

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	285	270	275	265	239
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.35	3.52	3.48	3.68	3.75
+ Non-interest Income	0.93	0.96	0.96	0.95	1.00
- Overhead Expense	2.89	2.83	2.88	2.84	2.88
- Provision for Losses	0.58	0.19	0.27	0.16	0.17
+ Securities Gains (Losses)	-0.02	0.00	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.79	1.47	1.32	1.66	1.74
Net Operating Income	0.52	0.98	0.89	1.10	1.15
Net Income	0.52	0.98	0.89	1.10	1.15
Net Income (Sub S Adjusted)	0.70	1.12	1.02	1.25	1.27
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.36	7.30	7.26	7.07	6.21
Interest Expense	2.73	3.50	3.49	3.08	2.14
Net Interest Income (TE)	3.63	3.81	3.78	3.99	4.07
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.47	0.16	0.24	0.13	0.15
Earnings Coverage of Net Losses (X)	7.82	30.93	16.09	34.76	38.11
Ln&Ls Allowance/Total Loans & Leases	1.35	1.16	1.20	1.16	1.22
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.10	0.86	1.15	0.57	0.52
30-89 Days Past Due Loans and Leases	0.94	0.72	0.93	0.62	0.56
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	32.87	27.18	28.15	26.53	25.34
Net ST Noncore Funding Dependence	21.47	18.44	19.26	17.83	15.26
Net Loans and Leases/Total Assets	73.40	72.40	72.03	71.08	69.50
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.57	8.94	8.86	8.95	8.79
Equity Capital/Total Assets	8.23	8.72	8.65	8.62	8.36
Net Loans&Ls/Equity Capital (X)	9.33	8.71	8.69	8.64	8.60
Cash Dividends/Net Income	39.48	29.32	32.30	27.18	27.03
Cash Dividends/Net Income (Sub S Adjusted)	28.75	36.77	27.39	25.51	18.12
Retained Earnings/Avg Equity Cap	2.76	7.61	6.48	9.02	9.68
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.25	0.58	0.65	0.58	0.59
Long-Term Debt/Equity Capital	1.53	1.12	1.44	1.17	1.25
Equity Investment in Subs/Equity Cap	117.54	116.62	117.32	116.10	114.60
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	97.62	117.65	121.11	110.20	115.36

PERCENT OF AVERAGE ASSETS	PEER GROUP 03				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.87	6.74	6.70	6.52	5.73
Less: Interest Expense	2.51	3.23	3.22	2.84	1.97
Equals: Net Interest Income (TE)	3.35	3.52	3.48	3.68	3.75
Plus: Non-Interest Income	0.93	0.96	0.96	0.95	1.00
Equals: Adj Operating Income (TE)	4.33	4.54	4.50	4.69	4.82
Less: Overhead Expense	2.89	2.83	2.88	2.84	2.88
Less: Provision for Loan and Lease Losses	0.58	0.19	0.27	0.16	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.02	0.00	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.79	1.47	1.32	1.66	1.74
Less: Applicable Income Taxes (TE)	0.26	0.46	0.40	0.52	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.52	0.98	0.89	1.10	1.15
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.52	0.98	0.89	1.10	1.15
Memo: Net Income (Last Four Qtrs)	0.57	0.99	0.88	1.10	1.16
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.63	92.69	92.62	92.67	92.56
Avg Int-Bearing Funds / Avg Assets	80.87	80.04	80.17	79.16	77.92
Int Income (TE) / Avg Earning Assets	6.36	7.30	7.26	7.07	6.21
Int Expense / Avg Earning Assets	2.73	3.50	3.49	3.08	2.14
Net Int Inc (TE) / Avg Earn Assets	3.63	3.81	3.78	3.99	4.07
YIELD OR COST:					
Total Loans and Leases (TE)	6.70	7.87	7.81	7.69	6.82
Interest-Bearing Bank Balances	3.29	5.62	5.30	5.04	3.47
Fed Funds Sold & Reverse Repos	2.48	5.17	5.05	4.88	3.19
Trading Assets	2.90	4.44	4.17	2.04	1.21
Total Earning Assets	6.28	7.21	7.17	6.98	6.11
Investment Securities (TE)	5.13	5.09	5.14	4.77	4.29
U.S. Treasury & Agency Sec (excl MBS)	5.20	4.73	4.83	4.19	3.52
Mortgage-Backed Securities	4.88	4.79	4.80	4.56	4.09
All Other Securities	6.44	6.72	7.00	6.86	6.55
Interest-Bearing Deposits	2.91	3.80	3.78	3.30	2.22
Time Deposits of \$100K or More	4.09	4.81	4.82	4.36	3.12
Time Deposits < \$100K	3.98	4.79	4.79	4.16	3.05
Other Domestic Deposits	1.69	2.73	2.69	2.29	1.43
Foreign Deposits	2.50	2.56	2.43	2.73	2.16
Fed Funds Purchased and Repos	2.55	4.40	4.27	4.19	2.73
Other Borrowed Funds & Trading Liab	3.81	4.74	4.75	4.60	3.87
All Interest-Bearing Funds	3.11	4.06	4.04	3.59	2.53

	PEER GROUP 03				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	50	48	64	62	58
Avg Assets per Employee (\$000)	4,415	4,196	4,165	4,035	3,782
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.86	2.01	1.93	1.92	2.05
Overhead Exp / NII + Non-Int Income	68.09	64.42	65.93	62.46	61.27
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.89	2.83	2.88	2.84	2.88
Personnel Expense	1.57	1.59	1.60	1.59	1.60
Net Occupancy Expense	0.41	0.41	0.41	0.41	0.41
Other Operating Expenses	0.88	0.82	0.85	0.82	0.85
Overhead Less Non-Interest Income	1.90	1.84	1.88	1.86	1.84
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.91	63.20	64.75	61.29	60.08
Personnel Expense	36.49	35.40	35.75	34.28	33.25
Net Occupancy Expense	9.69	9.09	9.21	8.73	8.59
Other Operating Expenses	20.41	18.08	19.06	17.84	17.75
Total Non-Interest Income	20.87	20.80	20.86	20.11	20.43
Fiduciary Activities Income	1.47	1.46	1.47	1.35	1.39
Serv Charges on Deposit Accts - Domestic	7.66	7.45	7.53	7.41	7.69
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.65	0.69	0.66	0.56	0.57
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.21	0.23	0.22	0.24
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.63	0.73	0.66	0.60	0.53
Net Gain (Loss) - Sales Loans, OREO, Oth	1.11	1.47	1.44	1.51	1.72
Other Non-Interest Income	6.44	5.99	6.07	5.74	5.82
Overhead Less Non-Interest Income	45.53	41.54	42.88	40.71	38.83
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.13	25.30	24.36	27.80	28.22
Appl Inc Tax+TE/Pretax NOI+TE	31.30	32.15	31.67	32.55	33.37

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	57.00	55.97	55.83	54.90	53.00
Commercial and Industrial Loans	10.46	10.04	10.12	9.90	9.94
Loans to Individuals	2.71	2.91	2.82	2.91	3.24
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.72	0.63	0.64	0.65	0.67
Other Loans and Leases	1.13	1.09	1.14	1.01	0.98
Net Loans and Leases	73.40	72.40	72.03	71.08	69.50
Debt Securities Over 1 Year	13.17	13.33	13.51	14.00	16.08
Mutual Funds and Equity Securities	0.12	0.17	0.18	0.17	0.17
Subtotal	87.34	86.63	86.49	85.85	86.52
Interest-Bearing Bank Balances	0.36	0.19	0.23	0.31	0.25
Federal Funds Sold & Reverse Repos	0.72	0.87	0.81	1.27	1.04
Debt Securities 1 Year or Less	1.76	2.60	2.54	2.70	2.27
Trading Assets	0.00	0.01	0.00	0.00	0.00
Total Earning Assets	90.90	91.24	90.93	91.02	90.87
Non-Int Cash and Due From Dep Inst	2.05	2.08	2.28	2.55	2.86
Other Real Estate Owned	0.33	0.11	0.15	0.06	0.07
All Other Assets	6.94	6.61	6.67	6.31	6.15

MEMORANDA:

Short-Term Investments	3.29	4.16	4.01	4.85	4.01
U. S. Treasury Securities	0.06	0.10	0.08	0.13	0.17
U. S. Agency Securities (excl MBS)	2.81	5.11	4.66	5.59	6.31
Municipal Securities	2.31	2.38	2.43	2.85	2.89
Mortgage-Backed Securities	7.86	6.73	7.18	6.44	7.04
Asset-Backed Securities	0.02	0.02	0.02	0.01	0.00
Other Debt Securities	0.32	0.38	0.41	0.41	0.43
RE Loans Secured by 1-4 Family	15.87	15.26	15.25	15.09	15.52
Revolving	2.85	2.73	2.64	2.77	3.11
Closed-End, Sec by First Liens	11.21	10.69	10.76	10.65	10.89
Closed-End, Sec by Junior Liens	1.31	1.31	1.32	1.21	1.05
Commercial Real Estate Loans	37.94	37.79	37.65	36.97	34.60
Construction and Land Dev	13.00	14.00	13.94	13.01	10.30
Multifamily	2.00	1.83	1.77	1.88	1.91
Nonfarm Nonresidential	21.43	20.15	20.24	20.13	20.55
RE Loans Secured by Farmland	1.20	1.03	1.09	1.02	0.97
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.92	77.06	77.04	77.10	76.14
RE Loans Secured by 1-4 Family	21.95	21.54	21.61	21.67	22.68
Revolving	3.90	3.81	3.69	3.93	4.50
Closed-End	17.64	17.37	17.57	17.33	17.74
Commercial Real Estate Loans	50.71	51.61	51.49	51.60	49.53
Construction and Land Dev	17.22	18.99	18.93	18.05	14.68
Multifamily	2.67	2.49	2.42	2.60	2.72
Nonfarm Nonresidential	28.96	27.97	28.14	28.45	29.73
RE Loans Secured by Farmland	1.64	1.44	1.52	1.45	1.39
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.19	13.87	14.10	14.03	14.36
Loans to Individuals	3.75	4.10	3.98	4.17	4.70
Credit Card Loans	0.05	0.06	0.06	0.06	0.07
Agricultural Loans	0.99	0.88	0.88	0.93	0.97
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.60	1.56	1.62	1.47	1.44

