

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	420	416	405	413	400
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.43	3.61	3.61	3.74	3.81
+ Non-interest Income	0.89	0.91	0.92	0.92	0.96
- Overhead Expense	3.03	3.04	3.05	3.04	3.05
- Provision for Losses	0.32	0.14	0.20	0.16	0.17
+ Securities Gains (Losses)	0.02	0.00	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.04	1.38	1.30	1.48	1.61
Net Operating Income	0.73	0.96	0.91	1.01	1.10
Net Income	0.73	0.96	0.91	1.01	1.10
Net Income (Sub S Adjusted)	0.81	0.96	0.92	0.97	1.07
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.54	7.22	7.25	7.01	6.24
Interest Expense	2.84	3.35	3.36	2.99	2.15
Net Interest Income (TE)	3.70	3.87	3.88	4.02	4.11
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.24	0.10	0.17	0.11	0.12
Earnings Coverage of Net Losses (X)	19.29	34.33	22.55	33.23	33.97
Ln&Ls Allowance/Total Loans & Leases	1.22	1.18	1.18	1.17	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.61	0.69	1.01	0.54	0.47
30-89 Days Past Due Loans and Leases	0.99	0.82	1.00	0.74	0.58
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	29.59	23.38	25.37	24.16	23.08
Net ST Noncore Funding Dependence	19.11	15.16	16.74	15.01	12.07
Net Loans and Leases/Total Assets	72.92	71.62	72.16	70.75	69.58
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.96	9.31	9.18	9.27	9.28
Equity Capital/Total Assets	8.42	8.70	8.78	8.72	8.55
Net Loans&Ls/Equity Capital (X)	9.07	8.63	8.59	8.51	8.49
Cash Dividends/Net Income	36.04	31.57	34.90	29.09	25.17
Cash Dividends/Net Income (Sub S Adjusted)	30.93	33.23	27.13	27.93	20.82
Retained Earnings/Avg Equity Cap	4.49	6.90	6.15	7.97	9.09
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.67	0.44	0.41	0.28	0.30
Long-Term Debt/Equity Capital	0.61	0.43	0.44	0.53	0.61
Equity Investment in Subs/Equity Cap	114.12	112.46	112.56	111.38	110.52
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.48	107.93	118.27	108.19	110.99

PERCENT OF AVERAGE ASSETS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	6.07	6.73	6.74	6.52	5.79
Less: Interest Expense	2.64	3.12	3.13	2.79	2.00
Equals: Net Interest Income (TE)	3.43	3.61	3.61	3.74	3.81
Plus: Non-Interest Income	0.89	0.91	0.92	0.92	0.96
Equals: Adj Operating Income (TE)	4.36	4.57	4.57	4.71	4.83
Less: Overhead Expense	3.03	3.04	3.05	3.04	3.05
Less: Provision for Loan and Lease Losses	0.32	0.14	0.20	0.16	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.00	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.04	1.38	1.30	1.48	1.61
Less: Applicable Income Taxes (TE)	0.29	0.39	0.37	0.44	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.73	0.96	0.91	1.01	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.73	0.96	0.91	1.01	1.10
Memo: Net Income (Last Four Qtrs)	0.81	1.00	0.91	1.02	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.98	93.33	93.14	93.16	93.04
Avg Int-Bearing Funds / Avg Assets	80.91	80.01	80.04	79.43	78.54
Int Income (TE) / Avg Earning Assets	6.54	7.22	7.25	7.01	6.24
Int Expense / Avg Earning Assets	2.84	3.35	3.36	2.99	2.15
Net Int Inc (TE) / Avg Earn Assets	3.70	3.87	3.88	4.02	4.11
YIELD OR COST:					
Total Loans and Leases (TE)	6.95	7.82	7.83	7.66	6.89
Interest-Bearing Bank Balances	3.61	5.68	5.56	4.99	3.36
Fed Funds Sold & Reverse Repos	2.72	5.20	5.05	4.92	3.22
Trading Assets	3.48	4.49	4.36	2.38	1.61
Total Earning Assets	6.44	7.11	7.14	6.90	6.14
Investment Securities (TE)	5.10	4.95	5.05	4.65	4.17
U. S. Treasury & Agency Sec (excl MBS)	5.20	4.62	4.78	4.12	3.40
Mortgage-Backed Securities	4.75	4.72	4.72	4.51	4.08
All Other Securities	6.05	6.10	6.33	6.22	6.15
Interest-Bearing Deposits	3.12	3.66	3.69	3.24	2.27
Time Deposits of \$100K or More	4.28	4.74	4.74	4.29	3.19
Time Deposits < \$100K	4.28	4.67	4.74	4.16	3.09
Other Domestic Deposits	1.63	2.44	2.42	2.13	1.40
Foreign Deposits	2.19	2.05	2.05	3.66	1.87
Fed Funds Purchased and Repos	2.69	4.53	4.42	4.24	2.75
Other Borrowed Funds & Trading Liab	4.04	4.88	4.84	4.69	4.00
All Interest-Bearing Funds	3.26	3.90	3.91	3.50	2.55

PEER GROUP 04

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	31	30	59	57	56
Avg Assets per Employee (\$000)	3,799	3,603	3,609	3,461	3,403
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.25	2.22	2.43	2.04	1.80
Overhead Exp / NII + Non-Int Income	71.03	68.61	68.56	66.59	64.31
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.04	3.05	3.04	3.05
Personnel Expense	1.68	1.71	1.70	1.71	1.70
Net Occupancy Expense	0.42	0.42	0.42	0.42	0.43
Other Operating Expenses	0.90	0.88	0.91	0.89	0.89
Overhead Less Non-Interest Income	2.09	2.07	2.08	2.07	2.03
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.62	67.14	67.07	65.19	63.00
Personnel Expense	38.92	37.93	37.44	36.70	35.36
Net Occupancy Expense	9.81	9.38	9.34	9.01	8.80
Other Operating Expenses	20.79	19.48	19.94	19.16	18.49
Total Non-Interest Income	19.89	19.83	19.89	19.44	19.63
Fiduciary Activities Income	1.15	1.21	1.21	1.15	1.09
Serv Charges on Deposit Accts - Domestic	7.35	7.12	7.39	7.17	7.23
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.64	0.63	0.68	0.50	0.46
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.27	0.27	0.28	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.41	0.46	0.49	0.56	0.54
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	1.40	1.23	1.36	1.49
Other Non-Interest Income	6.16	5.86	5.96	5.59	5.57
Overhead Less Non-Interest Income	49.09	46.42	46.45	44.94	42.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.72	22.14	21.08	23.14	25.71
Appl Inc Tax+TE/Pretax NOI+TE	28.41	29.43	29.13	30.18	31.33

