

CERT # CHARTER #	DIST/RSSD COUNTY	BALANCE SHEET - ASSETS, LIABILITIES AND CAPITAL (\$000)					PAGE 04 PERCENT CHANGE	
		06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005	1 QTR	1 YEAR
ASSETS								
REAL ESTATE LOANS		77,578,050	83,807,911	81,546,155	84,680,338	78,452,819	-3.09	-7.43
COMMERCIAL LOANS		30,093,522	25,696,946	26,211,424	27,108,340	25,473,574	6.29	17.11
INDIVIDUAL LOANS		12,820,677	12,569,323	12,923,881	12,973,537	15,250,527	1.38	2.00
AGRICULTURAL LOANS		91,702	99,283	107,248	118,107	118,338	-13.92	-7.64
OTHER LN&LS IN DOMESTIC OFFICES		9,634,403	9,296,265	11,520,740	8,486,200	9,241,436	-4.06	3.64
LN&LS IN FOREIGN OFFICES		0	0	0	0	0	N/A	N/A
LOANS HELD FOR SALE		5,186,141	12,356,706	8,750,379	11,659,728	13,695,613	-24.39	-58.03
LOANS NOT HELD FOR SALE		125,032,213	119,113,022	123,559,069	121,706,794	114,841,081	0.59	4.97
LN&LS ALLOWANCE		1,668,775	1,049,117	1,281,213	1,043,245	1,026,834	8.07	59.06
NET LOANS & LEASES		128,549,579	130,420,611	131,028,235	132,323,277	127,509,860	-0.82	-1.43
U S TREASURY & AGENCY SECURITIES		9,684,218	9,596,175	9,564,863	15,683,563	16,877,470	1.24	0.92
MUNICIPAL SECURITIES		969,854	971,933	1,006,845	971,882	881,719	-15.86	-0.21
FOREIGN DEBT SECURITIES		4,800	4,800	4,800	4,800	4,800	0.00	0.00
ALL OTHER SECURITIES		2,076,558	1,852,254	3,092,593	6,181,593	6,283,409	-19.86	12.11
INTEREST-BEARING BANK BALANCES		5,410	13,643	9,916	11,658	8,805	-7.49	-60.35
FEDERAL FUNDS SOLD & REALES		2,810,477	2,098,597	2,567,769	5,303,335	3,552,318		
TRADING ACCOUNT ASSETS		7,586,997	12,012,798	7,199,765	1,735,068	1,660,730	-3.81	-36.84
TOTAL INVESTMENTS		23,138,314	26,550,200	23,446,551	29,891,899	29,269,251		
TOTAL EARNING ASSETS		151,687,893	156,970,811	154,474,786	162,215,176	156,779,111		
NONINT CASH & DUE FROM BANKS								
PREMISES, FIX ASSTS, CAP LEASES		1,291,265	1,716,159	1,379,680	1,760,028	1,617,839	-0.25	-24.76
OTHER REAL ESTATE OWNED		358,453	160,557	242,063	97,892	38,043	12.76	123.26
INV IN UNCONSOLIDATED SUBS		3,627	0	3,666	0	0		
ACCEPTANCES & OTH ASSETS		14,631,806	13,963,152	14,734,965	14,028,638	13,818,804	-7.19	4.79
TOTAL ASSETS		171,500,853	177,067,146	175,107,526	182,588,156	177,231,290	-1.84	-3.14
AVERAGE ASSETS DURING QUARTER		168,682,848	175,010,458	169,674,500	181,124,691	172,962,613	-1.31	-3.62
LIABILITIES								
DEMAND DEPOSITS		9,466,361	9,472,361	9,501,787	10,166,559	10,643,400	-1.04	-0.06
ALL NOW & ATS ACCOUNTS		2,182,323	1,657,925	1,921,197	1,476,750	1,653,918	-2.79	31.63
MONEY MARKET DEPOSIT ACCOUNTS		58,220,524	53,771,242	57,395,718	54,656,968	57,926,598	-1.52	8.27
OTHER SAVINGS DEPOSITS		3,966,450	4,698,516	3,917,099	5,198,980	5,423,878	-0.59	-15.58
TIME DEP UNDER \$100M		15,931,309	16,568,240	17,097,331	16,642,446	13,225,322	-4.62	-3.84
CORE DEPOSITS		89,766,967	86,168,284	89,833,132	88,141,703	88,873,116	-2.03	4.18
TIME DEP OF \$100M OR MORE		24,509,150	28,411,225	24,239,495	30,412,961	24,756,238	5.92	-13.73
DEPOSITS IN FOREIGN OFFICES		6,604,586	10,546,991	5,675,306	8,016,517	9,995,269	71.30	-37.38
TOTAL DEPOSITS		120,880,703	125,126,000	119,747,933	126,571,181	123,624,623	1.91	-3.39
FEDERAL FUNDS PURCH & REALE		8,620,190	10,470,385	10,408,376	16,095,806	12,691,947		
FED HOME LOAN BOR MAT < 1 YR		634,874	1,248,770	1,629,769	100,630	825,286	-59.40	-49.16
FED HOME LOAN BOR MAT > 1 YR		7,791,546	6,272,543	8,057,404	7,791,863	8,349,578	-1.60	24.22
OTH BORROWING MAT < 1 YR		405,543	500,690	500,350	0	3,093,039	-18.93	-19.00
OTH BORROWING MAT > 1 YR		6,819,215	6,618,949	6,938,843	5,412,990	2,627,290	-12.07	3.03
ACCEPTANCES & OTHER LIABILITIES		3,711,471	4,103,573	4,858,999	3,838,700	4,057,502	-19.67	-9.56
TOTAL LIABILITIES (INCL MORTG)		148,863,542	154,340,910	152,141,674	159,811,170	155,269,265	-1.55	-3.55
SUBORD NOTES AND DEBENTURES		3,334,741	3,391,247	3,312,078	3,446,917	3,696,687	-6.75	-1.67
ALL COMMON & PREFERRED CAPITAL		19,302,570	19,334,989	19,653,774	19,330,069	18,265,338	-3.17	-0.17
TOTAL LIABILITIES & CAPITAL		171,500,853	177,067,146	175,107,526	182,588,156	177,231,290	-1.84	-3.14
MEMORANDA								
OFFICER, SHAREHOLDER LOANS (#)		10	13	12	14	12		
OFFICER, SHAREHOLDER LOANS (\$)		89,161	167,178	170,044	282,038	331,871	-46.72	-46.67
NON-INVESTMENT ORE		308,897	124,388	204,020	75,022	38,043	13.03	148.33
HELD-TO-MATURITY SECURITIES		0	0	0	0	0	N/A	N/A
AVAILABLE-FOR-SALE-SECURITIES		12,735,430	12,425,162	13,669,101	22,841,838	24,047,398	-4.35	2.50
ALL BROKERED DEPOSITS		15,301,426	16,659,978	14,661,667	18,150,059	15,644,932	8.89	-8.15

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Balance Sheet—Assets, Liabilities and Capital (\$000)

This page presents end-of-period figures to facilitate comparison of asset and liability composition from period to period. The major components of total assets have been aligned into earning and nonearning asset categories to facilitate earning asset analysis.

Annual and one-quarter percentage changes are provided for most of the data presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Data on this page comes from Report of Condition schedules RC, RC-B, RC-C, RC-D and RC-E.

There is a single version of this page for all banks.

Assets

Real Estate Loans

Total of domestic-office loans secured by real estate.

