

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	93	110	101	128	537
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.46	3.80	3.75	3.98	3.88
+ Non-interest Income	0.98	0.88	0.87	0.92	0.83
- Overhead Expense	3.35	3.22	3.25	3.23	3.00
- Provision for Losses	0.60	0.14	0.26	0.15	0.17
+ Securities Gains (Losses)	-0.03	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)	0.48	1.40	1.18	1.53	1.56
Net Operating Income	0.33	1.02	0.84	1.10	1.09
Net Income	0.33	1.03	0.85	1.10	1.09
Net Income (Sub S Adjusted)	0.28	1.04	0.88	1.09	1.12
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.39	7.39	7.34	7.17	6.30
Interest Expense	2.66	3.29	3.30	2.87	2.13
Net Interest Income (TE)	3.75	4.09	4.03	4.29	4.19
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.57	0.14	0.25	0.12	0.13
Earnings Coverage of Net Losses (X)	15.59	-8.67	8.69	27.26	26.72
Ln&Ls Allowance/Total Loans & Leases	1.55	1.22	1.30	1.26	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.04	1.06	1.39	0.67	0.56
30-89 Days Past Due Loans and Leases	1.37	0.90	1.40	0.92	0.73
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	25.16	20.42	21.15	20.22	21.16
Net ST Noncore Funding Dependence	16.93	13.68	14.60	12.35	10.67
Net Loans and Leases/Total Assets	70.58	70.66	70.64	69.38	69.17
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	9.42	9.72	9.69	9.75	9.14
Equity Capital/Total Assets	8.52	9.00	9.00	8.83	8.27
Net Loans&Ls/Equity Capital (X)	8.92	8.37	8.42	8.26	8.79
Cash Dividends/Net Income	42.40	37.26	40.24	35.12	27.45
Cash Dividends/Net Income (Sub S Adjusted)	17.22	50.42	45.53	46.57	25.69
Retained Earnings/Avg Equity Cap	-0.46	6.47	4.57	7.55	8.90
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.44	0.25	0.29	0.33	0.26
Long-Term Debt/Equity Capital	0.73	0.42	0.52	0.65	0.90
Equity Investment in Subs/Equity Cap	116.16	113.53	113.05	113.46	113.03
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.99	104.70	115.03	92.82	105.05

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.89	6.84	6.81	6.64	5.84
Less: Interest Expense	2.45	3.06	3.07	2.67	1.97
Equals: Net Interest Income (TE)	3.46	3.80	3.75	3.98	3.88
Plus: Non-Interest Income	0.98	0.88	0.87	0.92	0.83
Equals: Adj Operating Income (TE)	4.48	4.76	4.69	4.98	4.75
Less: Overhead Expense	3.35	3.22	3.25	3.23	3.00
Less: Provision for Loan and Lease Losses	0.60	0.14	0.26	0.15	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)	0.48	1.40	1.18	1.53	1.56
Less: Applicable Income Taxes (TE)	0.14	0.35	0.29	0.39	0.43
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.33	1.02	0.84	1.10	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.33	1.03	0.85	1.10	1.09
Memo: Net Income (Last Four Qtrs)	0.40	1.03	0.85	1.10	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.66	93.08	93.28	93.08	92.99
Avg Int-Bearing Funds / Avg Assets	78.76	78.21	78.41	77.19	78.36
Int Income (TE) / Avg Earning Assets	6.39	7.39	7.34	7.17	6.30
Int Expense / Avg Earning Assets	2.66	3.29	3.30	2.87	2.13
Net Int Inc (TE) / Avg Earn Assets	3.75	4.09	4.03	4.29	4.19
YIELD OR COST:					
Total Loans and Leases (TE)	6.91	8.10	8.01	7.94	7.00
Interest-Bearing Bank Balances	3.21	5.28	5.63	5.51	3.42
Fed Funds Sold & Reverse Repos	2.48	5.19	5.05	4.94	3.17
Trading Assets	3.89	4.25	2.59	0.00	2.34
Total Earning Assets	6.29	7.30	7.22	7.07	6.19
Investment Securities (TE)	4.96	4.94	4.96	4.60	4.25
U.S. Treasury & Agency Sec (excl MBS)	5.06	4.61	4.70	4.10	3.48
Mortgage-Backed Securities	4.59	4.77	4.67	4.53	4.08
All Other Securities	6.37	6.53	7.02	6.43	6.12
Interest-Bearing Deposits	2.93	3.74	3.73	3.23	2.31
Time Deposits of \$100K or More	3.99	4.67	4.71	4.22	3.14
Time Deposits < \$100K	4.11	4.86	4.84	4.16	3.06
Other Domestic Deposits	1.52	2.35	2.32	2.10	1.38
Foreign Deposits	N/A	0.00	0.00	N/A	2.66
Fed Funds Purchased and Repos	2.64	4.54	4.65	4.48	2.82
Other Borrowed Funds & Trading Liab	3.87	4.93	4.83	4.86	4.07
All Interest-Bearing Funds	3.10	3.91	3.91	3.46	2.52

	PEER GROUP 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	46	44	59	57	54
Avg Assets per Employee (\$000)	3,500	3,343	3,375	3,270	3,345
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.71	2.50	2.03	1.80	1.92
Overhead Exp / NII + Non-Int Income	77.20	69.52	71.30	66.97	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.35	3.22	3.25	3.23	3.00
Personnel Expense	1.79	1.80	1.79	1.79	1.67
Net Occupancy Expense	0.47	0.46	0.46	0.46	0.42
Other Operating Expenses	1.06	0.94	0.98	0.96	0.90
Overhead Less Non-Interest Income	2.34	2.29	2.33	2.28	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	75.77	68.19	69.79	65.62	63.35
Personnel Expense	40.33	38.07	38.28	36.40	35.29
Net Occupancy Expense	10.68	9.57	9.80	9.30	8.76
Other Operating Expenses	24.46	19.99	20.82	19.55	19.03
Total Non-Interest Income	21.17	18.31	18.24	18.44	17.34
Fiduciary Activities Income	0.61	0.70	0.59	0.58	0.64
Serv Charges on Deposit Accts - Domestic	8.11	7.36	7.53	7.54	7.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.48	0.57	0.49	0.41	0.38
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.13	0.14	0.17	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.35	0.46	0.44	0.42	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	0.52	0.99	0.83	1.38	1.06
Other Non-Interest Income	7.46	5.63	5.33	5.47	5.07
Overhead Less Non-Interest Income	54.81	49.17	51.10	46.38	45.32
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	14.83	19.13	16.95	19.86	21.41
Appl Inc Tax+TE/Pretax NOI+TE	24.76	26.61	26.02	27.00	28.76

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	54.91	54.13	54.24	52.85	52.68
Commercial and Industrial Loans	9.84	10.33	10.18	10.30	9.68
Loans to Individuals	2.96	3.03	2.98	2.89	3.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.50	1.54	1.51	1.35	1.15
Other Loans and Leases	0.89	0.88	0.89	0.72	0.67
Net Loans and Leases	70.58	70.66	70.64	69.38	69.17
Debt Securities Over 1 Year	14.57	13.87	13.97	14.12	15.86
Mutual Funds and Equity Securities	0.05	0.12	0.10	0.12	0.16
Subtotal	85.60	85.60	85.51	84.60	86.07
Interest-Bearing Bank Balances	0.39	0.33	0.30	0.29	0.42
Federal Funds Sold & Reverse Repos	1.75	1.89	1.75	2.25	1.77
Debt Securities 1 Year or Less	1.85	2.69	2.62	2.85	2.40
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.82	91.74	91.54	91.34	91.69
Non-Int Cash and Due From Dep Inst	2.44	2.42	2.61	3.01	2.92
Other Real Estate Owned	0.58	0.18	0.21	0.11	0.08
All Other Assets	6.66	5.77	5.77	5.58	5.31