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	57.34	55.93	56.68	55.42	53.83
Commercial and Industrial Loans	9.94	9.70	9.74	9.53	9.39
Loans to Individuals	2.55	2.71	2.66	2.85	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.96	1.08	0.97	0.90	0.82
Other Loans and Leases	0.77	0.75	0.78	0.74	0.81
Net Loans and Leases	72.92	71.62	72.16	70.75	69.58
Debt Securities Over 1 Year	13.87	13.81	13.67	14.41	15.88
Mutual Funds and Equity Securities	0.17	0.20	0.20	0.19	0.18
Subtotal	87.62	86.45	86.80	86.15	86.52
Interest-Bearing Bank Balances	0.33	0.25	0.30	0.28	0.30
Federal Funds Sold & Reverse Repos	0.79	1.32	1.02	1.43	1.25
Debt Securities 1 Year or Less	1.68	2.70	2.41	2.81	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.22	91.70	91.37	91.50	91.51
Non-Int Cash and Due From Dep Inst	2.42	2.30	2.45	2.57	2.87
Other Real Estate Owned	0.22	0.08	0.13	0.06	0.06
All Other Assets	6.25	5.92	6.08	5.83	5.53
MEMORANDA:					
Short-Term Investments	3.29	4.87	4.24	5.15	4.79
U.S. Treasury Securities	0.05	0.11	0.07	0.16	0.15
U.S. Agency Securities (excl MBS)	3.35	5.94	4.98	6.34	6.86
Municipal Securities	3.18	3.21	3.29	3.06	2.99
Mortgage-Backed Securities	6.94	5.53	5.99	5.68	6.14
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.31	0.33	0.32	0.35	0.43
RE Loans Secured by 1-4 Family	17.09	16.95	17.06	17.52	16.98
Revolving	2.79	2.54	2.62	2.67	2.76
Closed-End, Sec by First Liens	12.48	12.51	12.55	12.98	12.60
Closed-End, Sec by Junior Liens	1.43	1.50	1.51	1.49	1.22
Commercial Real Estate Loans	36.69	35.48	35.93	34.72	33.96
Construction and Land Dev	11.69	11.61	11.82	11.16	10.37
Multifamily	1.84	1.69	1.71	1.63	1.59
Nonfarm Nonresidential	21.53	20.62	20.83	20.64	20.57
RE Loans Secured by Farmland	1.63	1.56	1.59	1.35	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.23	78.07	78.26	78.17	77.46
RE Loans Secured by 1-4 Family	23.68	24.03	23.96	25.14	24.91
Revolving	3.78	3.54	3.60	3.75	3.96
Closed-End	19.62	20.19	20.08	21.05	20.61
Commercial Real Estate Loans	49.69	49.15	49.30	48.65	48.28
Construction and Land Dev	15.66	15.94	16.01	15.37	14.45
Multifamily	2.53	2.34	2.38	2.29	2.26
Nonfarm Nonresidential	29.42	28.84	28.82	29.14	29.51
RE Loans Secured by Farmland	2.26	2.16	2.22	1.91	1.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.65	13.58	13.54	13.46	13.55
Loans to Individuals	3.63	3.87	3.80	4.10	4.59
Credit Card Loans	0.07	0.09	0.09	0.09	0.09
Agricultural Loans	1.34	1.51	1.37	1.28	1.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.08	1.06	1.09	1.05	1.19

PERCENT OF TOTAL ASSETS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	3.29	4.87	4.24	5.15	4.79
Liquid Assets	15.19	16.88	16.07	17.82	19.18
Investment Securities	16.29	17.45	16.95	18.12	19.41
Net Loans and Leases	72.92	71.62	72.16	70.75	69.58
Net Lns, Ls & Stdby Ltrs of Credit	73.71	72.40	72.96	71.57	70.38
Core Deposits	59.66	63.14	62.04	62.36	64.09
Noncore Funding	29.57	25.71	26.71	26.50	25.11
Time Deposits of \$100K or More	15.07	14.88	14.91	16.04	14.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.31	1.95	2.10	1.87	1.82
Net Fed Funds Purchased (Sold)	1.60	0.67	1.14	0.43	0.61
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.35	2.02	2.17	1.98	2.10
Earning Assets Repr in 1 Year	38.21	39.90	39.90	40.51	41.58
Int-Bearing Liab Repr in 1 Year	35.13	36.65	35.12	35.52	29.69
Long-Term Debt Repr in 1 Year	0.45	0.48	0.45	0.54	0.43
Net Assets Repriceable in 1 Year	1.85	2.01	3.28	3.73	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	29.59	23.38	25.37	24.16	23.08
Net ST Noncore Funding Dependence	19.11	15.16	16.74	15.01	12.07
Short-Term Inv/ST Noncore Funding	18.72	31.71	26.40	32.80	37.20
Liq Asts- ST Noncore Fndg/Nonliq Asts	-5.15	-0.86	-2.80	0.23	5.63
Net Loans and Leases/Total Deposits	93.83	89.84	91.85	88.88	87.82
Net Loans and Leases/Core Deposits	125.14	115.14	118.19	116.08	111.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.14	-0.43	0.08	-0.16	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.66	-2.45	0.47	-1.22	-2.29
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.17	0.02	-0.14	-0.30
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.47	6.16	5.65	6.90	7.01
Available-For-Sale Securities	94.53	93.84	94.35	93.10	92.81
U. S. Treasury Securities	0.31	0.68	0.42	0.91	0.88
U. S. Agency Securities (excl MBS)	24.08	38.02	33.04	39.89	40.85
Municipal Securities	19.69	18.62	19.41	17.39	15.78
Mortgage-Backed Securities	42.10	30.64	34.85	30.07	30.15
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	1.99	1.80	1.80	2.00	2.28
Mutual Funds and Equity Securities	1.24	1.37	1.29	1.15	0.96
Debt Securities 1 Year or Less	11.85	17.46	16.30	17.51	16.16
Debt Securities 1 To 5 Years	26.34	32.92	28.73	36.73	39.67
Debt Securities Over 5 Years	56.60	43.76	49.42	40.11	38.61
Pledged Securities	58.05	53.60	55.62	53.09	52.57
Structured Notes, Fair Value	0.67	2.13	1.49	2.50	2.82

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.32	0.14	0.20	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.44	0.19	0.28	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	276.72	246.44	202.36	251.69	323.20
Ln&Ls Allowance/Total Loans & Leases	1.22	1.18	1.18	1.17	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.92	32.71	15.27	24.64	24.82
ALL/Nonaccrual Assets	208.33	466.50	299.12	637.35	783.86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	160.83	344.80	216.54	426.13	575.22
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.14	0.23	0.17	0.18
Recoveries/Avg Loans and Leases	0.04	0.05	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	0.24	0.10	0.17	0.11	0.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.53	19.65	38.60	36.25	31.97
Earnings Coverage of Net Losses (X)	19.29	34.33	22.55	33.23	33.97
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.16	0.03	0.08	0.04	0.03
RE Loans Secured By 1-4 Family	0.13	0.05	0.09	0.05	0.04
Revolving	0.06	0.01	0.04	0.02	0.02
Closed-End	0.13	0.05	0.09	0.05	0.04
Commercial Real Estate Loans	0.17	0.03	0.08	0.03	0.02
Construction and Land Dev	0.30	0.02	0.09	0.02	0.01
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm Nonresidential	0.05	0.02	0.04	0.02	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.31	0.17	0.30	0.30	0.26
Loans to Depository Institutions	-0.08	2.30	0.00	0.00	0.00
Loans to Individuals	0.87	0.65	0.75	0.67	0.82
Credit Card Loans	1.81	1.23	1.58	1.45	2.19
Agricultural Loans	0.00	0.00	0.00	0.00	0.00
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.67	0.36	0.53	0.29	0.49

PERCENT OF LOANS AND LEASES	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
30-89 Days PD Loans and Leases	0.99	0.82	1.00	0.74	0.58
90+ Days PD Loans and Leases	0.11	0.10	0.10	0.07	0.06
Nonaccrual Loans and Leases	1.30	0.57	0.84	0.45	0.37
90+ Days PD and Nonaccrual Loans and Leases	1.48	0.72	1.00	0.56	0.46
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	0.01	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.99	0.82	1.00	0.74	0.58
90+ Days Past Due Assets	0.11	0.10	0.10	0.07	0.06
Nonaccrual Assets	1.30	0.57	0.84	0.45	0.37
30+ Days PD & Nonaccrual Assets	2.52	1.57	2.05	1.35	1.08
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.10	0.52	0.73	0.40	0.33
90+ PD & Nonaccrual Assets + OREO	1.37	0.63	0.90	0.49	0.41
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.28	0.53	0.79	0.43	0.36
Allowance for Loan & Lease Losses	137.35	63.06	90.51	51.39	42.50
Equity Cap + ALLL	14.12	5.69	8.58	4.62	3.95
Tier 1 Cap + ALLL	13.16	5.31	8.12	4.32	3.66
Loans & Leases + RE Acquired	1.71	0.73	1.07	0.59	0.51

