

	PEER GROUP 02 09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	96	97	95	88	90
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.33	3.42	3.41	3.52	3.58
+ Non-interest Income	1.11	1.16	1.17	1.18	1.14
- Overhead Expense	2.99	2.83	2.91	2.82	2.79
- Provision for Losses	0.72	0.21	0.28	0.14	0.15
+ Securities Gains (Losses)	-0.12	0.01	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)	0.50	1.51	1.35	1.71	1.77
Net Operating Income	0.27	0.97	0.87	1.12	1.14
Net Income	0.27	0.97	0.87	1.11	1.14
Net Income (Sub S Adjusted)	1.17	1.06	1.12	1.17	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.20	7.14	7.09	6.84	6.00
Interest Expense	2.54	3.38	3.34	2.98	2.12
Net Interest Income (TE)	3.63	3.74	3.73	3.85	3.89
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.60	0.21	0.27	0.16	0.18
Earnings Coverage of Net Losses (X)	8.36	16.56	16.06	29.69	24.24
Ln&Ls Allowance/Total Loans & Leases	1.52	1.24	1.29	1.23	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.07	0.75	0.92	0.49	0.49
30-89 Days Past Due Loans and Leases	1.10	0.83	0.98	0.70	0.66
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	34.04	29.76	30.48	29.40	29.11
Net ST Noncore Funding Dependence	23.75	21.73	22.23	20.48	19.29
Net Loans and Leases/Total Assets	69.53	68.13	68.48	67.53	65.12
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.35	8.62	8.51	8.76	8.66
Equity Capital/Total Assets	8.85	9.23	9.19	9.40	8.93
Net Loans&Ls/Equity Capital (X)	8.31	7.62	7.66	7.48	7.52
Cash Dividends/Net Income	40.86	36.69	38.95	28.15	28.94
Cash Dividends/Net Income (Sub S Adjusted)	49.99	21.48	13.21	-48.02	N/A
Retained Earnings/Avg Equity Cap	-1.67	6.35	5.31	8.43	8.92
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.08	1.08	1.30	0.85	0.36
Long-Term Debt/Equity Capital	2.26	2.35	2.26	2.31	2.79
Equity Investment in Subs/Equity Cap	115.75	114.95	113.92	113.00	112.42
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.33	149.27	149.55	154.29	128.02

PERCENT OF AVERAGE ASSETS	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.68	6.53	6.48	6.25	5.53
Less: Interest Expense	2.34	3.10	3.07	2.73	1.95
Equals: Net Interest Income (TE)	3.33	3.42	3.41	3.52	3.58
Plus: Non-Interest Income	1.11	1.16	1.17	1.18	1.14
Equals: Adj Operating Income (TE)	4.46	4.61	4.62	4.72	4.76
Less: Overhead Expense	2.99	2.83	2.91	2.82	2.79
Less: Provision for Loan and Lease Losses	0.72	0.21	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	-0.10	0.01	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)	0.50	1.51	1.35	1.71	1.77
Less: Applicable Income Taxes (TE)	0.24	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	0.27	0.97	0.87	1.12	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.27	0.97	0.87	1.11	1.14
Memo: Net Income (Last Four Qtrs)	0.33	1.00	0.88	1.11	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.81	91.74	91.70	91.64	92.15
Avg Int-Bearing Funds / Avg Assets	79.33	78.55	78.59	77.68	78.27
Int Income (TE) / Avg Earning Assets	6.20	7.14	7.09	6.84	6.00
Int Expense / Avg Earning Assets	2.54	3.38	3.34	2.98	2.12
Net Int Inc (TE) / Avg Earn Assets	3.63	3.74	3.73	3.85	3.89
YIELD OR COST:					
Total Loans and Leases (TE)	6.55	7.69	7.63	7.49	6.63
Interest-Bearing Bank Balances	2.94	5.71	5.36	4.46	3.43
Fed Funds Sold & Reverse Repos	2.36	5.15	5.03	4.94	3.11
Trading Assets	3.52	6.66	8.39	3.33	2.60
Total Earning Assets	6.08	7.01	6.97	6.73	5.89
Investment Securities (TE)	5.15	5.16	5.17	4.81	4.33
U. S. Treasury & Agency Sec (excl MBS)	5.16	4.76	4.84	4.23	3.58
Mortgage-Backed Securities	4.79	4.82	4.83	4.61	4.25
All Other Securities	6.89	7.36	7.11	6.59	6.69
Interest-Bearing Deposits	2.77	3.66	3.63	3.18	2.14
Time Deposits of \$100K or More	3.89	4.71	4.71	4.30	3.18
Time Deposits < \$100K	3.87	4.69	4.69	4.04	2.93
Other Domestic Deposits	1.55	2.58	2.54	2.18	1.32
Foreign Deposits	2.19	4.91	4.63	4.62	2.63
Fed Funds Purchased and Repos	2.56	4.52	4.42	4.28	2.91
Other Borrowed Funds & Trading Liab	3.54	4.73	4.68	4.52	3.80
All Interest-Bearing Funds	2.96	3.96	3.91	3.53	2.50

	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	51	50	66	62	60
Avg Assets per Employee (\$000)	4,904	4,691	4,606	4,275	4,321
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.31	3.11	2.99	2.87	2.66
Overhead Exp / NII + Non-Int Income	67.85	63.19	64.70	61.41	60.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	2.83	2.91	2.82	2.79
Personnel Expense	1.48	1.55	1.55	1.54	1.51
Net Occupancy Expense	0.40	0.40	0.40	0.39	0.39
Other Operating Expenses	1.03	0.86	0.93	0.88	0.89
Overhead Less Non-Interest Income	1.78	1.63	1.69	1.62	1.63
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.20	61.55	63.12	60.13	59.17
Personnel Expense	33.26	33.83	33.82	32.79	32.02
Net Occupancy Expense	8.92	8.70	8.83	8.29	8.27
Other Operating Expenses	23.10	18.56	20.00	18.64	18.62
Total Non-Interest Income	24.21	24.79	24.83	24.71	23.64
Fiduciary Activities Income	1.98	1.99	2.11	1.92	1.80
Serv Charges on Deposit Accts - Domestic	7.99	7.57	7.96	7.52	7.34
Trading Revenue	0.05	0.10	0.13	0.12	0.05
Investment Banking Fees & Commissions	1.48	1.55	1.59	1.46	1.22
Venture Capital Revenue	0.00	0.00	0.00	0.01	0.00
Net Servicing Fees	0.28	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	0.92	0.87	1.05	1.02
Net Gain (Loss) - Sales Loans, OREO, Oth	0.88	1.30	1.35	1.23	1.69
Other Non-Interest Income	8.13	8.03	8.09	7.72	6.97
Overhead Less Non-Interest Income	41.66	36.22	37.64	35.01	34.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.37	29.04	27.88	29.51	30.14
Appl Inc Tax+TE/Pretax NOI+TE	34.12	35.59	35.38	35.01	35.54

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	50.63	49.23	49.55	48.29	46.58
Commercial and Industrial Loans	12.23	11.85	11.82	11.70	11.17
Loans to Individuals	3.66	3.70	3.70	4.10	4.32
Loans to Depository Institutions	0.02	0.01	0.01	0.02	0.03
Agricultural Loans	0.53	0.48	0.51	0.49	0.38
Other Loans and Leases	1.68	1.82	1.79	1.82	1.52
Net Loans and Leases	69.53	68.13	68.48	67.53	65.12
Debt Securities Over 1 Year	14.89	15.45	14.77	16.33	19.53
Mutual Funds and Equity Securities	0.09	0.21	0.20	0.18	0.22
Subtotal	85.48	85.12	84.64	85.02	85.99
Interest-Bearing Bank Balances	0.28	0.21	0.18	0.19	0.23
Federal Funds Sold & Reverse Repos	0.57	0.76	0.67	0.91	0.87
Debt Securities 1 Year or Less	2.24	2.63	2.83	2.83	2.37
Trading Assets	0.15	0.09	0.14	0.03	0.03
Total Earning Assets	89.80	90.07	89.86	89.86	90.11
Non-Int Cash and Due From Dep Inst	2.14	2.09	2.39	2.48	2.64
Other Real Estate Owned	0.20	0.10	0.10	0.05	0.05
All Other Assets	7.96	7.74	7.63	7.52	7.11

MEMORANDA:

Short-Term Investments	3.55	4.12	4.24	4.34	3.74
U. S. Treasury Securities	0.10	0.17	0.15	0.19	0.22
U. S. Agency Securities (excl MBS)	2.60	4.87	4.27	4.87	5.28
Municipal Securities	2.73	2.67	2.83	2.61	2.69
Mortgage-Backed Securities	10.35	9.02	9.13	9.73	12.06
Asset-Backed Securities	0.01	0.03	0.04	0.07	0.04
Other Debt Securities	0.45	0.65	0.57	0.69	0.64
RE Loans Secured by 1-4 Family	16.00	15.46	15.57	15.86	15.85
Revolving	3.13	2.80	2.91	2.81	3.10
Closed-End, Sec by First Liens	10.85	10.54	10.55	10.93	10.92
Closed-End, Sec by Junior Liens	1.42	1.55	1.55	1.53	1.32
Commercial Real Estate Loans	31.59	31.12	31.23	29.67	28.40
Construction and Land Dev	9.96	10.51	10.60	9.42	8.03
Multifamily	1.76	1.63	1.59	1.56	1.90
Nonfarm Nonresidential	18.29	17.59	17.51	17.33	16.89
RE Loans Secured by Farmland	0.72	0.69	0.70	0.71	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.50	72.42	72.27	70.83	70.82
RE Loans Secured by 1-4 Family	23.49	23.28	23.32	23.46	24.36
Revolving	4.39	4.02	4.16	4.07	4.63
Closed-End	18.61	18.82	18.72	19.08	19.37
Commercial Real Estate Loans	44.41	44.69	44.51	42.85	41.99
Construction and Land Dev	13.72	14.80	14.78	13.51	11.79
Multifamily	2.53	2.45	2.36	2.26	2.76
Nonfarm Nonresidential	26.06	25.38	25.15	25.23	25.26
RE Loans Secured by Farmland	1.04	0.99	1.03	1.06	0.91
Loans to Depository Institutions	0.04	0.02	0.02	0.04	0.04
Commercial and Industrial Loans	17.26	17.13	17.13	17.62	17.17
Loans to Individuals	5.38	5.50	5.59	6.20	6.75
Credit Card Loans	0.17	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	2.44	2.70	2.66	2.76	2.42

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	3.55	4.12	4.24	4.34	3.74
Liquid Assets	17.17	18.44	18.22	19.04	21.99
Investment Securities	17.73	19.24	18.65	19.86	22.91
Net Loans and Leases	69.53	68.13	68.48	67.53	65.12
Net Lns, Ls & Stdby Ltrs of Credit	70.85	69.64	69.94	69.09	66.61
Core Deposits	54.57	56.88	56.41	56.78	57.92
Noncore Funding	32.93	29.97	30.66	29.67	29.61
Time Deposits of \$100K or More	12.78	13.94	13.94	15.14	14.24
Foreign Deposits	0.27	0.22	0.23	0.13	0.19
Fed Funds Purchased and Repos	4.60	5.50	5.27	5.01	5.39
Net Fed Funds Purchased (Sold)	4.18	4.44	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	4.10	3.07	3.45	2.83	2.95
Earning Assets Repr in 1 Year	40.90	41.77	42.95	40.25	40.54
Int-Bearing Liab Repr in 1 Year	31.66	32.33	32.70	30.32	25.23
Long-Term Debt Repr in 1 Year	0.84	0.56	0.60	0.44	0.46
Net Assets Repriceable in 1 Year	8.16	8.79	9.68	8.95	14.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	34.04	29.76	30.48	29.40	29.11
Net ST Noncore Funding Dependence	23.75	21.73	22.23	20.48	19.29
Short-Term Inv/ST Noncore Funding	16.70	19.99	20.69	23.34	22.98
Liq Asts-ST Noncore Fndg/Nonliq Asts	-8.09	-5.90	-6.28	-3.96	2.17
Net Loans and Leases/Total Deposits	96.59	93.20	94.38	91.66	88.21
Net Loans and Leases/Core Deposits	133.81	127.66	129.22	125.50	118.32
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.84	-0.27	0.04	-0.21	-0.43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.97	-0.91	0.22	-1.41	-2.48
Struct Notes Appr(Depr)/T1 Cap	-0.30	-0.04	0.00	-0.04	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.97	13.30	12.75	11.31	11.61
Available-For-Sale Securities	89.03	86.70	87.25	88.69	88.39
U. S. Treasury Securities	0.92	1.25	1.00	1.16	0.93
U. S. Agency Securities (excl MBS)	16.66	26.92	25.50	25.93	24.92
Municipal Securities	16.03	15.01	16.23	13.61	12.49
Mortgage-Backed Securities	56.70	47.24	48.74	49.26	53.32
Asset-Backed Securities	0.08	0.19	0.25	0.45	0.17
Other Debt Securities	2.59	3.73	3.34	3.26	2.51
Mutual Funds and Equity Securities	0.69	1.13	1.08	0.99	1.03
Debt Securities 1 Year or Less	14.21	15.06	16.81	14.40	11.21
Debt Securities 1 To 5 Years	21.83	26.25	24.35	30.00	28.46
Debt Securities Over 5 Years	60.28	54.15	54.69	51.76	56.61
Pledged Securities	73.20	66.98	67.39	64.83	62.30
Structured Notes, Fair Value	0.26	0.55	0.43	0.72	0.74

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.72	0.21	0.28	0.14	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.99	0.30	0.41	0.21	0.22
Provision for Ln&Ls Losses/Net Losses	190.90	150.24	179.92	162.11	127.55
Ln&Ls Allowance/Total Loans & Leases	1.52	1.24	1.29	1.23	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.41	10.29	9.05	14.46	12.07
ALLL/Nonaccrual Assets	140.51	267.52	246.29	402.52	387.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	121.70	219.45	202.95	336.46	316.73
Gross Ln&Ls Losses/Avg Loans & Leases	0.68	0.28	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	0.60	0.21	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	20.02	26.76	35.40	41.29	35.05
Earnings Coverage of Net Losses (X)	8.36	16.56	16.06	29.69	24.24
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.48	0.08	0.13	0.03	0.04
RE Loans Secured By 1-4 Family	0.29	0.07	0.10	0.04	0.04
Revolving	0.30	0.10	0.14	0.06	0.03
Closed-End	0.27	0.06	0.09	0.03	0.05
Commercial Real Estate Loans	0.61	0.08	0.14	0.03	0.04
Construction and Land Dev	1.42	0.10	0.23	0.02	0.02
Multifamily	0.23	0.06	0.05	0.04	0.02
Nonfarm Nonresidential	0.12	0.04	0.05	0.02	0.04
RE Loans Secured by Farmland	0.02	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	0.62	0.37	0.39	0.31	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.51	0.87	1.02	0.69	0.93
Credit Card Loans	2.90	2.04	1.83	1.08	1.81
Agricultural Loans	0.02	0.06	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	0.83	0.65	0.59	0.65	0.63