## MEMORANDA:

Short-Term Investments	4.77	5.57	5.36	6.31	5.33
U. S. Treasury Securities	0.10	0.10	0.08	0.11	0.12
U. S. Agency Securities (excl MBS)	4.63	6.96	6.33	7.28	7.11
Municipal Securities	3.01	3.12	3.14	3.35	3.68
Mortgage-Backed Securities	6.22	4.41	4.83	4.40	5.59
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.19	0.18	0.16	0.22	0.34
RE Loans Secured by 1-4 Family	16.42	16.40	16.65	15.43	17.31
Revolving	2.59	2.28	2.18	2.23	2.44
Closed-End, Sec by First Liens	12.05	12.50	12.73	11.77	13.42
Closed-End, Sec by Junior Liens	1.19	1.09	1.14	0.96	1.01
Commercial Real Estate Loans	34.76	33.62	33.51	33.58	31.67
Construction and Land Dev	10.94	11.40	11.13	11.01	9.24
Multifamily	1.54	1.25	1.21	1.32	1.31
Nonfarm Nonresidential	20.64	19.08	19.20	19.39	19.77
RE Loans Secured by Farmland	2.14	2.10	2.04	1.80	1.56
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.74	75.80	75.86	75.75	76.00
RE Loans Secured by 1-4 Family	23.38	23.41	23.80	22.50	25.55
Revolving	3.55	3.13	3.00	3.17	3.50
Closed-End	19.57	20.07	20.51	19.21	21.73
Commercial Real Estate Loans	47.91	46.30	45.96	47.38	45.31
Construction and Land Dev	14.97	15.62	15.17	15.42	13.05
Multifamily	2.13	1.71	1.66	1.84	1.90
Nonfarm Nonresidential	28.76	26.82	26.93	27.99	28.51
RE Loans Secured by Farmland	3.18	3.06	3.02	2.73	2.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.67	14.43	14.22	14.84	13.97
Loans to Individuals	4.38	4.45	4.41	4.35	5.01
Credit Card Loans	0.06	0.07	0.06	0.08	0.10
Agricultural Loans	2.21	2.30	2.29	2.06	1.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.27	1.28	1.30	1.06	1.00

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	4.77	5.57	5.36	6.31	5.33
Liquid Assets	17.83	18.38	18.20	19.69	19.82
Investment Securities	16.88	17.31	17.21	17.81	19.16
Net Loans and Leases	70.58	70.66	70.64	69.38	69.17
Net Lns, Ls & Stdby Ltrs of Credit	71.21	71.43	71.41	70.22	69.84
Core Deposits	61.95	64.81	64.49	64.68	65.38
Noncore Funding	27.00	23.60	24.06	23.89	24.05
Time Deposits of \$100K or More	14.35	14.86	14.73	15.91	14.99
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.52	1.37	1.52	1.38	1.27
Net Fed Funds Purchased (Sold)	-0.25	-0.51	-0.24	-0.83	-0.46
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.24	1.57	1.81	1.70	1.66
Earning Assets Repr in 1 Year	40.45	44.03	42.81	45.01	41.88
Int-Bearing Liab Repr in 1 Year	34.21	35.70	34.36	34.65	30.46
Long-Term Debt Repr in 1 Year	0.47	0.54	0.52	0.41	0.35
Net Assets Repriceable in 1 Year	5.28	7.23	6.94	9.18	10.05
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.16	20.42	21.15	20.22	21.16
Net ST Noncore Funding Dependence	16.93	13.68	14.60	12.35	10.67
Short-Term Inv/ST Noncore Funding	30.34	39.77	35.61	46.98	45.35
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.29	2.29	1.56	4.28	7.22
Net Loans and Leases/Total Deposits	88.02	86.91	87.58	85.45	84.99
Net Loans and Leases/Core Deposits	117.79	110.95	111.96	110.94	107.61
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.17	-0.03	0.27	-0.12	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.26	-0.76	0.36	-1.32	-2.51
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.05	0.04	-0.17	-0.35
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.53	6.92	7.24	5.41	8.58
Available-For-Sale Securities	93.47	93.08	92.76	94.59	91.42
U. S. Treasury Securities	0.71	0.57	0.59	0.73	0.64
U. S. Agency Securities (excl MBS)	30.02	44.34	41.76	44.03	39.64
Municipal Securities	17.43	17.14	17.82	17.96	19.35
Mortgage-Backed Securities	38.28	25.76	28.47	24.62	29.08
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.11	1.10	1.04	1.19	1.85
Mutual Funds and Equity Securities	0.33	0.84	0.61	0.88	0.92
Debt Securities 1 Year or Less	12.79	17.55	17.00	17.57	13.66
Debt Securities 1 To 5 Years	29.44	35.52	33.25	37.69	39.57
Debt Securities Over 5 Years	53.33	40.48	43.77	39.67	41.40
Pledged Securities	60.16	50.07	50.77	46.69	46.13
Structured Notes, Fair Value	0.52	1.78	1.29	2.14	3.54

ANALYSIS RATIOS	PEER GROUP 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.60	0.14	0.26	0.15	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.80	0.20	0.37	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	197.02	94.68	158.47	219.91	234.35
Ln&Ls Allowance/Total Loans & Leases	1.55	1.22	1.30	1.26	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.52	17.78	10.94	28.09	20.55
ALLL/Nonaccrual Assets	159.62	391.25	290.51	620.38	748.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	111.97	236.37	204.97	455.05	483.39
Gross Ln&Ls Losses/Avg Loans & Leases	0.64	0.19	0.30	0.16	0.18
Recoveries/Avg Loans and Leases	0.07	0.05	0.05	0.04	0.05
Net Losses/Avg Loans and Leases	0.57	0.14	0.25	0.12	0.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	20.28	40.53	58.71	35.72	32.36
Earnings Coverage of Net Losses (X)	15.59	-8.67	8.69	27.26	26.72
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.46	0.07	0.15	0.05	0.03
RE Loans Secured By 1-4 Family	0.34	0.05	0.10	0.06	0.04
Revolving	0.20	0.03	0.08	0.01	0.01
Closed-End	0.28	0.05	0.10	0.07	0.04
Commercial Real Estate Loans	0.47	0.06	0.18	0.04	0.02
Construction and Land Dev	1.15	0.10	0.32	0.01	0.00
Multifamily	0.03	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.08	0.02	0.04	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.02	0.00	0.00
Commercial and Industrial Loans	0.73	0.27	0.41	0.16	0.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.83	0.67	0.83	0.65	0.74
Credit Card Loans	2.64	1.60	2.95	1.40	1.57
Agricultural Loans	-0.01	0.01	0.01	0.00	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.29	0.91	1.31	1.03	0.41