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

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	0.99	0.79	0.99	0.68	0.51
- 90+ Days Past Due	0.11	0.09	0.10	0.06	0.05
- Nonaccrual	1.47	0.56	0.90	0.45	0.32
Coml & Indl - 30-89 Days PD	0.82	0.68	0.83	0.65	0.56
- 90+ Days Past Due	0.06	0.06	0.06	0.05	0.04
- Nonaccrual	0.73	0.57	0.56	0.47	0.52
Individuals - 30-89 Days PD	1.28	1.16	1.49	1.26	1.22
- 90+ Days Past Due	0.08	0.07	0.08	0.08	0.10
- Nonaccrual	0.24	0.20	0.23	0.20	0.20
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	0.12	0.09	0.09	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.05	0.02	0.03	0.06
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.40	0.33	0.31	0.33	0.30
- 90+ Days Past Due	0.01	0.02	0.02	0.01	0.01
- Nonaccrual	0.05	0.05	0.06	0.05	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.00	0.89	1.18	0.90	0.67
- 90+ Days Past Due	0.09	0.09	0.10	0.08	0.08
- Nonaccrual	0.78	0.39	0.50	0.33	0.31
Revolving - 30-89 Days PD	0.41	0.40	0.59	0.44	0.29
- 90+ Days Past Due	0.02	0.01	0.02	0.02	0.01
- Nonaccrual	0.24	0.10	0.15	0.08	0.06
Closed-End - 30-89 Days PD	0.97	0.84	1.13	0.86	0.75
- 90+ Days Past Due	0.10	0.09	0.10	0.08	0.08
- Nonaccrual	0.89	0.44	0.54	0.36	0.36
- Jr Lien 30-89 Days PD	0.08	0.06	0.07	0.06	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.04	0.05	0.03	0.03
Commercial RE - 30-89 Days PD	0.99	0.69	0.83	0.52	0.37
- 90+ Days Past Due	0.09	0.07	0.09	0.03	0.03
- Nonaccrual	1.81	0.59	1.03	0.44	0.31
Const & Dev - 30-89 Days PD	1.12	0.72	0.99	0.53	0.30
- 90+ Days Past Due	0.09	0.05	0.06	0.01	0.01
- Nonaccrual	3.00	0.55	1.52	0.30	0.14
Multifamily - 30-89 Days PD	0.22	0.19	0.27	0.14	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.33	0.11	0.20	0.05	0.03
Nonfarm Nres- 30-89 Days PD	0.62	0.54	0.63	0.44	0.34
- 90+ Days Past Due	0.05	0.05	0.07	0.03	0.03
- Nonaccrual	0.74	0.46	0.55	0.43	0.32
Farmland - 30-89 Days PD	0.27	0.21	0.36	0.28	0.12
- 90+ Days Past Due	0.01	0.02	0.00	0.00	0.00
- Nonaccrual	0.13	0.15	0.16	0.12	0.15
Credit Card - 30-89 Days PD	1.33	1.11	1.19	1.08	1.24
- 90+ Days Past Due	0.40	0.27	0.33	0.31	0.37
- Nonaccrual	0.02	0.01	0.00	0.01	0.01

CAPITAL RATIOS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.96	9.31	9.18	9.27	9.28
Tier 1 RBC Ratio	11.36	12.04	11.74	12.13	12.24
Total Risk-Based Capital Ratio	12.67	13.38	13.01	13.49	13.56
Tangible Tier 1 Leverage Ratio	8.92	9.26	9.14	9.22	9.23
Tangible Common Eq Cap/Tan Assets	7.58	7.90	7.93	7.92	7.82
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.48	15.93	15.22	15.95	16.43
Standby Letters of Credit	0.67	0.70	0.70	0.73	0.71
Commercial & Similar Letters of Credit	0.02	0.03	0.03	0.03	0.03
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	0.50	0.71	0.55	0.74	0.47
Interest Rate Contracts	0.49	0.69	0.54	0.72	0.45
Interest Rate Futures & Forward Contr	0.04	0.05	0.04	0.05	0.04
Written Options Contr (Int Rate)	0.08	0.08	0.07	0.06	0.03
Purchased Options Contr (Int Rate)	0.00	0.05	0.01	0.05	0.00
Interest Rate Swaps	0.11	0.08	0.08	0.14	0.11
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	20.50	22.76	22.12	23.72	25.19

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PERCENT OF NOTIONAL AMOUNT	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	99.27	99.11	99.37	99.15	98.68
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.73	0.89	0.35	0.85	1.32
Futures and Forwards	16.81	16.77	17.65	17.27	24.47
Written Options	37.85	34.94	38.54	31.35	31.24
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	36.67	34.19	37.65	30.59	28.72
Purchased Options	3.60	14.67	4.64	6.67	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.57	13.75	4.58	6.34	3.12
Swaps	31.38	27.53	27.68	31.67	36.42
Held for Trading	2.09	0.62	1.24	0.67	0.26
Interest Rate Contracts	2.09	0.62	1.24	0.67	0.00
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	97.91	99.38	98.76	99.33	99.32
Interest Rate Contracts	95.55	88.20	87.84	88.10	87.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.73	0.89	0.35	0.85	1.31
Deriv Contr (Excl Fut & FX LE 14 Days)	60.55	62.78	59.55	65.37	65.99
One Year or Less	20.58	27.80	19.88	26.03	27.29
Over 1 Year to 5 Years	20.63	29.26	25.43	33.24	30.62
Over 5 Years	4.76	1.33	3.10	2.03	2.46
Gross Negative Fair Value (Abs Val)	0.46	0.24	0.46	0.44	0.70
Gross Positive Fair Value	0.52	0.40	0.40	0.41	0.33
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	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	20.32	13.47	21.75	27.62	27.62
Ins Under Assets(L/H)/Tot Ins Und Ast	79.68	86.53	78.25	72.38	72.38
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.41	0.46	0.49	0.56	0.54
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	62.12	64.35	62.11	62.27	65.14
Other Prem Inc/Total Prem Inc	37.88	35.65	37.89	37.73	34.86
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)	102.78	31.38	7.32	49.29	21.96
Ins Net Inc (L/H)/Equity (L/H)	15.07	15.41	10.53	7.02	0.88
Insur Ben, Losses, Exp/Insur Premiums	67.33	91.09	88.59	93.22	63.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.50
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	1.68
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.76	9.31	9.63	9.26	7.24
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	0.05	0.00	0.00	0.10	0.00
Cost: Interest-Bearing Deposits	2.19	2.05	2.05	3.66	1.87
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.39	N/A	N/A	0.47	2.71
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-19.66	-17.53	-39.29	-14.81	-1.43
Total Selected Assets	-14.17	-12.65	-33.06	-4.96	-13.75
Deposits	-3.26	8.88	-9.71	-2.22	-7.99