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

1.10

0.83

0.98

0.70

0.66

90+ Days PD Loans and Leases

0.10

0.08

0.08

0.07

0.08

Nonaccrual Loans and Leases

1.85

0.67

0.83

0.43

0.44

90+ Days PD and Nonaccrual Loans and Leases

2.01

0.79

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

0.05

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

1.10

0.83

0.98

0.70

0.66

90+ Days Past Due Assets

0.10

0.08

0.08

0.07

0.08

Nonaccrual Assets

1.86

0.67

0.83

0.43

0.44

30+ Days PD & Nonaccrual Assets

3.15

1.65

1.97

1.22

1.21

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.45

0.55

0.69

0.36

0.36

90+ PD & Nonaccrual Assets + OREO

1.66

0.66

0.80

0.43

0.42

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

1.56

0.55

0.67

0.36

0.35

Allowance for Loan & Lease Losses

134.24

64.29

74.06

44.27

41.33

Equity Cap + ALLL

17.66

5.69

6.83

3.59

3.69

Tier 1 Cap + ALLL

17.47

6.21

7.66

3.88

3.85

Loans & Leases + RE Acquired

2.14

0.77

0.94

0.52

0.52

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	1.11	0.83	0.99	0.68	0.57
- 90+ Days Past Due	0.12	0.08	0.09	0.06	0.06
- Nonaccrual	2.23	0.73	0.92	0.43	0.40
Coml & Indl - 30-89 Days PD	0.89	0.75	0.82	0.63	0.67
- 90+ Days Past Due	0.06	0.07	0.07	0.06	0.06
- Nonaccrual	1.03	0.66	0.66	0.63	0.75
Individuals - 30-89 Days PD	1.49	1.38	1.44	1.11	1.35
- 90+ Days Past Due	0.15	0.10	0.10	0.08	0.11
- Nonaccrual	0.33	0.20	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	0.17	0.23	0.23	0.32	0.23
- 90+ Days Past Due	0.01	0.01	0.01	0.00	0.00
- Nonaccrual	0.22	0.21	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	0.36	0.47	0.36	0.64
- 90+ Days Past Due	0.03	0.02	0.03	0.04	0.04
- Nonaccrual	0.20	0.06	0.08	0.10	0.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.02	0.90	1.00	0.76	0.79
- 90+ Days Past Due	0.14	0.10	0.12	0.08	0.09
- Nonaccrual	1.18	0.60	0.70	0.36	0.40
Revolvi ng - 30-89 Days PD	0.54	0.58	0.62	0.44	0.44
- 90+ Days Past Due	0.06	0.06	0.04	0.05	0.04
- Nonaccrual	0.53	0.26	0.29	0.18	0.13
Closed-End - 30-89 Days PD	1.12	0.98	1.11	0.83	0.89
- 90+ Days Past Due	0.16	0.10	0.14	0.08	0.11
- Nonaccrual	1.33	0.66	0.75	0.40	0.43
- Jr Lien 30-89 Days PD	0.12	0.11	0.11	0.08	0.10
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.14	0.09	0.09	0.06	0.05
Commercial RE - 30-89 Days PD	1.09	0.75	0.93	0.58	0.43
- 90+ Days Past Due	0.10	0.07	0.06	0.04	0.04
- Nonaccrual	2.83	0.84	1.07	0.44	0.42
Const & Dev - 30-89 Days PD	1.89	1.00	1.42	0.72	0.48
- 90+ Days Past Due	0.15	0.10	0.08	0.04	0.03
- Nonaccrual	6.36	1.16	1.57	0.39	0.14
Multifamily - 30-89 Days PD	0.64	0.30	0.60	0.37	0.21
- 90+ Days Past Due	0.02	0.04	0.02	0.01	0.01
- Nonaccrual	1.43	0.51	0.60	0.25	0.15
Nonfarm Nres- 30-89 Days PD	0.65	0.60	0.57	0.51	0.39
- 90+ Days Past Due	0.05	0.04	0.04	0.03	0.03
- Nonaccrual	1.07	0.49	0.58	0.41	0.48
Farmland - 30-89 Days PD	0.33	0.26	0.37	0.32	0.33
- 90+ Days Past Due	0.06	0.00	0.00	0.01	0.01
- Nonaccrual	0.58	0.28	0.31	0.36	0.35
Credit Card - 30-89 Days PD	1.55	1.42	1.48	1.23	1.37
- 90+ Days Past Due	0.55	0.38	0.52	0.46	0.43
- Nonaccrual	0.24	0.09	0.23	0.07	0.06

CAPITAL RATIOS	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.35	8.62	8.51	8.76	8.66
Tier 1 RBC Ratio	10.52	10.88	10.72	11.16	11.27
Total Risk-Based Capital Ratio	12.31	12.54	12.36	12.74	12.84
Tangible Tier 1 Leverage Ratio	8.24	8.52	8.41	8.66	8.52
Tangible Common Eq Cap/Tan Assets	6.44	6.77	6.71	6.91	6.78
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	16.97	19.33	18.68	19.23	19.47
Standby Letters of Credit	1.14	1.25	1.22	1.29	1.25
Commercial & Similar Letters of Credit	0.07	0.08	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	3.98	3.97	3.87	4.32	4.10
Interest Rate Contracts	3.11	2.98	2.89	3.05	3.29
Interest Rate Futures & Forward Contr	0.26	0.19	0.22	0.23	0.21
Written Options Contr (Int Rate)	0.22	0.17	0.17	0.17	0.15
Purchased Options Contr (Int Rate)	0.17	0.40	0.35	0.28	0.13
Interest Rate Swaps	1.87	1.70	1.71	1.51	2.03
Foreign Exchange Contracts	0.03	0.04	0.04	0.04	0.09
Futures & Forward Foreign Exch Contr	0.02	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	0.04	0.03	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	0.01	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	24.72	29.02	28.43	30.01	31.73

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	95.04	92.97	92.27	93.74	92.67
Foreign Exchange Contracts	1.16	2.51	2.28	3.18	5.70
Equity, Comm, & Other Contracts	1.10	2.34	2.47	1.03	1.56
Futures and Forwards	19.13	18.45	19.13	21.09	19.86
Written Options	19.94	17.84	17.81	15.51	13.62
Exchange-Traded	0.00	0.03	0.03	0.00	0.00
Over-The-Counter	19.01	16.73	16.61	14.96	13.11
Purchased Options	4.92	9.48	9.40	6.08	5.17
Exchange-Traded	0.00	0.00	0.00	0.02	0.00
Over-The-Counter	4.65	9.23	9.11	5.54	4.76
Swaps	44.88	44.39	44.01	44.41	51.93
Held for Trading	28.41	15.85	17.21	16.66	9.20
Interest Rate Contracts	24.90	12.16	13.74	12.22	5.45
Foreign Exchange Contracts	0.07	0.79	0.14	1.47	0.69
Equity, Comm, & Other Contracts	0.01	0.03	0.04	0.00	0.00
Non-Traded	71.59	84.15	82.79	83.34	90.80
Interest Rate Contracts	65.70	72.56	69.22	71.72	76.72
Foreign Exchange Contracts	0.07	0.30	0.42	0.34	2.29
Equity, Comm, & Other Contracts	0.43	1.53	1.62	0.73	1.14
Deriv Contr (Excl Fut & FX LE 14 Days)	72.95	76.37	76.93	76.20	79.53
One Year or Less	22.32	22.64	23.34	19.68	25.72
Over 1 Year to 5 Years	23.56	27.06	28.08	24.67	26.71
Over 5 Years	12.68	11.80	12.55	13.30	13.12
Gross Negative Fair Value (Abs Val)	1.22	0.60	1.01	0.48	0.77
Gross Positive Fair Value	0.97	0.96	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

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	0.01	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	35.67	33.64	35.53	35.51	26.47
Ins Under Assets(L/H)/Tot Ins Und Ast	64.33	66.36	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	0.92	0.87	1.05	1.02
Premium Inc/Ins Activities Revenue	2.98	3.58	3.43	2.85	3.72
Credit Rel Prem Inc/Tot Prem Inc	65.29	61.17	57.86	72.22	77.78
Other Prem Inc/Total Prem Inc	34.71	38.83	42.14	27.78	22.22
Ins Under Net Income/Consol Net Income	0.03	0.04	0.05	0.07	0.08
Ins Net Inc (P/C)/Equity (P/C)	9.03	15.01	13.96	10.64	11.45
Ins Net Inc (L/H)/Equity (L/H)	2.65	18.85	6.26	6.54	9.55
Insur Ben, Losses, Exp/Insur Premiums	65.53	102.93	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)	4.22	3.85	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	10.61	11.02	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	0.49	0.66	0.58	0.52	0.50
Cost: Interest-Bearing Deposits	2.19	4.91	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	0.06	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	-12.66	31.99	-17.84	-1.36	31.99
Total Selected Assets	-22.23	-24.51	-9.39	-3.15	15.16
Deposits	3.26	-4.98	10.61	14.04	36.12