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

1.37

0.90

1.40

0.92

0.73

90+ Days PD Loans and Leases

0.16

0.13

0.15

0.11

0.09

Nonaccrual Loans and Leases

2.22

0.80

1.12

0.44

0.42

90+ Days PD and Nonaccrual Loans and Leases

2.45

0.99

1.34

0.66

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

0.04

0.01

0.01

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.37

0.90

1.40

0.92

0.73

90+ Days Past Due Assets

0.16

0.13

0.15

0.11

0.09

Nonaccrual Assets

2.22

0.80

1.12

0.45

0.42

30+ Days PD & Nonaccrual Assets

3.96

2.07

2.89

1.64

1.31

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.73

0.71

0.95

0.46

0.37

90+ PD & Nonaccrual Assets + OREO

2.55

0.93

1.25

0.62

0.48

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.40

0.81

1.07

0.53

0.42

Allowance for Loan & Lease Losses

194.69

93.43

113.69

58.78

51.97

Equity Cap + ALLL

24.95

8.76

11.64

5.43

4.76

Tier 1 Cap + ALLL

23.33

7.81

10.49

4.96

4.35

Loans & Leases + RE Acquired

3.34

1.15

1.50

0.75

0.62

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	1.35	0.79	1.40	0.92	0.68
- 90+ Days Past Due	0.16	0.13	0.15	0.09	0.07
- Nonaccrual	2.55	0.79	1.14	0.43	0.34
Coml & Indl - 30-89 Days PD	0.89	0.86	1.07	0.61	0.69
- 90+ Days Past Due	0.08	0.08	0.08	0.09	0.07
- Nonaccrual	0.79	0.58	0.65	0.44	0.49
Individuals - 30-89 Days PD	1.17	1.28	1.44	1.25	1.31
- 90+ Days Past Due	0.08	0.10	0.11	0.07	0.11
- Nonaccrual	0.29	0.30	0.23	0.19	0.23
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	0.16	0.16	0.20	0.05	0.11
- 90+ Days Past Due	0.00	0.01	0.01	0.00	0.00
- Nonaccrual	0.08	0.04	0.02	0.04	0.07
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	0.27	0.12	0.29	0.41	0.32
- 90+ Days Past Due	0.01	0.01	0.03	0.03	0.01
- Nonaccrual	0.02	0.01	0.08	0.01	0.01

MEMORANDA:

1-4 Family - 30-89 Days PD	1.34	1.11	1.63	1.13	0.88
- 90+ Days Past Due	0.10	0.14	0.14	0.08	0.09
- Nonaccrual	1.31	0.55	0.83	0.37	0.33
Revolvi ng - 30-89 Days PD	0.62	0.34	0.51	0.46	0.29
- 90+ Days Past Due	0.03	0.04	0.03	0.01	0.01
- Nonaccrual	0.14	0.11	0.24	0.10	0.05
Closed-End - 30-89 Days PD	1.38	1.18	1.50	1.21	0.95
- 90+ Days Past Due	0.10	0.13	0.14	0.10	0.10
- Nonaccrual	1.53	0.58	0.81	0.39	0.37
- Jr Lien 30-89 Days PD	0.11	0.05	0.05	0.04	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.02	0.02	0.01	0.03
Commercial RE - 30-89 Days PD	1.23	0.63	1.04	0.67	0.44
- 90+ Days Past Due	0.15	0.08	0.12	0.08	0.04
- Nonaccrual	2.96	0.93	1.38	0.42	0.31
Const & Dev - 30-89 Days PD	1.49	0.76	1.25	0.66	0.32
- 90+ Days Past Due	0.13	0.05	0.13	0.05	0.01
- Nonaccrual	6.01	1.04	2.39	0.22	0.12
Multifamily - 30-89 Days PD	0.46	0.08	0.60	0.01	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.69	0.14	0.17	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.80	0.44	0.62	0.49	0.42
- 90+ Days Past Due	0.11	0.03	0.05	0.04	0.03
- Nonaccrual	1.16	0.54	0.54	0.36	0.32
Farmland - 30-89 Days PD	0.23	0.22	0.59	0.18	0.14
- 90+ Days Past Due	0.01	0.03	0.03	0.00	0.00
- Nonaccrual	0.29	0.21	0.16	0.08	0.21
Credit Card - 30-89 Days PD	2.20	2.47	3.02	1.27	1.20
- 90+ Days Past Due	0.67	0.39	0.75	0.32	0.30
- Nonaccrual	0.00	0.07	0.03	0.00	0.01



CAPITAL RATIOS	PEER GROUP 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	9.42	9.72	9.69	9.75	9.14
Tier 1 RBC Ratio	12.43	12.90	12.88	12.92	12.41
Total Risk-Based Capital Ratio	13.83	14.35	14.27	14.48	13.84
Tangible Tier 1 Leverage Ratio	9.40	9.74	9.67	9.73	9.12
Tangible Common Eq Cap/Tan Assets	8.03	8.49	8.49	8.26	7.79
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.51	14.41	13.02	14.56	14.37
Standby Letters of Credit	0.60	0.69	0.68	0.70	0.60
Commercial & Similar Letters of Credit	0.01	0.00	0.01	0.01	0.01
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	0.15	0.19	0.06	0.12	0.14
Interest Rate Contracts	0.14	0.18	0.06	0.10	0.12
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.02	0.00	0.00	0.01	0.00
Purchased Options Contr (Int Rate)	0.00	0.01	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.03
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	16.61	20.48	18.65	22.11	22.04

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	81.29	88.24	86.67	86.96	88.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	18.71	11.76	13.33	13.04	12.00
Futures and Forwards	22.40	7.21	16.18	12.35	19.21
Written Options	42.73	35.55	32.11	42.53	27.93
Exchange-Traded	3.70	0.00	0.00	0.00	0.00
Over-The-Counter	39.03	35.55	32.11	42.53	26.81
Purchased Options	17.39	38.59	30.14	26.09	15.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.39	38.59	30.14	26.09	14.34
Swaps	17.47	18.65	21.57	15.22	37.81
Held for Trading	0.00	11.76	6.67	0.00	1.34
Interest Rate Contracts	0.00	11.76	6.67	0.00	0.71
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	100.00	88.24	93.33	100.00	98.66
Interest Rate Contracts	81.29	76.47	80.00	82.61	81.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	18.71	11.76	13.33	13.04	11.40
Deriv Contr (Excl Fut & FX LE 14 Days)	52.43	64.45	67.89	54.05	67.61
One Year or Less	16.35	14.71	24.36	4.99	21.50
Over 1 Year to 5 Years	29.14	41.54	33.47	37.24	36.21
Over 5 Years	6.94	8.21	10.06	4.25	5.16
Gross Negative Fair Value (Abs Val)	0.96	1.58	1.66	0.48	0.48
Gross Positive Fair Value	1.59	1.97	2.32	0.58	0.85
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	50.00	50.00	50.00	25.52	11.04
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	74.48	88.96
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.35	0.46	0.44	0.42	0.35
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.54	0.00
Credit Rel Prem Inc/Tot Prem Inc	50.00	50.00	50.00	60.00	92.66
Other Prem Inc/Total Prem Inc	50.00	50.00	50.00	40.00	7.34
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)	33.16	43.33	36.07	8.20	9.11
Ins Net Inc (L/H)/Equity (L/H)	7.07	5.12	4.68	6.45	16.96
Insur Ben, Losses, Exp/Insur Premiums	71.45	50.20	58.67	148.29	63.16
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)	5.38	5.74	5.84	2.13	1.15
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.77	8.17	8.13	8.04	6.86
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	N/A	0.00	0.00	N/A	2.66
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	N/A	N/A	N/A	N/A	3.47
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	13.02	-43.63	-64.16	-78.43	-34.05
Total Selected Assets	6.51	316.54	234.03	-42.89	-10.77
Deposits	N/A	N/A	N/A	N/A	-18.21

