	1.44	1.68	96
Net Income	0.57	-4.43	-1.10	0.25	0.78	1.03	1.44	1.68	96
Net Income (Sub S Adjusted)	1.39	1.27	1.27	1.27	1.27	1.39	1.47	1.49	2
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.28	5.16	5.59	5.97	6.21	6.57	7.09	7.42	96
Interest Expense	2.62	1.66	1.96	2.29	2.57	2.97	3.26	3.68	96
Net Interest Income (TE)	3.63	1.90	2.59	3.15	3.72	4.06	4.55	4.89	96
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.45	0.02	0.06	0.16	0.32	0.63	1.13	1.45	96
Earnings Coverage of Net Losses (X)	11.59	-1.79	0.21	2.75	6.35	15.47	37.33	54.59	96
Ln&Ls Allowance/Total Loans & Leases	1.42	0.88	0.96	1.14	1.33	1.59	2.06	2.75	96
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.61	0.17	0.35	0.61	1.21	2.51	3.54	4.85	96
30-89 Days Past Due Loans and Leases	0.99	0.26	0.30	0.55	0.76	1.26	2.23	3.37	96
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	32.24	3.91	14.84	23.09	30.95	42.88	52.38	61.76	96
Net ST Noncore Funding Dependence	22.95	-0.53	9.71	14.79	21.77	29.40	37.42	48.81	96
Net Loans and Leases/Total Assets	69.15	43.33	52.34	63.64	70.67	75.07	78.56	85.02	96
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.49	5.69	6.98	7.56	8.21	9.40	10.67	11.22	96
Equity Capital/Total Assets	9.09	4.87	6.01	7.43	8.97	10.44	11.79	14.47	96
Net Loans&Ls/Equity Capital (X)	7.92	3.93	4.55	6.21	7.43	9.42	12.05	13.28	96
Cash Dividends/Net Income	35.12	0.00	0.00	16.25	38.51	56.82	72.90	98.51	80
Cash Dividends/Net Income (Sub S Adjusted)	46.08	38.49	38.49	38.49	38.49	46.08	50.63	52.14	2
Retained Earnings/Avg Equity Cap	2.31	-48.59	-21.25	1.23	4.44	8.09	10.42	12.66	96
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.88	0.00	0.00	0.00	0.00	0.00	5.44	8.92	96
Long-Term Debt/Equity Capital	2.23	0.00	0.00	0.00	0.00	3.40	11.41	18.10	96
Equity Investment in Subs/Equity Cap	115.17	88.39	93.64	99.98	115.80	126.07	136.08	154.39	96
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.03	-32.07	14.02	66.13	110.43	155.35	286.94	427.81	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.76	4.84	5.13	5.44	5.67	6.04	6.46	7.00	96
Less: Interest Expense	2.41	1.39	1.83	2.07	2.39	2.74	3.02	3.55	96
Equals: Net Interest Income (TE)	3.33	1.84	2.44	2.91	3.38	3.75	4.20	4.52	96
Plus: Non-Interest Income	1.14	0.14	0.46	0.68	1.04	1.50	2.05	2.81	96
Equals: Adj Operating Income (TE)	4.49	2.30	3.02	3.87	4.54	5.08	5.66	6.71	96
Less: Overhead Expense	2.94	1.25	1.88	2.35	2.86	3.29	4.24	5.26	96
Less: Provision for Loan and Lease Losses	0.62	0.05	0.08	0.18	0.43	0.87	1.74	2.44	96
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Plus: Realized G/L on AFS Sec	0.01	-0.55	-0.07	0.00	0.00	0.03	0.12	0.22	96
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.01	0.02	96
Equals: Pretax Net Oper Inc (TE)	0.90	-5.18	-1.59	0.58	1.16	1.64	2.17	2.47	96
Less: Applicable Income Taxes (TE)	0.35	-1.17	-0.18	0.15	0.37	0.56	0.76	0.92	96
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	96
Equals: Net Operating Income	0.57	-4.43	-1.10	0.25	0.78	1.05	1.44	1.68	96
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equals: Net Income	0.57	-4.43	-1.10	0.25	0.78	1.03	1.44	1.68	96
Memo: Net Income (Last Four Qtrs)	0.66	-2.90	-0.66	0.37	0.83	1.08	1.45	1.76	95
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.88	86.21	87.48	89.54	91.38	94.27	96.13	97.90	96
Avg Int-Bearing Funds / Avg Assets	79.27	65.04	71.28	75.48	79.22	82.96	86.99	89.80	96
Int Income (TE) / Avg Earning Assets	6.28	5.16	5.59	5.97	6.21	6.57	7.09	7.42	96
Int Expense / Avg Earning Assets	2.62	1.66	1.96	2.29	2.57	2.97	3.26	3.68	96
Net Int Inc (TE) / Avg Earn Assets	3.63	1.90	2.59	3.15	3.72	4.06	4.55	4.89	96
YIELD OR COST:									
Total Loans and Leases (TE)	6.66	5.64	5.96	6.29	6.64	6.95	7.40	8.02	96
Interest-Bearing Bank Balances	3.50	0.00	0.65	1.85	3.08	4.48	6.88	11.48	88
Fed Funds Sold & Reverse Repos	2.61	1.54	2.05	2.37	2.61	2.81	3.25	3.56	87
Trading Assets	4.86	0.00	0.00	0.00	2.76	5.73	11.35	16.06	38
Total Earning Assets	6.17	5.08	5.46	5.86	6.09	6.49	6.89	7.34	96
Investment Securities (TE)	5.13	3.90	4.30	4.75	5.07	5.43	6.05	6.49	96
U.S. Treasury & Agency Sec (excl MBS)	5.33	3.19	3.62	4.20	4.80	5.56	7.50	14.43	92
Mortgage-Backed Securities	4.74	3.52	3.94	4.48	4.75	5.05	5.36	5.67	93
All Other Securities	6.53	4.67	5.01	5.53	6.21	7.24	8.08	12.59	95
Interest-Bearing Deposits	2.88	1.78	2.09	2.51	2.89	3.18	3.61	3.82	96
Time Deposits of \$100K or More	4.13	2.64	3.27	3.79	4.17	4.55	4.83	5.10	96
Time Deposits < \$100K	4.05	1.42	3.14	3.74	4.15	4.41	4.72	4.91	96