Commercial Loans

Total of domestic-office commercial and industrial loans, loans to depository institutions, acceptances of other banks, and obligations (other than securities) of states and political subdivisions.

Individual Loans

Domestic-office loans to individuals for household, family and other personal expenditures.

Agricultural Loans

Total domestic-office loans to finance agricultural production and other loans to farmers.

Other Loans and Leases in Domestic Offices

All other loans, and all lease-financing receivables, in domestic offices.

Loans and Leases in Foreign Offices

All loans and leases in foreign offices. NA appears for banks without foreign offices.

Loans Held For Sale

Loans and leases held for sale as reported on schedule RC is available from March 31, 2001 forward.

Loans Not Held For Sale

Loans and leases not held for sale as reported on schedule RC is available from March 31, 2001 forward. For prior quarters total loans and leases are displayed.

Less: Loan and Lease Allowance

The allowance for loan and lease losses.

Net Loans and Leases

Gross loans and leases, less allowance and reserve and unearned income. Note that this figure includes loans held for sale as reported on schedule RC.

Memo: Unearned Income

Unearned income, and the total of loan and lease loss reserves and transfer risk reserves, are subtracted from Gross Loans and Leases.

U.S. Treasury and Agency Securities

Total of U.S. Treasury securities and U.S. Government agency and corporation obligations.

Municipal Securities

Securities issued by states and political subdivisions in the U.S.

Foreign Securities

All debt and equity foreign securities.

All Other Securities

All other domestic securities, including holdings of private certificates of participation in pools of residential mortgages.

Interest-Bearing Bank Balances

Interest-bearing balances due from depository institutions.

Federal Funds Sold and Resales

Federal funds sold and securities purchased under agreements to resell.

Trading Account Assets

Total assets held in trading accounts.

Total Investments

Sum of all securities, interest-bearing bank balances, federal funds sold, and trading account assets.

Total Earning Assets

Sum of Net Loans and Leases and Total Investments.

Noninterest-Bearing Cash and Due From Banks

Total currency, coin, and non-interest-bearing balances due from depository institutions.

Premises, Fixed Assets and Capitalized Leases

All premises and fixed assets, including capitalized leases.

Other Real Estate Owned

Includes investment and non-investment other real estate owned.

Investment in Unconsolidated Subsidiaries

Bank's investment in unconsoli-

dated subsidiaries and associated companies.

Acceptances and Other Assets

From schedule RC combines Customers Liability to This Bank on Acceptances (RCFD2155) with Other Assets (RCFD2160) and Intangible Assets (RCFD2143) for all quarters.

Total Assets

Average Assets During Quarter

Average assets for one quarter from Schedule RC-K.

Liabilities

Demand Deposits

Total demand deposits from Schedule RC-E.

All NOW & ATS Accounts

Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from RC-E.

MoneyMarket Deposit Accounts (MMDAs)

The amount of MMDAs reported from RC-E.

Other Savings Deposits

Reported total savings deposits, less MMDAs. This comprises all savings deposits other than MMDAs, and includes regular passbook accounts and overdraft protection plan accounts from RC-E.

Time Deposits Under \$100 Thousand

Total time deposits of less than \$100 Thousand from RC-E.

Core Deposits

The sum of demand deposits, all NOW and ATS accounts, MMDA savings, other savings deposits, and time deposits under \$100 thousand.

Time Deposits of \$100M or More

Time certificates of deposit of \$100 thousand or more plus open-account time deposits of \$100 thousand or more from RC-E.

Deposits in Foreign Offices

Total deposits in foreign offices and Edge and agreement subsidiaries and IBFs.

Total Deposits

Total of all deposit categories previously detailed.

Federal Funds Purchased & Resales

Federal Funds purchased and securities sold under agreements to repurchase.

Federal Home Loan Bank Borrowing Maturing Under 1 Year

From March 31, 2001 forward includes information from schedule RC-M Federal Home Loan Bank Advances with a Remaining Maturity of One Year or Less (RCFD2651).

Federal Home Loan Bank Borrowing Maturing Over 1 Year

From March 31, 2001 forward includes information from schedule RC-M Federal Home Loan Bank Advances with a Remaining Maturity of One to Three Years (RCFDB565) plus Federal Home Loan Bank Advances with a Remaining Maturity of Over Three Years (RCFDB566).

Other Borrowing Maturing Under 1 Year

From March 31, 2001 forward includes information from schedule RC-M Other Borrowed Money with a Remaining Maturity of One Year or Less (RCFDB571) For prior quarters includes Other Borrowed Money with a Remaining Maturity One Year or Less (RCFD2332).

Other Borrowing Maturing Over 1 Year

From March 31, 2001 forward

includes information from schedule RC-M Other Borrowed Money with a Remaining Maturity of One to Three Years (RCFDB567) plus Other Borrowed Money with Remaining Maturity of Over Three Years (RCFDB568) For prior quarters includes Other Borrowed Money with a Remaining Maturity of One to Three years (RCDA547) plus Other Borrowed Money With Remaining Maturity of Over Three Years (RCFDA548).

Acceptances & Other Liabilities

The sum of the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above.

Total Liabilities (Including Mortgages)

Total Liabilities (excluding notes and debentures subordinated to deposits).

Subordinated Notes & Debentures

Notes and debentures subordinated to deposits.

All Common & Preferred Capital

All preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments.

Total Liabilities & Capital

The total of the various liability and capital items listed above.

Memoranda

Officer, Shareholder Loans (#)

The aggregate number officers, directors, principal shareholders and related interests with extensions of credit exceeding \$500,000 or 5% of total capital.

Officer, Shareholder Loans (\$)

The aggregate amount of loans to officers, directors, principal shareholders and related interests.

Non-Investment ORE

All other real estate owned. Excludes direct and indirect investment in real estate ventures. Reported for savings banks only.

Held-To-Maturity Securities

Held-to-maturity securities reported at cost beginning March 31, 1994. This caption reflects total investment securities excluding trading assets for prior periods.

Available-For-Sale Securities

Securities available-for-sale reported at fair value beginning March 31, 1994.

All Brokered Deposits

Total brokered deposits from schedule RC-E.