PERCENT OF TOTAL ASSETS

09/30/2008

09/30/2007

12/31/2007

12/31/2006

12/31/2005

Short-Term Investments

3.29

4.16

4.01

4.85

4.01

Liquid Assets

14.80

16.04

16.05

17.59

18.94

Investment Securities

15.59

16.77

16.92

17.44

19.03

Net Loans and Leases

73.40

72.40

72.03

71.08

69.50

Net Lns, Ls & Stdby Ltrs of Credit

74.28

73.35

72.93

72.08

70.52

Core Deposits

56.63

59.84

59.35

60.14

62.23

Noncore Funding

32.29

28.18

28.84

28.07

26.35

Time Deposits of \$100K or More

13.73

14.97

14.41

16.69

14.74

Foreign Deposits

0.00

0.00

0.00

0.00

0.00

Fed Funds Purchased and Repos

2.93

2.86

3.26

2.63

2.72

Net Fed Funds Purchased (Sold)

2.28

2.03

2.51

1.50

1.71

Commercial Paper

0.00

0.00

0.00

0.00

0.00

Oth Borrowings W/Rem Mat 1 Yr or Less

2.72

2.61

2.81

2.48

2.59

Earning Assets Repr in 1 Year

39.57

42.24

41.90

42.68

42.26

Int-Bearing Liab Repr in 1 Year

34.10

34.64

34.25

34.18

28.37

Long-Term Debt Repr in 1 Year

0.51

0.50

0.53

0.54

0.55

Net Assets Repriceable in 1 Year

4.41

5.99

6.28

7.02

12.36

OTHER LIQUIDITY AND FUNDING RATIOS:

Net Noncore Funding Dependence

32.87

27.18

28.15

26.53

25.34

Net ST Noncore Funding Dependence

21.47

18.44

19.26

17.83

15.26

Short-Term Inv/ST Noncore Funding

17.64

23.87

23.41

27.95

27.64

Liq Asts-ST Noncore Fndg/Nonliq Asts

-8.14

-4.73

-5.15

-2.79

2.73

Net Loans and Leases/Total Deposits

96.56

94.38

94.81

91.17

89.32

Net Loans and Leases/Core Deposits

133.59

124.24

124.00

120.86

113.79

Held-To-Mat Sec Appr(Depr)/T1 Cap

-0.27

-0.12

0.10

-0.26

-0.38

Avail-For-Sale Sec Appr(Depr)/T1 Cap

-2.38

-0.88

0.40

-1.31

-2.38

Struct Notes Appr(Depr)/T1 Cap

-0.03

-0.03

0.01

-0.10

-0.23

PERCENT OF INVESTMENT SECURITIES:

Held-To-Maturity Securities

6.73

7.85

7.39

9.05

8.82

Available-For-Sale Securities

93.27

92.15

92.61

90.95

90.91

U. S. Treasury Securities

0.43

0.68

0.58

0.81

1.11

U. S. Agency Securities (excl MBS)

21.03

32.43

29.52

35.54

36.12

Municipal Securities

15.29

14.91

15.10

16.85

15.72

Mortgage-Backed Securities

50.29

39.98

42.35

36.44

35.84

Asset-Backed Securities

0.09

0.10

0.11

0.05

0.02

Other Debt Securities

2.13

2.12

2.39

2.20

2.30

Mutual Funds and Equity Securities

0.83

1.08

1.16

1.02

0.95

Debt Securities 1 Year or Less

11.69

17.31

16.38

17.17

13.35

Debt Securities 1 To 5 Years

25.46

30.36

28.47

34.70

38.61

Debt Securities Over 5 Years

58.39

47.45

50.19

43.68

42.93

Pledged Securities

68.07

61.43

63.96

61.70

60.20

Structured Notes, Fair Value

0.69

1.51

1.32

1.60

1.97

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.58	0.19	0.27	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.79	0.26	0.37	0.21	0.23
Provision for Ln&Ls Losses/Net Losses	196.76	221.61	180.29	239.35	223.47
Ln&Ls Allowance/Total Loans & Leases	1.35	1.16	1.20	1.16	1.22
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.73	18.41	10.08	20.67	19.77
ALLL/Nonaccrual Assets	136.91	377.37	251.51	523.89	649.56
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	118.48	288.91	202.70	393.96	436.27
Gross Ln&Ls Losses/Avg Loans & Leases	0.53	0.21	0.29	0.19	0.23
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.05	0.07
Net Losses/Avg Loans and Leases	0.47	0.16	0.24	0.13	0.15
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	18.92	24.32	35.09	36.59	36.10
Earnings Coverage of Net Losses (X)	7.82	30.93	16.09	34.76	38.11
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.34	0.07	0.13	0.04	0.05
RE Loans Secured By 1-4 Family	0.22	0.07	0.12	0.07	0.06
Revolving	0.19	0.06	0.09	0.03	0.03
Closed-End	0.19	0.07	0.11	0.07	0.06
Commercial Real Estate Loans	0.38	0.06	0.13	0.03	0.04
Construction and Land Dev	0.92	0.07	0.17	0.02	0.01
Multifamily	0.05	0.00	0.01	0.01	0.01
Nonfarm Nonresidential	0.07	0.03	0.06	0.03	0.05
RE Loans Secured by Farmland	0.01	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.63	0.27	0.40	0.25	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.32	0.88	0.95	0.80	0.91
Credit Card Loans	2.28	1.25	1.28	1.70	2.55
Agricultural Loans	0.02	0.01	0.02	0.02	0.03
Loans to Foreign Governments & Inst	N/A	N/A	0.00	N/A	0.00
Other Loans and Leases	0.75	0.38	0.55	0.57	0.42

PERCENT OF LOANS AND LEASES

09/30/2008

09/30/2007

12/31/2007

12/31/2006

12/31/2005

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

0.94
0.11
1.71

0.72
0.08
0.71

0.93
0.09
0.95

0.62
0.06
0.48

0.56
0.06
0.43

90+ Days PD and Nonaccrual Loans and Leases

1.88

0.82

1.08

0.56

0.52

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

0.00
0.00
0.02

0.00
0.00
0.00

0.00
0.00
0.00

0.00
0.00
0.00

0.00
0.00
0.00

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

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

0.94
0.11
1.71
2.86

0.72
0.08
0.71
1.57

0.93
0.09
0.96
2.06

0.62
0.06
0.48
1.21

0.56
0.06
0.43
1.11

PERCENT OF TOTAL ASSETS

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

1.42
1.77

0.60
0.74

0.80
0.98

0.40
0.49

0.36
0.46

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

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

1.69
157.32
18.76
17.88
2.22

0.67
78.96
7.27
7.07
0.91

0.88
98.45
9.54
9.48
1.19

0.42
50.20
4.53
4.45
0.60

0.39
44.92
4.29
4.13
0.55

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	0.94	0.68	0.92	0.60	0.50
- 90+ Days Past Due	0.11	0.08	0.09	0.05	0.05
- Nonaccrual	1.93	0.73	1.04	0.45	0.39
Coml & Indl - 30-89 Days PD	0.71	0.67	0.75	0.49	0.56
- 90+ Days Past Due	0.07	0.06	0.06	0.06	0.06
- Nonaccrual	0.95	0.59	0.63	0.51	0.58
Individuals - 30-89 Days PD	1.28	1.18	1.17	1.12	1.12
- 90+ Days Past Due	0.09	0.05	0.08	0.05	0.07
- Nonaccrual	0.27	0.22	0.22	0.20	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.11	0.10	0.16	0.15	0.10
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.05	0.07	0.11	0.13
Foreign Govts- 30-89 Days PD	N/A	N/A	0.00	N/A	0.00
- 90+ Days Past Due	N/A	N/A	0.00	N/A	0.00
- Nonaccrual	N/A	N/A	0.00	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.37	0.39	0.33	0.45	0.41
- 90+ Days Past Due	0.04	0.03	0.02	0.02	0.01
- Nonaccrual	0.09	0.06	0.05	0.06	0.08

MEMORANDA:

1-4 Family - 30-89 Days PD	0.96	0.78	1.12	0.77	0.71
- 90+ Days Past Due	0.09	0.08	0.10	0.06	0.06
- Nonaccrual	1.00	0.48	0.58	0.40	0.38
Revolvi ng - 30-89 Days PD	0.42	0.44	0.51	0.38	0.27
- 90+ Days Past Due	0.03	0.03	0.04	0.02	0.01
- Nonaccrual	0.33	0.20	0.23	0.17	0.12
Closed-End - 30-89 Days PD	1.08	0.85	1.24	0.75	0.71
- 90+ Days Past Due	0.10	0.08	0.11	0.07	0.07
- Nonaccrual	1.12	0.53	0.64	0.43	0.43
- Jr Lien 30-89 Days PD	0.09	0.06	0.08	0.07	0.06
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.09	0.05	0.05	0.04	0.04
Commercial RE - 30-89 Days PD	0.93	0.65	0.85	0.52	0.37
- 90+ Days Past Due	0.10	0.06	0.07	0.04	0.04
- Nonaccrual	2.28	0.79	1.24	0.45	0.36
Const & Dev - 30-89 Days PD	1.20	0.88	1.12	0.41	0.38
- 90+ Days Past Due	0.13	0.06	0.06	0.03	0.02
- Nonaccrual	4.06	1.09	1.79	0.40	0.17
Multifamily - 30-89 Days PD	0.32	0.18	0.25	0.23	0.13
- 90+ Days Past Due	0.01	0.00	0.01	0.00	0.00
- Nonaccrual	0.60	0.15	0.36	0.06	0.09
Nonfarm Nres- 30-89 Days PD	0.58	0.40	0.53	0.42	0.34
- 90+ Days Past Due	0.05	0.04	0.04	0.03	0.03
- Nonaccrual	0.89	0.46	0.57	0.40	0.38
Farmland - 30-89 Days PD	0.20	0.18	0.22	0.24	0.21
- 90+ Days Past Due	0.02	0.01	0.01	0.00	0.00
- Nonaccrual	0.30	0.16	0.16	0.18	0.19
Credit Card - 30-89 Days PD	1.23	0.90	0.98	0.82	1.14
- 90+ Days Past Due	0.40	0.19	0.31	0.26	0.22
- Nonaccrual	0.02	0.02	0.02	0.02	0.02

CAPITAL RATIOS	PEER GROUP 03				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.57	8.94	8.86	8.95	8.79
Tier 1 RBC Ratio	10.59	10.97	10.90	11.20	11.31
Total Risk-Based Capital Ratio	12.04	12.39	12.36	12.62	12.75
Tangible Tier 1 Leverage Ratio	8.52	8.88	8.79	8.91	8.74
Tangible Common Eq Cap/Tan Assets	6.87	7.24	7.19	7.19	7.12
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.68	18.51	17.56	18.12	18.23
Standby Letters of Credit	0.79	0.84	0.80	0.88	0.90
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.67	0.81	0.78	0.91	0.85
Interest Rate Contracts	0.64	0.78	0.75	0.88	0.84
Interest Rate Futures & Forward Contr	0.06	0.06	0.07	0.07	0.05
Written Options Contr (Int Rate)	0.09	0.09	0.09	0.08	0.07
Purchased Options Contr (Int Rate)	0.00	0.06	0.05	0.01	0.00
Interest Rate Swaps	0.19	0.23	0.21	0.24	0.30
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.07	26.44	25.63	27.14	28.23

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	97.91	97.82	97.60	97.65	99.28
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.41	1.64	0.85	0.95	0.27
Futures and Forwards	25.64	25.25	19.35	21.10	20.03
Written Options	32.12	27.74	27.79	19.90	20.80
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	31.41	27.74	27.79	19.72	20.25
Purchased Options	3.55	5.98	5.60	3.79	3.64
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.55	5.98	5.60	3.79	3.12
Swaps	34.16	32.67	32.25	35.89	40.19
Held for Trading	1.68	0.68	1.30	0.00	0.31
Interest Rate Contracts	1.68	0.68	1.30	0.00	0.31
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	98.32	99.32	98.70	100.00	99.69
Interest Rate Contracts	84.48	85.46	85.78	96.98	86.54
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.41	1.64	0.85	0.95	0.27
Deriv Contr (Excl Fut & FX LE 14 Days)	63.54	67.52	67.35	68.37	75.67
One Year or Less	30.67	29.50	30.78	25.51	33.49
Over 1 Year to 5 Years	22.94	27.70	26.16	26.08	26.13
Over 5 Years	5.54	6.15	5.80	6.55	5.52
Gross Negative Fair Value (Abs Val)	0.51	0.42	0.43	0.56	0.54
Gross Positive Fair Value	0.79	0.85	0.82	0.45	0.44
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

09/30/2008

09/30/2007

12/31/2007

12/31/2006

12/31/2005

ANALYSIS RATIOS:

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	41.27	42.48	42.47	26.76	19.48
Ins Under Assets(L/H)/Tot Ins Und Ast	58.73	57.52	57.53	73.24	80.52
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.63	0.73	0.66	0.60	0.53
Premium Inc/Ins Activities Revenue	0.04	0.06	0.07	0.16	0.05
Credit Rel Prem Inc/Tot Prem Inc	70.10	60.00	57.14	50.29	55.56
Other Prem Inc/Total Prem Inc	29.90	40.00	42.86	49.71	44.44
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	15.05	32.02	23.71	23.45	18.20
Ins Net Inc (L/H)/Equity (L/H)	26.14	37.22	30.04	18.88	21.16
Insur Ben, Losses, Exp/Insur Premiums	47.43	1741.20	2434.79	822.48	327.39
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.45	17.11	17.33	34.46	51.65
Reinsurance Recov(L/H)/Tot Assets(L/H)	13.26	11.84	11.88	12.12	12.37
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.17	9.79	10.20	9.99	8.17
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.50	2.56	2.43	2.73	2.16
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	0.45	N/A
Commercial and Industrial Loans	0.15	0.45	0.36	N/A	N/A
Foreign Governments and Inst	N/A	N/A	0.00	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-47.50	-18.57	-22.53	-22.66	12.59
Total Selected Assets	-32.19	-17.76	-15.11	-3.49	-5.91
Deposits	0.90	-0.28	36.83	32.03	145.46

PROFITABILITY:	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	5.67	10.93	9.78	12.61	13.33
Bank Net Inc/Avg Eq Inv in Banks	6.47	11.41	10.52	13.20	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.13	5.30	6.02	5.46	4.08
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.57	9.24	7.59	9.50	10.93
Bank Net Income/Parent Net Income	115.59	110.18	112.64	108.18	94.48
Nonbank Net Income/Parent Net Income	1.42	1.10	1.14	0.96	0.81
Sub BHCs Net Inc/Parent Net Income	96.68	86.34	82.89	80.20	76.15
LEVERAGE:					
Total Liabilities/Equity	25.34	25.29	25.50	25.44	24.96
Total Debt/Equity Capital	3.63	2.46	2.81	2.54	2.65
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.59	21.71	21.80	21.69	21.33
Tot Debt+Lns Guaranteed for Affl/Equity	4.23	2.83	3.17	3.11	3.01
Total Debt/Eq Cap - Exc Over Fair Value	3.70	2.55	2.88	2.64	2.67
Long-Term Debt/Equity Capital	1.53	1.12	1.44	1.17	1.25
Short-Term Debt/Equity Capital	1.25	0.58	0.65	0.58	0.59
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.17	0.31	0.25	0.14	0.15
Long-Term Debt/Consolidated LT Debt	2.00	1.60	2.05	1.70	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	117.54	116.62	117.32	116.10	114.60
Total Investment in Subs/Equity	118.74	117.95	118.61	117.42	116.62
Eq Inv Sub/Eq Cap, QualTPS+0th PS in T1	100.81	99.30	100.00	98.77	97.94
Tot Inv Sub/Eq Cap, QualTPS+0th PS in T1	101.75	100.34	101.05	99.92	99.37
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.33	1.48	1.77	1.26	1.07
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.96	3.28	3.60	2.89	2.49
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	97.67	111.67	114.63	106.94	112.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	97.62	117.65	121.11	110.20	115.36
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.49	102.86	99.46	104.82	108.68
Pretax Oper Inc + Int Exp/Int Expense	3064.23	1920.49	2574.89	2569.66	7524.55
Div + Int From Subs/Int Exp + Div	173.67	193.17	202.07	181.35	170.21
Fees+Other Inc From Subs/Sal + Oth Exp	8.63	8.41	8.28	7.84	9.90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	87.21	40.97	57.16	83.82	75.57
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-1.11	0.40	-0.19	0.45	0.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	5.92	0.71	0.66	0.00	0.00
Total	5.92	0.71	0.66	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.49	0.49	0.52	0.47	0.55
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 03				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	98.71	82.84	75.79	83.94	85.63
Dividends Paid/Net Income	39.50	29.32	32.40	27.15	27.16
Net Income - Dividends/Avg Equity	2.72	7.61	6.48	9.07	9.68
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	130.14	145.47	155.63	143.90	131.99
Dividends From Nonbank Subs	1.36	1.16	1.29	1.06	0.68
Dividends From Subsidiary BHCs	3.49	4.19	3.38	4.85	4.29
Dividends From All Subsidiaries	162.82	181.54	185.34	176.73	158.04
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	51.58	44.05	48.53	40.18	37.90
Interest Income From Bank Subs	0.28	0.40	0.33	0.30	0.27
Mgt & Service Fees From Bank Subs	3.63	3.31	2.88	2.95	4.07
Other Income From Bank Subs	0.03	0.02	0.02	0.02	0.03
Operating Income From Bank Subs	63.02	52.17	57.16	52.61	49.97
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	68.25	63.19	67.41	58.49	50.13
Interest Income From Nonbank Subs	0.14	0.53	0.65	1.76	2.18
Mgt & Serv Fees From Nonbank Subs	3.31	2.05	2.41	0.89	3.05
Other Income From Nonbank Subs	0.00	0.01	0.09	0.00	0.00
Operating Inc From Nonbank Subs	97.30	84.52	94.14	74.20	72.33
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	26.09	28.63	37.32	28.35	32.45
Interest Inc From Subsidiary BHCs	0.44	0.50	0.98	0.16	0.08
Mgt & Serv Fees From Sub BHCs	0.45	0.19	10.82	0.04	1.26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.58	32.74	70.41	30.44	37.32
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	59.29	66.09	66.60	63.34	62.93
Interest Income From Bank Subs	1.96	1.11	0.85	1.94	1.37
Mgt & Serv Fees From Bank Subs	3.73	3.51	3.32	3.61	4.71
Other Income From Bank Subs	0.08	0.04	0.03	0.03	0.03
Operating Income From Bank Subs	75.41	79.58	78.65	79.89	79.06
Dividends From Nonbank Subs	1.83	0.90	1.12	0.80	0.80
Interest Income From Nonbank Subs	0.05	0.04	0.04	0.04	0.02
Mgt & Serv Fees From Nonbank Subs	0.02	0.03	0.02	0.02	0.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.49	1.82	2.39	1.58	1.82
Dividends From Subsidiary BHCs	1.98	2.00	1.46	3.24	4.10
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.44	3.34	2.85	3.75	4.66
Loans and Adv From Subs/ST Debt	419.39	2095.13	944.15	738.63	1124.41
Loans and Adv From Subs/Total Debt	337.58	474.16	410.39	408.54	466.11