Other Domestic Deposits	1.61	0.79	0.99	1.30	1.61	1.88	2.19	2.64	96
Foreign Deposits	2.11	0.00	0.00	0.83	2.47	3.06	3.10	3.14	10
Fed Funds Purchased and Repos	2.71	1.43	1.71	2.23	2.60	3.17	3.80	4.28	95
Other Borrowed Funds & Trading Liab	3.66	2.04	2.40	3.13	3.66	4.10	4.75	5.65	94
All Interest-Bearing Funds	3.06	2.14	2.42	2.70	3.05	3.35	3.70	4.04	96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	33.80	21.53	23.68	27.20	32.19	39.01	48.30	56.28	96
Avg Assets per Employee (\$000)	4812.38	2527.10	3041.84	3422.49	4261.88	5452.17	8341.71	11199.8	96

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.14	0.00	0.00	0.51	2.57	5.63	8.32	9.50	94
Overhead Exp / NII + Non-Int Income	65.78	46.26	50.47	57.85	63.24	70.70	83.36	121.90	96

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.94	1.25	1.88	2.35	2.86	3.29	4.24	5.26	96
Personnel Expense	1.51	0.65	0.96	1.23	1.51	1.77	1.99	2.31	96
Net Occupancy Expense	0.40	0.21	0.26	0.32	0.40	0.46	0.57	0.59	96
Other Operating Expenses	0.94	0.41	0.52	0.71	0.88	1.08	1.40	2.73	96
Overhead Less Non-Interest Income	1.67	0.50	0.99	1.28	1.62	1.89	2.43	3.59	96

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.24	42.76	47.84	55.47	62.91	68.88	81.43	121.86	96
Personnel Expense	33.52	20.86	24.47	29.35	34.54	37.68	40.66	44.10	96
Net Occupancy Expense	8.88	5.79	6.48	7.50	8.78	10.02	11.31	13.11	96
Other Operating Expenses	20.80	12.38	13.81	16.40	19.05	22.57	28.56	50.95	96
Total Non-Interest Income	24.78	7.78	12.65	18.19	23.53	30.18	38.30	44.00	96
Fiduciary Activities Income	2.03	0.00	0.00	0.00	1.53	3.47	5.43	8.08	96
Serv Charges on Deposit Accts - Domestic	7.92	1.55	2.46	4.76	7.60	10.68	13.71	14.47	96
Trading Revenue	0.06	-1.63	-0.39	0.00	0.00	0.00	0.59	3.06	96
Investment Banking Fees & Commissions	1.50	0.00	0.00	0.26	1.36	2.47	3.74	5.18	96
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Net Servicing Fees	0.24	-0.02	0.00	0.00	0.06	0.29	0.90	2.34	96
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Insurance Activities Revenue	0.78	0.00	0.00	0.00	0.14	0.99	4.21	5.36	96
Net Gain (Loss) - Sales Loans, OREO, Oth	1.06	-2.31	-0.41	0.00	0.56	2.16	3.63	5.37	96
Other Non-Interest Income	8.08	2.62	3.54	4.96	7.66	10.46	14.18	16.09	96
Overhead Less Non-Interest Income	39.03	15.61	23.00	27.73	34.76	45.34	64.47	104.01	96

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.45	-1.55	7.44	23.65	28.30	32.02	35.06	39.51	79
Appl Inc Tax+TE/Pretax NOI+TE	34.13	17.02	26.73	31.24	35.03	37.10	39.52	40.91	79

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.18	15.34	26.05	41.66	51.50	59.16	67.38	69.03	96
Commercial and Industrial Loans	12.31	0.74	3.27	6.76	10.56	16.88	23.08	31.25	96
Loans to Individuals	3.63	0.17	0.37	1.04	2.23	5.99	9.80	12.87	96
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.27	96
Agricultural Loans	0.51	0.00	0.00	0.00	0.11	0.76	2.19	3.53	96
Other Loans and Leases	1.71	0.01	0.13	0.45	1.01	2.54	5.27	7.82	96
Net Loans and Leases	69.15	43.33	52.34	63.64	70.67	75.07	78.56	85.02	96
Debt Securities Over 1 Year	14.99	1.04	3.70	9.43	14.13	20.11	25.96	31.72	96
Mutual Funds and Equity Securities	0.15	0.00	0.00	0.00	0.07	0.23	0.60	1.32	96
Subtotal	85.50	70.73	76.05	83.42	85.83	88.45	91.13	92.70	96
Interest-Bearing Bank Balances	0.19	0.00	0.00	0.00	0.04	0.20	0.75	2.02	96
Federal Funds Sold & Reverse Repos	0.63	0.00	0.00	0.00	0.16	0.77	2.46	5.30	96
Debt Securities 1 Year or Less	2.36	0.02	0.11	0.53	1.91	3.72	6.17	7.27	96
Trading Assets	0.09	0.00	0.00	0.00	0.00	0.03	0.71	1.10	96
Total Earning Assets	89.89	85.07	86.09	87.78	89.50	92.08	93.94	95.11	96
Non-Int Cash and Due From Dep Inst	2.32	0.47	1.25	1.89	2.33	2.81	3.21	4.07	96
Other Real Estate Owned	0.15	0.00	0.01	0.03	0.09	0.24	0.42	0.54	96
All Other Assets	7.66	3.42	3.94	5.51	7.43	9.43	11.39	12.27	96
MEMORANDA:									
Short-Term Investments	3.66	0.24	0.57	1.08	2.59	4.59	9.96	18.35	96
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.07	0.42	1.29	96
U.S. Agency Securities (excl MBS)	2.78	0.00	0.00	0.29	1.90	4.38	8.77	10.78	96
Municipal Securities	2.83	0.01	0.17	0.88	2.10	4.31	7.42	11.25	96
Mortgage-Backed Securities	10.15	0.10	0.75	4.97	10.27	13.92	19.54	26.02	96
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.33	96
Other Debt Securities	0.62	0.00	0.00	0.00	0.12	0.90	2.66	5.31	96
RE Loans Secured by 1-4 Family	15.55	1.73	4.38	9.04	15.08	21.74	29.16	32.55	96
Revolving	3.00	0.00	0.03	0.97	2.80	4.51	7.23	7.93	96