PROFITABILITY:	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	7.70	10.41	9.72	11.29	12.29
Bank Net Inc/Avg Eq Inv in Banks	8.69	11.41	10.58	12.56	13.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.48	4.66	4.26	3.98	2.54
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.23	9.76	11.10	9.85	10.31
Bank Net Income/Parent Net Income	110.56	109.96	109.97	109.14	106.53
Nonbank Net Income/Parent Net Income	0.32	0.43	0.40	0.32	0.24
Sub BHCs Net Inc/Parent Net Income	90.69	89.71	87.79	87.92	87.27
LEVERAGE:					
Total Liabilities/Equity	18.94	18.81	20.30	18.46	20.10
Total Debt/Equity Capital	2.03	1.47	1.38	1.40	1.58
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.62	17.35	16.59	16.90	16.52
Tot Debt+Lns Guaranteed for Affl/Equity	2.24	1.65	1.59	1.61	1.92
Total Debt/Eq Cap - Exc Over Fair Value	2.06	1.50	1.41	1.42	1.60
Long-Term Debt/Equity Capital	0.61	0.43	0.44	0.53	0.61
Short-Term Debt/Equity Capital	0.67	0.44	0.41	0.28	0.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.09	0.13	0.12	0.15	0.25
Long-Term Debt/Consolidated LT Debt	0.96	1.25	1.09	1.38	1.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	114.12	112.46	112.56	111.38	110.52
Total Investment in Subs/Equity	114.69	113.20	113.25	112.23	111.33
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.01	98.75	98.92	97.97	97.38
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.39	99.23	99.42	98.58	98.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.52	1.06	1.19	0.94	0.78
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.36	3.49	3.68	3.02	2.34
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	96.21	103.36	112.27	106.82	103.82
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.48	107.93	118.27	108.19	110.99
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	85.37	95.63	98.89	102.79	106.51
Pretax Oper Inc + Int Exp/Int Expense	4637.97	6092.40	4446.25	5805.15	6328.86
Div + Int From Subs/Int Exp + Div	144.52	148.96	164.11	159.25	156.82
Fees+Other Inc From Subs/Sal + Oth Exp	4.34	4.76	5.16	5.60	8.03
Net Inc/Curr Port of LT Debt+Pfd Div(X)	32.58	19.01	75.63	32.40	74.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.72	-0.24	-0.17	0.07	0.18
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.49	0.46	2.07	0.66	0.00
Total	0.49	0.46	2.07	0.66	0.05
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	0.23	0.31	0.30	0.36	0.40
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Di v Paid/Inc Before Undist Inc	95.51	80.29	86.00	92.08	81.66
Di vidends Paid/Net Income	36.14	31.65	35.13	29.18	25.01
Net Income - Di vidends/Avg Equi ty	4.48	6.91	6.12	7.97	9.12
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	118.90	122.01	145.60	130.29	116.87
Di vidends From Nonbank Subs	0.34	0.32	0.49	0.46	0.33
Di vidends From Subsidi ary BHCs	0.11	0.47	1.01	0.89	1.30
Di vidends From All Subsidi aries	128.45	145.70	169.78	157.08	151.96
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	43.57	38.34	51.42	39.13	33.69
Interest Income From Bank Subs	0.13	0.38	0.37	0.37	0.19
Mgt & Service Fees From Bank Subs	0.77	0.61	0.85	0.87	1.14
Other Income From Bank Subs	0.04	0.05	0.04	0.06	0.07
Operating Income From Bank Subs	47.68	43.16	61.75	44.48	38.64
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	66.69	59.70	69.88	59.89	54.68
Interest Income From Nonbank Subs	0.00	0.63	0.37	0.75	1.16
Mgt & Serv Fees From Nonbank Subs	0.00	0.02	0.09	0.34	1.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.54	0.06
Operating Inc From Nonbank Subs	71.44	77.47	81.75	89.02	83.07
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	30.62	22.44	27.98	31.36	24.82
Interest Inc From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	30.63	24.22	29.19	31.57	25.05
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	66.19	65.82	70.15	65.27	65.46
Interest Income From Bank Subs	1.21	2.44	1.52	1.82	1.16
Mgt & Serv Fees From Bank Subs	1.33	1.23	1.11	1.40	2.33
Other Income From Bank Subs	0.10	0.19	0.08	0.10	0.18
Operating Income From Bank Subs	77.80	78.93	80.65	80.36	78.01
Di vidends From Nonbank Subs	0.99	0.66	0.60	0.42	0.59
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.04	0.04
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	2.85	2.18	1.33	1.18	2.55
Di vidends From Subsidi ary BHCs	0.38	0.23	0.68	0.83	0.69
Interest Inc From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.39	0.47	0.82	1.21	0.88
Loans and Adv From Subs/ST Debt	563.11	511.46	628.82	733.08	948.85
Loans and Adv From Subs/Total Debt	436.29	386.21	462.16	379.56	301.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									420
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.43	2.39	2.65	3.04	3.39	3.81	4.24	4.58	420
+ Non-interest Income	0.89	0.21	0.31	0.56	0.83	1.18	1.63	2.02	420
- Overhead Expense	3.03	1.88	2.19	2.59	2.98	3.46	4.02	4.48	420
- Provision for Losses	0.32	0.02	0.05	0.11	0.23	0.41	0.96	1.61	420
+ Securities Gains (Losses)	0.02	-0.06	-0.00	0.00	0.00	0.03	0.11	0.16	420
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.05	420
= Pretax Net Oper Income (TE)	1.04	-1.23	-0.18	0.51	1.13	1.58	2.02	2.26	420
Net Operating Income	0.72	-0.89	-0.22	0.36	0.76	1.09	1.48	1.76	420
Net Income	0.72	-0.89	-0.22	0.36	0.76	1.09	1.48	1.76	420
Net Income (Sub S Adjusted)	0.81	-0.90	0.07	0.54	0.84	1.14	1.42	1.50	93
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.53	5.64	5.89	6.19	6.52	6.85	7.24	7.63	420
Interest Expense	2.84	1.76	2.05	2.43	2.83	3.22	3.59	3.77	420
Net Interest Income (TE)	3.69	2.55	2.80	3.24	3.67	4.11	4.63	4.95	420
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.23	0.00	0.01	0.05	0.14	0.32	0.86	1.42	420
Earnings Coverage of Net Losses (X)	19.29	-14.13	0.06	3.02	10.02	27.86	69.95	134.50	414
Ln&Ls Allowance/Total Loans & Leases	1.22	0.71	0.84	0.98	1.18	1.40	1.82	2.16	420
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.60	0.08	0.22	0.55	1.22	2.29	4.25	6.24	420
30-89 Days Past Due Loans and Leases	0.99	0.10	0.17	0.38	0.81	1.44	2.41	3.27	420
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	29.59	7.60	12.65	21.01	29.11	38.57	47.18	56.33	420
Net ST Noncore Funding Dependence	19.10	3.21	7.20	12.42	18.74	24.95	32.78	40.63	420
Net Loans and Leases/Total Assets	72.92	52.24	57.18	66.25	73.95	80.43	85.27	87.24	420
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.96	6.32	6.82	7.82	8.71	10.04	11.53	12.83	420
Equity Capital/Total Assets	8.41	4.94	5.53	6.87	8.21	10.10	11.74	13.26	420
Net Loans&Ls/Equity Capital (X)	9.06	4.90	5.62	6.84	8.79	11.10	13.75	15.61	419
Cash Dividends/Net Income	36.04	0.00	0.00	8.60	38.23	60.42	88.73	111.40	370
Cash Dividends/Net Income (Sub S Adjusted)	30.93	-54.91	-19.36	0.00	13.58	59.86	102.84	164.77	93
Retained Earnings/Avg Equity Cap	4.48	-11.39	-4.73	1.44	5.01	8.02	11.32	12.96	420
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.66	0.00	0.00	0.00	0.00	0.00	5.84	13.10	419
Long-Term Debt/Equity Capital	0.60	0.00	0.00	0.00	0.00	0.00	4.16	13.31	419
Equity Investment in Subs/Equity Cap	114.12	90.65	94.82	99.05	109.44	126.64	150.49	165.10	419
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.48	-12.72	0.00	50.63	99.92	121.76	199.26	342.92	407