CERT # CHARTER #	DIST/RSSD COUNTY		OFF-BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS												PAGE 05		
	06/30/2008			06/30/2007			12/31/2007			12/31/2006			12/31/2005			PERCENT CHANGE	
																1 QTR	1 YEAR
OUTSTANDING (\$000)																	
HOME EQUITY (1-4 FAMILY)	20,146,280			20,258,308			20,424,891			18,959,843			15,712,324			-1.45	-0.55
CREDIT CARD	1,866,073			1,695,432			1,808,527			1,519,682			1,165,686			1.5	10.06
COMMERCIAL RE SECURED BY RE	4,357,215			6,629,272			5,501,284			6,451,700			6,051,264			-6.23	-34.27
1-4 FAMILY RESIDENTIAL	1,971,152			4,100,054			2,968,814			N/A			N/A			-16.04	-51.92
COMML RE, OTH CONST & LAND	2,386,063			2,529,218			2,532,470			N/A			N/A			3.78	-5.66
COMMERCIAL RE NOT SECURED BY RE	832,821			663,074			726,867			735,254			766,754			3.86	25.6
ALL OTHER	56,497,337			54,358,145			54,936,245			71,131,017			66,031,890			-1.51	3.94
SECURITIES UNDERWRITING	0			0			0			0			0				
MEMO UNUSED COMMIT W/MAT GT 1 YR	36,599,569			38,569,453			36,634,005			38,356,222			37,633,546			2.06	-5.11
STANDBY LETTERS OF CREDIT	17,968,799			15,690,967			15,838,741			13,042,308			13,594,551			11.13	14.52
AMOUNT CONVEYED TO OTHERS	3,960,962			3,474,666			3,268,146			167,731			261,431			18.38	14
COMMERCIAL LETTERS OF CREDIT	131,248			170,457			132,270			123,408			177,260			-9.98	-23
ASSETS SECURITIZED OR SOLD W REC	123,748,341			104,109,136			112,601,626			89,188,715			69,765,105			4.01	18.86
AMOUNT OF RECOURSE EXPOSURE	135,513			138,713			139,473			96,219			53,469			-14.28	-2.31
CREDIT DERIVS BANK AS GTR	1,297,509			302,260			358,012			344,772			664,267			50.76	329.27
CREDIT DERIVS BANK AS BENEF	1,806,222			662,419			819,437			634,419			902,947			39.27	172.67
ALL OTH OFF-BALANCE SHEET ITEMS	0			112,928			0			5,325			6,629			-100	-100
OFF-BALANCE SHEET ITEMS	228,651,845			204,652,398			213,147,900			202,136,443			174,838,677			2.74	11.73
OUTSTANDING (% OF TOTAL)	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT		
HOME EQUITY (1-4 FAMILY)	11.75	3.28	94	11.44	3.51	90	11.66	3.32	94	10.38	3.48		8.87	3.46			
CREDIT CARD	1.09	1.13	75	0.96	1.12	72	1.03	1.09	72	0.83	1.10		0.66	1.18			
COMMERCIAL RE SECURED BY RE	2.54	3.69	38	3.74	4.36	47	3.14	4.13	43	3.53	4.18		3.41	3.93			
1-4 FAMILY RESIDENTIAL	1.15	0.91	65	2.32	1.19	79	1.70	1.09	71	N/A	N/A		N/A	N/A			
COMML RE, OTH CONST & LAND	1.39	2.60	30	1.43	2.93	30	1.45	2.80	31	N/A	N/A		N/A	N/A			
COMMERCIAL RE NOT SECURED BY RE	0.49	0.16	85	0.37	0.19	79	0.42	0.17	81	0.40	0.17		0.43	0.08			
ALL OTHER	32.94	11.59	94	30.70	12.61	88	31.37	12.16	92	38.96	12.27		37.26	11.74			
TOTAL LN&LS COMMITMENTS	48.80	23.35	92	47.22	25.70	88	47.63	24.16	91	54.11	25.02		50.63	24.62			
SECURITIES UNDERWRITING	0.00	N/A	97	0.00	N/A	96	0.00	N/A	96	0.00	N/A		0.00	N/A			
STANDBY LETTERS OF CREDIT	10.48	2.18	95	8.86	2.26	93	9.05	2.12	94	7.14	2.27		7.67	2.14			
AMOUNT CONVEYED TO OTHERS	2.31	0.14	96	1.96	0.16	94	1.87	0.16	94	0.09	0.16		0.15	0.15			
COMMERCIAL LETTERS OF CREDIT	0.08	0.09	68	0.10	0.08	71	0.08	0.07	69	0.07	0.08		0.10	0.09			
ASSETS SECURITIZED OR SOLD W REC	72.16	0.85	98	58.80	0.80	98	64.30	0.92	97	48.85	0.84		39.36	1.08			
AMOUNT OF RECOURSE EXPOSURE	0.08	0.12	74	0.08	0.12	75	0.08	0.14	73	0.05	0.11		0.03	0.11			
CREDIT DERIVS BANK AS GTR	0.76	0.04	93	0.17	0.01	92	0.20	0.03	91	0.19	0.02		0.37	0.01			
CREDIT DERIVS BANK AS BENEF	1.05	0.11	92	0.37	0.07	91	0.47	0.10	90	0.35	0.07		0.51	0.07			
ALL OTH OFF-BALANCE SHEET ITEMS	0.00	0.56	75	0.06	0.80	80	0.00	0.55	78	0.00	0.69		0.00	0.55			
OFF-BALANCE SHEET ITEMS	133.32	35.66	92	115.58	38.44	91	121.72	37.04	91	110.71	37.05		98.65	38.13			

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Off-Balance Sheet Items

The top part of this page presents the amounts of various selected commitments, contingencies, contracts and other items reported in Report of Condition Schedule RC-L (Commitments and Contingencies) that are not reported as part of the balance sheet of the Report of Condition. Refer to the instructions for the Report of Condition Schedule RC-L for more detailed explanations of the captions appearing on UBPR page 05.

Annual and one-quarter percentage changes are provided for data displayed in dollars presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Page five displays the same captioned items in two different formats. Definitions apply to both sections. The top half displays information in dollar format. The bottom half displays the items as a percent of total assets.

Outstanding

Unused commitments on the following categories of loans and securities.

Home Equity (1-4 Family)

Credit Card

Commercial RE Secured by RE

1-4 Family Residential

*Commercial Real Estate, Other
Construction & Land*

Commercial RE Not Secured by RE

All Other

Securities Underwriting

*Memo: Unused Commit W/Mat Gt
1 YR*

Unused commitments reported the previous 6 categories with an original maturity beyond one year.

Standby Letters of Credit

The amount of outstanding and used standby letters of credit issued by the bank.

Amount Conveyed to Others

The amount of standby letters of credit conveyed to others.

Commercial Letters of Credit

Assets Securitized or Sold W/ Recourse

Recourse exposure for above mortgage pools.

Amount of Recourse Exposure

Principal balance of FNMA, FHLMC, Private and Farmer Mac mortgage pools transferred with recourse.

Credit Derivs Bank as Guarantor

Credit Derivatives on which the bank is guarantor, available from June 30, 1997 forward.

Credit Derivs Bank as Beneficiary

Credit Derivatives on which the bank is beneficiary, available from June 30, 1997 forward.

All Other Off-Balance Sheet Items

Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

Off-Balance Sheet Items

Sum of all off-balance sheet items listed above.