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									285
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.34	2.37	2.59	3.00	3.34	3.70	4.08	4.35	285
+ Non-interest Income	0.93	0.11	0.27	0.53	0.90	1.25	1.72	2.05	285
- Overhead Expense	2.89	1.68	1.95	2.44	2.86	3.27	3.81	4.71	285
- Provision for Losses	0.58	0.07	0.11	0.24	0.42	0.81	1.53	2.55	285
+ Securities Gains (Losses)	-0.02	-0.63	-0.29	-0.01	0.00	0.02	0.08	0.13	285
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	285
= Pretax Net Oper Income (TE)	0.78	-1.89	-0.63	0.22	0.92	1.39	1.85	2.11	285
Net Operating Income	0.51	-1.54	-0.46	0.10	0.58	0.98	1.32	1.58	285
Net Income	0.52	-1.54	-0.46	0.10	0.58	0.99	1.32	1.58	285
Net Income (Sub S Adjusted)	0.70	-1.50	-0.78	0.32	0.85	1.16	1.32	1.53	43
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.36	5.64	5.77	6.06	6.34	6.66	6.96	7.15	285
Interest Expense	2.72	1.83	1.97	2.34	2.74	3.08	3.46	3.75	285
Net Interest Income (TE)	3.63	2.50	2.80	3.24	3.63	4.02	4.47	4.74	285
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.47	0.02	0.04	0.14	0.34	0.69	1.28	2.28	285
Earnings Coverage of Net Losses (X)	7.81	-1.94	0.37	1.86	4.59	11.73	24.94	52.72	284
Ln&Ls Allowance/Total Loans & Leases	1.35	0.79	0.89	1.05	1.28	1.61	1.93	2.41	285
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.10	0.21	0.42	0.74	1.58	2.83	5.58	7.54	285
30-89 Days Past Due Loans and Leases	0.93	0.15	0.23	0.46	0.80	1.32	2.04	2.77	285
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	32.86	11.40	15.88	24.10	32.02	41.90	50.46	58.42	285
Net ST Noncore Funding Dependence	21.46	3.22	7.85	13.84	21.04	28.13	37.00	43.12	285
Net Loans and Leases/Total Assets	73.40	54.70	59.34	67.47	73.85	79.47	83.93	85.69	285
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.56	6.11	6.67	7.59	8.45	9.35	10.76	12.76	285
Equity Capital/Total Assets	8.23	4.92	5.62	6.71	8.03	9.64	11.57	12.91	285
Net Loans&Ls/Equity Capital (X)	9.32	5.14	5.78	7.25	9.16	11.12	13.20	15.51	285
Cash Dividends/Net Income	39.48	0.00	0.00	13.95	39.39	60.62	92.85	176.86	226
Cash Dividends/Net Income (Sub S Adjusted)	28.74	-55.13	-31.13	0.00	16.71	56.07	76.89	149.83	43
Retained Earnings/Avg Equity Cap	2.75	-20.01	-7.59	-1.36	4.23	7.14	9.59	12.09	285
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.24	0.00	0.00	0.00	0.00	0.00	9.03	15.27	285
Long-Term Debt/Equity Capital	1.53	0.00	0.00	0.00	0.00	0.94	9.55	19.79	285
Equity Investment in Subs/Equity Cap	117.53	90.53	95.79	99.86	117.00	131.53	145.58	164.70	285
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	97.61	0.00	18.72	63.58	97.65	132.18	181.23	231.93	278

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.87	5.27	5.35	5.60	5.85	6.13	6.44	6.67	285
Less: Interest Expense	2.51	1.70	1.81	2.12	2.51	2.83	3.24	3.46	285
Equals: Net Interest Income (TE)	3.34	2.37	2.59	3.00	3.34	3.70	4.08	4.35	285
Plus: Non-Interest Income	0.93	0.11	0.27	0.53	0.90	1.25	1.72	2.05	285
Equals: Adj Operating Income (TE)	4.32	2.59	2.93	3.73	4.33	4.89	5.66	6.09	285
Less: Overhead Expense	2.89	1.68	1.95	2.44	2.86	3.27	3.81	4.71	285
Less: Provision for Loan and Lease Losses	0.58	0.07	0.11	0.24	0.42	0.81	1.53	2.55	285
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Plus: Realized G/L on AFS Sec	-0.02	-0.63	-0.29	-0.01	0.00	0.02	0.08	0.13	285
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.05	285
Equals: Pretax Net Oper Inc (TE)	0.78	-1.89	-0.63	0.22	0.92	1.39	1.85	2.11	285
Less: Applicable Income Taxes (TE)	0.25	-0.36	-0.12	0.03	0.26	0.45	0.63	0.75	285
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Equals: Net Operating Income	0.51	-1.54	-0.46	0.10	0.58	0.98	1.32	1.58	285
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Equals: Net Income	0.52	-1.54	-0.46	0.10	0.58	0.99	1.32	1.58	285
Memo: Net Income (Last Four Qtrs)	0.57	-1.09	-0.34	0.15	0.63	1.00	1.34	1.60	284
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.63	87.04	88.71	90.73	93.04	94.50	95.66	96.42	285
Avg Int-Bearing Funds / Avg Assets	80.86	68.13	71.36	76.56	81.17	85.53	88.51	89.38	285
Int Income (TE) / Avg Earning Assets	6.36	5.64	5.77	6.06	6.34	6.66	6.96	7.15	285
Int Expense / Avg Earning Assets	2.72	1.83	1.97	2.34	2.74	3.08	3.46	3.75	285
Net Int Inc (TE) / Avg Earn Assets	3.63	2.50	2.80	3.24	3.63	4.02	4.47	4.74	285
YIELD OR COST:									
Total Loans and Leases (TE)	6.70	6.00	6.13	6.37	6.67	7.02	7.34	7.59	285
Interest-Bearing Bank Balances	3.28	0.00	0.56	1.75	2.74	4.16	7.83	16.12	276
Fed Funds Sold & Reverse Repos	2.47	1.88	2.01	2.18	2.45	2.72	3.02	3.38	260
Trading Assets	2.90	0.00	0.00	0.00	2.78	4.39	5.48	8.66	24
Total Earning Assets	6.27	5.56	5.72	5.98	6.24	6.57	6.91	7.10	285
Investment Securities (TE)	5.12	4.09	4.35	4.79	5.11	5.47	5.86	6.16	285
U. S. Treasury & Agency Sec (excl MBS)	5.20	2.81	3.55	4.32	5.07	5.68	7.05	10.57	272
Mortgage-Backed Securities	4.87	3.73	4.12	4.52	4.91	5.18	5.50	5.99	275
All Other Securities	6.43	4.04	4.28	5.41	6.07	7.11	9.65	14.54	280
Interest-Bearing Deposits	2.91	1.90	2.12	2.47	2.89	3.32	3.69	4.07	285
Time Deposits of \$100K or More	4.09	3.06	3.33	3.75	4.08	4.42	4.85	5.49	285
Time Deposits < \$100K	3.98	2.93	3.30	3.69	4.00	4.28	4.56	4.76	284
Other Domestic Deposits	1.68	0.93	1.12	1.37	1.62	1.96	2.43	2.64	285
Foreign Deposits	2.50	1.15	1.15	1.26	1.83	2.11	3.84	4.70	5
Fed Funds Purchased and Repos	2.54	1.25	1.61	1.98	2.47	3.00	3.83	4.24	273
Other Borrowed Funds & Trading Liab	3.81	2.37	2.68	3.27	3.83	4.39	4.92	5.35	280
All Interest-Bearing Funds	3.11	2.23	2.39	2.75	3.11	3.49	3.78	4.06	285

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	49.72	34.68	36.22	41.35	47.80	56.44	67.56	74.99	285
Avg Assets per Employee (\$000)	4415.29	2594.38	2883.54	3283.92	3998.61	5419.29	6965.95	8389.08	285