PROFITABILITY:	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	2.69	10.42	8.36	11.42	12.13
Bank Net Inc/Avg Eq Inv in Banks	4.52	11.23	9.83	12.92	13.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.15	3.86	3.78	4.84	3.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.28	18.13	15.81	11.00	11.36
Bank Net Income/Parent Net Income	111.99	113.23	114.83	109.40	107.44
Nonbank Net Income/Parent Net Income	0.74	0.90	0.93	0.62	0.15
Sub BHCs Net Inc/Parent Net Income	225.59	94.78	85.23	188.60	97.99
LEVERAGE:					
Total Liabilities/Equity	20.94	19.18	20.86	19.84	19.97
Total Debt/Equity Capital	1.82	1.13	1.24	1.46	1.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	19.51	17.72	17.42	18.24	18.31
Tot Debt+Lns Guaranteed for Affl/Equity	1.95	1.39	1.54	1.77	1.80
Total Debt/Eq Cap - Exc Over Fair Value	1.83	1.15	1.25	1.47	1.78
Long-Term Debt/Equity Capital	0.73	0.42	0.52	0.65	0.90
Short-Term Debt/Equity Capital	0.44	0.25	0.29	0.33	0.26
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.31	0.33	0.27	0.31	0.18
Long-Term Debt/Consolidated LT Debt	1.81	1.60	2.56	1.75	1.78
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.16	113.53	113.05	113.46	113.03
Total Investment in Subs/Equity	116.57	113.82	113.40	113.84	113.79
Eq Inv Sub/Eq Cap, QualTPS+0th PS in T1	100.64	99.38	99.16	98.87	99.13
Tot Inv Sub/Eq Cap, QualTPS+0th PS in T1	101.00	99.66	99.50	99.23	99.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.86	1.54	1.49	1.10	1.01
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.93	4.34	4.57	3.06	3.02
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	88.74	97.90	105.92	89.86	98.94
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	90.99	104.70	115.03	92.82	105.05
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	84.56	102.01	107.84	93.99	114.67
Pretax Oper Inc + Int Exp/Int Expense	1663.16	2989.34	2593.21	2600.74	4769.88
Div + Int From Subs/Int Exp + Div	162.91	144.00	158.83	137.94	133.34
Fees+Other Inc From Subs/Sal + Oth Exp	8.86	4.68	6.50	6.10	2.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	6.92	35.07	39.51	62.18	46.08
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.42	0.17	-0.15	0.17	-0.10
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
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
Total	0.00	0.00	0.00	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	0.50	0.44	0.45	0.37	0.30
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 05				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	85.74	93.65	82.48	105.61	85.53
Dividends Paid/Net Income	42.14	37.16	39.84	35.09	27.44
Net Income - Dividends/Avg Equity	-0.40	6.49	4.66	7.54	8.90
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	119.46	107.48	127.63	104.57	116.58
Dividends From Nonbank Subs	1.20	0.54	0.65	0.65	0.20
Dividends From Subsidiary BHCs	0.27	2.30	1.25	0.38	0.18
Dividends From All Subsidiaries	126.21	119.05	141.53	128.57	137.26
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	46.04	39.13	50.93	39.00	34.63
Interest Income From Bank Subs	0.22	0.24	0.29	0.27	0.14
Mgt & Service Fees From Bank Subs	1.09	0.55	0.81	0.53	0.07
Other Income From Bank Subs	0.09	0.11	0.20	0.10	0.01
Operating Income From Bank Subs	50.23	42.67	60.20	42.52	36.75
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	81.70	53.17	59.71	67.55	66.25
Interest Income From Nonbank Subs	1.89	1.89	4.85	3.50	1.44
Mgt & Serv Fees From Nonbank Subs	1.45	0.94	1.04	0.15	0.00
Other Income From Nonbank Subs	0.31	0.21	0.00	0.00	0.00
Operating Inc From Nonbank Subs	98.89	60.62	96.21	84.11	77.97
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	24.13	40.90	55.24	34.44	26.82
Interest Inc From Subsidiary BHCs	0.00	0.00	0.01	0.03	0.00
Mgt & Serv Fees From Sub BHCs	0.45	0.00	0.06	0.00	0.00
Other Income From Subsidiary BHCs	0.12	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	24.70	40.91	55.30	34.47	26.92
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	67.11	71.62	74.95	70.53	72.02
Interest Income From Bank Subs	0.71	1.60	0.92	1.15	0.97
Mgt & Serv Fees From Bank Subs	1.74	0.66	0.88	0.71	0.13
Other Income From Bank Subs	0.03	0.15	0.19	0.18	0.05
Operating Income From Bank Subs	78.55	82.83	83.99	80.75	80.91
Dividends From Nonbank Subs	1.57	0.43	0.45	1.42	0.30
Interest Income From Nonbank Subs	0.04	0.00	0.15	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.51	1.12	1.15	3.86	1.21
Dividends From Subsidiary BHCs	0.00	0.27	0.21	0.05	0.15
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.27	0.21	0.05	0.15
Loans and Adv From Subs/ST Debt	1218.35	823.18	768.42	584.60	752.96
Loans and Adv From Subs/Total Debt	756.59	444.71	496.21	473.56	485.36

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									93
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.46	1.65	2.34	3.03	3.54	3.93	4.18	4.56	93
+ Non-interest Income	0.98	0.11	0.26	0.60	0.80	1.25	2.08	3.61	93
- Overhead Expense	3.34	2.42	2.60	2.82	3.20	3.58	4.82	5.39	93
- Provision for Losses	0.59	0.01	0.04	0.12	0.29	0.76	2.35	3.15	93
+ Securities Gains (Losses)	-0.03	-0.93	-0.23	0.00	0.00	0.02	0.05	0.10	93
+ Other Tax Equiv Adjustments	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.05	93
= Pretax Net Oper Income (TE)	0.47	-2.97	-2.24	-0.14	0.74	1.38	1.88	2.09	93
Net Operating Income	0.33	-2.53	-1.63	-0.09	0.51	0.98	1.39	1.68	93
Net Income	0.33	-2.10	-1.63	-0.09	0.49	0.98	1.39	1.68	93
Net Income (Sub S Adjusted)	0.28	-16.42	-2.63	-0.10	0.64	1.02	1.31	1.36	28
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.38	5.22	5.79	6.05	6.39	6.67	7.04	7.12	93
Interest Expense	2.65	1.50	1.65	2.21	2.68	3.02	3.51	3.74	93
Net Interest Income (TE)	3.74	2.08	2.54	3.24	3.76	4.25	4.59	5.06	93
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.56	0.00	0.01	0.09	0.30	0.72	1.95	3.48	93
Earnings Coverage of Net Losses (X)	15.58	-33.14	-0.63	0.81	4.85	13.36	43.88	225.64	93
Ln&Ls Allowance/Total Loans & Leases	1.54	0.76	0.84	1.02	1.27	1.75	3.48	4.30	93
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.04	0.12	0.32	0.65	2.05	3.92	9.65	15.45	93
30-89 Days Past Due Loans and Leases	1.37	0.07	0.19	0.39	0.98	1.90	3.29	5.25	93
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	25.16	-3.01	0.87	14.83	25.79	34.86	45.46	49.77	93
Net ST Noncore Funding Dependence	16.93	-6.45	-0.41	8.46	18.09	23.48	34.78	41.15	93
Net Loans and Leases/Total Assets	70.57	46.13	53.59	61.13	72.76	79.35	84.45	86.60	93
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.41	5.99	7.07	7.98	9.12	10.74	12.51	13.62	93
Equity Capital/Total Assets	8.51	3.83	5.55	7.03	8.15	10.01	12.18	14.09	93
Net Loans&Ls/Equity Capital (X)	8.92	3.75	4.69	5.93	9.13	11.11	13.11	16.94	92
Cash Dividends/Net Income	42.39	0.00	0.00	14.57	39.00	61.56	102.88	165.17	67
Cash Dividends/Net Income (Sub S Adjusted)	17.22	-116.46	-150.45	-0.23	5.75	46.86	115.42	263.60	28
Retained Earnings/Avg Equity Cap	-0.46	-31.30	-21.83	-6.29	2.54	6.76	9.31	10.04	93
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.44	0.00	0.00	0.00	0.00	0.00	2.16	9.37	92
Long-Term Debt/Equity Capital	0.72	0.00	0.00	0.00	0.00	0.00	4.38	11.33	92
Equity Investment in Subs/Equity Cap	116.16	90.84	94.46	99.68	111.64	130.88	149.27	174.92	92
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	90.99	-3.52	8.42	68.30	97.10	115.96	153.10	185.13	91