CERT # CHARTER #	DIST/RSSD COUNTY	OFF-BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS					PAGE 05A
		06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005	
NOTIONAL AMOUNT (\$000)							
DERIVATIVE CONTRACTS		265,717,847	198,258,129	201,860,361	145,738,252	114,768,701	
INTEREST RATE CONTRACTS		244,082,644	179,453,027	184,509,853	127,820,337	99,678,730	
FOREIGN EXCHANGE CONTRACTS		9,236,749	8,128,363	7,055,862	6,282,242	5,435,343	
EQUITY, COMM & OTH CONTRACTS		12,398,454	10,676,739	10,294,646	11,635,673	9,654,628	
DERIVATIVES POSITION							
FUTURES AND FORWARDS		69,599,512	65,206,190	52,699,227	30,725,865	21,196,149	
WRITTEN OPTIONS		35,265,984	17,531,663	19,186,876	18,228,064	12,772,871	
EXCHANGE TRADED		14,731,690	770,485	2,563,844	943,303	206,000	
OVER-THE-COUNTER		20,534,294	16,761,178	16,623,032	17,284,761	12,566,871	
PURCHASED OPTIONS		30,465,550	17,020,068	13,435,642	15,673,894	8,932,359	
EXCHANGE TRADED		15,514,372	1,031,055	3,153,228	1,335,023	391,000	
OVER-THE-COUNTER		14,951,178	15,989,013	10,282,414	14,338,871	8,541,359	
SWAPS		130,386,801	98,500,208	116,538,616	81,110,429	71,867,322	
HELD-FOR-TRADING		218,809,593	114,895,282	146,370,116	100,062,186	79,632,039	
INTEREST RATE CONTRACTS		200,321,199	98,288,851	131,312,767	83,504,363	64,728,016	
FOREIGN EXCHANGE CONTRACTS		6,822,838	5,929,692	4,762,703	4,922,150	5,249,395	
EQUITY, COMM & OTH CONTRACTS		11,665,556	10,676,739	10,294,646	11,635,673	9,654,628	
NON-TRADED		46,908,254	83,362,847	55,490,245	45,676,066	35,136,662	
INTEREST RATE CONTRACTS		43,761,445	81,164,176	53,197,086	44,315,974	34,950,714	
FOREIGN EXCHANGE CONTRACTS		2,413,911	2,198,671	2,293,159	1,360,092	185,948	
EQUITY, COMM & OTH CONTRACTS		732,898	0	0	0	0	
MEMO MARKED-TO-MARKET		46,908,254	83,362,847	55,490,245	45,676,066	35,136,662	
DERIVATIVE CONTRACTS (RBC DEF)		175,837,321	143,389,945	154,720,064	115,572,003	97,598,092	
ONE YEAR OR LESS		54,892,018	51,321,439	47,188,078	38,427,006	30,827,893	
OVER 1 YEAR TO 5 YEARS		83,967,409	61,135,459	72,271,487	44,939,269	37,083,610	
OVER 5 YEARS		36,977,894	30,933,047	35,260,499	32,205,728	29,686,589	
GROSS NEGATIVE FAIR VALUE		2,302,025	2,592,586	2,897,797	1,863,111	1,657,778	
GROSS POSITIVE FAIR VALUE		3,167,705	2,280,962	3,240,733	1,578,880	1,637,033	
HELD-FOR-TRADING		2,433,782	2,044,516	2,638,387	1,454,670	1,535,733	
NON-TRADED		733,923	236,446	602,346	124,210	101,300	
MEMO MARKED-TO-MARKET		733,923	236,446	602,346	124,210	101,300	
CURR CREDIT EXP ON RBC DERIV CONTR		1,528,166	2,280,962	3,240,733	1,578,880	1,637,033	
CREDIT LOSSES OFF-BS DERIVS		0	0	0	0	120	
PAST DUE DERIV INSTRUMENTS							
FAIR VALUE CARRIED AS ASSETS		0	0	0	0	0	
IMPACT NONTRADED DERIV CONTRACTS							
INCREASE (DECR) IN INTEREST INC		N/A	N/A	N/A	N/A	-18,653	
INCREASE (DECR) IN INTEREST EXP		N/A	N/A	N/A	N/A	-47,793	
INCREASE (DECR) IN NONINT ALLOC		N/A	N/A	N/A	N/A	0	
INCREASE (DECR) IN NET INCOME		N/A	N/A	N/A	N/A	-66,446	

Derivative Instruments

This page presents the amounts of derivatives and related information in thousands of dollars. The information comes mostly from call schedule RC-L Off-Balance Sheet Items, but also from schedules RC-M Memoranda, RC-N Past Due and Nonaccrual Loans Leases and Other Assets, RC-R Regulatory Capital and the RI report of income memoranda section. Derivatives are summarized in several ways using the position indicators in the RC-L matrix. Data on this page is available from the March 31, 1995 call report forward unless otherwise noted.

Notional Amount (\$000)***Derivative Contracts***

From March 31, 2001 forward the sum of RC-L items 12 and 13.a, all columns. From March 31, 2001 and prior the total of all derivative contracts, or the sum of RC-L items 15 and 16.a and 16.b, columns A through D. All interest rate, foreign exchange, equity, commodity and other contracts are combined.

Interest Rate Contracts

For quarters from March 31, 2001 forward the sum of RC-L items 14.a through e, column A. For quarters prior to March 31, 2001 total interest rate contracts, or the sum of RC-L items 14.a through e, column A.

Foreign Exchange Contracts

For quarters from March 31, 2001 forward total foreign exchange contracts, or the sum of RC-L items 11.a through e., column B. For prior quarters total foreign exchange contracts, or the sum of RC-L items 14.a through e, column B.

Equity, Commodity & Other Contracts

For quarters from March 31, 2001 forward total equity, commodity and

other contracts, or the sum of RC-L items 11.a through e, columns C. and D. For prior quarter's total equity, commodity and other contracts, or the sum of RC-L items 14.a through e, columns C and D.

Derivatives Position***Futures and Forwards***

For quarters from March 31, 2001 forward total futures and forward contracts, or the sum of RC-L items 11.a and 11.b, columns A through D. For prior quarters total futures and forward contracts, or the sum of RC-L items 14.a and 14.b, columns A through D.

Written Options

For quarters from March 31, 2001 forward total written options both exchange traded and over-the-counter, or the sum of RC-L items 11.c.1 and 11.d.1, columns A through D. For prior quarters total written options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.1 and 14.d.1, columns A through D.

Exchange Traded

For quarters from March 31, 2001 forward total written options which are exchange traded, or the sum of RC-L items 11.c.1, columns A through D. For prior quarters total written options which are exchange traded, or the sum of RC-L items 14.c.1, columns A through D.

Over-The-Counter

For quarters from March 31, 2001 forward total written options which are traded over-the-counter, or the sum of RC-L items 11.d.1, columns A through D. For prior quarters total written options which are traded over-the-counter, or the sum of RC-L items 14.d.1, columns A through D.

Purchased Options

For quarters from March 31, 2001

forward total purchased options both exchange traded and over-the-counter, or the sum of RC-L items 11.c.2 and 11.d.2, columns A through D. For quarters prior total purchased options both exchange traded and over-the-counter, or the sum of RC-L items 14.c.2 and 14.d.2, columns A through D.

Exchange Traded

For quarters from March 31, 2001 forward total purchased options which are exchange traded, or the sum of RC-L items 11.c.2 columns A through D. For quarters prior total purchased options which are exchange traded, or the sum of RC-L items 14.c.2 columns A through D.

Over-The-Counter

For quarters from March 31, 2001 forward total purchased options which are traded over-the-counter, or the sum of RC-L items 11.d.2 columns A through D. For prior quarters total purchased options which are traded over-the-counter, or the sum of RC-L items 14.d.2 columns A through D.

Swaps

For quarters from March 31, 2001 forward total swaps, or the sum of RC-L items 11.e, columns A through D. For prior quarters total swaps, or the sum of RC-L items 14.e, columns A through D.

Held-For-Trading

For quarters from March 31, 2001 forward total derivative contracts held for trading, or the sum of RC-L item 12, columns A through D. For prior quarters total derivative contracts held for trading, or the sum of RC-L item 15, columns A through D.

Interest Rate Contracts

For quarters from March 31, 2001 forward total interest rate contracts or RC-L item 12, column A. For prior

quarters total interest rate contracts or RC-L item 15, column A.

Foreign Exchange Contracts

For quarters from March 31, 2001 forward total foreign exchange contracts, or RC-L item 12, column B. For prior quarters total foreign exchange contracts, or RC-L item 15, column B.

Equity, Commodity and Other Contracts

For quarters from March 31, 2001 forward total equity, commodity and other contracts or the sum of RC-L items 12, columns C and D. For prior quarter's total equity, commodity and other contracts or the sum of RC-L items 15, columns C and D.