PROFITABILITY:	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	1.70	10.50	9.45	12.23	12.96
Bank Net Inc/Avg Eq Inv in Banks	3.19	10.87	9.80	12.37	13.09
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.02	6.18	5.92	6.06	7.15
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-1.51	8.13	8.67	9.56	5.80
Bank Net Income/Parent Net Income	96.43	108.13	107.86	94.89	94.30
Nonbank Net Income/Parent Net Income	1.87	1.70	1.73	1.92	1.82
Sub BHCs Net Inc/Parent Net Income	94.52	82.38	85.56	87.17	103.02
LEVERAGE:					
Total Liabilities/Equity	26.69	26.89	25.89	24.70	24.24
Total Debt/Equity Capital	3.77	4.17	4.31	3.79	3.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.97	20.93	20.64	20.45	19.48
Tot Debt+Lns Guaranteed for Affl/Equity	4.05	4.17	4.31	3.79	3.83
Total Debt/Eq Cap - Exc Over Fair Value	3.86	4.38	4.56	3.91	3.91
Long-Term Debt/Equity Capital	2.26	2.35	2.26	2.31	2.79
Short-Term Debt/Equity Capital	1.08	1.08	1.30	0.85	0.36
Current Portion of LT Debt/Equity	0.01	0.03	0.01	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.10	0.24	0.13	0.14	0.14
Long-Term Debt/Consolidated LT Debt	3.14	4.46	4.22	4.26	3.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.75	114.95	113.92	113.00	112.42
Total Investment in Subs/Equity	117.69	116.74	115.71	115.01	114.30
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.73	99.36	98.87	97.67	97.17
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.44	100.69	100.26	99.19	98.90
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.64	1.39	1.44	1.09	1.03
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.90	3.57	4.25	2.63	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.69	152.18	152.01	149.23	128.75
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.33	149.27	149.55	154.29	128.02
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	106.20	98.38	95.02	106.17	101.74
Pretax Oper Inc + Int Exp/Int Expense	10225.0	12693.2	28088.5	7901.37	8843.77
Div + Int From Subs/Int Exp + Div	184.08	223.08	232.42	235.87	213.78
Fees+Other Inc From Subs/Sal + Oth Exp	8.82	10.77	10.02	10.96	14.57
Net Inc/Curr Port of LT Debt+Pfd Div(X)	2748.91	5956.44	8497.79	8204.11	4926.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.17	0.22	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	13.36	8.53	7.18	9.37	8.33
Total	13.36	8.53	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	0.75	1.05	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	PEER GROUP 02				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	79.41	64.24	58.62	66.86	67.14
Dividends Paid/Net Income	40.90	36.69	38.95	28.15	28.95
Net Income - Dividends/Avg Equity	-1.68	6.35	5.31	8.43	8.91
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	146.79	177.14	184.35	174.90	139.78
Dividends From Nonbank Subs	3.35	2.82	4.05	2.87	3.75
Dividends From Subsidiary BHCs	4.35	1.30	4.95	2.78	7.38
Dividends From All Subsidiaries	178.47	206.14	215.38	217.42	187.55
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	69.74	67.29	73.30	54.56	46.16
Interest Income From Bank Subs	0.85	1.07	1.11	0.96	0.77
Mgt & Service Fees From Bank Subs	2.36	2.59	2.22	3.79	4.12
Other Income From Bank Subs	0.03	0.03	0.02	0.02	0.05
Operating Income From Bank Subs	82.10	78.61	86.32	67.17	56.56
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	83.53	58.29	78.99	63.14	75.72
Interest Income From Nonbank Subs	2.16	0.91	4.27	11.74	6.43
Mgt & Serv Fees From Nonbank Subs	1.09	2.26	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	93.68	68.79	98.52	84.38	101.24
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	48.10	37.43	38.82	51.07	52.89
Interest Inc From Subsidiary BHCs	0.20	0.55	0.50	0.45	0.20
Mgt & Serv Fees From Sub BHCs	2.72	1.61	1.59	1.66	3.77
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	51.02	39.59	40.91	53.17	56.85
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	62.57	69.44	68.20	68.52	60.74
Interest Income From Bank Subs	1.76	1.38	1.38	1.34	1.42
Mgt & Serv Fees From Bank Subs	3.68	3.78	3.46	3.79	4.90
Other Income From Bank Subs	0.02	0.06	0.02	0.06	0.06
Operating Income From Bank Subs	81.38	88.29	85.55	88.00	74.53
Dividends From Nonbank Subs	1.64	1.42	1.61	1.29	1.87
Interest Income From Nonbank Subs	0.09	0.11	0.17	0.29	0.15
Mgt & Serv Fees From Nonbank Subs	0.04	0.06	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	2.24	2.38	2.86	2.23	2.70
Dividends From Subsidiary BHCs	2.21	1.07	2.04	1.27	4.10
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.50	1.27	2.36	1.40	4.55
Loans and Adv From Subs/ST Debt	450.13	965.54	754.10	797.93	31657.6
Loans and Adv From Subs/Total Debt	366.51	552.43	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)	3.32	1.90	2.43	2.90	3.39	3.74	4.20	4.35	96
+ Non-interest Income	1.11	0.15	0.43	0.63	1.03	1.47	2.03	2.52	96
- Overhead Expense	2.99	1.28	1.85	2.37	2.85	3.40	4.63	5.16	96
- Provision for Losses	0.71	0.05	0.11	0.21	0.47	1.08	1.85	2.74	96
+ Securities Gains (Losses)	-0.11	-1.65	-0.79	-0.16	0.00	0.02	0.06	0.16	96
+ Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.02	96
= Pretax Net Oper Income (TE)	0.49	-4.46	-2.84	0.01	0.98	1.55	1.92	2.17	96
Net Operating Income	0.27	-4.04	-2.15	-0.00	0.64	0.99	1.25	1.39	96
Net Income	0.27	-4.04	-2.15	-0.00	0.64	0.99	1.25	1.39	96
Net Income (Sub S Adjusted)	1.17	0.88	0.88	0.88	0.88	1.17	1.34	1.40	2
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.19	5.01	5.50	5.90	6.12	6.46	6.95	7.30	96
Interest Expense	2.54	1.59	1.83	2.19	2.47	2.90	3.15	3.74	96
Net Interest Income (TE)	3.62	2.01	2.61	3.12	3.72	4.07	4.50	4.85	96
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.59	0.03	0.08	0.18	0.36	0.91	1.71	2.32	96
Earnings Coverage of Net Losses (X)	8.35	-5.11	-1.49	1.23	5.03	10.40	31.87	46.09	96
Ln&Ls Allowance/Total Loans & Leases	1.51	0.92	0.99	1.18	1.41	1.67	2.21	2.93	96
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.07	0.19	0.47	0.84	1.63	3.21	4.75	6.97	96
30-89 Days Past Due Loans and Leases	1.10	0.17	0.33	0.57	0.84	1.43	2.43	3.54	96
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	34.04	3.28	13.68	24.58	33.06	44.39	53.26	62.12	96
Net ST Noncore Funding Dependence	23.74	1.19	8.17	16.00	23.05	30.42	40.12	53.44	96
Net Loans and Leases/Total Assets	69.52	44.28	51.10	64.93	71.06	75.43	79.03	84.75	96
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.34	5.23	6.35	7.40	8.29	9.35	10.50	11.03	96
Equity Capital/Total Assets	8.85	3.95	5.47	7.10	8.72	10.43	11.58	14.49	96
Net Loans&Ls/Equity Capital (X)	8.31	4.06	4.75	6.23	7.75	9.54	12.62	16.52	96
Cash Dividends/Net Income	40.86	0.00	0.00	16.24	42.83	59.28	91.88	115.90	71
Cash Dividends/Net Income (Sub S Adjusted)	49.98	42.12	42.12	42.12	42.12	49.98	54.70	56.27	2
Retained Earnings/Avg Equity Cap	-1.67	-60.90	-30.17	-3.95	2.94	6.27	8.91	11.11	96
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.07	0.00	0.00	0.00	0.00	0.00	6.74	10.70	96
Long-Term Debt/Equity Capital	2.25	0.00	0.00	0.00	0.00	3.40	12.13	17.56	96
Equity Investment in Subs/Equity Cap	115.75	86.78	92.21	99.98	115.53	124.98	139.35	168.28	96
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	121.32	-38.44	28.65	84.22	110.39	140.36	235.11	327.15	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.68	4.70	5.04	5.38	5.58	5.96	6.38	6.74	96
Less: Interest Expense	2.33	1.38	1.70	1.98	2.30	2.66	2.95	3.59	96
Equals: Net Interest Income (TE)	3.32	1.90	2.43	2.90	3.39	3.74	4.20	4.35	96
Plus: Non-Interest Income	1.11	0.15	0.43	0.63	1.03	1.47	2.03	2.52	96
Equals: Adj Operating Income (TE)	4.46	2.45	2.97	3.80	4.50	4.99	5.69	6.59	96
Less: Overhead Expense	2.99	1.28	1.85	2.37	2.85	3.40	4.63	5.16	96
Less: Provision for Loan and Lease Losses	0.71	0.05	0.11	0.21	0.47	1.08	1.85	2.74	96
Plus: Realized G/L on HTM Sec	-0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.00	96
Plus: Realized G/L on AFS Sec	-0.10	-1.65	-0.63	-0.15	0.00	0.02	0.06	0.16	96
Plus: Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.02	96
Equals: Pretax Net Oper Inc (TE)	0.49	-4.46	-2.84	0.01	0.98	1.55	1.92	2.17	96
Less: Applicable Income Taxes (TE)	0.23	-1.04	-0.75	0.01	0.33	0.54	0.70	0.77	96
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Equals: Net Operating Income	0.27	-4.04	-2.15	-0.00	0.64	0.99	1.25	1.39	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	0.27	-4.04	-2.15	-0.00	0.64	0.99	1.25	1.39	96
Memo: Net Income (Last Four Qtrs)	0.33	-3.63	-1.69	0.01	0.65	1.00	1.26	1.40	95
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.81	85.86	87.38	89.44	91.41	94.39	95.97	97.88	96
Avg Int-Bearing Funds / Avg Assets	79.32	65.14	71.96	75.51	79.31	83.39	86.98	89.51	96
Int Income (TE) / Avg Earning Assets	6.19	5.01	5.50	5.90	6.12	6.46	6.95	7.30	96
Int Expense / Avg Earning Assets	2.54	1.59	1.83	2.19	2.47	2.90	3.15	3.74	96
Net Int Inc (TE) / Avg Earn Assets	3.62	2.01	2.61	3.12	3.72	4.07	4.50	4.85	96
YIELD OR COST:									
Total Loans and Leases (TE)	6.54	5.63	5.83	6.15	6.56	6.83	7.31	7.82	96
Interest-Bearing Bank Balances	2.93	0.21	0.85	1.59	2.82	3.83	5.41	7.28	88
Fed Funds Sold & Reverse Repos	2.36	1.27	1.88	2.12	2.37	2.57	2.81	3.21	88
Trading Assets	3.52	0.00	0.00	0.00	3.26	5.65	10.55	11.97	40
Total Earning Assets	6.07	4.91	5.40	5.76	6.01	6.38	6.82	7.30	96
Investment Securities (TE)	5.14	3.86	4.25	4.73	5.09	5.47	6.08	6.49	96
U.S. Treasury & Agency Sec (excl MBS)	5.16	2.75	3.32	4.03	4.70	5.62	7.58	13.12	92
Mortgage-Backed Securities	4.79	3.79	4.05	4.51	4.80	5.08	5.33	5.67	93
All Other Securities	6.89	4.64	5.25	5.78	6.42	7.21	8.33	14.77	95
Interest-Bearing Deposits	2.77	1.60	1.99	2.40	2.78	3.13	3.50	3.62	96
Time Deposits of \$100K or More	3.88	2.33	2.99	3.51	3.96	4.34	4.59	4.77	96
Time Deposits < \$100K	3.86	2.13	2.92	3.53	3.92	4.25	4.50	4.85	96
Other Domestic Deposits	1.55	0.76	0.94	1.22	1.54	1.83	2.14	2.48	96
Foreign Deposits	2.19	0.00	0.00	1.77	2.26	2.81	2.89	2.94	10
Fed Funds Purchased and Repos	2.56	1.41	1.62	2.11	2.39	2.98	3.79	4.13	95
Other Borrowed Funds & Trading Liab	3.54	1.87	2.23	2.97	3.46	4.10	4.71	5.33	95
All Interest-Bearing Funds	2.95	1.98	2.28	2.53	2.93	3.26	3.64	4.08	96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	50.81	33.76	36.15	40.54	48.21	56.58	72.56	89.80	96
Avg Assets per Employee (\$000)	4903.87	2617.04	3096.75	3518.23	4317.46	5481.85	8542.05	11365.6	96
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.31	0.00	0.00	0.35	3.08	6.15	8.33	10.76	95
Overhead Exp / NII + Non-Int Income	67.85	46.48	52.28	57.28	64.29	71.90	97.74	118.63	96
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.99	1.28	1.85	2.37	2.85	3.40	4.63	5.16	96
Personnel Expense	1.48	0.63	0.92	1.24	1.48	1.74	1.94	2.21	96
Net Occupancy Expense	0.40	0.20	0.24	0.32	0.40	0.46	0.56	0.60	96
Other Operating Expenses	1.03	0.43	0.55	0.70	0.90	1.13	1.95	2.99	96
Overhead Less Non-Interest Income	1.78	0.60	1.07	1.28	1.66	1.97	2.98	4.32	96
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	66.19	43.45	49.30	56.13	62.71	70.09	92.23	117.43	96
Personnel Expense	33.26	20.56	24.62	28.96	33.84	37.63	40.46	44.64	96
Net Occupancy Expense	8.92	6.02	6.42	7.42	8.81	10.09	11.55	13.14	96
Other Operating Expenses	23.09	12.81	14.20	17.13	19.75	23.31	38.48	71.69	96
Total Non-Interest Income	24.20	5.57	11.42	17.63	23.15	30.13	37.12	42.68	96
Fiduciary Activities Income	1.98	0.00	0.00	0.00	1.43	3.39	5.67	8.04	96
Serv Charges on Deposit Accts - Domestic	7.99	1.37	2.53	4.49	7.63	10.69	14.32	15.05	96
Trading Revenue	0.04	-3.34	-0.57	0.00	0.00	0.00	0.53	3.43	96
Investment Banking Fees & Commissions	1.47	0.00	0.00	0.27	1.34	2.44	3.79	5.11	96
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Net Servicing Fees	0.27	-0.02	0.00	0.00	0.07	0.28	0.98	2.79	96
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Insurance Activities Revenue	0.79	0.00	0.00	0.00	0.13	1.27	3.94	5.22	96
Net Gain (Loss) - Sales Loans, OREO, Oth	0.88	-2.25	-0.45	0.00	0.47	1.76	3.09	4.62	96
Other Non-Interest Income	8.13	2.47	3.05	5.24	7.49	10.11	14.51	16.66	96
Overhead Less Non-Interest Income	41.66	18.82	23.02	28.33	36.26	48.62	76.94	104.54	96
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	24.36	-25.21	1.60	22.22	27.03	31.43	36.03	39.66	73
Appl Inc Tax+TE/Pretax NOI+TE	34.11	1.81	21.37	31.69	35.18	37.91	41.25	54.14	73