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.89	4.67	5.11	5.62	5.90	6.26	6.46	6.55	93
Less: Interest Expense	2.45	1.31	1.49	2.05	2.50	2.85	3.19	3.50	93
Equals: Net Interest Income (TE)	3.46	1.65	2.34	3.03	3.54	3.93	4.18	4.56	93
Plus: Non-Interest Income	0.98	0.11	0.26	0.60	0.80	1.25	2.08	3.61	93
Equals: Adj Operating Income (TE)	4.47	2.17	3.22	3.80	4.41	5.06	5.86	7.05	93
Less: Overhead Expense	3.34	2.42	2.60	2.82	3.20	3.58	4.82	5.39	93
Less: Provision for Loan and Lease Losses	0.59	0.01	0.04	0.12	0.29	0.76	2.35	3.15	93
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Plus: Realized G/L on AFS Sec	-0.02	-0.70	-0.19	0.00	0.00	0.02	0.05	0.10	93
Plus: Other Tax Equiv Adjustments	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.05	93
Equals: Pretax Net Oper Inc (TE)	0.47	-2.97	-2.24	-0.14	0.74	1.38	1.88	2.09	93
Less: Applicable Income Taxes (TE)	0.14	-0.89	-0.56	0.00	0.11	0.38	0.58	0.67	93
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	93
Equals: Net Operating Income	0.33	-2.53	-1.63	-0.09	0.51	0.98	1.39	1.68	93
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equals: Net Income	0.33	-2.10	-1.63	-0.09	0.49	0.98	1.39	1.68	93
Memo: Net Income (Last Four Qtrs)	0.40	-2.35	-1.24	-0.01	0.55	1.00	1.42	1.69	89
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	92.66	86.55	88.42	90.38	92.83	94.82	96.38	96.69	93
Avg Int-Bearing Funds / Avg Assets	78.76	64.00	69.21	75.01	79.51	83.28	85.38	86.82	93
Int Income (TE) / Avg Earning Assets	6.38	5.22	5.79	6.05	6.39	6.67	7.04	7.12	93
Int Expense / Avg Earning Assets	2.65	1.50	1.65	2.21	2.68	3.02	3.51	3.74	93
Net Int Inc (TE) / Avg Earn Assets	3.74	2.08	2.54	3.24	3.76	4.25	4.59	5.06	93
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.90	5.99	6.21	6.55	6.83	7.22	7.66	7.99	93
Interest-Bearing Bank Balances	3.21	0.00	0.00	1.74	2.73	4.09	6.19	25.60	86
Fed Funds Sold & Reverse Repos	2.48	2.03	2.10	2.26	2.45	2.66	2.94	3.08	89
Trading Assets	3.89	2.27	2.27	2.27	3.24	4.45	4.89	5.04	3
Total Earning Assets	6.28	5.17	5.62	5.98	6.30	6.56	6.89	7.06	93
Investment Securities (TE)	4.95	3.90	4.23	4.54	4.96	5.29	5.72	5.85	93
U.S. Treasury & Agency Sec (excl MBS)	5.05	3.33	3.81	4.31	4.92	5.64	6.24	6.94	84
Mortgage-Backed Securities	4.59	3.14	3.68	4.30	4.65	4.94	5.19	5.56	83
All Other Securities	6.37	3.67	3.96	5.04	6.12	7.18	10.19	12.67	83
Interest-Bearing Deposits	2.93	1.78	2.11	2.47	2.96	3.28	3.70	3.95	93
Time Deposits of \$100K or More	3.98	3.05	3.26	3.68	3.97	4.30	4.66	4.97	93
Time Deposits < \$100K	4.10	3.09	3.46	3.76	4.08	4.39	4.80	5.08	93
Other Domestic Deposits	1.52	0.68	0.85	1.14	1.44	1.85	2.32	2.49	93
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	2.64	0.00	0.88	1.70	2.56	3.24	4.17	4.82	86
Other Borrowed Funds & Trading Liab	3.87	0.45	2.38	3.08	3.90	4.41	5.39	5.75	85
All Interest-Bearing Funds	3.09	1.97	2.23	2.69	3.13	3.43	3.91	4.29	93

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	45.87	32.17	34.88	38.84	44.37	51.22	59.82	73.71	93
Avg Assets per Employee (\$000)	3499.53	2162.80	2422.47	2935.31	3305.75	3974.35	5041.07	6288.86	93

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.70	0.00	0.00	0.00	0.00	2.47	8.29	12.10	92
Overhead Exp / NII + Non-Int Income	77.19	59.11	61.99	64.93	74.42	85.83	98.59	131.10	93

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.34	2.42	2.60	2.82	3.20	3.58	4.82	5.39	93
Personnel Expense	1.79	1.15	1.31	1.50	1.71	1.98	2.45	2.71	93
Net Occupancy Expense	0.47	0.21	0.30	0.37	0.46	0.56	0.64	0.74	93
Other Operating Expenses	1.05	0.65	0.70	0.80	0.98	1.25	1.53	2.09	93
Overhead Less Non-Interest Income	2.34	1.13	1.60	1.99	2.31	2.71	3.14	3.83	93

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	75.77	58.01	60.33	63.35	73.37	83.59	97.31	131.05	93
Personnel Expense	40.32	28.24	31.59	34.90	38.98	44.71	52.60	56.88	93
Net Occupancy Expense	10.68	5.28	6.53	8.34	10.15	12.39	15.35	19.17	93
Other Operating Expenses	24.45	15.59	16.58	18.19	22.55	28.11	39.84	56.82	93
Total Non-Interest Income	21.17	4.58	7.83	14.40	19.55	25.74	36.92	63.49	93
Fiduciary Activities Income	0.60	0.00	0.00	0.00	0.00	0.58	2.58	7.55	93
Serv Charges on Deposit Accts - Domestic	8.11	0.81	2.34	4.72	8.01	10.42	14.46	16.86	93
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Investment Banking Fees & Commissions	0.48	0.00	0.00	0.00	0.10	1.11	1.81	2.32	93
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Net Servicing Fees	0.18	0.00	0.00	0.00	0.00	0.05	1.00	2.38	93
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Insurance Activities Revenue	0.35	0.00	0.00	0.00	0.03	0.39	1.78	3.99	93
Net Gain (Loss) - Sales Loans, OREO, Oth	0.51	-9.94	-1.44	-0.05	0.07	1.51	3.33	10.05	93
Other Non-Interest Income	7.46	1.07	1.67	3.25	6.50	9.03	16.83	32.18	93
Overhead Less Non-Interest Income	54.81	18.75	31.67	42.62	54.43	63.40	82.14	95.11	93