Closed-End, Sec by First Liens	10.53	1.05	2.44	5.01	10.17	15.02	20.13	30.04	96
Closed-End, Sec by Junior Liens	1.41	0.00	0.05	0.41	1.16	2.19	3.37	4.22	96
Commercial Real Estate Loans	31.59	6.32	11.02	21.69	31.47	42.47	50.61	56.39	96
Construction and Land Dev	10.24	0.86	1.91	4.65	9.47	15.05	20.33	25.87	96
Multifamily	1.71	0.04	0.32	0.71	1.53	2.60	3.83	4.97	96
Nonfarm Nonresidential	18.06	2.22	7.75	11.98	18.92	22.52	27.85	33.54	96
RE Loans Secured by Farmland	0.71	0.00	0.00	0.04	0.38	1.24	2.40	3.21	96
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.26	29.41	49.81	63.04	73.94	81.85	90.54	95.23	96
RE Loans Secured by 1-4 Family	23.02	2.62	6.81	12.00	21.06	32.14	42.58	55.61	96
Revolving	4.24	0.00	0.08	1.49	3.94	6.45	9.51	10.41	96
Closed-End	18.29	1.93	4.38	9.12	17.17	24.43	39.27	50.40	96
Commercial Real Estate Loans	44.73	11.70	19.40	33.52	43.53	57.36	67.53	72.35	96
Construction and Land Dev	14.18	1.33	2.87	6.47	13.80	20.08	27.57	34.03	96
Multifamily	2.48	0.06	0.46	1.05	2.21	3.48	5.16	8.10	96
Nonfarm Nonresidential	25.92	6.90	13.59	18.86	25.53	30.47	40.51	48.51	96
RE Loans Secured by Farmland	1.04	0.00	0.00	0.06	0.52	1.86	3.97	4.78	96
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.43	96
Commercial and Industrial Loans	17.48	2.05	5.09	10.20	15.10	22.36	34.16	47.21	96
Loans to Individuals	5.39	0.26	0.58	1.56	3.30	8.82	14.97	19.82	96
Credit Card Loans	0.16	0.00	0.00	0.00	0.00	0.16	0.93	1.50	96
Agricultural Loans	0.75	0.00	0.00	0.00	0.17	1.12	3.27	5.02	96
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Other Loans and Leases	2.50	0.05	0.22	0.60	1.45	3.50	8.08	10.04	96

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.66	0.24	0.57	1.08	2.59	4.59	9.96	18.35	96
Liquid Assets	17.45	5.43	8.64	12.46	15.01	21.49	29.71	39.71	96
Investment Securities	18.18	2.66	8.85	12.55	16.47	23.28	31.77	36.86	96
Net Loans and Leases	69.15	43.33	52.34	63.64	70.67	75.07	78.56	85.02	96
Net Lns, Ls & Stdbly Ltrs of Credit	70.55	48.21	52.96	65.22	71.97	76.39	81.83	86.56	96
Core Deposits	55.63	26.76	38.31	47.32	57.10	63.95	67.98	72.20	96
Noncore Funding	31.81	15.20	17.72	22.78	29.50	40.41	50.74	61.12	96
Time Deposits of \$100K or More	12.92	5.62	6.26	8.63	11.92	16.08	23.25	27.45	96
Foreign Deposits	0.21	0.00	0.00	0.00	0.00	0.00	0.00	6.82	96
Fed Funds Purchased and Repos	5.40	0.00	0.21	1.91	4.46	8.13	12.41	13.90	96
Net Fed Funds Purchased (Sold)	4.46	-2.39	-1.08	1.00	3.86	7.87	11.63	13.74	96
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Oth Borrowings W/Rem Mat 1 Yr or Less	3.66	0.00	0.01	0.68	1.98	6.43	9.03	12.45	96
Earning Assets Repr in 1 Year	41.41	15.40	18.23	31.99	42.32	50.78	58.13	65.07	96
Int-Bearing Liab Repr in 1 Year	31.85	12.35	15.36	20.95	26.93	43.92	56.97	60.11	96
Long-Term Debt Repr in 1 Year	0.62	0.00	0.00	0.00	0.00	1.06	2.41	5.13	96
Net Assets Repriceable in 1 Year	8.73	-21.83	-12.21	-3.89	8.82	20.29	26.87	35.45	96
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	32.24	3.91	14.84	23.09	30.95	42.88	52.38	61.76	96
Net ST Noncore Funding Dependence	22.95	-0.53	9.71	14.79	21.77	29.40	37.42	48.81	96
Short-Term Inv/ST Noncore Funding	17.10	0.98	1.89	4.58	11.82	21.60	47.10	87.79	96
Liq Asts-ST Noncore Fndg/Nonliq Asts	-7.41	-35.87	-26.00	-18.28	-8.59	1.43	11.48	27.00	96
Net Loans and Leases/Total Deposits	95.56	58.07	75.10	86.17	95.16	104.85	114.57	121.23	96
Net Loans and Leases/Core Deposits	130.37	74.47	91.22	107.84	123.09	150.22	186.03	231.87	96
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.22	-4.52	-1.23	-0.34	-0.02	0.03	0.25	0.41	70
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.89	-19.23	-8.11	-3.08	-1.13	-0.00	0.89	2.33	95
Struct Notes Appr(Depr)/T1 Cap	-0.18	-7.97	-1.44	-0.07	-0.00	0.00	0.01	0.01	28
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.76	0.00	0.00	0.00	3.36	13.92	48.52	74.37	96
Available-For-Sale Securities	89.23	13.37	47.01	86.05	96.56	100.00	100.00	100.00	96
U.S. Treasury Securities	0.75	0.00	0.00	0.00	0.01	0.50	5.83	7.37	96
U.S. Agency Securities (excl MBS)	17.36	0.00	0.00	1.59	11.51	27.00	60.90	71.23	96
Municipal Securities	16.20	0.06	1.04	4.86	14.23	25.23	36.33	45.90	96
Mortgage-Backed Securities	54.59	2.05	9.91	37.73	58.72	71.36	83.79	86.17	96
Asset-Backed Securities	0.10	0.00	0.00	0.00	0.00	0.00	0.34	2.87	96
Other Debt Securities	3.26	0.00	0.00	0.00	0.85	5.36	15.09	18.26	96
Mutual Funds and Equity Securities	0.96	0.00	0.00	0.00	0.44	1.44	3.70	6.34	96