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.85	0.00	0.00	0.00	0.75	3.54	7.40	9.47	280
Overhead Exp / NII + Non-Int Income	68.09	49.01	52.27	60.99	68.25	74.71	82.88	95.24	285

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.89	1.68	1.95	2.44	2.86	3.27	3.81	4.71	285
Personnel Expense	1.56	0.83	1.07	1.30	1.55	1.79	2.14	2.39	285
Net Occupancy Expense	0.41	0.21	0.24	0.32	0.40	0.49	0.60	0.69	285
Other Operating Expenses	0.88	0.46	0.55	0.68	0.83	1.04	1.33	1.54	285
Overhead Less Non-Interest Income	1.90	1.04	1.30	1.57	1.87	2.22	2.59	2.90	285

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.91	47.72	51.20	59.45	66.90	73.78	82.25	93.67	285
Personnel Expense	36.49	24.79	27.50	31.87	36.21	41.07	44.97	49.19	285
Net Occupancy Expense	9.69	5.59	6.30	7.81	9.53	11.35	13.71	15.22	285
Other Operating Expenses	20.40	12.76	14.01	16.38	19.77	23.50	28.91	34.68	285
Total Non-Interest Income	20.87	4.03	8.30	14.16	20.72	27.70	32.64	35.65	285
Fiduciary Activities Income	1.47	0.00	0.00	0.00	0.31	3.07	6.05	9.80	285
Serv Charges on Deposit Accts - Domestic	7.66	1.12	2.55	4.52	7.33	10.64	13.83	15.57	285
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Investment Banking Fees & Commissions	0.64	0.00	0.00	0.00	0.45	1.21	2.14	2.93	285
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Net Servicing Fees	0.19	0.00	0.00	0.00	0.01	0.28	0.93	1.80	285
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Insurance Activities Revenue	0.62	0.00	0.00	0.00	0.05	0.54	4.52	8.23	285
Net Gain (Loss) - Sales Loans, OREO, Oth	1.10	-1.58	-0.49	0.00	0.54	1.91	4.19	6.46	285
Other Non-Interest Income	6.44	1.07	2.33	4.27	5.90	8.73	12.01	16.38	285
Overhead Less Non-Interest Income	45.53	23.04	27.95	35.53	44.89	53.17	69.36	81.59	285

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.12	-4.03	0.00	12.41	25.29	32.65	36.40	38.27	229
Appl Inc Tax+TE/Pretax NOI+TE	31.29	0.48	4.07	28.79	34.03	38.18	42.61	53.20	229

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	57.00	33.82	39.82	48.45	58.22	66.06	71.73	75.05	285
Commercial and Industrial Loans	10.45	2.62	3.60	6.33	9.60	13.83	19.47	24.27	285
Loans to Individuals	2.71	0.09	0.27	0.64	1.90	4.06	7.85	13.68	285
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	285
Agricultural Loans	0.71	0.00	0.00	0.00	0.08	0.92	3.95	6.99	285
Other Loans and Leases	1.13	0.00	0.03	0.14	0.64	1.90	4.16	5.55	285
Net Loans and Leases	73.40	54.70	59.34	67.47	73.85	79.47	83.93	85.69	285
Debt Securities Over 1 Year	13.16	2.36	4.25	7.56	12.18	17.86	24.12	27.53	285
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.02	0.17	0.51	1.31	285
Subtotal	87.34	78.32	81.35	84.88	87.64	89.96	92.04	92.91	285
Interest-Bearing Bank Balances	0.36	0.00	0.00	0.01	0.07	0.45	1.77	2.64	285
Federal Funds Sold & Reverse Repos	0.71	0.00	0.00	0.00	0.28	1.38	2.97	4.51	285
Debt Securities 1 Year or Less	1.76	0.02	0.12	0.38	1.17	2.84	4.84	6.86	285
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	285
Total Earning Assets	90.89	86.04	87.03	89.19	90.97	92.66	93.77	94.74	285
Non-Int Cash and Due From Dep Inst	2.05	0.86	1.00	1.51	1.94	2.56	3.40	4.13	285
Other Real Estate Owned	0.32	0.00	0.00	0.05	0.17	0.46	1.08	1.69	285
All Other Assets	6.93	3.46	4.04	5.30	6.75	8.41	10.36	11.54	285

MEMORANDA:

Short-Term Investments	3.28	0.26	0.50	1.24	2.80	4.78	7.62	9.70	285
U. S. Treasury Securities	0.05	0.00	0.00	0.00	0.00	0.03	0.36	1.21	285
U. S. Agency Securities (excl MBS)	2.81	0.00	0.00	0.55	2.23	4.89	8.29	12.31	285
Municipal Securities	2.31	0.00	0.00	0.37	1.76	4.22	6.72	8.82	285
Mortgage-Backed Securities	7.86	0.01	0.14	2.43	6.83	12.20	18.34	23.94	285
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.39	285
Other Debt Securities	0.32	0.00	0.00	0.00	0.07	0.45	1.57	3.32	285
RE Loans Secured by 1-4 Family	15.87	2.31	4.73	8.65	14.86	22.66	29.58	35.03	285
Revolving	2.85	0.00	0.21	1.10	2.57	4.46	6.24	7.50	285
Closed-End, Sec by First Liens	11.21	1.09	2.63	5.82	10.49	16.17	22.03	28.07	285
Closed-End, Sec by Junior Liens	1.31	0.04	0.15	0.52	1.18	1.85	3.27	4.12	285
Commercial Real Estate Loans	37.93	14.58	20.12	27.57	36.43	47.80	60.06	68.24	285
Construction and Land Dev	12.99	1.78	2.64	6.40	11.61	18.99	27.86	33.98	285
Multifamily	2.00	0.11	0.32	0.87	1.56	2.76	5.05	6.91	285
Nonfarm Nonresidential	21.43	9.17	12.56	16.00	21.30	25.93	31.89	38.16	285
RE Loans Secured by Farmland	1.20	0.00	0.00	0.03	0.57	2.19	4.81	6.12	285

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	76.91	51.44	57.64	69.12	77.94	85.39	90.86	95.03	285
RE Loans Secured by 1-4 Family	21.94	2.80	6.21	11.98	20.95	31.10	42.36	51.21	285
Revolving	3.90	0.00	0.28	1.46	3.47	6.25	8.61	10.42	285
Closed-End	17.64	1.87	3.98	9.23	16.45	25.17	35.81	44.27	285
Commercial Real Estate Loans	50.71	23.93	29.27	39.12	49.64	62.41	73.68	79.71	285
Construction and Land Dev	17.21	2.20	3.94	9.06	16.04	24.10	36.06	42.04	285
Multifamily	2.67	0.16	0.44	1.23	2.13	3.69	6.46	8.81	285
Nonfarm Nonresidential	28.96	14.29	17.29	22.62	28.85	33.85	41.15	46.94	285
RE Loans Secured by Farmland	1.63	0.00	0.00	0.05	0.76	3.11	6.37	8.48	285
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	285
Commercial and Industrial Loans	14.19	3.23	5.12	8.63	13.49	18.82	25.68	31.60	285
Loans to Individuals	3.75	0.13	0.32	0.87	2.57	5.50	10.70	20.56	285
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.05	0.34	0.64	285
Agricultural Loans	0.98	0.00	0.00	0.00	0.11	1.25	5.30	8.77	285
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Other Loans and Leases	1.59	0.00	0.04	0.20	0.81	2.59	5.79	8.28	285