Non-Traded

From March 31, 2001 forward total non-traded derivatives, or the sum of RC-L item 13, columns A through D. For quarter's prior total non-traded derivatives, or the sum of RC-L items 16.a and b, columns A through D.

Interest Rate Contracts

For quarters from March 31, 2001 forward total non-traded interest rate contracts, or the sum of RC-L item 13, column A. For prior quarters total non-traded interest rate contracts, or the sum of RC-L items 16.a and b, column A.

Foreign Exchange Contracts

For quarters from March 31, 2001 forward total non-traded foreign exchange contracts, or the sum of RC-L item 13, column B. For prior quarters total non-traded foreign exchange contracts, or the sum of RC-L items 16.a and b, column B.

Equity, Commodity and Other Contracts

For quarters from March 31, 2001 forward total non-traded equity, commodity and other contracts, or the sum of RC-L item 13, columns A

and B. For prior quarters total non-traded equity, commodity and other contracts, or the sum of RC-L items 16.a and b, columns A and B.

Memo: Marked-to-Market

For quarters from March 31, 2001 forward total non-traded contracts that are marked-to-market, or the sum of RC-L item 13, columns A through D. For prior quarters total non-traded contracts that are marked-to-market, or the sum of RC-L items 16.a, columns A through D.

Derivative Contracts (RBC Def.)

Total derivative contracts as defined for risk-based capital purposes, or the sum of RC-R items 2.a through f, columns A, B and C. For quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

One Year or Less

Total derivative contracts maturing one year or less as defined for risk-based capital purposes, or the sum of RC-R memoranda items 2.a through f, column A. For quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 1 Year to 5 Years

Total derivative contracts maturing one to five years as defined for risk-based capital purposes, or the sum of RC-R memoranda items 2.a through f, column B. For quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 5 Years

Total derivative contracts maturing over five years as defined for risk-based capital purposes, or the sum of RC-R memoranda items 2.a through

f, column C. For Quarters prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Gross Negative Fair Value

For quarters from March 31, 2001 forward total of all derivative contracts with a negative fair value, or the sum of RC-L items 14.a.2, b.2 and c.2, columns A through D. For prior quarters total of all derivative contracts with a negative fair value, or the sum of RC-L items 17.a.2, b.2 and c.2, columns A through D. Not available for banks filing FFIEC 034.

Gross Positive Fair Value

For quarters from March 31, 2001 forward total of all derivative contracts with a positive fair value, or the sum of RC-L items 14.a.1, b.1 and c.1, columns A through D. For prior quarters total of all derivative contracts with a positive fair value, or the sum of RC-L items 17.a.1, b.1 and c.1, columns A through D. Not available for banks filing FFIEC 034.

Held-For-Trading

For quarters from March 31, 2001 forward total of all derivative contracts held-for-trading with a positive fair value, or the sum of RC-L items 14. a.1, columns A through D. For prior quarters total of all derivative contracts held-for-trading with a positive fair value, or the sum of RC-L items 17. a.1, columns A through D. Not available for banks filing FFIEC 034.

Non-Traded

For quarters from March 31, 2001 forward total of all derivative contracts not held for trading purposes with a positive fair value, or the sum of RC-L items 14.b.1, columns A through D. For prior quarters total of all derivative contracts not held for trading purposes with a positive fair value, or the sum of RC-L items 17. b.1 and c.1, columns A through D. Not available for banks filing FFIEC 034.

Memo: Marked-to-Market

For quarters from March 31, 2001 forward total of all derivative contracts not held for trading purposes that are marked to market and have a positive fair value, or the sum of RC-L items 14.b.1, columns A through D. For prior quarters total of all derivative contracts not held for trading purposes that are marked to market and have a positive fair value, or the sum of RC-L items 17.b.1, columns A through D. Not available for banks filing FFIEC 034.

Current Credit Exposure on RBC Derivative Contracts

Current credit exposure across all off-balance sheet contracts covered by the risk-based capital standards, or RC-R, memoranda item 1. For quarters prior to March 31, 2001 this item is available only for banks that answer “yes” to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses Off-Balance Sheet Derivatives

Credit losses on off-balance sheet derivatives, or RI, memoranda sec-

tion, item 10. For quarters prior to March 31, 2001 this item is available only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Past Due Derivative Instruments:

*Fair Value Carries as Assets
90 Days PD*

For quarters prior to March 31, 2001 book value of amounts carried as assets of interest rate, foreign exchange, commodity and other contracts past due 90 days or more, from RC-N memoranda. From March 31, 2001 forward fair value is used.

Impact of Non-traded Derivative Contracts:

Increase (Decrease) in Interest Income

Impact of off-balance sheet derivatives held for purposes other than trading on interest income, or RI memoranda item 9.a. For quarters prior to March 31, 2001 item not available for banks filing FFIEC 034.

Increase (Decrease) in Interest Expense

Impact of off-balance sheet deriva-

tives held for purposes other than trading on interest expense or RI memoranda item 9.b. For quarters prior to March 31, 2001 item not available for banks filing FFIEC 034.

Increase (Decrease) in Other Noninterest Allocations

Impact of off-balance sheet derivatives held purposes other than trading on other noninterest allocations or RI memoranda item 9.b. For quarters prior to March 31, 2001 item not available for banks filing FFIEC 034.

Increase (Decrease) in Net Income

Impact of off-balance sheet derivatives held for purposes other than trading on net income or the sum of RI memoranda items 9.a, b & c. For quarters prior to March 31, 2001 not available for banks filing FFIEC 034.