Debt Securities 1 Year or Less	14.64	0.26	1.77	4.62	11.37	19.12	37.28	60.66	96
Debt Securities 1 To 5 Years	22.05	1.68	2.84	7.21	17.44	33.16	53.19	61.45	96
Debt Securities Over 5 Years	59.24	6.17	16.49	34.71	65.01	79.59	90.35	92.93	96
Plledged Securities	69.49	25.29	39.59	53.64	69.11	86.54	94.65	96.94	96
Structured Notes, Fair Value	0.29	0.00	0.00	0.00	0.00	0.12	1.57	3.51	96

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.62	0.05	0.08	0.18	0.43	0.87	1.74	2.44	96
Provision for Ln&Ls Losses/Avg Lns&Ls	0.88	0.08	0.13	0.31	0.62	1.17	2.28	4.26	96
Provision for Ln&Ls Losses/Net Losses	224.25	52.87	88.08	113.73	159.31	259.40	559.60	676.12	96
Ln&Ls Allowance/Total Loans & Leases	1.42	0.88	0.96	1.14	1.33	1.59	2.06	2.75	96
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.10	0.87	1.27	2.38	3.93	8.68	19.99	39.13	96
ALLL/Nonaccrual Assets	173.85	38.46	47.30	68.51	101.73	243.27	441.80	644.93	96
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	148.60	31.47	46.16	66.39	93.26	217.05	340.94	577.28	96
Gross Ln&Ls Losses/Avg Loans & Leases	0.52	0.03	0.09	0.22	0.38	0.73	1.25	1.73	96
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.03	0.05	0.09	0.14	0.20	96
Net Losses/Avg Loans and Leases	0.45	0.02	0.06	0.16	0.32	0.63	1.13	1.45	96
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Recoveries/Prior Year-End Losses	13.15	2.62	3.93	6.19	11.70	18.79	26.30	38.27	94
Earnings Coverage of Net Losses (X)	11.59	-1.79	0.21	2.75	6.35	15.47	37.33	54.59	96
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.33	-0.00	0.00	0.03	0.18	0.51	1.10	1.54	96
RE Loans Secured By 1-4 Family	0.25	-0.01	0.00	0.01	0.11	0.41	0.98	1.35	96
Revolving	0.24	-0.03	0.00	0.00	0.10	0.34	0.85	1.87	91
Closed-End	0.22	-0.01	0.00	0.00	0.10	0.30	0.77	1.16	96
Commercial Real Estate Loans	0.37	-0.01	0.00	0.01	0.17	0.52	1.31	2.22	96
Construction and Land Dev	0.87	0.00	0.00	0.02	0.22	1.35	3.25	5.47	95
Multifamily	0.08	-0.00	0.00	0.00	0.00	0.00	0.35	1.25	92
Nonfarm Nonresidential	0.07	-0.02	-0.00	0.00	0.00	0.10	0.38	0.60	96
RE Loans Secured by Farmland	0.00	-0.13	-0.00	0.00	0.00	0.00	0.00	0.18	81
Commercial and Industrial Loans	0.51	-0.01	0.02	0.12	0.42	0.78	1.17	2.20	96
Loans to Depository Institutions	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	1.23	0.16	0.24	0.46	0.84	1.52	2.82	8.10	89
Credit Card Loans	2.85	0.00	0.00	1.04	2.43	4.43	6.94	12.63	43
Agricultural Loans	0.00	-0.12	-0.03	0.00	0.00	0.00	0.05	0.19	68
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.53	-0.20	-0.01	0.00	0.04	0.71	1.74	6.48	94

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.99	0.26	0.30	0.55	0.76	1.26	2.23	3.37	96
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.01	0.05	0.15	0.34	0.46	96
Nonaccrual Loans and Leases	1.44	0.16	0.31	0.48	1.09	2.15	3.36	4.63	96
90+ Days PD and Nonaccrual Loans and Leases	1.60	0.17	0.34	0.59	1.22	2.26	3.69	5.59	96
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	96
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.22	96
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.99	0.26	0.30	0.55	0.76	1.26	2.23	3.37	96
90+ Days Past Due Assets	0.09	0.00	0.00	0.01	0.05	0.15	0.35	0.49	96
Nonaccrual Assets	1.45	0.16	0.31	0.48	1.09	2.15	3.36	4.63	96
30+ Days PD & Nonaccrual Assets	2.61	0.59	0.88	1.29	2.11	3.75	6.15	6.88	96
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.14	0.11	0.20	0.42	0.87	1.63	2.85	3.40	96
90+ PD & Nonaccrual Assets + OREO	1.31	0.15	0.22	0.54	1.00	2.01	2.99	3.61	96
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.22	0.12	0.20	0.40	0.91	1.95	2.91	3.52	96
Allowance for Loan & Lease Losses	113.52	19.00	26.75	47.53	106.95	171.81	222.36	258.15	96
Equity Cap + ALLL	12.94	1.11	1.90	3.48	9.64	19.16	33.43	48.70	96
Tier 1 Cap + ALLL	13.45	1.18	2.17	4.91	10.53	20.80	32.97	41.30	96
Loans & Leases + RE Acquired	1.68	0.22	0.35	0.61	1.32	2.56	3.62	4.90	96

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	1.00	0.09	0.25	0.48	0.83	1.40	2.06	3.09	96
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.04	0.14	0.40	0.55	96
- Nonaccrual	1.69	0.14	0.35	0.55	1.17	2.47	4.06	6.03	96
Coml & Indl - 30-89 Days PD	0.82	0.05	0.14	0.26	0.60	1.21	2.28	2.64	96
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.25	0.55	96
- Nonaccrual	0.82	0.05	0.09	0.22	0.58	1.16	2.25	3.01	96
Individuals - 30-89 Days PD	1.38	0.00	0.29	0.68	1.01	1.80	3.41	4.47	96
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.06	0.18	0.37	0.63	96