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.62	15.76	26.36	43.78	51.55	59.16	68.48	71.66	96
Commercial and Industrial Loans	12.23	0.79	3.30	6.68	10.94	16.98	24.95	30.82	96
Loans to Individuals	3.66	0.17	0.36	1.08	2.10	5.99	10.08	13.20	96
Loans to Depository Institutions	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.35	96
Agricultural Loans	0.52	0.00	0.00	0.00	0.11	0.74	2.26	3.81	96
Other Loans and Leases	1.68	0.03	0.17	0.50	1.08	2.37	4.74	7.56	96
Net Loans and Leases	69.52	44.28	51.10	64.93	71.06	75.43	79.03	84.75	96
Debt Securities Over 1 Year	14.89	1.00	3.78	9.53	14.91	20.11	26.35	31.68	96
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.04	0.16	0.29	0.48	96
Subtotal	85.48	70.77	77.65	83.35	85.96	88.36	91.17	92.37	96
Interest-Bearing Bank Balances	0.27	0.00	0.00	0.00	0.04	0.40	1.40	2.01	96
Federal Funds Sold & Reverse Repos	0.57	0.00	0.00	0.00	0.16	0.81	2.36	3.46	96
Debt Securities 1 Year or Less	2.24	0.06	0.12	0.46	1.47	3.33	5.29	11.93	96
Trading Assets	0.15	0.00	0.00	0.00	0.00	0.02	0.81	2.32	96
Total Earning Assets	89.79	84.75	86.38	87.77	89.50	91.49	94.02	95.21	96
Non-Int Cash and Due From Dep Inst	2.13	0.34	0.96	1.50	1.96	2.60	3.69	4.78	96
Other Real Estate Owned	0.19	0.00	0.01	0.04	0.13	0.31	0.54	0.62	96
All Other Assets	7.96	3.60	3.91	5.55	8.00	10.00	11.51	12.36	96
MEMORANDA:									
Short-Term Investments	3.54	0.17	0.47	1.08	2.13	4.51	10.78	16.81	96
U. S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.10	0.37	1.48	96
U. S. Agency Securities (excl MBS)	2.60	0.00	0.00	0.24	1.87	4.22	8.56	11.85	96
Municipal Securities	2.72	0.01	0.14	0.79	1.98	4.32	7.23	10.96	96
Mortgage-Backed Securities	10.34	0.22	0.73	4.29	10.82	13.90	21.53	25.59	96
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.28	96
Other Debt Securities	0.45	0.00	0.00	0.00	0.09	0.65	2.01	2.61	96
RE Loans Secured by 1-4 Family	16.00	1.64	4.66	8.75	15.08	22.22	31.78	35.95	96
Revolving	3.12	0.00	0.02	0.89	2.88	4.37	7.55	8.32	96
Closed-End, Sec by First Liens	10.84	1.00	2.51	5.59	10.07	14.49	22.40	32.33	96
Closed-End, Sec by Junior Liens	1.41	0.00	0.04	0.43	1.18	2.26	3.29	4.12	96
Commercial Real Estate Loans	31.58	7.33	10.94	21.26	31.75	42.65	50.08	56.20	96
Construction and Land Dev	9.95	0.72	1.95	4.75	8.80	14.78	20.05	25.38	96
Multifamily	1.76	0.03	0.32	0.74	1.61	2.79	3.88	4.64	96
Nonfarm Nonresidential	18.29	2.43	7.47	12.18	18.94	23.30	28.71	32.63	96
RE Loans Secured by Farmland	0.71	0.00	0.00	0.05	0.35	1.23	2.46	3.24	96
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.49	29.50	49.32	62.35	74.29	82.30	91.00	95.29	96
RE Loans Secured by 1-4 Family	23.48	2.50	7.22	11.94	21.41	32.08	44.80	59.44	96
Revolving	4.39	0.00	0.07	1.38	3.98	6.53	9.94	11.08	96
Closed-End	18.60	1.82	4.15	9.09	17.08	25.75	42.87	55.60	96
Commercial Real Estate Loans	44.40	12.15	18.38	32.73	43.64	56.67	67.43	73.42	96
Construction and Land Dev	13.72	1.10	2.94	6.51	11.91	19.55	27.17	33.08	96
Multifamily	2.52	0.04	0.47	1.01	2.17	3.61	5.22	8.52	96
Nonfarm Nonresidential	26.06	7.39	13.18	19.04	26.46	31.38	40.26	45.21	96
RE Loans Secured by Farmland	1.03	0.00	0.00	0.06	0.48	1.83	3.95	4.75	96
Loans to Depository Institutions	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.58	96
Commercial and Industrial Loans	17.25	2.00	4.22	9.89	15.60	21.50	33.73	47.25	96
Loans to Individuals	5.37	0.24	0.54	1.47	3.25	9.00	14.99	19.78	96
Credit Card Loans	0.17	0.00	0.00	0.00	0.00	0.17	0.98	1.45	96
Agricultural Loans	0.74	0.00	0.00	0.00	0.16	1.13	2.91	5.30	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	2.43	0.06	0.26	0.64	1.52	3.42	7.19	10.60	96