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.28	0.26	0.50	1.24	2.80	4.78	7.62	9.70	285
Liquid Assets	14.79	5.47	7.08	10.06	14.10	18.73	24.89	29.06	285
Investment Securities	15.59	3.43	5.86	9.83	14.98	20.20	27.77	32.39	285
Net Loans and Leases	73.40	54.70	59.34	67.47	73.85	79.47	83.93	85.69	285
Net Lns, Ls & Stdbly Ltrs of Credit	74.27	55.15	60.45	68.15	74.73	80.33	85.59	87.00	285
Core Deposits	56.63	33.21	41.27	48.80	57.23	63.85	69.34	73.25	285
Noncore Funding	32.28	15.76	18.49	24.76	31.51	39.55	47.87	52.39	285
Time Deposits of \$100K or More	13.72	5.91	6.96	9.59	12.83	17.36	23.40	26.09	285
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Fed Funds Purchased and Repos	2.93	0.00	0.00	0.70	2.46	4.60	8.67	11.33	285
Net Fed Funds Purchased (Sold)	2.27	-2.74	-1.47	-0.01	1.64	4.07	7.78	10.79	285
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Oth Borrowings W/Rem Mat 1 Yr or Less	2.71	0.00	0.00	0.45	2.05	4.99	7.68	9.70	285
Earning Assets Repr in 1 Year	39.56	18.01	22.13	29.84	38.72	48.49	57.27	63.24	285
Int-Bearing Liab Repr in 1 Year	34.09	9.99	16.67	22.84	31.62	44.58	59.19	62.19	285
Long-Term Debt Repr in 1 Year	0.51	0.00	0.00	0.00	0.00	0.69	2.80	5.11	285
Net Assets Repriceable in 1 Year	4.40	-24.36	-19.40	-6.22	4.13	15.92	26.48	34.02	285
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	32.86	11.40	15.88	24.10	32.02	41.90	50.46	58.42	285
Net ST Noncore Funding Dependence	21.46	3.22	7.85	13.84	21.04	28.13	37.00	43.12	285
Short-Term Inv/ST Noncore Funding	17.63	0.89	1.96	5.42	13.18	26.17	49.41	71.35	285
Liq Asts-ST Noncore Fndg/Nonliq Asts	-8.14	-33.79	-26.23	-17.54	-8.13	0.61	9.83	17.01	285
Net Loans and Leases/Total Deposits	96.56	71.14	81.05	88.29	96.56	104.05	112.48	119.79	285
Net Loans and Leases/Core Deposits	133.58	85.52	95.87	110.33	129.53	149.60	185.84	226.13	285
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.26	-3.53	-1.78	-0.39	0.00	0.01	0.15	0.31	152
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.38	-17.80	-10.67	-3.75	-1.16	0.09	0.94	1.46	282
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.41	-0.19	-0.06	-0.00	0.01	0.08	0.16	99
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.73	0.00	0.00	0.00	0.09	8.91	34.93	65.08	285
Available-For-Sale Securities	93.26	33.81	63.88	90.57	99.90	100.00	100.00	100.00	285
U.S. Treasury Securities	0.42	0.00	0.00	0.00	0.00	0.27	2.60	6.98	285
U.S. Agency Securities (excl MBS)	21.02	0.00	0.00	4.17	14.33	37.01	67.37	81.91	285
Municipal Securities	15.28	0.00	0.00	3.80	14.25	26.97	39.34	51.58	285
Mortgage-Backed Securities	50.28	0.10	1.74	25.38	53.99	72.40	89.24	94.42	285
Asset-Backed Securities	0.08	0.00	0.00	0.00	0.00	0.00	0.61	2.60	285
Other Debt Securities	2.12	0.00	0.00	0.00	0.41	3.37	10.25	17.50	285
Mutual Funds and Equity Securities	0.82	0.00	0.00	0.00	0.18	1.26	4.61	7.33	285
Debt Securities 1 Year or Less	11.69	0.34	1.14	3.71	9.03	16.98	30.43	46.17	285
Debt Securities 1 To 5 Years	25.46	1.16	3.29	11.45	22.91	38.45	54.07	61.32	285
Debt Securities Over 5 Years	58.38	7.52	17.07	38.50	61.11	78.97	89.40	95.12	285
Pledged Securities	68.07	19.51	29.16	51.30	70.98	85.39	93.74	96.11	285
Structured Notes, Fair Value	0.69	0.00	0.00	0.00	0.00	0.76	4.46	7.42	285

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.58	0.07	0.11	0.24	0.42	0.81	1.53	2.55	285
Provision for Ln&Ls Losses/Avg Lns&Ls	0.78	0.10	0.17	0.32	0.60	1.10	1.88	3.18	285
Provision for Ln&Ls Losses/Net Losses	196.75	59.94	96.61	122.75	162.71	247.59	415.44	518.38	284
Ln&Ls Allowance/Total Loans & Leases	1.35	0.79	0.89	1.05	1.28	1.61	1.93	2.41	285
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.72	0.83	1.26	2.08	3.63	7.48	17.60	31.53	278
ALLL/Nonaccrual Assets	136.91	29.88	36.09	58.25	97.12	192.17	338.26	661.94	283
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	118.47	27.36	33.02	52.82	89.78	171.84	293.77	443.24	284
Gross Ln&Ls Losses/Avg Loans & Leases	0.52	0.04	0.09	0.18	0.40	0.73	1.41	2.39	285
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.13	0.18	285
Net Losses/Avg Loans and Leases	0.47	0.02	0.04	0.14	0.34	0.69	1.28	2.28	285
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Recoveries/Prior Year-End Losses	18.91	1.54	2.93	8.21	15.77	25.57	45.14	67.28	282
Earnings Coverage of Net Losses (X)	7.81	-1.94	0.37	1.86	4.59	11.73	24.94	52.72	284
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.34	0.00	0.00	0.04	0.19	0.55	1.16	2.00	283
RE Loans Secured By 1-4 Family	0.22	-0.00	0.00	0.01	0.13	0.36	0.73	1.10	283
Revolving	0.19	0.00	0.00	0.00	0.03	0.29	0.89	1.48	269
Closed-End	0.19	-0.00	0.00	0.00	0.10	0.30	0.71	0.99	283
Commercial Real Estate Loans	0.38	-0.00	0.00	0.01	0.17	0.57	1.45	2.24	283
Construction and Land Dev	0.91	0.00	0.00	0.00	0.29	1.33	3.89	7.81	282
Multifamily	0.04	0.00	0.00	0.00	0.00	0.00	0.38	0.91	281
Nonfarm Nonresidential	0.07	-0.01	-0.00	0.00	0.00	0.11	0.36	0.57	283
RE Loans Secured by Farmland	0.00	-0.04	0.00	0.00	0.00	0.00	0.02	0.31	230
Commercial and Industrial Loans	0.63	-0.02	0.01	0.11	0.36	0.98	2.18	2.73	285
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	1.31	0.09	0.19	0.43	0.96	1.96	3.65	5.20	259
Credit Card Loans	2.27	0.00	0.00	0.39	1.74	3.07	6.33	10.58	96
Agricultural Loans	0.01	-0.10	-0.02	0.00	0.00	0.00	0.14	0.50	200
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.75	-0.01	0.00	0.00	0.00	0.70	4.07	8.52	273

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

30-89 Days PD Loans and Leases	0.93	0.15	0.23	0.46	0.80	1.32	2.04	2.77	285
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.04	0.19	0.44	0.69	285
Nonaccrual Loans and Leases	1.70	0.12	0.28	0.62	1.19	2.33	4.70	6.30	285
90+ Days PD and Nonaccrual Loans and Leases	1.87	0.20	0.35	0.72	1.31	2.64	5.02	6.74	285
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	285
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Nonaccrual Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.34	285
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.93	0.15	0.23	0.46	0.80	1.32	2.04	2.77	285
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.04	0.19	0.44	0.69	285
Nonaccrual Assets	1.71	0.13	0.29	0.63	1.19	2.39	4.70	6.30	285
30+ Days PD & Nonaccrual Assets	2.85	0.54	0.85	1.31	2.23	4.12	6.96	9.01	285
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.42	0.14	0.25	0.50	0.99	1.96	3.96	5.43	285
90+ PD & Nonaccrual Assets + OREO	1.76	0.19	0.33	0.62	1.33	2.36	4.94	6.46	285
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.68	0.16	0.27	0.55	1.30	2.42	4.98	6.22	285
Allowance for Loan & Lease Losses	157.31	21.25	36.57	65.78	134.62	236.94	353.51	427.02	284
Equity Cap + ALLL	18.75	1.58	2.91	5.93	13.37	27.70	51.77	77.03	285
Tier 1 Cap + ALLL	17.87	1.55	2.88	5.94	13.23	25.76	47.73	63.40	285
Loans & Leases + RE Acquired	2.21	0.22	0.42	0.77	1.69	3.16	6.08	7.88	285

PEER GROUP 3

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.93	0.10	0.18	0.41	0.74	1.31	2.10	3.02	283
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.20	0.43	0.88	283
- Nonaccrual	1.92	0.12	0.26	0.62	1.25	2.75	5.59	8.08	283
Coml & Indl - 30-89 Days PD	0.70	0.00	0.04	0.23	0.53	1.09	1.83	2.69	285
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.31	0.80	285
- Nonaccrual	0.95	0.00	0.00	0.20	0.59	1.39	2.75	3.88	285
Individuals - 30-89 Days PD	1.27	0.00	0.02	0.44	1.06	1.92	3.00	3.71	284
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.16	0.45	0.68	284
- Nonaccrual	0.26	0.00	0.00	0.00	0.14	0.46	1.02	1.81	284
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Agricultural - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.14	0.66	1.39	200
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.18	200
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.01	0.48	0.85	200
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.37	0.00	0.00	0.00	0.00	0.50	2.14	4.17	273
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.26	1.20	273
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.58	1.76	273

MEMORANDA:

1-4 Family - 30-89 Days PD	0.96	0.01	0.12	0.37	0.84	1.37	2.21	2.93	283
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.47	0.57	283
- Nonaccrual	0.99	0.00	0.08	0.30	0.73	1.45	2.86	3.55	283
Revolving - 30-89 Days PD	0.42	0.00	0.00	0.00	0.30	0.74	1.43	1.75	269
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.62	269
- Nonaccrual	0.32	0.00	0.00	0.00	0.16	0.53	1.31	2.53	269
Closed-End - 30-89 Days PD	1.07	0.00	0.11	0.37	0.90	1.58	2.53	3.72	283
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.18	0.52	0.70	283
- Nonaccrual	1.11	0.00	0.04	0.32	0.77	1.60	3.12	3.97	283
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.05	0.16	0.27	0.39	283
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.07	283
- Jr Lien Nonaccrual	0.09	0.00	0.00	0.00	0.02	0.14	0.43	0.67	283
Commercial RE - 30-89 Days PD	0.93	0.00	0.09	0.32	0.70	1.38	2.22	3.26	283
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.13	0.47	0.95	283
- Nonaccrual	2.27	0.05	0.21	0.67	1.52	3.40	6.53	9.12	283
Const & Dev - 30-89 Days PD	1.19	0.00	0.00	0.14	0.83	2.19	3.89	4.84	282
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.09	0.91	1.69	282
- Nonaccrual	4.06	0.00	0.00	0.74	2.97	7.16	12.43	17.81	282
Multifamily - 30-89 Days PD	0.31	0.00	0.00	0.00	0.00	0.15	2.41	4.20	281
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.60	281
- Nonaccrual	0.59	0.00	0.00	0.00	0.00	0.54	3.80	7.62	281
Nonfarm Nres- 30-89 Days PD	0.58	0.00	0.00	0.11	0.43	1.01	1.85	2.56	283
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.32	0.61	283
- Nonaccrual	0.89	0.00	0.00	0.17	0.59	1.42	2.98	4.29	283
Farmland - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.31	1.04	1.84	230
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.41	230
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.32	1.64	4.26	230
Credit Card - 30-89 Days PD	1.23	0.00	0.00	0.00	0.72	2.03	3.17	8.13	96
- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.00	0.65	1.60	3.09	96
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.38	96