CERT # CHARTER #	DIST/RSSD COUNTY	OFF-BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS												PAGE 05B
		06/30/2008			06/30/2007			12/31/2007			12/31/2006		12/31/2005	
		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1
PERCENT OF NOTIONAL AMOUNT														
INTEREST RATE CONTRACTS		91.86	80.59	25	90.51	69.60	28	91.40	70.89	27	87.71	68.67	86.85	73.25
FOREIGN EXCHANGE CONTRACTS		3.48	4.05	73	4.10	6.52	74	3.50	5.93	71	4.31	6.54	4.74	6.34
EQUITY, COMM, & OTHER CONTR		4.67	1.24	88	5.39	1.20	88	5.10	1.48	88	7.98	1.23	8.41	0.78
FUTURES AND FORWARDS		26.19	12.87	77	32.89	18.62	74	26.11	17.65	71	21.08	18.03	18.47	17.54
WRITTEN OPTIONS		13.27	7.37	79	8.84	7.00	68	9.51	7.24	69	12.51	6.37	11.13	7.21
EXCHANGE TRADED		5.54	0.03	97	0.39	0.04	91	1.27	0.04	94	0.65	0.07	0.18	0.01
OVER-THE-COUNTER		7.73	7.01	73	8.45	6.52	71	8.23	6.83	72	11.86	5.60	10.95	6.81
PURCHASED OPTIONS		11.47	4.46	80	8.58	5.29	72	6.66	6.04	68	10.75	5.02	7.78	4.97
EXCHANGE TRADED		5.84	0.05	98	0.52	0.05	90	1.56	0.06	94	0.92	0.09	0.34	0.03
OVER-THE-COUNTER		5.63	4.09	70	8.06	4.84	74	5.09	5.38	67	9.84	4.47	7.44	4.56
SWAPS		49.07	53.44	31	49.68	47.46	39	57.73	50.38	41	55.65	47.97	62.62	51.87
HELD-FOR-TRADING		82.35	34.35	71	57.95	29.70	68	72.51	33.90	70	68.66	28.80	69.38	25.31
INTEREST RATE CONTRACTS		75.39	28.15	78	49.58	20.51	76	65.05	25.34	79	57.30	21.48	56.40	18.29
FOREIGN EXCHANGE CONTRACTS		2.57	1.78	79	2.99	2.72	79	2.36	2.84	75	3.38	3.40	4.57	3.06
EQUITY, COMM & OTH CONTRACTS		4.39	0.26	93	5.39	0.32	93	5.10	0.39	92	7.98	0.30	8.41	0.17
NON-TRADED		17.65	28.35	28	42.05	39.83	31	27.49	32.77	29	31.34	35.34	30.62	38.95
INTEREST RATE CONTRACTS		16.47	33.48	32	40.94	43.17	36	26.35	35.20	35	30.41	38.64	30.45	42.95
FOREIGN EXCHANGE CONTRACTS		0.91	0.24	87	1.11	0.43	86	1.14	0.31	87	0.93	0.43	0.16	0.34
EQUITY, COMM & OTH CONTRACTS		0.28	0.11	89	0.00	0.07	87	0.00	0.11	87	0.00	0.09	0.00	0.14
MEMO MARKED-TO-MARKET		17.65	28.35	28	42.05	39.83	31	27.49	32.77	29	31.34	35.34	30.62	38.95
DERIVATIVE CONTRACTS (RBC DEF)		66.17	76.15	24	72.32	78.56	24	76.65	80.44	26	79.30	80.04	85.04	81.80
ONE YEAR OR LESS		20.66	19.58	59	25.89	23.17	60	23.38	24.27	55	26.37	22.73	26.86	26.23
OVER 1 YEAR TO 5 YEARS		31.60	31.84	50	30.84	29.96	52	35.80	31.20	53	30.84	29.11	32.31	29.54
OVER 5 YEARS		13.92	16.85	51	15.60	16.82	53	17.47	17.20	55	22.10	19.02	25.87	18.04
GROSS NEGATIVE FAIR VALUE		0.87	1.09	40	1.31	0.63	85	1.44	1.05	72	1.28	0.64	1.44	0.80
GROSS POSTIVE FAIR VALUE		1.19	1.21	54	1.15	0.80	76	1.61	1.17	66	1.08	0.75	1.43	0.67
BY TIER ONE CAPITAL														
GROSS NEGATIVE FAIR VALUE (X)		0.18	0.04	89	0.20	0.02	92	0.23	0.03	92	0.15	0.02	0.14	0.02
GROSS POSTIVE FAIR VALUE (X)		0.25	0.04	91	0.18	0.02	92	0.26	0.03	92	0.12	0.02	0.14	0.02
HELD-FOR-TRADING (X)		17.48	1.44	92	8.86	1.27	91	11.86	1.29	92	7.80	1.28	6.80	1.00
NON TRADED (X)		3.75	0.74	92	6.43	0.96	92	4.50	0.77	93	3.56	1.06	3.00	1.11
NON-TRADED MARKED-TO-MKT(X)		3.75	0.74	92	6.43	0.96	92	4.50	0.77	93	3.56	1.06	3.00	1.11
CURR CREDIT EXPOSURE (X)		0.12	0.03	88	0.18	0.02	92	0.26	0.03	92	0.12	0.02	0.14	0.02
CREDIT LOSSES ON DERIVATIVES		0.00	N/A	95	0.00	N/A	97	0.00	N/A	97	0.00	N/A	0.00	N/A
PAST DUE DERIVATIVE INSTRUMENTS														
FAIR VALUE CARRIED AS ASSETS		0.00	N/A	98	0.00	N/A	98	0.00	N/A	97	0.00	N/A	0.00	N/A
OTHER RATIOS														
CUR CREDIT EXPOSURE/ RISK WT AST		0.94	0.32	86	1.43	0.17	92	2.00	0.28	92	0.98	0.19	1.05	0.18
CREDIT LOSSES ON DERIVS /CR ALLOW		0.00	N/A	95	0.00	N/A	97	0.00	0.00	94	0.00	N/A	0.01	N/A
IMPACT OF NONTRADED DERIV CONTRACTS														
INCR(DEC) INTEREST INC/NET INC		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-0.92	-0.03
INCR(DEC) INTEREST EXP/NET INC		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-2.35	0.25
INCR(DEC) NONINT ALLOC/NET INC		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	0.02
INCR(DEC) NET INCOME/NET INC		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-3.27	0.07

UBPR Page 05B

Derivatives Analysis

This page presents the amounts of derivatives and related information in percentage format, generally in comparison to total derivatives. The information comes mostly from call schedule RC-L Off-Balance Sheet Items, but also from schedules RC-M Memoranda, RC-N Past Due and Nonaccrual Loans Leases and Other Assets, RC-R Regulatory Capital and the RI report of income memoranda section. Derivatives are summarized in several ways using the position indicators in the RC-L matrix. Data on this page is available from the March 31, 1995 call report forward unless otherwise noted. Please refer to page 5a for specific line item definitions.

Percent of Notional Amount

Total Derivative Contracts

The total of all derivative contracts, all interest rate, foreign exchange, equity, commodity and other contracts are combined. **This item does not appear on page 5B, but is used in computations below.**

Interest Rate Contracts

Total interest rate contracts as a percent of total derivative contracts.

Foreign Exchange Contracts

Total foreign exchange contracts as a percent of total derivative contracts.

Equity, Commodity & Other Contracts

Total equity, commodity and other contracts as a percent of total derivative contracts.

Derivatives Position

Futures and Forwards

Total futures and forward contracts as a percent of total derivative contracts.

Written Options

Total written options both exchange traded and over-the-counter as a percent of total derivative contracts.

Exchange Traded

Total written options which are exchange traded as a percent of total derivative contracts.

Over-The-Counter

Total written options which are traded over-the-counter as a percent of total derivative contracts.

Purchased Options

Total purchased options both exchange traded and over-the-counter as a percent of total derivative contracts.

Exchange Traded

Total purchased options which are exchange traded as a percent of total derivative contracts.

Over-The-Counter

Total purchased options which are traded over-the-counter as a percent of total derivative contracts.

Swaps

Total swaps as a percent of total derivative contracts.

Held-For-Trading

Total derivative contracts held for trading as a percent of total derivative contracts.

Interest Rate Contracts

Total interest rate contracts as a percent of total derivative contracts.

Foreign Exchange Contracts

Total foreign exchange contracts as a percent of total derivative contracts.

Equity, Commodity and Other Contracts

Total equity, commodity and other contracts as a percent of total derivative contracts.

Non-Traded

Total non-traded derivatives as a percent of total derivative contracts.

Interest Rate Contracts

Total non-traded interest rate contracts as a percent of total derivative contracts.

Foreign Exchange Contracts

Total non-traded foreign exchange contracts as a percent of total derivative contracts.

Equity, Commodity and Other Contracts

Total non-traded equity, commodity and other contracts as a percent of total derivative contracts.

Memo: Marked-to-Market

Total non-traded contracts that are marked-to-market as a percent of total derivative contracts.

Derivative Contracts (RBC Def.)

Total derivative contracts as defined for risk-based capital purposes as a percent of total derivative contracts. For quarters prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

One Year or Less

Total derivative contracts maturing one year or less as defined for risk-based capital purposes as a percent of total derivative contracts. Prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater

then \$1 billion or otherwise complete all of RC-R.