- Nonaccrual	0.22	0.00	0.00	0.03	0.13	0.37	0.76	0.99	96
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agricultural - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.30	1.59	1.97	68
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.10	68
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.14	0.73	2.54	68
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls - 30-89 Days PD	0.33	0.00	0.00	0.00	0.04	0.58	1.47	1.82	94
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.31	94
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.11	0.62	1.08	94
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.93	0.00	0.18	0.39	0.68	1.35	2.07	3.08	96
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.02	0.17	0.54	0.93	96
- Nonaccrual	0.94	0.00	0.09	0.27	0.67	1.35	2.68	3.03	96
Revolving - 30-89 Days PD	0.56	0.00	0.00	0.12	0.42	0.87	1.63	2.77	91
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.04	0.33	0.71	91
- Nonaccrual	0.46	0.00	0.00	0.00	0.23	0.85	1.35	2.18	91
Closed-End - 30-89 Days PD	1.00	0.00	0.10	0.35	0.75	1.58	2.20	3.07	96
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.02	0.18	0.52	1.04	96
- Nonaccrual	1.05	0.00	0.09	0.28	0.72	1.52	2.92	3.40	96
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.01	0.06	0.13	0.29	0.37	96
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.10	96
- Jr Lien Nonaccrual	0.11	0.00	0.00	0.00	0.04	0.16	0.44	0.64	96
Commercial RE - 30-89 Days PD	1.01	0.00	0.11	0.40	0.86	1.51	2.19	2.64	96
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.11	0.38	0.60	96
- Nonaccrual	2.13	0.00	0.21	0.72	1.41	2.96	5.68	8.44	96
Const & Dev - 30-89 Days PD	1.43	0.00	0.00	0.29	1.30	2.40	3.43	5.29	95
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.20	0.69	1.14	95
- Nonaccrual	5.04	0.00	0.18	0.73	3.22	7.01	14.95	17.37	95
Multifamily - 30-89 Days PD	0.57	0.00	0.00	0.00	0.24	0.90	2.47	3.32	92
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	92
- Nonaccrual	0.82	0.00	0.00	0.00	0.00	0.78	4.59	8.56	92
Nonfarm Nres- 30-89 Days PD	0.73	0.00	0.01	0.15	0.52	1.12	2.04	2.40	96
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.25	0.40	96
- Nonaccrual	0.69	0.00	0.00	0.24	0.49	1.05	1.93	2.91	96
Farmland - 30-89 Days PD	0.46	0.00	0.00	0.00	0.07	0.59	1.73	5.84	81
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	81
- Nonaccrual	0.50	0.00	0.00	0.00	0.03	0.66	2.81	3.75	81
Credit Card - 30-89 Days PD	1.37	0.00	0.00	0.31	1.39	2.23	3.26	4.37	43
- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.26	0.83	1.57	2.20	43
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.58	2.46	43

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.49	5.69	6.98	7.56	8.21	9.40	10.67	11.22	96
Tier 1 RBC Ratio	10.68	7.53	8.33	9.33	10.10	11.49	14.96	16.28	96
Total Risk-Based Capital Ratio	12.37	10.20	10.43	10.96	11.70	13.43	16.23	17.38	96
Tangible Tier 1 Leverage Ratio	8.40	5.57	6.84	7.37	8.21	9.31	10.67	11.18	96
Tangible Common Eq Cap/Tan Assets	6.62	3.79	4.43	5.43	6.20	7.77	9.44	10.27	96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	17.80	5.74	8.71	12.77	17.56	21.43	26.57	33.29	96
Standby Letters of Credit	1.17	0.03	0.26	0.43	1.03	1.60	2.79	3.57	96
Commercial & Similar Letters of Credit	0.08	0.00	0.00	0.00	0.00	0.06	0.46	1.24	96
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.07	0.00	0.00	0.19	1.50	5.97	15.37	33.41	96
Interest Rate Contracts	2.92	0.00	0.00	0.17	1.30	4.98	9.63	15.09	96
Interest Rate Futures & Forward Contr	0.24	0.00	0.00	0.00	0.00	0.40	1.10	1.75	96
Written Options Contr (Int Rate)	0.20	0.00	0.00	0.00	0.00	0.27	0.80	2.02	96
Purchased Options Contr (Int Rate)	0.15	0.00	0.00	0.00	0.00	0.00	0.91	2.14	96
Interest Rate Swaps	1.73	0.00	0.00	0.00	0.29	3.19	7.30	9.27	96
Foreign Exchange Contracts	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.23	96
Futures & Forward Foreign Exch Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.12	96
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equity, Commodity, & Other Deriv Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.10	1.02	96
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	96
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	96
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.19	8.01	13.50	19.38	25.53	30.26	39.44	56.02	96

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.80	10.77	36.37	99.99	100.00	100.00	100.00	100.00	82
Foreign Exchange Contracts	0.96	0.00	0.00	0.00	0.00	0.00	6.91	21.01	82