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.06	5.22	5.43	5.73	6.07	6.37	6.72	6.95	420
Less: Interest Expense	2.64	1.62	1.89	2.26	2.64	3.02	3.33	3.59	420
Equals: Net Interest Income (TE)	3.43	2.39	2.65	3.04	3.39	3.81	4.24	4.58	420
Plus: Non-Interest Income	0.89	0.21	0.31	0.56	0.83	1.18	1.63	2.02	420
Equals: Adj Operating Income (TE)	4.36	2.79	3.18	3.77	4.30	4.94	5.57	6.21	420
Less: Overhead Expense	3.03	1.88	2.19	2.59	2.98	3.46	4.02	4.48	420
Less: Provision for Loan and Lease Losses	0.32	0.02	0.05	0.11	0.23	0.41	0.96	1.61	420
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Plus: Realized G/L on AFS Sec	0.02	-0.05	-0.00	0.00	0.00	0.03	0.11	0.16	420
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.05	420
Equals: Pretax Net Oper Inc (TE)	1.04	-1.23	-0.18	0.51	1.13	1.58	2.02	2.26	420
Less: Applicable Income Taxes (TE)	0.28	-0.20	0.00	0.07	0.26	0.50	0.66	0.77	420
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Equals: Net Operating Income	0.72	-0.89	-0.22	0.36	0.76	1.09	1.48	1.76	420
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Equals: Net Income	0.72	-0.89	-0.22	0.36	0.76	1.09	1.48	1.76	420
Memo: Net Income (Last Four Qtrs)	0.80	-0.47	0.05	0.46	0.84	1.15	1.49	1.77	383
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.97	88.14	89.45	91.15	93.08	94.78	95.98	96.78	420
Avg Int-Bearing Funds / Avg Assets	80.90	69.03	71.29	76.85	81.68	85.39	87.92	89.53	420
Int Income (TE) / Avg Earning Assets	6.53	5.64	5.89	6.19	6.52	6.85	7.24	7.63	420
Int Expense / Avg Earning Assets	2.84	1.76	2.05	2.43	2.83	3.22	3.59	3.77	420
Net Int Inc (TE) / Avg Earn Assets	3.69	2.55	2.80	3.24	3.67	4.11	4.63	4.95	420
YIELD OR COST:									
Total Loans and Leases (TE)	6.94	6.12	6.29	6.58	6.91	7.30	7.70	8.02	420
Interest-Bearing Bank Balances	3.61	0.00	0.39	1.73	3.11	4.66	7.82	14.00	384
Fed Funds Sold & Reverse Repos	2.72	1.98	2.16	2.40	2.65	2.95	3.51	4.20	380
Trading Assets	3.47	0.00	0.00	0.54	3.54	4.90	5.44	6.22	17
Total Earning Assets	6.43	5.60	5.83	6.07	6.42	6.74	7.13	7.48	420
Investment Securities (TE)	5.09	4.19	4.38	4.77	5.10	5.40	5.78	6.15	420
U.S. Treasury & Agency Sec (excl MBS)	5.19	3.18	3.79	4.38	5.09	5.73	7.16	9.83	392
Mortgage-Backed Securities	4.74	3.54	3.90	4.34	4.73	5.14	5.60	6.15	399
All Other Securities	6.04	3.29	4.14	5.19	5.88	6.68	8.40	11.08	402
Interest-Bearing Deposits	3.12	2.02	2.21	2.74	3.10	3.56	3.94	4.11	420
Time Deposits of \$100K or More	4.28	3.27	3.59	3.98	4.29	4.59	4.86	5.10	420
Time Deposits < \$100K	4.27	3.34	3.66	4.01	4.28	4.56	4.80	5.09	420
Other Domestic Deposits	1.63	0.91	1.04	1.27	1.60	1.97	2.37	2.59	419
Foreign Deposits	2.19	1.51	1.51	1.51	2.01	2.52	2.53	2.53	3
Fed Funds Purchased and Repos	2.68	1.22	1.76	2.21	2.67	3.15	3.70	4.18	379
Other Borrowed Funds & Trading Liab	4.04	2.49	2.77	3.46	4.12	4.55	5.17	5.94	403
All Interest-Bearing Funds	3.25	2.23	2.48	2.90	3.27	3.62	3.94	4.09	420

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	30.85	22.12	23.85	26.48	29.64	34.25	41.51	45.02	420
Avg Assets per Employee (\$000)	3799.09	2284.66	2527.18	3001.71	3564.16	4466.76	5727.14	6941.46	420

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.25	0.00	0.00	0.00	0.83	4.54	8.11	11.21	415
Overhead Exp / NII + Non-Int Income	71.02	51.77	56.32	63.44	70.08	78.13	87.56	100.71	420

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.03	1.88	2.19	2.59	2.98	3.46	4.02	4.48	420
Personnel Expense	1.68	1.05	1.19	1.42	1.65	1.94	2.23	2.41	420
Net Occupancy Expense	0.42	0.20	0.25	0.34	0.41	0.49	0.60	0.71	420
Other Operating Expenses	0.89	0.53	0.61	0.72	0.86	1.05	1.32	1.47	420
Overhead Less Non-Interest Income	2.08	1.24	1.45	1.76	2.04	2.38	2.82	3.14	420

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.61	49.81	54.35	61.83	68.86	77.20	87.19	98.19	420
Personnel Expense	38.92	27.67	29.79	34.08	38.76	43.06	49.14	52.59	420
Net Occupancy Expense	9.80	5.59	6.28	7.91	9.54	11.47	14.32	16.38	420
Other Operating Expenses	20.79	13.50	14.62	17.34	20.18	24.03	28.62	33.76	420
Total Non-Interest Income	19.88	6.77	8.89	14.50	19.21	25.31	31.57	36.74	420
Fiduciary Activities Income	1.14	0.00	0.00	0.00	0.00	2.11	5.77	9.33	420
Serv Charges on Deposit Accts - Domestic	7.34	1.96	2.84	4.64	6.97	10.00	13.02	14.73	420
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Investment Banking Fees & Commissions	0.63	0.00	0.00	0.00	0.37	1.23	2.21	3.17	420
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Net Servicing Fees	0.27	0.00	0.00	0.00	0.00	0.35	1.52	2.47	420
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Insurance Activities Revenue	0.40	0.00	0.00	0.00	0.02	0.34	2.01	7.00	420
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	-1.03	-0.40	0.00	0.44	2.15	5.07	8.63	420
Other Non-Interest Income	6.15	1.95	2.65	4.05	5.69	7.97	11.04	14.97	420
Overhead Less Non-Interest Income	49.09	27.33	33.10	39.25	47.62	57.44	71.00	84.94	420

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.71	-0.01	0.00	5.27	22.08	31.18	34.92	37.48	372
Appl Inc Tax+TE/Pretax NOI+TE	28.41	0.81	4.94	20.05	32.75	36.56	39.70	42.73	372