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.54	0.17	0.47	1.08	2.13	4.51	10.78	16.81	96
Liquid Assets	17.16	6.38	8.16	11.88	14.88	20.93	31.21	39.24	96
Investment Securities	17.73	2.26	7.47	11.94	16.27	22.74	29.13	37.67	96
Net Loans and Leases	69.52	44.28	51.10	64.93	71.06	75.43	79.03	84.75	96
Net Lns, Ls & Stdby Ltrs of Credit	70.84	46.74	52.05	66.38	72.79	76.89	81.31	85.06	96
Core Deposits	54.57	21.71	35.48	46.63	57.11	63.17	68.61	70.56	96
Noncore Funding	32.93	14.14	17.98	23.53	31.02	42.14	51.19	62.34	96
Time Deposits of \$100K or More	12.77	5.60	6.25	8.47	11.59	15.76	22.73	29.02	96
Foreign Deposits	0.26	0.00	0.00	0.00	0.00	0.00	0.00	7.81	96
Fed Funds Purchased and Repos	4.59	0.00	0.04	1.47	4.09	7.56	12.17	13.88	96
Net Fed Funds Purchased (Sold)	4.18	-3.34	-0.59	0.81	3.64	7.03	11.50	13.52	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	4.10	0.00	0.00	0.75	2.79	6.19	10.91	13.14	96
Earning Assets Repr in 1 Year	40.90	14.63	18.41	30.64	42.56	49.87	56.92	64.08	96
Int-Bearing Liab Repr in 1 Year	31.65	12.66	14.84	20.19	26.55	43.08	55.13	60.03	96
Long-Term Debt Repr in 1 Year	0.84	0.00	0.00	0.00	0.00	1.47	3.41	7.93	96
Net Assets Repriceable in 1 Year	8.16	-21.35	-13.67	-3.96	9.00	21.06	25.29	31.73	96
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	34.04	3.28	13.68	24.58	33.06	44.39	53.26	62.12	96
Net ST Noncore Funding Dependence	23.74	1.19	8.17	16.00	23.05	30.42	40.12	53.44	96
Short-Term Inv/ST Noncore Funding	16.69	0.42	1.83	4.37	10.59	21.00	41.22	90.94	96
Liq Asts-ST Noncore Fndg/Nonliq Asts	-8.09	-36.17	-29.74	-17.99	-9.17	0.14	13.37	24.14	96
Net Loans and Leases/Total Deposits	96.58	58.67	74.94	88.20	96.25	106.36	118.65	127.27	96
Net Loans and Leases/Core Deposits	133.81	75.41	92.13	108.56	126.91	156.17	191.12	229.69	96
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.83	-11.90	-4.65	-1.29	-0.11	0.00	0.21	0.78	68
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.96	-27.30	-12.06	-4.61	-0.79	0.18	1.08	1.83	95
Struct Notes Appr(Depr)/T1 Cap	-0.30	-12.53	-2.30	-0.07	-0.00	0.00	0.02	0.06	27
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.96	0.00	0.00	0.00	3.30	13.98	48.74	78.01	96
Available-For-Sale Securities	89.03	12.96	49.84	83.25	96.38	100.00	100.00	100.00	96
U.S. Treasury Securities	0.92	0.00	0.00	0.00	0.00	0.53	6.06	10.73	96
U.S. Agency Securities (excl MBS)	16.66	0.00	0.00	1.65	10.77	26.60	61.78	74.26	96
Municipal Securities	16.02	0.05	1.21	4.79	13.82	23.08	37.12	46.07	96
Mortgage-Backed Securities	56.69	2.40	10.06	37.80	61.89	72.49	84.73	88.66	96
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.27	1.77	96
Other Debt Securities	2.59	0.00	0.00	0.00	0.60	4.35	12.58	15.03	96
Mutual Funds and Equity Securities	0.68	0.00	0.00	0.00	0.27	1.01	2.65	4.70	96
Debt Securities 1 Year or Less	14.20	0.29	1.30	3.81	9.63	21.75	44.62	54.08	96
Debt Securities 1 To 5 Years	21.82	2.00	3.09	8.88	18.09	33.22	49.54	61.80	96
Debt Securities Over 5 Years	60.28	5.73	16.97	33.51	66.69	82.36	90.16	95.10	96
Pledged Securities	73.20	29.12	45.54	57.64	75.22	88.58	95.49	98.09	96
Structured Notes, Fair Value	0.26	0.00	0.00	0.00	0.00	0.07	1.41	3.25	96

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.71	0.05	0.11	0.21	0.47	1.08	1.85	2.74	96
Provision for Ln&Ls Losses/Avg Lns&Ls	0.98	0.09	0.20	0.37	0.69	1.46	2.50	3.72	96
Provision for Ln&Ls Losses/Net Losses	190.90	68.12	97.06	122.66	156.17	220.90	416.21	518.03	96
Ln&Ls Allowance/Total Loans & Leases	1.51	0.92	0.99	1.18	1.41	1.67	2.21	2.93	96
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.41	0.99	1.21	1.75	3.40	7.18	14.06	26.90	96
ALLL/Nonaccrual Assets	140.50	26.50	42.22	64.10	91.51	179.46	337.90	671.37	96
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	121.70	22.02	41.48	60.00	82.42	176.38	280.74	427.36	96
Gross Ln&Ls Losses/Avg Loans & Leases	0.68	0.07	0.15	0.24	0.42	1.00	1.83	2.55	96
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.02	0.05	0.09	0.15	0.21	96
Net Losses/Avg Loans and Leases	0.59	0.03	0.08	0.18	0.36	0.91	1.71	2.32	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	20.01	4.08	5.09	9.37	16.92	27.08	44.62	59.48	94
Earnings Coverage of Net Losses (X)	8.35	-5.11	-1.49	1.23	5.03	10.40	31.87	46.09	96
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.48	0.00	0.00	0.08	0.24	0.83	1.45	2.63	96
RE Loans Secured By 1-4 Family	0.28	0.00	0.00	0.04	0.15	0.43	0.96	1.26	96
Revolving	0.29	-0.00	0.00	0.00	0.15	0.49	0.87	1.86	90
Closed-End	0.26	-0.00	0.00	0.01	0.14	0.38	0.78	1.47	96
Commercial Real Estate Loans	0.61	-0.00	0.00	0.07	0.23	0.87	1.93	3.26	96
Construction and Land Dev	1.41	0.00	0.00	0.06	0.58	2.48	4.84	6.72	95
Multifamily	0.22	-0.00	0.00	0.00	0.00	0.06	0.85	3.80	92
Nonfarm Nonresidential	0.11	-0.06	-0.00	0.00	0.03	0.14	0.43	1.01	96
RE Loans Secured by Farmland	0.01	-0.05	-0.00	0.00	0.00	0.00	0.13	0.43	82
Commercial and Industrial Loans	0.61	0.00	0.03	0.20	0.45	0.89	1.63	1.93	96
Loans to Depository Institutions	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	29
Loans to Individuals	1.51	0.19	0.26	0.53	0.93	1.72	3.56	9.48	91
Credit Card Loans	2.90	0.00	0.00	1.26	2.65	4.00	7.97	10.66	45
Agricultural Loans	0.02	-0.13	-0.03	0.00	0.00	0.00	0.18	0.36	69
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	0.82	-0.04	0.00	0.00	0.17	0.93	2.86	11.04	94