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.56	6.11	6.67	7.59	8.45	9.35	10.76	12.76	285
Tier 1 RBC Ratio	10.58	7.20	7.98	9.28	10.27	11.87	13.97	15.59	285
Total Risk-Based Capital Ratio	12.04	9.74	10.13	10.68	11.60	13.13	15.49	17.23	285
Tangible Tier 1 Leverage Ratio	8.52	5.93	6.61	7.53	8.40	9.31	10.76	12.75	285
Tangible Common Eq Cap/Tan Assets	6.87	3.73	4.55	5.51	6.65	8.34	9.46	10.69	285
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.67	6.18	7.40	10.90	15.06	20.72	25.13	29.21	285
Standby Letters of Credit	0.79	0.03	0.15	0.36	0.62	1.17	1.91	2.42	285
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.41	285
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.67	0.00	0.00	0.00	0.00	0.99	3.33	6.50	285
Interest Rate Contracts	0.64	0.00	0.00	0.00	0.00	0.94	3.13	6.50	285
Interest Rate Futures & Forward Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.47	0.86	285
Written Options Contr (Int Rate)	0.09	0.00	0.00	0.00	0.00	0.06	0.55	1.71	285
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	285
Interest Rate Swaps	0.18	0.00	0.00	0.00	0.00	0.00	1.66	2.49	285
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.07	8.95	10.55	15.67	21.06	28.43	34.80	39.73	285

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.90	0.00	100.00	100.00	100.00	100.00	100.00	100.00	142
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equity, Comm, & Other Contracts	1.40	0.00	0.00	0.00	0.00	0.00	0.00	93.61	142
Futures and Forwards	25.64	0.00	0.00	0.00	0.00	50.00	99.04	100.00	142
Written Options	32.11	0.00	0.00	0.00	17.63	50.01	100.00	100.00	142
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Over-The-Counter	31.41	0.00	0.00	0.00	14.50	50.00	99.11	100.00	142
Purchased Options	3.54	0.00	0.00	0.00	0.00	0.00	24.17	81.59	142
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Over-The-Counter	3.54	0.00	0.00	0.00	0.00	0.00	24.17	81.59	142
Swaps	34.15	0.00	0.00	0.00	0.00	86.99	100.00	100.00	142
Held for Trading	1.67	0.00	0.00	0.00	0.00	0.00	0.00	100.00	142
Interest Rate Contracts	1.67	0.00	0.00	0.00	0.00	0.00	0.00	100.00	142
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Non-Traded	98.32	0.00	88.39	100.00	100.00	100.00	100.00	100.00	142
Interest Rate Contracts	84.48	0.00	0.00	100.00	100.00	100.00	100.00	100.00	142
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	142
Equity, Comm, & Other Contracts	1.40	0.00	0.00	0.00	0.00	0.00	0.00	93.61	142
Deriv Contr (Excl Fut & FX LE 14 Days)	63.53	0.00	0.00	37.84	62.81	100.00	100.00	100.00	142
One Year or Less	30.66	0.00	0.00	0.00	13.72	52.51	100.00	100.00	142
Over 1 Year to 5 Years	22.93	0.00	0.00	0.00	0.00	42.55	89.66	100.00	142
Over 5 Years	5.53	0.00	0.00	0.00	0.00	0.00	30.80	74.40	142
Gross Negative Fair Value (Abs Val)	0.51	0.00	0.00	0.00	0.07	0.58	2.65	4.48	142
Gross Positive Fair Value	0.78	0.00	0.00	0.00	0.21	0.98	4.03	7.82	142
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	285
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
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	285
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	285

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Ins Under Assets(P/C)/Tot Ins Und Ast	41.26	0.00	0.00	0.00	0.00	100.00	100.00	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	58.73	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Ins Activities Revenue/Adj Oper Inc	0.62	0.00	0.00	0.00	0.05	0.54	4.52	8.23	285
Premium Inc/Ins Activities Revenue	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.76	193
Credit Rel Prem Inc/Tot Prem Inc	70.09	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	29.90	0.00	0.00	0.00	0.00	46.71	100.00	100.00	11
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
Ins Net Inc (P/C)/Equity (P/C)	15.05	1.88	1.88	3.47	10.21	13.48	26.46	32.74	5
Ins Net Inc (L/H)/Equity (L/H)	26.14	-2.83	-2.83	1.16	8.63	16.20	51.71	92.52	7
Insur Ben, Losses, Exp/Insur Premiums	47.42	0.00	0.00	0.00	36.94	83.63	89.36	98.23	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.44	0.00	0.00	0.00	0.00	1.67	51.11	75.55	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	13.26	0.00	0.00	0.00	0.00	0.00	24.87	62.43	8
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	285
CSV Life Insurance/Tier 1 Cap + ALLL	10.17	0.00	0.00	1.62	10.80	18.59	22.76	25.01	285
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	285
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Cost: Interest-Bearing Deposits	2.50	1.15	1.15	1.26	1.83	2.11	3.84	4.70	5
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	1
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-47.49	-100.00	-100.00	-100.00	-80.47	0.00	23.82	122.11	24
Total Selected Assets	-32.19	-100.00	-100.00	-84.68	0.00	0.00	19.30	46.90	44
Deposits	0.90	-85.61	-85.61	-74.22	-19.85	36.39	64.92	73.18	5

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	98.71	0.00	7.71	50.30	86.59	119.54	210.09	356.52	202
Dividends Paid/Net Income	39.49	0.00	0.00	13.47	39.39	60.91	92.85	176.86	226
Net Income - Dividends/Avg Equity	2.71	-20.01	-7.59	-1.47	4.09	7.14	9.57	12.09	285
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	130.14	0.00	0.00	56.20	120.78	189.60	345.24	563.58	220
Dividends From Nonbank Subs	1.36	0.00	0.00	0.00	0.00	1.49	7.03	24.56	220
Dividends From Subsidiary BHCs	3.49	0.00	0.00	0.00	0.00	0.00	0.00	111.35	220
Dividends From All Subsidiaries	162.81	0.00	5.82	96.89	131.07	205.17	409.48	691.24	220
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	51.57	0.00	0.00	15.93	50.23	82.06	132.96	252.58	215
Interest Income From Bank Subs	0.28	0.00	0.00	0.00	0.00	0.13	1.46	5.04	215
Mgt & Service Fees From Bank Subs	3.63	0.00	0.00	0.00	0.00	0.00	20.61	73.66	215
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.03	1.02	215
Operating Income From Bank Subs	63.02	0.00	0.00	18.76	55.67	94.23	187.32	263.35	215
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	68.25	0.00	0.00	0.00	97.34	100.00	138.41	367.40	143
Interest Income From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.00	8.46	143
Mgt & Serv Fees From Nonbank Subs	3.31	0.00	0.00	0.00	0.00	0.00	10.75	113.90	143
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	143
Operating Inc From Nonbank Subs	97.29	0.00	0.00	11.78	100.00	102.15	348.03	643.03	143
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	26.09	0.00	0.00	0.00	18.72	50.62	64.15	78.90	29
Interest Inc From Subsidiary BHCs	0.44	0.00	0.00	0.00	0.00	0.00	0.37	6.49	29
Mgt & Serv Fees From Sub BHCs	0.45	0.00	0.00	0.00	0.00	0.00	0.24	6.81	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	31.58	0.00	0.00	0.00	25.68	52.40	78.04	106.57	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	59.29	0.00	0.00	0.00	83.62	98.62	100.00	100.00	274
Interest Income From Bank Subs	1.95	0.00	0.00	0.00	0.00	0.26	11.52	46.59	274
Mgt & Serv Fees From Bank Subs	3.72	0.00	0.00	0.00	0.00	0.00	23.33	59.98	274
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.91	274
Operating Income From Bank Subs	75.41	0.00	0.00	70.20	98.00	99.92	100.00	100.72	274
Dividends From Nonbank Subs	1.83	0.00	0.00	0.00	0.00	0.99	5.90	42.06	274
Interest Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.05	2.40	274
Mgt & Serv Fees From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.14	274
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	274
Operating Inc From Nonbank Subs	4.48	0.00	0.00	0.00	0.24	2.41	25.17	84.93	274
Dividends From Subsidiary BHCs	1.97	0.00	0.00	0.00	0.00	0.00	0.00	97.25	274
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274
Operating Income From Sub BHCs	2.43	0.00	0.00	0.00	0.00	0.00	0.00	97.70	274
Loans and Adv From Subs/ST Debt	419.39	0.00	0.00	71.40	266.58	515.50	1493.14	2284.79	72
Loans and Adv From Subs/Total Debt	337.58	0.00	0.00	63.77	229.39	546.38	997.77	1748.45	127