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	57.33	32.96	38.96	47.76	57.82	66.57	73.07	77.27	420
Commercial and Industrial Loans	9.93	2.74	3.64	5.98	9.30	13.62	17.87	21.10	420
Loans to Individuals	2.55	0.17	0.36	0.92	1.93	3.89	6.35	9.46	420
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Agricultural Loans	0.95	0.00	0.00	0.00	0.12	1.47	4.94	8.59	420
Other Loans and Leases	0.77	0.00	0.01	0.09	0.47	1.35	2.31	3.47	420
Net Loans and Leases	72.92	52.24	57.18	66.25	73.95	80.43	85.27	87.24	420
Debt Securities Over 1 Year	13.87	1.63	3.57	7.80	13.16	19.59	27.71	33.18	420
Mutual Funds and Equity Securities	0.17	0.00	0.00	0.00	0.01	0.23	0.93	1.50	420
Subtotal	87.62	78.45	81.75	84.98	88.18	90.35	92.16	93.07	420
Interest-Bearing Bank Balances	0.33	0.00	0.00	0.00	0.06	0.44	1.77	3.15	420
Federal Funds Sold & Reverse Repos	0.79	0.00	0.00	0.00	0.25	1.56	3.42	4.88	420
Debt Securities 1 Year or Less	1.67	0.00	0.10	0.41	1.16	2.61	4.77	6.94	420
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Total Earning Assets	91.21	86.57	87.71	89.56	91.46	93.06	94.14	94.58	420
Non-Int Cash and Due From Dep Inst	2.42	0.95	1.21	1.74	2.32	3.03	3.83	4.60	420
Other Real Estate Owned	0.22	0.00	0.00	0.01	0.12	0.37	0.89	1.26	420
All Other Assets	6.25	3.47	3.85	4.79	6.06	7.59	9.25	10.38	420
MEMORANDA:									
Short-Term Investments	3.29	0.24	0.46	1.16	2.53	5.02	8.07	10.62	420
U.S. Treasury Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.31	1.11	420
U.S. Agency Securities (excl MBS)	3.35	0.00	0.00	0.71	2.87	5.70	8.96	12.25	420
Municipal Securities	3.18	0.00	0.00	0.62	2.76	5.55	8.85	11.11	420
Mortgage-Backed Securities	6.93	0.00	0.12	1.90	6.15	10.98	16.66	22.95	420
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	420
Other Debt Securities	0.30	0.00	0.00	0.00	0.00	0.45	1.54	3.22	420
RE Loans Secured by 1-4 Family	17.09	3.75	6.08	10.07	16.36	23.39	30.47	34.76	420
Revolving	2.78	0.01	0.25	1.08	2.57	4.25	6.12	6.89	420
Closed-End, Sec by First Liens	12.48	2.11	3.38	6.58	11.78	17.90	24.65	29.62	420
Closed-End, Sec by Junior Liens	1.42	0.04	0.20	0.57	1.08	2.11	3.69	4.69	420
Commercial Real Estate Loans	36.69	14.79	18.31	26.03	36.50	46.85	56.60	62.55	420
Construction and Land Dev	11.68	1.84	2.76	5.39	9.71	17.05	26.24	32.78	420
Multifamily	1.83	0.12	0.33	0.71	1.52	2.71	4.44	6.43	420
Nonfarm Nonresidential	21.52	8.94	11.35	16.16	20.63	26.85	33.63	36.61	420
RE Loans Secured by Farmland	1.63	0.00	0.00	0.05	0.67	3.09	6.46	8.62	420
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.22	54.32	60.63	69.87	79.52	86.85	91.29	93.81	420
RE Loans Secured by 1-4 Family	23.67	5.25	8.28	13.66	22.98	32.29	44.48	55.10	420
Revolving	3.78	0.01	0.38	1.49	3.47	5.82	8.36	9.52	420
Closed-End	19.61	3.81	5.77	10.18	18.25	27.39	38.79	47.13	420
Commercial Real Estate Loans	49.68	22.66	28.18	37.61	50.12	61.19	70.76	75.75	420
Construction and Land Dev	15.66	2.49	4.23	7.69	13.60	22.19	34.50	40.87	420
Multifamily	2.52	0.19	0.43	1.01	2.12	3.73	5.99	8.79	420
Nonfarm Nonresidential	29.42	12.92	17.24	22.83	28.29	35.93	43.07	47.84	420
RE Loans Secured by Farmland	2.26	0.00	0.00	0.08	0.91	4.12	8.57	12.77	420
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Commercial and Industrial Loans	13.65	3.94	5.21	8.55	12.75	18.76	24.05	29.02	420
Loans to Individuals	3.62	0.23	0.46	1.26	2.70	5.37	9.44	15.07	420
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.12	0.40	0.65	420
Agricultural Loans	1.33	0.00	0.00	0.00	0.16	2.24	6.54	12.90	420
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Other Loans and Leases	1.07	0.00	0.01	0.14	0.65	1.79	3.19	4.88	420

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	3.29	0.24	0.46	1.16	2.53	5.02	8.07	10.62	420
Liquid Assets	15.18	4.66	6.25	9.71	14.07	20.11	27.07	35.09	420
Investment Securities	16.28	2.91	5.47	9.43	15.25	22.54	32.17	37.27	420
Net Loans and Leases	72.92	52.24	57.18	66.25	73.95	80.43	85.27	87.24	420
Net Lns, Ls & Stdbly Ltrs of Credit	73.70	52.58	57.68	66.66	74.81	81.48	86.23	88.02	420
Core Deposits	59.66	36.72	45.37	52.51	60.20	66.49	72.90	76.14	420
Noncore Funding	29.57	12.80	15.54	22.27	28.61	37.23	45.03	51.61	420
Time Deposits of \$100K or More	15.07	6.18	7.96	10.52	14.14	19.10	24.77	29.76	420
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Fed Funds Purchased and Repos	2.30	0.00	0.00	0.22	1.76	4.22	6.84	8.68	420
Net Fed Funds Purchased (Sold)	1.60	-3.49	-1.86	-0.32	1.10	3.72	6.61	8.34	420
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Oth Borrowings W/Rem Mat 1 Yr or Less	2.35	0.00	0.00	0.27	1.86	4.14	7.17	9.96	420
Earning Assets Repr in 1 Year	38.20	16.03	20.16	28.47	37.77	46.92	57.00	64.74	420
Int-Bearing Liab Repr in 1 Year	35.13	12.81	17.35	24.66	32.42	45.21	59.18	64.10	420
Long-Term Debt Repr in 1 Year	0.44	0.00	0.00	0.00	0.00	0.38	2.88	5.91	420
Net Assets Repriceable in 1 Year	1.84	-29.47	-22.11	-8.79	1.73	11.72	24.52	36.38	420
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	29.59	7.60	12.65	21.01	29.11	38.57	47.18	56.33	420
Net ST Noncore Funding Dependence	19.10	3.21	7.20	12.42	18.74	24.95	32.78	40.63	420
Short-Term Inv/ST Noncore Funding	18.71	0.99	2.05	5.31	13.60	28.85	51.85	77.87	420
Liq Asts-ST Noncore Fndg/Nonliq Asts	-5.14	-32.86	-22.52	-15.19	-6.41	3.93	17.12	27.42	420
Net Loans and Leases/Total Deposits	93.83	63.96	72.29	84.63	94.78	104.29	111.85	117.16	420
Net Loans and Leases/Core Deposits	125.13	75.05	87.44	104.22	121.20	143.04	170.32	215.43	420
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.13	-2.43	-1.04	-0.18	0.00	0.05	0.28	0.48	191
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.66	-12.28	-5.94	-2.66	-1.02	-0.02	0.70	1.36	416
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.91	-0.30	-0.07	0.00	0.02	0.06	0.07	136
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.47	0.00	0.00	0.00	0.00	6.61	31.11	57.77	420
Available-For-Sale Securities	94.52	40.22	67.78	93.24	100.00	100.00	100.00	100.00	420
U.S. Treasury Securities	0.30	0.00	0.00	0.00	0.00	0.00	1.77	6.78	420
U.S. Agency Securities (excl MBS)	24.07	0.00	0.00	6.20	20.64	40.85	64.88	82.31	420
Municipal Securities	19.68	0.00	0.00	6.33	20.30	32.37	46.22	56.25	420
Mortgage-Backed Securities	42.10	0.00	1.68	18.56	43.34	64.16	78.19	89.22	420
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	420
Other Debt Securities	1.98	0.00	0.00	0.00	0.00	3.11	9.56	18.39	420
Mutual Funds and Equity Securities	1.23	0.00	0.00	0.00	0.08	1.69	6.73	11.74	420
Debt Securities 1 Year or Less	11.84	0.04	0.77	3.29	8.71	18.18	31.75	46.05	420
Debt Securities 1 To 5 Years	26.33	0.80	4.39	11.29	24.12	40.46	54.08	63.63	420
Debt Securities Over 5 Years	56.60	5.57	16.11	37.74	59.35	76.99	91.06	94.76	420
Plledged Securities	58.05	11.03	17.39	39.66	58.74	78.79	90.55	93.61	420
Structured Notes, Fair Value	0.66	0.00	0.00	0.00	0.00	0.93	3.61	7.24	420