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

30-89 Days PD Loans and Leases	1.10	0.17	0.33	0.57	0.84	1.43	2.43	3.54	96
90+ Days PD Loans and Leases	0.09	0.00	0.00	0.01	0.05	0.15	0.33	0.45	96
Nonaccrual Loans and Leases	1.85	0.16	0.40	0.70	1.42	2.82	4.08	6.61	96
90+ Days PD and Nonaccrual Loans and Leases	2.00	0.20	0.45	0.76	1.51	2.92	4.94	6.63	96
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	96
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Nonaccrual Restructured	0.05	0.00	0.00	0.00	0.00	0.00	0.28	0.67	96
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.10	0.17	0.33	0.57	0.84	1.43	2.43	3.54	96
90+ Days Past Due Assets	0.09	0.00	0.00	0.01	0.05	0.15	0.33	0.45	96
Nonaccrual Assets	1.85	0.16	0.40	0.70	1.42	2.82	4.08	6.61	96
30+ Days PD & Nonaccrual Assets	3.14	0.63	1.04	1.36	2.31	4.24	7.20	9.55	96
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.44	0.12	0.25	0.55	1.14	2.18	3.61	4.83	96
90+ PD & Nonaccrual Assets + OREO	1.66	0.15	0.28	0.63	1.38	2.41	3.95	4.93	96
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.56	0.13	0.27	0.59	1.17	2.40	3.78	4.93	96
Allowance for Loan & Lease Losses	134.24	19.82	32.69	69.32	126.92	173.36	265.31	371.07	96
Equity Cap + ALLL	17.66	1.09	2.45	5.55	11.98	23.86	48.13	77.48	96
Tier 1 Cap + ALLL	17.47	1.35	3.37	6.15	13.11	26.82	42.67	59.29	96
Loans & Leases + RE Acquired	2.13	0.20	0.47	0.89	1.73	3.29	4.79	7.20	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	1.11	0.13	0.29	0.52	0.92	1.42	2.44	2.99	96
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.04	0.17	0.46	0.70	96
- Nonaccrual	2.22	0.14	0.46	0.76	1.56	3.40	5.68	10.18	96
Coml & Indl - 30-89 Days PD	0.89	0.02	0.17	0.27	0.60	1.22	2.16	3.85	96
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.26	0.35	96
- Nonaccrual	1.03	0.04	0.13	0.31	0.77	1.56	2.76	3.41	96
Individuals - 30-89 Days PD	1.48	0.09	0.41	0.73	1.18	1.95	2.86	5.25	96
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.10	0.24	0.45	0.85	96
- Nonaccrual	0.33	0.00	0.00	0.01	0.15	0.50	1.14	2.40	96
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Agricultural - 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.23	0.89	1.15	69
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.10	69
- Nonaccrual	0.22	0.00	0.00	0.00	0.00	0.15	1.17	3.14	69
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	0.34	0.00	0.00	0.00	0.09	0.44	1.35	2.60	94
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.22	0.41	94
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.14	1.15	2.26	94
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.01	0.00	0.21	0.38	0.76	1.39	2.21	3.28	96
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.05	0.16	0.65	0.88	96
- Nonaccrual	1.18	0.00	0.11	0.36	0.76	1.59	3.47	4.06	96
Revolving - 30-89 Days PD	0.54	0.00	0.00	0.13	0.42	0.88	1.35	2.08	90
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.21	0.49	90
- Nonaccrual	0.53	0.00	0.00	0.02	0.28	0.89	1.91	2.87	90
Closed-End - 30-89 Days PD	1.11	0.00	0.17	0.46	0.89	1.61	2.52	3.47	96
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.04	0.21	0.74	1.08	96
- Nonaccrual	1.33	0.00	0.12	0.40	0.89	1.72	3.57	4.84	96
- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.02	0.07	0.19	0.35	0.58	96
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	96
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.00	0.05	0.20	0.48	0.74	96
Commercial RE - 30-89 Days PD	1.08	0.08	0.14	0.44	0.96	1.44	2.50	3.02	96
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.13	0.43	0.80	96
- Nonaccrual	2.83	0.03	0.48	1.04	1.80	4.02	6.45	14.64	96
Const & Dev - 30-89 Days PD	1.88	0.00	0.00	0.42	1.45	2.66	5.79	7.82	95
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.21	0.75	1.12	95
- Nonaccrual	6.35	0.00	0.14	1.69	4.17	8.28	18.73	27.00	95
Multifamily - 30-89 Days PD	0.63	0.00	0.00	0.00	0.13	1.02	2.86	5.00	92
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.36	92
- Nonaccrual	1.43	0.00	0.00	0.00	0.00	1.72	8.42	13.83	92
Nonfarm Nres- 30-89 Days PD	0.65	0.00	0.02	0.23	0.43	1.02	1.51	2.25	96
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.25	0.69	96
- Nonaccrual	1.07	0.00	0.10	0.35	0.71	1.41	2.68	4.49	96
Farmland - 30-89 Days PD	0.33	0.00	0.00	0.00	0.00	0.34	1.57	5.30	82
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.04	3.15	82
- Nonaccrual	0.57	0.00	0.00	0.00	0.02	1.06	2.64	3.98	82
Credit Card - 30-89 Days PD	1.54	0.00	0.00	0.14	1.38	2.68	3.76	4.77	45
- 90+ Days Past Due	0.54	0.00	0.00	0.00	0.37	1.02	1.72	2.05	45
- Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.00	1.72	2.66	45

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.34	5.23	6.35	7.40	8.29	9.35	10.50	11.03	96
Tier 1 RBC Ratio	10.51	6.73	8.23	9.23	9.89	11.54	14.31	15.56	96
Total Risk-Based Capital Ratio	12.30	10.17	10.57	10.99	11.80	13.49	16.18	16.75	96
Tangible Tier 1 Leverage Ratio	8.24	4.87	5.98	7.16	8.24	9.35	10.50	10.83	96
Tangible Common Eq Cap/Tan Assets	6.44	2.02	3.92	5.26	6.37	7.73	9.20	10.55	96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.96	4.50	6.91	12.00	16.97	21.49	25.82	29.53	96
Standby Letters of Credit	1.13	0.03	0.25	0.40	0.96	1.62	2.47	3.33	96
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.00	0.06	0.36	0.86	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	3.97	0.00	0.00	0.20	1.55	6.78	13.86	27.15	96
Interest Rate Contracts	3.10	0.00	0.00	0.12	1.21	6.25	9.48	14.79	96
Interest Rate Futures & Forward Contr	0.26	0.00	0.00	0.00	0.02	0.43	1.14	1.81	96
Written Options Contr (Int Rate)	0.22	0.00	0.00	0.00	0.02	0.29	0.82	2.30	96
Purchased Options Contr (Int Rate)	0.16	0.00	0.00	0.00	0.00	0.00	0.93	2.98	96
Interest Rate Swaps	1.86	0.00	0.00	0.00	0.35	3.60	7.16	9.75	96
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.01	0.92	96
Futures & Forward Foreign Exch Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.89	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	0.01	0.99	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	0.16	96
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	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	24.72	6.92	10.47	17.92	24.83	30.65	36.12	46.78	96

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	95.03	7.88	56.68	99.99	100.00	100.00	100.00	100.00	83
Foreign Exchange Contracts	1.16	0.00	0.00	0.00	0.00	0.00	2.29	27.05	83
Equity, Comm, & Other Contracts	1.09	0.00	0.00	0.00	0.00	0.00	2.76	36.90	83
Futures and Forwards	19.12	0.00	0.00	0.00	8.14	42.43	61.39	80.35	83
Written Options	19.94	0.00	0.00	0.00	5.32	41.12	61.01	92.12	83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-The-Counter	19.00	0.00	0.00	0.00	5.32	40.69	57.59	91.62	83
Purchased Options	4.92	0.00	0.00	0.00	0.00	4.60	35.27	48.96	83
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Over-The-Counter	4.64	0.00	0.00	0.00	0.00	2.89	35.27	48.96	83
Swaps	44.87	0.00	0.00	0.00	36.91	93.47	100.00	100.00	83
Held for Trading	28.41	0.00	0.00	0.00	0.00	76.44	99.96	100.00	83
Interest Rate Contracts	24.90	0.00	0.00	0.00	0.00	70.48	98.83	100.00	83
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.00	83
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.88	83
Non-Traded	71.58	0.00	0.00	21.76	100.00	100.00	100.00	100.00	83
Interest Rate Contracts	65.70	0.00	0.00	11.27	100.00	100.00	100.00	100.00	83
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.07	4.07	83
Equity, Comm, & Other Contracts	0.43	0.00	0.00	0.00	0.00	0.00	0.00	28.28	83
Deriv Contr (Excl Fut & FX LE 14 Days)	72.95	0.01	20.60	49.67	74.25	99.91	100.00	100.00	83
One Year or Less	22.31	0.00	0.00	0.00	18.30	45.26	61.34	74.02	83
Over 1 Year to 5 Years	23.55	0.00	0.00	0.00	12.49	46.97	78.04	86.61	83
Over 5 Years	12.68	0.00	0.00	0.00	0.00	28.21	60.82	70.96	83
Gross Negative Fair Value (Abs Val)	1.22	0.00	0.00	0.16	1.07	1.98	3.58	4.36	83
Gross Positive Fair Value	0.97	0.00	0.00	0.18	0.69	1.66	2.61	3.92	83
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.02	96
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.04	96
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	96
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	96
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	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	0.05	0.00	0.00	0.00	0.00	0.06	0.19	0.52	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	35.67	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Ins Under Assets(L/H)/Tot Ins Und Ast	64.32	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	0.79	0.00	0.00	0.00	0.13	1.27	3.94	5.22	96
Premium Inc/Ins Activities Revenue	2.97	0.00	0.00	0.00	0.00	0.00	17.31	46.00	72
Credit Rel Prem Inc/Tot Prem Inc	65.28	0.00	0.00	0.00	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	34.71	0.00	0.00	0.00	0.00	75.67	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.02	-0.14	0.00	0.00	0.00	0.00	0.01	0.73	95
Ins Net Inc (P/C)/Equity (P/C)	9.03	-1.68	-1.68	0.17	2.31	11.31	22.05	25.47	6
Ins Net Inc (L/H)/Equity (L/H)	2.65	-11.61	-11.61	-4.94	3.19	5.91	12.08	12.68	9
Insur Ben, Losses, Exp/Insur Premiums	65.52	0.00	0.00	3.33	44.70	106.10	139.63	157.02	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)	4.22	0.00	0.00	0.00	0.00	0.00	10.64	22.08	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	10.60	0.00	0.00	0.98	10.51	18.86	23.89	28.25	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	0.49	0.00	0.00	0.00	0.00	0.00	1.73	5.87	38
Cost: Interest-Bearing Deposits	2.19	0.00	0.00	1.77	2.26	2.81	2.89	2.94	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	0.06	0.02	0.02	0.02	0.02	0.06	0.08	0.09	2
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	-12.66	-100.00	-100.00	-73.34	-12.36	18.16	86.63	119.39	35
Total Selected Assets	-22.23	-100.00	-100.00	-68.75	-15.85	10.21	73.05	105.38	44
Deposits	3.26	-100.00	-100.00	-50.48	-6.21	22.85	53.81	88.17	7