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	14.83	-38.20	-0.30	0.00	17.25	29.53	35.47	37.58	68
Appl Inc Tax+TE/Pretax NOI+TE	24.75	0.00	0.00	8.75	31.13	37.50	41.91	55.13	68



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.91	29.43	36.24	42.30	55.43	64.89	71.64	73.89	93
Commercial and Industrial Loans	9.83	2.13	3.70	5.52	8.19	14.53	18.55	21.37	93
Loans to Individuals	2.96	0.29	0.64	1.29	2.38	3.64	7.29	9.76	93
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	93
Agricultural Loans	1.49	0.00	0.00	0.00	0.12	1.88	6.83	10.87	93
Other Loans and Leases	0.89	0.00	0.02	0.16	0.67	1.38	2.52	2.82	93
Net Loans and Leases	70.57	46.13	53.59	61.13	72.76	79.35	84.45	86.60	93
Debt Securities Over 1 Year	14.56	0.49	2.27	7.61	13.47	20.98	31.27	35.61	93
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.00	0.01	0.35	0.74	93
Subtotal	85.60	70.26	75.36	81.90	86.48	90.48	91.24	91.86	93
Interest-Bearing Bank Balances	0.38	0.00	0.00	0.01	0.06	0.38	2.02	3.78	93
Federal Funds Sold & Reverse Repos	1.75	0.00	0.00	0.00	0.80	2.71	7.35	8.62	93
Debt Securities 1 Year or Less	1.84	0.01	0.12	0.43	1.09	2.26	6.27	9.84	93
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Total Earning Assets	90.82	84.60	86.11	88.99	91.27	92.64	93.93	94.58	93
Non-Int Cash and Due From Dep Inst	2.44	1.01	1.27	1.76	2.31	2.94	3.92	4.22	93
Other Real Estate Owned	0.58	0.00	0.00	0.03	0.19	0.90	2.00	4.76	93
All Other Assets	6.66	2.70	3.59	4.70	6.48	8.26	11.23	12.48	93
<b>MEMORANDA:</b>									
Short-Term Investments	4.76	0.49	0.82	1.44	3.49	7.58	11.47	15.42	93
U. S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.00	0.78	1.27	93
U. S. Agency Securities (excl MBS)	4.62	0.00	0.00	1.00	2.72	8.05	14.96	19.75	93
Municipal Securities	3.01	0.00	0.00	0.13	2.23	5.72	9.60	12.34	93
Mortgage-Backed Securities	6.22	0.00	0.00	1.36	5.46	11.09	15.95	21.28	93
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Other Debt Securities	0.19	0.00	0.00	0.00	0.00	0.20	1.02	1.88	93
RE Loans Secured by 1-4 Family	16.41	3.30	5.64	9.10	16.42	22.24	28.12	36.51	93
Revolving	2.58	0.02	0.16	0.64	2.06	4.17	6.16	7.80	93
Closed-End, Sec by First Liens	12.04	2.04	3.30	6.99	10.75	16.90	24.30	26.33	93
Closed-End, Sec by Junior Liens	1.19	0.00	0.14	0.48	1.01	1.60	2.94	4.12	93
Commercial Real Estate Loans	34.75	9.32	12.32	21.50	33.43	49.62	59.38	62.41	93
Construction and Land Dev	10.93	0.67	1.66	4.39	8.36	16.54	24.04	30.53	93
Multifamily	1.53	0.00	0.00	0.43	1.31	2.61	3.93	5.70	93
Nonfarm Nonresidential	20.63	6.80	8.45	13.73	18.64	26.71	37.84	45.39	93
RE Loans Secured by Farmland	2.13	0.00	0.00	0.15	0.79	3.67	7.41	10.59	93
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	76.73	50.42	59.33	67.54	77.50	86.35	89.73	93.46	93
RE Loans Secured by 1-4 Family	23.38	5.32	8.53	12.62	22.87	32.18	41.65	48.91	93
Revolving	3.54	0.03	0.27	0.97	2.85	5.64	8.08	10.24	93
Closed-End	19.57	3.72	5.12	9.58	18.43	28.72	38.86	41.15	93
Commercial Real Estate Loans	47.90	17.14	20.47	32.27	47.36	61.63	72.83	79.84	93
Construction and Land Dev	14.97	1.19	2.66	6.14	12.92	22.29	32.24	38.18	93
Multifamily	2.13	0.00	0.00	0.58	1.81	3.34	5.53	7.55	93
Nonfarm Nonresidential	28.75	9.94	13.61	21.33	26.21	35.59	45.87	56.42	93
RE Loans Secured by Farmland	3.17	0.00	0.00	0.21	1.06	5.04	11.70	14.88	93
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	93
Commercial and Industrial Loans	13.67	2.86	5.15	7.73	12.25	19.18	24.68	27.87	93
Loans to Individuals	4.38	0.34	0.80	1.56	3.36	6.16	12.03	14.65	93
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.08	0.30	0.42	93
Agricultural Loans	2.21	0.00	0.00	0.00	0.17	2.83	10.87	15.49	93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Other Loans and Leases	1.27	0.00	0.04	0.23	1.02	2.02	3.39	4.46	93