Over 1 Year to 5 Years

Total derivative contracts maturing one to five years as defined for risk-based capital purposes as a percent of total derivative contracts. Prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Over 5 Years

Total derivative contracts maturing over five years as defined for risk-based capital purposes as a percent of total derivative contracts. Prior to March 31, 2001 this item is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Gross Negative Fair Value

Total of all derivative contracts with a negative fair value as a percent of total derivative contracts. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Gross Positive Fair Value

Total of all derivative contracts with a positive fair value as a percent of total derivative contracts. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Percent of Tier One Capital:

(note that most computations involving tier one capital (X) are NOT converted to percent format)

Gross Negative Fair Value (X)

Total of all derivative contracts with a negative fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Gross Positive Fair Value (X)

Total of all derivative contracts with a positive fair value divided by tier

one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Held-For-Trading (X)

Total of all derivative contracts held-for-trading with a positive fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Non-Traded (X)

Total of all derivative contracts not held for trading purposes with a positive fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Non Traded Marked-to-Market (X)

Total of all derivative contracts not held for trading purposes that are marked to market and that have a positive fair value divided by tier one capital. Prior to March 31, 2001 not computed for banks filing FFIEC 034.

Current Credit Exposure on RBC Derivative Contracts (X)

Current credit exposure across all off-balance sheet contracts covered by the risk-based capital standards, or RC-R, memoranda item 1 divided by tier one capital. Prior to March 31, 2001 this item is available only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses Off-Balance Sheet Derivatives

Credit losses on off-balance sheet derivatives, or RI, memoranda section, item 10 as a percent of tier one capital. Prior to March 31, 2001 this item is available only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Past Due Derivative Instruments:

Fair Value Carried as Asset 90 Days PD

Prior to March 31, 2001 book value of amounts carried as assets of interest

rate, foreign exchange, commodity and other contracts past due 90 days or more, or RC-N memoranda item 4.a, column B as a percent of tier one capital. For quarters from March 31, 2001 forward fair value used.

Other Ratios:

*Current Credit Exposure/
Risk-Weighted Assets*

Current credit exposure across all off-balance sheet contracts covered by the risk-based capital standards, or RC-R, memoranda item 1, as a percent of total risk-weighted assets. This ratio is computed only for banks that answer "yes" to RC-R item 1 or have assets greater than \$1 billion or otherwise complete all of RC-R.

Credit Losses on Derivatives/Credit Allowance

Credit losses on off-balance sheet derivatives, or RI, memoranda section, item 10 as a percent of the ending balance in the allowance for credit losses, or item RI-B.II.6. This item is calculated only for banks filing FFIEC call form 031 and 032 from March 31, 1996 forward.

Impact of Non-Traded Derivative Contracts:

*Increase (Decrease) in Interest Income/
Net Income*

Impact of off-balance sheet derivatives held for purposes other than trading on interest income, or RI memoranda item 9.a as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

*Increase (Decrease) in Interest
Expense/Net Income*

Impact of off-balance sheet derivatives held for purposes other than trading on interest expense, or RI memoranda item 9.b as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

*Increase (Decrease) in Other
Noninterest Allocations/Net Income*

Impact of off-balance sheet deriva-

tives held purposes other than trading on other noninterest allocations, or RI memoranda item 9.b as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

Increase (Decrease) in Net Income/Net Income

Impact of off-balance sheet derivatives held for purposes other than trading on net income or the sum of RI memoranda items 9.a, b and c as percent of net income. Computed only for banks filing FFIEC call form 031 and 032.

CERT # CHARTER #	DIST/RSSD COUNTY	BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES												PAGE 06
		06/30/2008			06/30/2007			12/31/2007			12/31/2006		12/31/2005	
		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1
ASSETS, PERCENT OF AVG ASSETS		3.99	0.67	93	6.97	0.81	93	6.20	0.84	93	6.29	0.85	5.75	0.77
LOANS HELD FOR SALE		71.53	66.53	57	65.75	63.47	43	67.63	64.51	51	66.15	61.79	65.71	60.04
LESS LN&LS ALLOWANCE		0.86	0.88	47	0.57	0.71	28	0.62	0.75	29	0.58	0.71	0.62	0.73
NET LOANS & LEASES		74.66	67.12	73	72.15	64.85	68	73.21	65.79	70	71.86	63.11	70.84	61.45
INTEREST-BEARING BANK BALANCES		0.00	0.52	20	0.01	0.55	29	0.01	0.54	28	0.01	0.52	0.01	0.56
FEDERAL FUNDS SOLD & REALES		1.50	2.02	64	2.04	2.24	60	1.78	2.13	59	2.61	1.95	3.01	1.93
TRADING ACCOUNT ASSETS		4.35	0.55	92	6.21	0.41	94	5.43	0.51	92	1.10	0.29	0.97	0.28
HELD-TO-MATURITY SECURITIES		0.00	0.81	40	0.00	1.43	40	0.00	1.17	41	0.00	1.55	0.00	1.84
AVAILABLE-FOR-SALE SECURITIES		7.62	13.29	23	8.51	15.89	21	8.16	15.32	20	13.22	16.99	14.83	18.93
TOTAL EARNING ASSETS		88.13	89.48	35	88.92	89.99	34	88.59	89.63	37	88.80	89.87	89.66	89.95
NONINT CASH & DUE FROM BANKS		2.27	2.27	49	2.35	2.28	57	2.38	2.30	56	2.49	2.45	2.77	2.61
PREMISES, FIX ASSTS & CAP LEASES		0.76	1.03	38	0.97	1.03	51	0.93	1.10	47	0.93	0.99	0.98	1.05
OTHER REAL ESTATE OWNED		0.18	0.10	77	0.07	0.05	72	0.09	0.06	73	0.04	0.04	0.02	0.04
ACCEPTANCES & OTHER ASSETS		8.66	6.67	72	7.70	6.23	71	8.00	6.56	68	7.74	6.18	6.58	5.96
SUBTOTAL		11.87	10.52	64	11.08	10.01	65	11.41	10.37	62	11.20	10.13	10.34	9.97
TOTAL ASSETS		100.00	100.00		100.00	100.00		100.00	100.00		100.00	100.00	100.00	100.00
STANDBY LETTERS OF CREDIT		9.59	2.16	94	7.59	2.26	91	8.16	2.17	92	7.39	2.25	7.78	2.10
LIABILITIES, PERCENT OF AVG ASST														
DEMAND DEPOSITS		5.47	4.41	63	5.43	5.03	56	5.37	4.85	57	5.76	5.44	6.20	6.10
ALL NOW & ATS ACCOUNTS		1.22	1.62	44	0.90	1.63	32	0.94	1.61	34	0.89	1.61	0.96	1.81
MONEY MARKET DEPOSIT ACCOUNTS		33.52	22.81	79	29.95	22.82	67	30.94	24.33	68	30.69	22.44	34.91	23.39
OTHER SAVINGS DEPOSITS		2.28	6.85	30	2.75	7.51	35	2.61	7.08	33	3.01	8.10	3.70	8.67
TIME DEP LESS THAN \$100M		9.54	13.31	33	9.20	11.77	37	9.43	12.59	35	8.48	9.81	6.65	8.86
CORE DEPOSITS		52.03	53.97	39	48.23	55.80	27	49.30	55.63	27	48.83	54.06	52.43	54.09
TIME DEP OF \$100M OR MORE		13.79	10.44	70	16.37	11.83	77	15.69	11.64	77	15.77	12.54	10.98	10.54
DEPOSITS IN FOREIGN OFFICES		3.10	1.92	76	4.83	1.74	80	4.23	1.74	80	5.02	1.71	4.58	1.60
TOTAL DEPOSITS		68.91	70.03	42	69.43	72.39	37	69.21	72.02	37	69.62	71.49	67.99	69.67
FEDERAL FUNDS PURCH & REPOS		5.61	6.45	47	7.77	6.29	65	6.81	6.64	59	8.48	6.19	8.02	7.06
TOTAL FED HOME LOAN BORROWINGS		5.29	5.58	47	4.24	3.97	57	4.76	4.37	57	4.71	4.40	5.64	4.89
TOTAL OTH BORROWINGS		4.40	2.18	76	3.23	1.52	79	3.68	1.59	80	2.57	1.67	4.54	2.25
MEMO SHT TER N CORE FUNDING		24.07	26.67	46	28.25	24.45	69	26.93	24.42	67	28.36	24.63	24.93	23.59
ACCEPTANCES & OTHER LIABILITIES		2.53	1.56	83	2.79	1.62	80	2.77	1.66	81	2.20	1.73	2.24	1.86
TOTAL LIABILITIES (INCL MORTG)		86.74	88.82	23	87.46	89.02	23	87.23	88.83	26	87.58	89.22	88.43	89.41
SUBORDINATED NOTES & DEBENTURES		1.96	0.60	84	1.89	0.58	85	1.90	0.60	84	1.99	0.57	2.01	0.57
ALL COMMON & PREFERRED CAPITAL		11.30	10.39	68	10.65	10.21	63	10.87	10.39	63	10.42	10.01	9.56	9.83
TOTAL LIABILITIES & CAPITAL		100.00	100.00		100.01	100.00		99.99	100.00		99.99	100.00	100.00	100.00
MEMO ALL BROKERED DEPOSITS		8.44	3.74	81	9.74	3.60	85	9.45	3.49	83	9.69	3.55	6.52	3.01
INSURED BROKERED DEP		1.63	3.08	55	0.00	2.76	31	0.59	2.75	47	0.00	2.60	0.00	2.04
DIRECT & INDIRECT INV IN RE		0.00	0.01	79	0.00	0.01	79	0.00	0.01	78	0.00	0.01	0.00	0.01
LOANS HFS AS A % LOANS		5.28	1.04	90	9.59	1.33	92	8.40	1.35	90	8.69	1.38	8.04	1.28