Equity, Comm, & Other Contracts	1.83	0.00	0.00	0.00	0.00	0.00	6.10	43.65	82
Futures and Forwards	17.59	0.00	0.00	0.00	7.48	38.98	59.79	77.66	82
Written Options	19.77	0.00	0.00	0.00	4.19	41.85	64.36	89.31	82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-The-Counter	18.91	0.00	0.00	0.00	4.19	41.23	63.02	89.31	82
Purchased Options	4.49	0.00	0.00	0.00	0.00	3.59	29.37	52.22	82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Over-The-Counter	4.24	0.00	0.00	0.00	0.00	2.82	29.37	52.22	82
Swaps	46.67	0.00	0.00	0.00	38.32	94.91	100.00	100.00	82
Held for Trading	26.96	0.00	0.00	0.00	0.00	65.55	98.82	100.00	82
Interest Rate Contracts	23.58	0.00	0.00	0.00	0.00	48.48	98.40	100.00	82
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.82	82
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.74	82
Non-Traded	73.03	0.00	0.18	26.31	100.00	100.00	100.00	100.00	82
Interest Rate Contracts	65.77	0.00	0.00	12.99	99.98	100.00	100.00	100.00	82
Foreign Exchange Contracts	0.17	0.00	0.00	0.00	0.00	0.00	0.01	8.23	82
Equity, Comm, & Other Contracts	1.03	0.00	0.00	0.00	0.00	0.00	0.00	41.26	82
Deriv Contr (Excl Fut & FX LE 14 Days)	72.90	0.00	8.83	47.91	81.30	100.00	100.00	100.00	82
One Year or Less	20.51	0.00	0.00	0.00	11.26	44.14	59.79	71.71	82
Over 1 Year to 5 Years	21.69	0.00	0.00	0.00	9.69	45.82	60.35	93.73	82
Over 5 Years	15.08	0.00	0.00	0.00	0.32	33.25	63.57	75.79	82
Gross Negative Fair Value (Abs Val)	1.07	0.00	0.00	0.20	0.83	1.67	3.47	4.26	82
Gross Positive Fair Value	0.90	0.00	0.00	0.18	0.69	1.42	2.68	4.66	82
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	96
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	96
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	96
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	96
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	96
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
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	96
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.04	0.00	0.00	0.00	0.00	0.05	0.18	0.51	96

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	0.04	0.16	96
Ins Under Assets(P/C)/Tot Ins Und Ast	35.61	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Ins Under Assets(L/H)/Tot Ins Und Ast	64.38	0.00	0.00	0.00	100.00	100.00	100.00	100.00	17
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	0.14	0.99	4.21	5.36	96
Premium Inc/Ins Activities Revenue	3.10	0.00	0.00	0.00	0.00	0.00	18.27	48.20	71
Credit Rel Prem Inc/Tot Prem Inc	62.78	0.00	0.00	0.00	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	37.21	0.00	0.00	0.00	0.00	92.16	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.03	-0.00	0.00	0.00	0.00	0.00	0.01	0.71	96
Ins Net Inc (P/C)/Equity (P/C)	9.12	-0.79	-0.79	0.30	2.28	10.33	23.45	27.31	6
Ins Net Inc (L/H)/Equity (L/H)	1.10	-25.81	-25.81	-1.44	1.41	4.93	12.63	13.23	9
Insur Ben, Losses, Exp/Insur Premi ums	65.77	0.00	0.00	3.94	42.18	102.51	144.56	165.50	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	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.35	0.00	0.00	0.00	0.00	0.00	11.12	22.78	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
CSV Life Insurance/Tier 1 Cap + ALLL	10.73	0.00	0.00	1.38	10.81	19.90	24.13	28.00	96
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	96
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.20	0.00	0.00	0.00	0.00	0.00	4.96	17.34	36
Cost: Interest-Bearing Deposits	2.11	0.00	0.00	0.83	2.47	3.06	3.10	3.14	10
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	0.10	0.04	0.04	0.04	0.04	0.10	0.13	0.15	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
GROWTH RATES:									
Net Loans and Leases	2.71	-100.00	-100.00	-50.34	-4.66	22.69	63.38	261.28	33
Total Selected Assets	-19.28	-100.00	-100.00	-57.75	-7.80	9.67	43.39	137.61	43
Deposits	-9.51	-100.00	-100.00	-43.09	-7.30	14.28	26.22	32.80	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	79.63	0.00	0.00	21.74	76.02	107.07	226.54	284.90	74
Dividends Paid/Net Income	35.14	0.00	0.00	16.25	39.11	56.82	72.90	98.51	80
Net Income - Dividends/Avg Equity	2.31	-48.59	-21.25	1.23	4.44	8.09	10.42	12.48	96
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	141.85	0.00	0.00	38.50	106.65	176.88	442.39	601.22	78
Dividends From Nonbank Subs	2.87	0.00	0.00	0.00	0.00	1.63	12.50	29.42	78
Dividends From Subsidiary BHCs	3.27	0.00	0.00	0.00	0.00	0.00	0.00	99.43	78
Dividends From All Subsidiaries	162.48	0.00	0.00	65.03	119.32	189.21	528.90	631.43	78