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	79.41	0.00	0.00	34.57	72.52	101.40	162.24	358.74	74
Dividends Paid/Net Income	40.89	0.00	0.00	16.24	42.83	59.56	91.88	115.90	71
Net Income - Dividends/Avg Equity	-1.67	-60.90	-30.17	-3.95	2.94	6.27	8.91	11.08	96
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	146.78	0.00	0.00	43.50	120.96	197.12	385.29	634.12	78
Dividends From Nonbank Subs	3.35	0.00	0.00	0.00	0.09	2.96	14.93	37.25	78
Dividends From Subsidiary BHCs	4.34	0.00	0.00	0.00	0.00	0.00	0.00	102.84	78
Dividends From All Subsidiaries	178.46	0.00	1.08	85.92	126.41	204.80	385.29	754.43	78
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	69.74	0.00	0.00	33.76	67.85	98.44	157.42	227.30	67
Interest Income From Bank Subs	0.85	0.00	0.00	0.00	0.00	0.32	3.28	15.08	67
Mgt & Service Fees From Bank Subs	2.35	0.00	0.00	0.00	0.00	0.00	11.10	31.51	67
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.01	1.08	67
Operating Income From Bank Subs	82.09	0.00	8.38	37.67	81.12	112.74	170.53	230.60	67
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	83.52	0.00	0.00	0.00	73.58	111.09	272.13	404.95	59
Interest Income From Nonbank Subs	2.16	0.00	0.00	0.00	0.00	0.00	9.98	44.87	59
Mgt & Serv Fees From Nonbank Subs	1.08	0.00	0.00	0.00	0.00	0.00	6.58	15.92	59
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Operating Inc From Nonbank Subs	93.68	0.00	0.00	4.79	76.58	111.09	322.18	468.33	59
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	48.09	0.00	0.00	3.97	29.23	70.15	98.58	112.66	9
Interest Inc From Subsidiary BHCs	0.19	0.00	0.00	0.00	0.00	0.00	0.17	0.96	9
Mgt & Serv Fees From Sub BHCs	2.72	0.00	0.00	0.00	0.00	0.00	10.76	12.44	9
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Operating Income From Sub BHCs	51.01	0.00	0.00	3.97	30.11	73.95	99.99	120.42	9
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.56	0.00	0.00	27.02	80.22	97.08	99.52	100.16	91
Interest Income From Bank Subs	1.76	0.00	0.00	0.00	0.00	1.43	13.23	21.49	91
Mgt & Serv Fees From Bank Subs	3.68	0.00	0.00	0.00	0.00	2.63	20.47	48.93	91
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.64	91
Operating Income From Bank Subs	81.37	0.00	1.01	71.07	95.82	98.91	99.99	101.19	91
Dividends From Nonbank Subs	1.63	0.00	0.00	0.00	0.00	2.45	7.77	13.35	91
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.12	1.99	91
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.29	0.77	91
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Inc From Nonbank Subs	2.24	0.00	0.00	0.00	0.42	3.95	11.21	14.63	91
Dividends From Subsidiary BHCs	2.21	0.00	0.00	0.00	0.00	0.00	0.00	88.07	91
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	2.50	0.00	0.00	0.00	0.00	0.00	0.00	97.11	91
Loans and Adv From Subs/ST Debt	450.12	3.89	46.61	134.43	295.01	508.36	1448.65	1598.15	22
Loans and Adv From Subs/Total Debt	366.50	2.32	41.86	106.72	212.86	455.48	1279.38	2213.23	42

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
1208661	5,028,211	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1401109	3,135,311	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
3446412	7,098,580	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	9,843,410	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,825,517	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,620,504	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,070,546	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,650,259	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6,238,399	BBVA PR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,633,014	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	5,425,034	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	8,604,306	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,504,304	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,788,086	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
2078816	3,105,201	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	4,766,519	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	8,435,851	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	6,422,042	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,602,028	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,400,769	DISCOUNT BANCORP, INC.	NEW YORK, NY	
3602067	9,906,543	DORAL GP LTD.	SAN JUAN, PR	Moved from Peer 1
1427239	6,807,050	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	8,457,351	F. N. B. CORPORATION	HERMITAGE, PA	
1203602	4,339,219	FIRST BUSEY CORPORATION	URBANA, IL	
1075911	6,423,719	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,208,093	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,511,676	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,148,588	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	6,506,029	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	3,864,074	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,252,827	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	4,270,906	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1364071	3,469,420	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1060627	9,319,932	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	4,244,963	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	5,173,109	GLACIER BANCORP, INC.	KALISPELL, MT	
1133277	3,012,041	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
1086533	6,775,675	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,765,976	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,949,730	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3,445,982	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	5,351,552	IBERIABANK CORPORATION	LAFAYETTE, LA	
3114654	4,116,583	IMPERIAL CAPITAL BANCORP, INC	LA JOLLA, CA	
1136803	3,477,235	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	3,141,097	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	3,356,842	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1064278	3,447,518	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	7,033,769	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	5,259,458	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	5,704,546	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1090987	8,358,609	MB FINANCIAL, INC	CHICAGO, IL	

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
1135972	6,274,603	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1204627	3,137,051	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
1209828	3,583,377	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
3719965	4,315,311	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
1117026	9,316,795	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5,335,158	NBT BANCORP INC.	NORWICH, NY	
3214095	8,265,828	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	4,459,063	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7,568,633	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	5,914,666	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7,687,048	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
2875332	4,364,506	PACWEST BANCORP	SAN DIEGO, CA	
1142336	6,799,733	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	5,059,039	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	4,337,552	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	3,367,099	PLAINS CAPITAL CORPORATI ON	DALLAS, TX	
1839319	9,011,462	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	6,797,831	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6,412,325	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6,451,105	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2452180	7,703,698	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1098844	3,725,209	RENASANT CORPORATION	TUPELO, MS	
1097025	3,045,054	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	3,998,779	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	4,461,085	S & T BANCORP, INC.	INDIANA, PA	
1248304	3,195,117	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	8,127,151	SANTANDER BANCORP	SAN JUAN, PR	
2368106	3,603,388	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1105425	4,952,198	STERLING BANCSHARES, INC.	HOUSTON, TX	
1139242	3,425,379	SUN BANCORP, INC	VINELAND, NJ	
1031449	7,750,748	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	4,074,750	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	4,744,388	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1079562	9,086,273	TRUSTMARK CORPORATION	JACKSON, MS	
1049828	9,337,341	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	8,335,128	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	8,095,553	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	8,072,543	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,032,353	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1029464	4,063,301	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1070448	5,149,937	WESBANCO, INC.	WHEELING, WV	
1025541	4,089,981	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5,228,970	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9,864,920	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	4,409,619	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 96 bank holding companies.