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
3283402	1,249,503	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
3047154	1,112,665	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1140510	1,349,316	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2,640,970	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2,632,329	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,625,613	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1059715	1,714,278	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2,164,880	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	1,991,127	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2,257,643	AMERIS BANCORP	MOULTRIE, GA	
2326629	1,846,738	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,292,012	ANCHOR BANCORP, INC.	WAYZATA, MN	
2468293	1,119,514	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
1048812	1,673,051	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
1108350	1,072,145	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	Moved from Peer 4
2066868	1,235,613	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,489,872	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1,780,942	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2,146,895	BANPLUS CORPORATION	RIDGELAND, MS	
1138012	2,088,888	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,319,550	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,001,070	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	1,216,549	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1,545,054	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1,160,977	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1,210,467	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,214,339	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3434624	1,990,400	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,064,862	BANTERRA CORP	ELDORADO, IL	
1202708	1,075,578	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1,152,408	BEACON BANCORP	TAUNTON, MA	
1246159	1,569,088	BESSEMER GROUP, INCORPORATED,	WOODBIDGE, NJ	
3312227	1,302,610	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1,301,420	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1,261,752	BNC BANCORP	THOMASVILLE, NC	
2835514	1,208,595	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,084,197	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1209145	1,428,042	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1,236,412	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	1,824,767	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1,132,364	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1201671	2,628,184	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1,985,081	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2,139,686	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1,027,566	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	2,311,238	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,420,435	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1,596,102	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2,442,813	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,873,208	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,638,192	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
2507790	1,094,984	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1848003	2,410,554	CASCADE BANCORP	BEND, OR	
2568362	1,551,782	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	1,338,150	CBS BANC-CORP.	RUSSELLVILLE, AL	
1048764	1,042,778	CENTER BANCORP, INC.	UNION, NJ	Moved from Peer 4
3003178	2,032,855	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,234,722	CENTERSTATE BANKS OF FLORIDA,	DAVENPORT, FL	
2856498	1,205,012	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2158156	1,816,691	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,029,612	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
1206591	1,341,115	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
1111088	1,745,250	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1,467,427	CENTURY BANCSHARES, INC.	DALLAS, TX	
1486517	2,609,656	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,288,897	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,318,451	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
3186576	1,153,689	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,465,525	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,800,176	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1118340	1,013,149	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	Moved from Peer 4
2705943	1,533,997	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,606,107	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,215,330	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	1,150,027	COLUMBIA BANCORP	THE DALLES, OR	
2467689	1,078,063	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1057588	1,257,613	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1250606	1,019,742	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	Moved from Peer 4
3124381	1,787,543	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2,204,321	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1,405,304	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	2,034,224	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,310,623	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1070644	2,908,928	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1058594	1,054,351	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	1,042,760	CRESCENT BANKING COMPANY	JASPER, GA	Moved from Peer 4
1081239	1,092,850	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1,344,832	CU BANK SHARES, INC.	DALLAS, TX	
1201112	1,051,576	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	Moved from Peer 4
1121229	1,511,268	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,598,588	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1,078,521	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	1,941,922	DURANT BANCORP, INC.	DURANT, OK	
2652104	1,457,545	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 4
2626691	1,031,193	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,184,255	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,478,223	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,136,546	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	2,236,400	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2,784,422	EUROBANCSHARES, INC.	SAN JUAN, PR	
1104923	1,065,329	EXTRACO CORPORATION	WACO, TX	
1055315	1,313,293	F & M BANCORPORATION INC.	TULSA, OK	

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
2781910	1,653,956	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1,809,819	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2,154,457	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,456,739	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,761,501	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1,945,819	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,691,309	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2,705,738	FIRST BANCORP	TROY, NC	
1133932	1,311,262	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	1,841,028	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,390,758	FIRST BANK CORP	FORT SMITH, AR	
1031681	1,123,154	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1118425	1,002,196	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	Moved from Peer 4
2585761	1,326,012	FIRST CHICAGO BANCORP	ITASCA, IL	
1246533	1,099,744	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1478017	1,967,457	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,077,557	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1064728	1,099,230	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,311,276	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1134078	1,052,647	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1095982	1,641,265	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,276,434	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,030,029	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	1,688,585	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2560263	1,294,534	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1048894	1,224,368	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,740,243	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2,416,060	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2,591,646	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1,282,013	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,029,695	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1,629,546	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,412,090	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,518,603	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,084,294	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,071,126	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,054,743	FORCHT BANCORP, INC.	CORBIN, KY	
1143762	1,160,810	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1,402,683	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,204,970	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,062,108	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,434,457	FVNB CORP.	VICTORIA, TX	
2973591	2,279,684	GATEWAY FINANCIAL HOLDINGS, IN	VIRGINIA BEACH, VA	
3030950	2,146,836	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1,178,601	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2,528,838	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3254952	2,052,944	GUARANTY BANCORP	DENVER, CO	
2038409	1,285,275	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,418,250	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,511,881	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1,883,159	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
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1245291	1, 727, 511	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 650, 590	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 724, 895	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 188, 631	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 451, 299	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 417, 075	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1205183	1, 067, 389	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
2944144	1, 168, 463	INLAND BANCORP, INC.	OAK BROOK, IL	
2634490	1, 049, 898	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2, 180, 746	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 373, 452	INWOOD BANCSHARES, INC.	DALLAS, TX	
1401118	1, 123, 295	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1123915	1, 574, 522	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	2, 580, 839	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2, 255, 290	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 312, 688	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 450, 556	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1, 633, 687	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 573, 379	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1, 109, 532	LNB BANCORP INC.	LORAIN, OH	
2325350	1, 669, 824	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1103766	1, 112, 280	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	2, 194, 628	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1, 073, 576	MACON BANCORP	FRANKLIN, NC	
1209109	2, 867, 149	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2, 892, 829	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1, 643, 945	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 505, 709	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 745, 379	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2, 207, 358	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1023239	1, 317, 254	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1902651	1, 211, 645	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2344799	1, 595, 280	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2, 605, 943	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2803719	1, 029, 655	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1, 522, 585	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1, 151, 984	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1, 632, 192	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2, 597, 652	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1, 057, 747	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1, 117, 272	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1, 354, 366	NEB CORPORATION	FOND DU LAC, WI	
3047109	2, 032, 185	NEW FRONTIER BANCORP	GREELEY, CO	
1076002	2, 108, 294	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 738, 624	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 009, 291	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
3297481	1, 090, 288	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 950, 174	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 616, 803	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
2868071	1, 043, 833	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1249598	2, 745, 839	ORION BANCORP, INC.	NAPLES, FL	

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
1248153	1,008,291	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	Moved from Peer 4
1083934	1,257,869	PAB BANKSHARES, INC.	VALDOSTA, GA	
2762973	1,053,727	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,167,311	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,354,677	PALMETTO BANCSHARES, INC.	LAURENS, SC	
3021800	1,220,623	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1200692	2,479,370	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1,368,898	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	2,125,730	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1030947	1,004,494	PEOPLES BANCORP	LYNDEN, WA	Moved from Peer 4
1070578	1,920,876	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1,425,989	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1,596,192	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,511,872	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1,471,696	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,124,645	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1,020,651	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1,641,416	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,201,147	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,476,129	RELIANCE BANCSHARES, INC.	DES PERES, MO	
2509413	1,503,079	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,665,545	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,172,486	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,653,572	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,886,963	SALEM FIVE BANCORP	SALEM, MA	
1133437	2,766,745	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2,224,614	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2,888,353	SECURITY BANK CORPORATION	MACON, GA	
1200348	1,002,590	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	Moved from Peer 4
3635319	1,064,908	SERVIFIRST BANCSHARES, INC.	BIRMINGHAM, AL	Moved from Peer 4
2429838	1,037,026	SHORE BANCSHARES, INC.	EASTON, MD	
1199992	2,593,862	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,316,907	SIERRA BANCORP	PORTERVILLE, CA	
1094828	2,860,192	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	2,073,854	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1,690,945	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1,983,149	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,378,750	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1,228,129	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,797,861	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2,524,098	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2,832,371	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,286,061	SPIRIT BANCORP, INC.	BRISTOW, OK	
3345430	1,054,211	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,255,735	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,713,335	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,764,544	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,593,168	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,968,912	STATE BANCSHARES, INC.	FARGO, ND	
1427275	1,107,693	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
2502049	2,986,054	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	Moved from Peer 2

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
1039454	2, 116, 076	STERLING BANCORP	NEW YORK, NY	
1126046	1, 532, 060	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2, 189, 515	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 627, 092	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1, 014, 258	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	Moved from Peer 4
1247679	1, 567, 039	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 572, 919	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1, 513, 972	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2916169	1, 106, 058	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
2457943	1, 563, 273	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2, 725, 201	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	1, 976, 467	TRICO BANCSHARES	CHICO, CA	
1056161	1, 418, 587	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1971693	2, 449, 598	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1116609	2, 046, 390	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1032099	1, 167, 933	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	1, 016, 377	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	2, 098, 742	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2, 661, 687	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
1136139	1, 181, 608	VIST FINANCIAL CORP.	WYOMISSING, PA	
1115349	2, 768, 253	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1, 463, 745	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2, 573, 046	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1, 860, 659	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1, 750, 308	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2, 387, 130	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1, 394, 326	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2, 802, 164	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1, 469, 627	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1, 760, 048	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 285 bank holding companies.