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	61.39	0.00	0.00	20.42	63.48	92.21	143.58	214.10	74
Interest Income From Bank Subs	0.73	0.00	0.00	0.00	0.00	0.36	3.34	8.78	74
Mgt & Service Fees From Bank Subs	3.60	0.00	0.00	0.00	0.00	3.37	14.48	39.40	74
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	74
Operating Income From Bank Subs	77.09	0.00	0.58	24.17	67.96	101.87	187.07	234.75	74
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	77.89	0.00	0.00	0.00	62.27	100.00	237.61	380.10	58
Interest Income From Nonbank Subs	3.22	0.00	0.00	0.00	0.00	0.00	6.39	56.46	58
Mgt & Serv Fees From Nonbank Subs	1.60	0.00	0.00	0.00	0.00	0.00	8.32	20.34	58
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58
Operating Inc From Nonbank Subs	88.90	0.00	0.00	0.00	68.61	100.46	355.53	390.89	58
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	35.99	0.00	0.00	0.00	28.42	46.86	70.87	96.76	11
Interest Inc From Subsidiary BHCs	152.93	0.00	0.00	0.00	0.00	0.00	1.85	757.25	11
Mgt & Serv Fees From Sub BHCs	1.85	0.00	0.00	0.00	0.00	0.00	8.68	10.16	11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating Income From Sub BHCs	190.79	0.00	0.00	0.00	32.76	72.58	122.68	826.42	11
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	58.69	0.00	0.00	0.17	75.60	96.92	99.31	99.60	90
Interest Income From Bank Subs	2.12	0.00	0.00	0.00	0.00	1.48	8.30	37.95	90
Mgt & Serv Fees From Bank Subs	3.96	0.00	0.00	0.00	0.00	3.31	22.85	50.66	90
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.49	90
Operating Income From Bank Subs	74.55	0.00	0.04	73.59	95.11	99.10	99.73	100.00	90
Dividends From Nonbank Subs	1.77	0.00	0.00	0.00	0.00	0.92	11.96	15.44	90
Interest Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.14	1.63	90
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.37	0.68	90
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Operating Inc From Nonbank Subs	2.38	0.00	0.00	0.00	0.25	2.59	11.96	20.14	90
Dividends From Subsidiary BHCs	2.15	0.00	0.00	0.00	0.00	0.00	0.00	89.79	90
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Operating Income From Sub BHCs	2.41	0.00	0.00	0.00	0.00	0.00	0.00	97.41	90
Loans and Adv From Subs/ST Debt	677.43	9.54	50.34	207.59	467.13	964.55	1595.46	1946.84	25
Loans and Adv From Subs/Total Debt	386.83	3.34	42.83	111.68	225.62	564.37	1176.00	1481.53	43

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1208661	5, 176, 194	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1401109	3, 118, 773	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	Moved from Peer 3
3446412	7, 773, 336	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	9, 922, 116	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3, 842, 364	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5, 574, 570	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3, 062, 117	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4, 636, 344	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6, 581, 377	BBVA PR HOLDING CORPORATION	SAN JUAN, PR	Name change from BBVAPR HOLDING CORPORATION
1020180	7, 689, 199	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	5, 338, 087	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	8, 297, 058	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5, 650, 349	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3, 737, 854	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
2078816	3, 169, 883	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	4, 656, 952	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	9, 010, 460	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	6, 453, 845	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5, 702, 846	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9, 129, 048	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6, 803, 227	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8, 095, 880	F. N. B. CORPORATION	HERMITAGE, PA	
1203602	4, 265, 431	FIRST BUSEY CORPORATION	URBANA, IL	
1075911	6, 528, 685	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6, 253, 376	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3, 459, 962	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3, 084, 665	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	6, 359, 955	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	3, 822, 460	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8, 315, 677	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	4, 605, 045	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1364071	3, 465, 546	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1060627	9, 250, 411	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	4, 156, 718	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	5, 027, 868	GLACIER BANCORP, INC.	KALISPELL, MT	