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.76	0.49	0.82	1.44	3.49	7.58	11.47	15.42	93
Liquid Assets	17.83	6.34	7.78	11.68	15.54	23.49	32.06	34.58	93
Investment Securities	16.88	1.85	4.36	9.18	15.61	24.35	32.95	37.38	93
Net Loans and Leases	70.57	46.13	53.59	61.13	72.76	79.35	84.45	86.60	93
Net Lns, Ls & Stdby Ltrs of Credit	71.20	48.23	54.03	61.20	73.74	79.85	84.77	86.91	93
Core Deposits	61.95	38.75	44.75	53.59	62.81	69.18	74.36	78.42	93
Noncore Funding	27.00	9.49	12.23	19.46	25.62	34.09	43.74	48.55	93
Time Deposits of \$100K or More	14.34	6.45	7.74	10.06	12.82	18.15	23.98	25.73	93
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Fed Funds Purchased and Repos	1.51	0.00	0.00	0.00	1.04	2.66	5.72	7.00	93
Net Fed Funds Purchased (Sold)	-0.24	-8.73	-6.41	-2.59	-0.00	1.68	5.13	6.43	93
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Oth Borrowings W/Rem Mat 1 Yr or Less	2.23	0.00	0.00	0.16	1.59	4.21	5.95	8.17	93
Earning Assets Repr in 1 Year	40.45	18.82	25.26	30.51	39.76	48.97	57.30	61.57	93
Int-Bearing Liab Repr in 1 Year	34.20	0.00	13.89	25.82	33.15	40.85	57.40	67.58	93
Long-Term Debt Repr in 1 Year	0.46	0.00	0.00	0.00	0.00	0.10	3.53	4.90	93
Net Assets Repriceable in 1 Year	5.27	-20.59	-16.09	-7.30	4.14	14.13	27.10	37.55	93
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.16	-3.01	0.87	14.83	25.79	34.86	45.46	49.77	93
Net ST Noncore Funding Dependence	16.93	-6.45	-0.41	8.46	18.09	23.48	34.78	41.15	93
Short-Term Inv/ST Noncore Funding	30.34	1.76	3.39	7.27	16.22	45.70	99.42	128.98	93
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.28	-33.64	-21.62	-13.49	-2.78	8.46	23.56	35.46	93
Net Loans and Leases/Total Deposits	88.01	61.95	65.92	77.45	89.26	98.54	106.42	107.48	93
Net Loans and Leases/Core Deposits	117.78	71.25	78.26	93.88	112.22	141.41	166.48	184.70	93
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.16	-5.70	-2.64	-0.24	0.00	0.00	0.78	1.98	32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.26	-10.53	-7.04	-2.60	-0.19	0.52	1.37	2.06	90
Struct Notes Appr(Depr)/T1 Cap	-0.04	-1.91	-0.72	-0.10	0.00	0.08	0.12	0.12	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.53	0.00	0.00	0.00	0.00	2.42	35.86	54.70	92
Available-For-Sale Securities	93.46	37.38	62.89	97.54	100.00	100.00	100.00	100.00	92
U.S. Treasury Securities	0.70	0.00	0.00	0.00	0.00	0.00	5.02	9.26	92
U.S. Agency Securities (excl MBS)	30.01	0.00	0.00	7.31	24.70	53.15	75.12	93.02	92
Municipal Securities	17.42	0.00	0.00	1.51	15.25	32.74	45.82	52.07	92
Mortgage-Backed Securities	38.27	0.00	0.01	13.75	40.62	64.39	84.24	93.83	92
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Debt Securities	1.11	0.00	0.00	0.00	0.00	1.36	6.36	9.74	92
Mutual Funds and Equity Securities	0.32	0.00	0.00	0.00	0.00	0.11	2.12	3.96	92
Debt Securities 1 Year or Less	12.78	0.14	1.22	3.15	7.92	18.15	36.01	47.38	92
Debt Securities 1 To 5 Years	29.44	2.71	6.82	11.25	22.70	43.91	63.53	71.57	92
Debt Securities Over 5 Years	53.32	0.00	6.26	28.32	54.64	79.12	86.89	91.50	92
Pledged Securities	60.15	0.29	15.09	42.57	60.42	81.59	94.30	98.92	92
Structured Notes, Fair Value	0.51	0.00	0.00	0.00	0.00	0.00	2.69	8.73	92

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.59	0.01	0.04	0.12	0.29	0.76	2.35	3.15	93
Provision for Ln&Ls Losses/Avg Lns&Ls	0.79	0.02	0.07	0.21	0.43	0.92	2.96	4.32	93
Provision for Ln&Ls Losses/Net Losses	197.02	-6.17	21.04	85.93	139.24	287.09	390.82	1074.52	93
Ln&Ls Allowance/Total Loans & Leases	1.54	0.76	0.84	1.02	1.27	1.75	3.48	4.30	93
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.52	0.68	1.23	1.94	3.65	11.23	65.32	126.57	90
ALLL/Nonaccrual Assets	159.62	23.41	29.49	50.71	83.81	218.45	435.18	914.05	92
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	111.96	21.49	29.31	48.73	77.48	155.38	280.41	393.24	92
Gross Ln&Ls Losses/Avg Loans & Leases	0.64	0.00	0.03	0.13	0.37	0.76	1.99	3.64	93
Recoveries/Avg Loans and Leases	0.06	0.00	0.00	0.01	0.03	0.08	0.22	0.30	93
Net Losses/Avg Loans and Leases	0.56	0.00	0.01	0.09	0.30	0.72	1.95	3.48	93
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Recoveries/Prior Year-End Losses	20.28	0.83	3.04	7.62	12.90	30.66	52.59	67.29	86
Earnings Coverage of Net Losses (X)	15.58	-33.14	-0.63	0.81	4.85	13.36	43.88	225.64	93
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.45	-0.00	-0.00	0.00	0.11	0.48	1.91	3.53	93
RE Loans Secured By 1-4 Family	0.34	-0.00	0.00	0.00	0.11	0.32	1.32	3.89	93
Revolving	0.19	0.00	0.00	0.00	0.00	0.09	1.20	2.23	91
Closed-End	0.27	-0.00	0.00	0.00	0.09	0.32	0.90	2.68	93
Commercial Real Estate Loans	0.46	-0.00	0.00	0.00	0.08	0.51	2.10	3.95	93
Construction and Land Dev	1.15	-0.00	0.00	0.00	0.05	1.16	5.28	8.83	92
Multifamily	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.83	83
Nonfarm Nonresidential	0.08	-0.02	-0.00	0.00	0.00	0.09	0.43	0.69	93
RE Loans Secured by Farmland	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commercial and Industrial Loans	0.73	-0.07	-0.03	0.00	0.17	1.00	3.52	4.51	93
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Loans to Individuals	0.82	0.07	0.09	0.20	0.49	1.28	2.09	2.77	74
Credit Card Loans	2.63	-43.91	-0.50	0.48	1.75	3.94	5.63	12.22	27
Agricultural Loans	-0.00	-0.29	-0.05	0.00	0.00	0.00	0.00	0.00	61
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	1.28	-0.08	0.00	0.00	0.00	0.77	5.18	21.51	90

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.37	0.07	0.19	0.39	0.98	1.90	3.29	5.25	93
90+ Days PD Loans and Leases	0.16	0.00	0.00	0.00	0.01	0.25	0.65	1.43	93
Nonaccrual Loans and Leases	2.22	0.04	0.25	0.51	1.28	2.65	7.57	10.40	93
90+ Days PD and Nonaccrual Loans and Leases	2.44	0.09	0.45	0.73	1.61	2.68	8.60	11.07	93
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	93
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Nonaccrual Restructured	0.04	0.00	0.00	0.00	0.00	0.00	0.15	1.02	93
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.37	0.07	0.19	0.39	0.98	1.90	3.29	5.25	93
90+ Days Past Due Assets	0.16	0.00	0.00	0.00	0.01	0.25	0.65	1.43	93
Nonaccrual Assets	2.22	0.04	0.25	0.51	1.28	2.65	7.57	10.40	93
30+ Days PD & Nonaccrual Assets	3.95	0.55	0.86	1.44	2.88	5.06	10.26	16.62	93
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	1.73	0.07	0.28	0.45	1.11	1.99	5.92	8.24	93
90+ PD & Nonaccrual Assets + OREO	2.55	0.15	0.34	0.62	1.66	3.30	8.17	16.20	93
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	2.39	0.08	0.25	0.53	1.61	3.12	7.82	10.98	93
Allowance for Loan & Lease Losses	194.69	10.04	37.70	62.88	152.61	256.21	478.20	636.12	93
Equity Cap + ALLL	24.94	0.71	2.18	5.24	14.94	39.98	79.94	100.36	92
Tier 1 Cap + ALLL	23.32	0.72	2.55	5.28	15.28	30.67	81.57	102.63	93
Loans & Leases + RE Acquired	3.33	0.12	0.37	0.72	2.12	4.35	9.90	15.45	93