Balance Sheet—Percentage Composition of Assets and Liabilities

This page presents the major components of assets, liabilities, and capital as a percentage of total assets. Averages used on this page are a year-to-date average of end-of-period balances, including the prior year-end. Thus, for December, an average would be composed of the balance at December for the prior year, March, June, September and December of the current year. Please note that the averages used on this page are not used for earnings analysis on pages 1, 3 and 12.

Assets, Percent of Average Assets

Loans Held For Sale

Average loans and leases held for sale as reported on schedule RC-C is divided by average total assets. Available from March 31, 2002 forward.

Loans Not Held For Sale

Average loans and leases not held for sale as reported on schedule RC is divided by average total assets. Loans and leases not held for sale are displayed from March 31, 2001 forward while total loans and leases are displayed for earlier quarters.

Less: Loan & Lease Allowance

Average loan and lease allowance divided by average total assets.

Net Loans & Leases

Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

Interest-Bearing Bank Balances

Average of all interest-bearing balances due from depository institutions divided by average total assets.

Federal Funds Sold & Resales

Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

Trading Account Assets

Average trading account assets divided by average total assets.

Held-to-Maturity Securities

For March 31, 1994 and subsequent quarters, held-to-maturity securities are included. For prior periods, total securities excluding trading assets are used.

Available-for-Sale Securities

For March 31, 1994 and subsequent quarters, available-for-sale securities are shown.

Total Earning Assets

The sum of the averages for net loans and lease-financing receivables, held-to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.

Noninterest Cash & Due From Banks

Average Noninterest-bearing balances due from depository institutions, plus average currency and coin, divided by average total assets.

Premises, Fixed Assets & Capital Leases

Average bank premises, furniture and fixtures, equipment, and other assets representing bank premises (including capitalized leases) divided by average total assets.

Other Real Estate Owned

Average real estate owned other than bank premises divided by average total assets.

Acceptance & Other Assets

The sum of the average for customers liability to the bank on acceptances outstanding, investments in unconsolidated subsidiaries and associated companies, and all other assets not included above, divided by average total assets.

Subtotal

The amount of noninterest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.

Total Assets

The total of the various percentages listed above. In all instances, the figure should approximate 100 percent.

Standby Letters of Credit

Average standby letters of credit divided by average total assets.

Liabilities, Percent of Average Assets

Demand Deposits

Average demand deposits divided by average total assets.

All NOW and ATS Accounts

Average NOW and ATS accounts divided by average total assets. See the description of these accounts for UBPR Page 04.

Money Market Deposit Accounts

Average MMDAs divided by average total assets.

Other Savings Deposits

The average of all savings deposits other than MMDAs, divided by average total assets.

Time Deposits Under \$100 Thousand

Average total time deposits of less

than \$100 thousand, divided by average total assets.

Core Deposits

The average of total deposits, less time deposits of \$100 thousand or more, less deposits in foreign offices, divided by average total assets.

Time Deposits of \$100M or More

The sum of the averages for time certificates of deposit of \$100 thousand or more and other time deposits in amounts of \$100 thousand or more divided by average total assets.

Deposits in Foreign Offices

The average of total deposits in foreign offices (including both interest-bearing and Noninterest bearing), Edge and agreement subsidiaries, and IBFs, divided by average total assets.

Total Deposits

Sum of all deposit categories above.

Federal Funds Purch & Repos

Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

Total Federal Home Loan Bank Borrowings

From March 31, 2001 forward includes information from schedule RC-M Five period average of Federal Home Loan Bank Borrowings with a remaining maturity of under one year

(RCFD2651) plus remaining maturity of one through 3 years (RCFDB565) plus remaining maturity of over three years (RCFDB566) expressed as a percentage of average total assets.

Total Other Borrowings

From March 31, 2001 forward includes information from schedule RC-M Five period average of Other Borrowed Money with a remaining maturity of under one year (RCFDB571) plus remaining maturity of one through 3 years (RCFDB567) plus remaining maturity of over three years (RCFDB568) expressed as a percentage of average total assets. For prior quarters includes Other Borrowed Money with a remaining maturity of under one year (RCFD2332) plus remaining maturity of one through three years (RCFDA547) plus remaining maturity of over three years (RCFDA548).

Memo: Short Term Noncore Funding

See definition on page 4 for this caption.

Acceptances & Other Liabilities

The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

Total Liabilities (Including Mortgages)

Average total liabilities (excluding notes and debentures subordinated

to deposits) divided by average total assets.

Subordinated Notes & Debentures

Average notes and debentures subordinated to deposits divided by average total assets.

All Common & Preferred Capital

Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

Total Liabilities & Capital

The total of the various percentages listed above. In all instances, this figure should approximate 100 percent.

Memo: All Brokered Deposits

Average total brokered deposits divided by average assets.

Insured Brokered Dep

Average Brokered deposits issued in denominations less than \$100,000 or participated out in shares less than \$100,000 divided by average assets.

Direct and Indirect Investment in RE

Average direct and indirect investments in real estate ventures divided by average assets.

Loans Held for Sale

Loans held for sale as reported on schedule RC divided by average gross loans.