1133277	3, 018, 536	GREEN BANKSHARES, INC.	GREENEVILLE, TN	Moved from Peer 3
1086533	6, 320, 036	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3, 845, 083	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3, 882, 232	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3, 379, 071	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	5, 324, 150	IBERIABANK CORPORATION	LAFAYETTE, LA	
3114654	4, 108, 731	IMPERIAL CAPITAL BANCORP, INC	LA JOLLA, CA	
1136803	3, 387, 458	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	3, 240, 309	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	3, 401, 210	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1064278	3, 474, 532	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	6, 417, 226	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	5, 932, 998	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	5, 365, 444	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	8, 406, 592	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6, 147, 001	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1204627	3, 133, 949	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
1209828	3, 726, 720	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
3719965	4, 389, 080	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	New Y-9C/BHCPR reporter
1117026	9, 241, 355	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5, 309, 500	NBT BANCORP INC.	NORWICH, NY	
3214095	8, 262, 936	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	4, 870, 165	OCEAN BANCSHARES, INC.	MIAMI, FL	
1098303	7, 601, 849	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	6, 060, 179	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7, 484, 323	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	4, 347, 463	PACWEST BANCORP	SAN DIEGO, CA	Name change from FIRST COMMUNITY BANCORP
1142336	6, 820, 233	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	4, 725, 102	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4, 106, 055	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	3, 318, 988	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1839319	7, 478, 939	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	6, 803, 427	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6, 383, 935	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6, 384, 944	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2452180	7, 734, 458	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1098844	3, 782, 196	RENASANT CORPORATION	TUPELO, MS	
1097025	3, 053, 209	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	4, 373, 714	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	4, 353, 568	S & T BANCORP, INC.	INDIANA, PA	
1248304	3, 164, 123	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	8, 830, 968	SANTANDER BANCORP	SAN JUAN, PR	
2368106	3, 469, 884	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2502049	3, 031, 031	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1105425	4, 913, 088	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3, 424, 968	SUN BANCORP, INC	VINELAND, NJ	
1031449	7, 017, 305	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3, 719, 133	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	4, 664, 906	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1079562	9, 315, 049	TRUSTMARK CORPORATION	JACKSON, MS	
1049828	8, 806, 522	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	8, 361, 592	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	8, 048, 472	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	8, 264, 051	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3, 002, 208	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	Moved from Peer 3
1029464	3, 948, 043	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5, 270, 942	WESBANCO, INC.	WHEELING, WV	
1025541	4, 188, 548	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5, 219, 333	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9, 923, 077	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	4, 477, 614	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 96 bank holding companies.