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.32	0.02	0.05	0.11	0.23	0.41	0.96	1.61	420
Provision for Ln&Ls Losses/Avg Lns&Ls	0.43	0.03	0.07	0.16	0.31	0.55	1.31	2.07	420
Provision for Ln&Ls Losses/Net Losses	276.71	0.00	40.17	103.05	187.00	364.94	923.69	1750.64	414
Ln&Ls Allowance/Total Loans & Leases	1.22	0.71	0.84	0.98	1.18	1.40	1.82	2.16	420
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.92	1.01	1.58	3.41	7.43	18.91	49.58	88.28	396
ALLL/Nonaccrual Assets	208.32	29.43	37.51	62.31	119.52	250.06	692.39	1337.59	416
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	160.82	28.71	35.76	59.01	99.95	214.80	516.32	888.94	420
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.00	0.02	0.08	0.20	0.39	0.92	1.49	420
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.06	0.12	0.19	420
Net Losses/Avg Loans and Leases	0.23	0.00	0.01	0.05	0.14	0.32	0.86	1.42	420
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Recoveries/Prior Year-End Losses	12.52	0.22	1.14	3.90	9.72	18.22	33.80	46.84	383
Earnings Coverage of Net Losses (X)	19.29	-14.13	0.06	3.02	10.02	27.86	69.95	134.50	414
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.16	-0.00	0.00	0.00	0.06	0.21	0.63	1.34	420
RE Loans Secured By 1-4 Family	0.12	-0.00	0.00	0.00	0.03	0.20	0.54	0.88	420
Revolving	0.05	-0.00	0.00	0.00	0.00	0.00	0.38	0.85	402
Closed-End	0.12	-0.01	0.00	0.00	0.02	0.21	0.56	0.85	420
Commercial Real Estate Loans	0.16	-0.00	0.00	0.00	0.03	0.23	0.78	1.62	420
Construction and Land Dev	0.29	0.00	0.00	0.00	0.00	0.28	1.47	3.21	419
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	410
Nonfarm Nonresidential	0.04	-0.02	-0.00	0.00	0.00	0.04	0.26	0.50	420
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	339
Commercial and Industrial Loans	0.30	-0.17	-0.05	0.00	0.13	0.48	1.30	2.04	419
Loans to Depository Institutions	-0.07	-1.45	-0.14	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	0.86	0.06	0.11	0.29	0.64	1.28	2.34	3.53	347
Credit Card Loans	1.80	-0.57	0.00	0.00	1.21	2.68	6.14	10.31	155
Agricultural Loans	0.00	-0.09	-0.00	0.00	0.00	0.00	0.00	0.15	285
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	0.67	-0.04	0.00	0.00	0.00	0.21	3.28	11.96	392

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

30-89 Days PD Loans and Leases	0.99	0.10	0.17	0.38	0.81	1.44	2.41	3.27	420
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.03	0.18	0.46	0.73	420
Nonaccrual Loans and Leases	1.30	0.05	0.13	0.41	0.97	1.90	3.63	5.18	420
90+ Days PD and Nonaccrual Loans and Leases	1.47	0.11	0.22	0.51	1.12	2.08	4.08	5.54	420
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	420
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.20	420
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.99	0.10	0.17	0.38	0.81	1.44	2.41	3.27	420
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.03	0.18	0.46	0.73	420
Nonaccrual Assets	1.30	0.05	0.13	0.41	0.97	1.90	3.63	5.18	420
30+ Days PD & Nonaccrual Assets	2.51	0.42	0.66	1.22	2.03	3.44	6.19	8.50	420
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.09	0.07	0.14	0.36	0.80	1.57	3.00	4.27	420
90+ PD & Nonaccrual Assets + OREO	1.37	0.10	0.21	0.51	0.99	1.84	3.41	5.51	420
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.27	0.06	0.15	0.41	0.92	1.79	3.35	5.29	420
Allowance for Loan & Lease Losses	137.34	9.71	20.37	52.52	112.82	209.58	332.87	394.68	420
Equity Cap + ALLL	14.12	0.81	1.52	4.36	10.35	19.09	40.40	54.93	419
Tier 1 Cap + ALLL	13.16	0.80	1.58	4.45	9.88	18.73	35.23	51.19	420
Loans & Leases + RE Acquired	1.70	0.09	0.23	0.59	1.29	2.46	4.43	6.32	420

PEER GROUP 4

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.98	0.04	0.11	0.33	0.81	1.44	2.62	3.59	420
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.17	0.52	0.76	420
- Nonaccrual	1.46	0.03	0.10	0.39	1.03	2.25	4.21	6.27	420
Coml & Indl - 30-89 Days PD	0.81	0.00	0.00	0.14	0.50	1.26	2.36	3.43	419
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.40	0.71	419
- Nonaccrual	0.73	0.00	0.00	0.05	0.43	1.20	2.66	4.43	419
Individuals - 30-89 Days PD	1.27	0.00	0.05	0.46	1.09	1.92	2.83	3.64	420
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.14	0.33	0.65	420
- Nonaccrual	0.24	0.00	0.00	0.00	0.10	0.44	0.98	1.72	420
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.24	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.87	19
Agricultural - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.07	0.74	1.90	285
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	285
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.21	0.66	285
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.39	0.00	0.00	0.00	0.00	0.10	2.60	6.58	392
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.27	392
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.21	1.47	392
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.00	0.00	0.04	0.30	0.75	1.51	2.66	3.33	420
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.42	0.73	420
- Nonaccrual	0.77	0.00	0.00	0.16	0.58	1.28	2.33	4.05	420
Revolving - 30-89 Days PD	0.41	0.00	0.00	0.00	0.19	0.71	1.62	2.51	402
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.40	402
- Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.42	1.31	2.15	402
Closed-End - 30-89 Days PD	0.96	0.00	0.00	0.25	0.80	1.61	2.83	3.65	420
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.48	0.76	420
- Nonaccrual	0.88	0.00	0.00	0.14	0.61	1.46	2.88	4.53	420
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.03	0.14	0.31	0.51	420
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	420
- Jr Lien Nonaccrual	0.07	0.00	0.00	0.00	0.01	0.12	0.33	0.65	420
Commercial RE - 30-89 Days PD	0.98	0.00	0.00	0.22	0.62	1.45	3.03	3.90	420
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.56	0.97	420
- Nonaccrual	1.81	0.00	0.03	0.34	1.23	2.71	5.47	7.57	420
Const & Dev - 30-89 Days PD	1.11	0.00	0.00	0.00	0.47	1.94	4.50	6.56	419
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.03	0.65	1.42	419
- Nonaccrual	2.99	0.00	0.00	0.00	1.11	5.82	11.84	18.28	419
Multifamily - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.00	1.52	5.47	410
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
- Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.00	1.87	8.51	410
Nonfarm Nres- 30-89 Days PD	0.62	0.00	0.00	0.06	0.40	1.12	2.02	3.09	420
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.29	0.64	420
- Nonaccrual	0.74	0.00	0.00	0.05	0.44	1.36	2.56	3.44	420
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.30	1.63	3.14	339
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	339
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.00	0.83	2.54	339
Credit Card - 30-89 Days PD	1.33	0.00	0.00	0.15	1.07	1.88	4.26	7.50	155
- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.07	0.58	1.77	4.39	155
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.67	155

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.96	6.32	6.82	7.82	8.71	10.04	11.53	12.83	420
Tier 1 RBC Ratio	11.36	7.54	8.41	9.66	10.95	12.80	15.33	17.85	420
Total Risk-Based Capital Ratio	12.66	9.77	10.26	11.06	12.06	14.01	16.50	18.64	420
Tangible Tier 1 Leverage Ratio	8.92	6.20	6.80	7.78	8.67	9.96	11.48	12.82	420
Tangible Common Eq Cap/Tan Assets	7.58	4.03	4.82	6.07	7.36	8.96	10.83	12.01	420
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.47	6.59	7.95	10.68	13.72	17.91	22.94	25.94	420
Standby Letters of Credit	0.67	0.00	0.01	0.20	0.48	0.98	1.84	2.32	420
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.60	420
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.50	0.00	0.00	0.00	0.00	0.59	2.77	5.96	420
Interest Rate Contracts	0.48	0.00	0.00	0.00	0.00	0.55	2.70	5.96	420
Interest Rate Futures & Forward Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.72	420
Written Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.62	1.30	420
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Interest Rate Swaps	0.11	0.00	0.00	0.00	0.00	0.00	0.99	2.58	420
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.50	9.39	12.03	15.24	19.58	25.47	31.82	36.14	420