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.41	5.99	7.07	7.98	9.12	10.74	12.51	13.62	93
Tier 1 RBC Ratio	12.42	7.19	8.62	9.71	11.28	14.86	17.77	20.35	93
Total Risk-Based Capital Ratio	13.83	9.76	10.13	11.26	12.79	16.03	18.90	23.28	93
Tangible Tier 1 Leverage Ratio	9.39	5.99	7.07	7.97	9.12	10.71	12.51	13.62	93
Tangible Common Eq Cap/Tan Assets	8.02	3.44	4.76	6.25	7.69	9.45	11.31	13.45	93
<b>DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS</b>									
<b>PERCENT OF TOTAL ASSETS:</b>									
Loan Commitments	11.51	4.00	5.28	7.81	10.52	15.48	19.32	23.03	93
Standby Letters of Credit	0.59	0.00	0.03	0.17	0.46	0.98	1.36	2.03	93
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.14	93
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
<b>TYPE OF DERIVATIVE INSTRUMENT:</b>									
Derivative Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.52	3.07	93
Interest Rate Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.52	3.07	93
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	93
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
<b>PERCENT OF AVERAGE LOANS AND LEASES:</b>									
Loan Commitments	16.60	5.87	8.42	10.97	15.58	21.50	27.99	30.34	93









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.74	0.00	3.62	54.79	95.85	111.88	160.83	240.63	62
Dividends Paid/Net Income	42.14	0.00	0.00	14.53	38.99	61.56	102.88	165.17	67
Net Income - Dividends/Avg Equity	-0.40	-31.30	-21.83	-6.29	2.54	6.96	9.31	10.04	93
<b>PERCENT OF DIVIDENDS PAID:</b>									
Dividends From Bank Subs	119.45	0.00	0.00	32.20	107.19	185.50	277.77	390.55	69
Dividends From Nonbank Subs	1.20	0.00	0.00	0.00	0.00	0.40	8.06	18.72	69
Dividends From Subsidiary BHCs	0.26	0.00	0.00	0.00	0.00	0.00	0.00	9.75	69
Dividends From All Subsidiaries	126.21	0.00	0.00	73.92	107.19	185.50	280.52	390.55	69
<b>PAYOUT RATIOS - SUBSIDIARIES:</b>									
<b>PERCENT OF BANK NET INCOME:</b>									
Dividends From Bank Subs	46.04	0.00	0.00	13.70	51.90	69.73	108.19	130.90	67
Interest Income From Bank Subs	0.22	0.00	0.00	0.00	0.00	0.10	1.08	3.46	67
Mgt & Service Fees From Bank Subs	1.08	0.00	0.00	0.00	0.00	0.00	8.27	16.74	67
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.07	2.68	67
Operating Income From Bank Subs	50.22	0.00	0.00	18.27	53.11	72.39	120.16	177.68	67
<b>PERCENT OF NONBANK NET INCOME:</b>									
Dividends From Nonbank Subs	81.69	0.00	0.00	9.04	90.90	100.00	178.57	339.74	30
Interest Income From Nonbank Subs	1.88	0.00	0.00	0.00	0.00	0.00	0.00	27.37	30
Mgt & Serv Fees From Nonbank Subs	1.45	0.00	0.00	0.00	0.00	0.00	3.88	19.09	30
Other Income From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	0.00	4.54	30
Operating Inc From Nonbank Subs	98.89	0.00	0.00	16.15	100.00	100.00	261.95	354.76	30
<b>PERCENT OF SUB BHCs' NET INCOME:</b>									
Dividends From Subsidiary BHCs	24.13	0.00	0.00	0.00	6.01	23.22	54.31	68.00	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.44	0.00	0.00	0.00	0.00	0.00	1.11	1.67	5
Other Income From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.29	0.43	5
Operating Income From Sub BHCs	24.69	0.00	0.00	0.00	6.31	25.04	55.43	68.55	5
<b>DEPENDENCE ON SUBSIDIARIES:</b>									
<b>PERCENT OF TOTAL OPERATING INCOME:</b>									
Dividends From Bank Subsidiaries	67.11	0.00	0.00	0.00	91.51	99.41	100.00	100.00	88
Interest Income From Bank Subs	0.70	0.00	0.00	0.00	0.00	0.29	3.16	14.34	88
Mgt & Serv Fees From Bank Subs	1.74	0.00	0.00	0.00	0.00	0.00	8.79	40.22	88
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.32	88
Operating Income From Bank Subs	78.55	0.00	0.00	83.77	98.28	100.00	100.00	100.00	88
Dividends From Nonbank Subs	1.57	0.00	0.00	0.00	0.00	0.43	5.00	49.48	88
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.66	88
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Inc From Nonbank Subs	3.50	0.00	0.00	0.00	0.00	0.93	22.96	100.00	88
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Loans and Adv From Subs/ST Debt	1218.35	0.00	0.00	0.00	485.00	2062.00	4124.00	6014.33	20
Loans and Adv From Subs/Total Debt	756.58	0.00	0.00	0.00	146.63	772.20	2925.38	4785.61	33

BHCPR Reporters for Quarter Ending 09/30/2008  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
3017326	467, 790	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	456, 778	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3232512	292, 246	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2454380	471, 155	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2297701	235, 292	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1083680	472, 328	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1891317	468, 806	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	387, 515	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2710675	296, 014	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	165, 618	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1140239	447, 939	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	485, 334	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	Moved from Peer 4
1129065	193, 523	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1115040	489, 546	COMMUNITY BANCORP.	DERBY, VT	
2775142	198, 933	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	489, 801	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	Moved from Peer 4
1131497	457, 605	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	488, 608	CORTLAND BANCORP	CORTLAND, OH	
1207543	495, 897	CRETE BANCORPORATION, INC.	CRETE, IL	Moved from Peer 4
1249918	382, 841	DELMAR BANCORP	DELMAR, MD	
1209789	393, 365	DENMARK BANCSHARES, INC.	DENMARK, WI	
1122851	418, 987	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3001129	465, 536	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	94, 165	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	452, 512	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	460, 445	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1247615	358, 813	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1076600	499, 761	FAQUIER BANKSHARES, INC.	WARRENTON, VA	Moved from Peer 4
3362923	310, 702	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	487, 184	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2349468	457, 790	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	256, 625	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1065378	351, 699	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	279, 226	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	314, 119	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	395, 317	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	477, 827	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	259, 194	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	415, 370	FNBH BANCORP, INC.	HOWELL, MI	
3157071	467, 222	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
1067194	135, 711	FSB BANCORP, INC.	ALTUS, OK	
3019339	387, 408	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1109496	342, 692	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	391, 751	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	368, 073	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1245385	406, 374	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	210, 905	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	434, 714	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	459, 173	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	465, 345	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1210169	452, 756	LINCOLN BANCORP	REINBECK, IA	

BHCPR Reporters for Quarter Ending 09/30/2008  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
1201103	220,524	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	81,110	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	440,953	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	234,309	MAINLINE BANCORP, INC.	EBENSBURG, PA	
3077236	394,213	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1871618	451,942	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	371,264	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	420,016	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	383,940	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	474,699	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054840	471,621	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	408,737	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1054091	466,884	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 4
1064652	372,414	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2767660	321,354	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2107789	253,387	MYERS BANCSHARES, INC.	ALVA, OK	
2088329	389,731	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	375,865	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	382,114	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	496,785	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	271,540	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	463,499	PLUMAS BANCORP	QUINCY, CA	
3176607	470,550	PSB GROUP, INC.	MADISON HEIGHTS, MI	
1246252	488,462	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	335,021	REGENT BANCORP, INC.	DAVIE, FL	
2352280	411,974	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1417203	225,366	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	343,629	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	258,030	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	354,315	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
1081538	266,108	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	380,287	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	250,252	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	367,053	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	367,894	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	286,266	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1085358	305,588	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	493,514	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	
1207392	439,273	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	476,541	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1097249	482,104	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1247576	403,885	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 93 bank holding companies.