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Ins Under Assets(P/C)/Tot Ins Und Ast	20.32	0.00	0.00	0.00	0.00	3.43	87.88	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	79.67	0.00	0.00	54.14	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.40	0.00	0.00	0.00	0.02	0.34	2.01	7.00	420
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	244
Credit Rel Prem Inc/Tot Prem Inc	62.11	0.00	0.00	0.00	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	37.88	0.00	0.00	0.00	0.00	98.11	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Ins Net Inc (P/C)/Equity (P/C)	102.77	7.32	7.32	7.32	26.84	107.69	204.61	236.92	4
Ins Net Inc (L/H)/Equity (L/H)	15.07	-9.72	-9.72	-0.79	3.85	7.10	9.64	67.32	10
Insur Ben, Losses, Exp/Insur Premi ums	67.32	0.00	0.00	2.62	69.75	97.00	119.27	139.40	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
CSV Life Insurance/Tier 1 Cap + ALLL	9.76	0.00	0.00	0.35	10.85	18.03	22.41	25.21	420
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.87	53
Cost: Interest-Bearing Deposits	2.19	1.51	1.51	1.51	2.01	2.52	2.53	2.53	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-19.66	-100.00	-100.00	-68.97	-15.05	20.73	43.48	81.19	37
Total Selected Assets	-14.17	-100.00	-100.00	-46.05	-14.32	2.43	56.31	191.31	49
Deposits	-3.25	-26.45	-26.45	-26.45	-26.45	-3.25	10.65	15.29	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	95.50	0.00	1.59	55.14	94.35	106.95	186.21	322.17	293
Dividends Paid/Net Income	36.14	0.00	0.00	8.85	38.24	60.43	88.94	111.46	369
Net Income - Dividends/Avg Equity	4.47	-11.39	-4.73	1.23	5.01	8.02	11.32	12.96	420
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	118.90	0.00	0.00	86.77	111.48	160.04	294.49	464.24	311
Dividends From Nonbank Subs	0.33	0.00	0.00	0.00	0.00	0.41	1.89	4.41	311
Dividends From Subsidiary BHCs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	14.36	311
Dividends From All Subsidiaries	128.45	0.00	0.00	99.96	115.65	167.60	309.40	466.68	311
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.56	0.00	0.00	0.00	43.28	71.77	117.28	177.71	352
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.07	0.86	2.14	352
Mgt & Service Fees From Bank Subs	0.77	0.00	0.00	0.00	0.00	0.00	4.73	22.59	352
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.03	352
Operating Income From Bank Subs	47.68	0.00	0.00	8.92	46.14	74.83	124.94	184.58	352
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.69	0.00	0.00	0.70	100.00	100.00	100.00	115.39	147
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	147
Operating Inc From Nonbank Subs	71.43	0.00	0.00	15.11	100.00	100.00	101.66	157.31	147
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.62	0.00	0.00	0.00	21.18	40.04	99.64	108.27	34
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	34
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
Operating Income From Sub BHCs	30.63	0.00	0.00	0.00	21.25	40.04	99.64	108.27	34
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.19	0.00	0.00	0.00	91.77	99.37	100.00	100.00	381
Interest Income From Bank Subs	1.21	0.00	0.00	0.00	0.00	0.14	5.63	50.78	381
Mgt & Serv Fees From Bank Subs	1.33	0.00	0.00	0.00	0.00	0.00	8.41	37.84	381
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	6.46	381
Operating Income From Bank Subs	77.80	0.00	0.00	82.52	98.56	100.00	100.00	100.00	381
Dividends From Nonbank Subs	0.99	0.00	0.00	0.00	0.00	0.41	3.48	41.24	381
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.63	381
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Operating Inc From Nonbank Subs	2.84	0.00	0.00	0.00	0.00	0.90	12.37	77.75	381
Dividends From Subsidiary BHCs	0.38	0.00	0.00	0.00	0.00	0.00	0.00	49.46	381
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Operating Income From Sub BHCs	0.38	0.00	0.00	0.00	0.00	0.00	0.00	49.46	381
Loans and Adv From Subs/ST Debt	563.10	0.00	0.00	0.00	258.93	851.09	2240.80	3236.57	79
Loans and Adv From Subs/Total Debt	436.29	0.00	0.00	0.00	191.09	616.22	1959.87	2645.13	136

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
3109904	648,954	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	931,396	ACNB CORPORATION	GETTYSBURG, PA	
1208933	518,526	ALBANK CORPORATION	CHICAGO, IL	
2067007	740,287	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	968,340	ALIANAT FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	556,615	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3123638	569,562	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	681,419	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	879,773	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	724,319	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	678,822	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	661,129	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
1133781	544,462	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	632,402	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	616,934	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	875,852	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
2900784	529,963	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	582,062	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3416376	511,308	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	790,695	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	580,350	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	689,059	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	877,230	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	872,352	AMES NATIONAL CORPORATION	AMES, IA	
2710796	615,168	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
3196584	618,726	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	957,673	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	958,550	ATBANCORP	DUBUQUE, IA	
3264812	979,573	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	731,410	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	995,750	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1081613	574,073	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	788,502	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	590,252	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1135002	699,851	BANCTENN CORP.	KINGSPORT, TN	
3192997	651,612	BANK HOLDINGS, THE	RENO, NV	
1030040	646,613	BANK OF COMMERCE HOLDINGS	REDDING, CA	
3590388	952,539	BANK OF MARIN BANCORP	NOVATO, CA	
1139215	580,674	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	655,995	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	677,851	BANKFIVE, MHC	FALL RIVER, MA	
1201363	764,924	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	615,909	BANKSHARES, INC., THE	MELBOURNE, FL	
3178366	782,771	BANKVEST, INC.	CASTLE ROCK, CO	
1115385	913,346	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	787,073	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	861,647	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	835,561	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	692,788	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	669,518	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2333654	967,029	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1823345	859,737	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1471849	805,123	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	821,721	BNCCORP, INC.	BISMARCK, ND	
2935142	704,018	BOU BANCORP, INC.	OGDEN, UT	
3353631	655,905	BPD HOLDING, INC.	NEW YORK, NY	
1416523	710,374	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	810,465	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	569,649	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	923,090	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	521,480	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2183493	845,654	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	893,547	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	594,012	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1925968	738,175	CAPITALSOUTH BANCORP	BIRMINGHAM, AL	
1127294	609,146	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
3327025	942,086	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1860863	696,443	CBX CORPORATION	CARROLLTON, IL	
1053496	695,548	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	986,436	CENTER BANCORP, INC.	UNION, NJ	
1250035	948,546	CENTRAL BANCORP, INC.	GARLAND, TX	
2746049	564,279	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	629,071	CENTRAL BANCORPORATION	PROVO, UT	
1203899	593,738	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
2910055	533,735	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	883,163	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	517,405	CENTRAL SERVICE CORPORATION	ENID, OK	Moved from Peer 5
1209042	625,228	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	763,874	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	877,461	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	626,666	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1131077	508,382	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
1207132	539,148	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	536,033	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	602,014	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	693,015	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1071623	559,217	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	745,094	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	889,413	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	706,811	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	732,477	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	859,799	CNB CORPORATION	CONWAY, SC	
1118340	949,842	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3444801	586,219	COASTAL AFFILIATES, MHC	YARMOUTH PORT, MA	
2809560	640,339	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	637,277	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	747,389	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	831,265	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1118229	561,938	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	577,478	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	582,141	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	768,686	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1250606	959,733	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	602,548	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1247398	568,317	COMMUNITY BANCORP, INC.	CHANUTE, KS	New Y-9C/BHCPR reporter
1070765	658,495	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	540,286	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	840,969	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
3687046	686,926	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	New Y-9C/BHCPR reporter
2074407	586,885	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	783,184	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	532,319	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1099766	912,713	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3108194	659,593	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	544,074	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	566,279	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	647,661	COMMUNITY WEST BANCSHARES	GOLETA, CA	
3449431	726,290	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	503,529	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	Moved from Peer 5
2241937	973,681	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1958827	978,963	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	921,846	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1207543	508,111	CRETE BANCORPORATION, INC.	CRETE, IL	Moved from Peer 5
1885307	876,672	CTB FINANCIAL CORPORATION	RUSTON, LA	
1201112	921,938	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
2242523	804,975	D. L. EVANS BANCORP	BURLEY, ID	
1493720	786,367	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	715,539	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	843,577	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
3243358	517,128	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
2294812	648,445	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	619,310	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	525,329	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	755,083	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	915,800	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	518,439	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	789,521	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	738,040	ECB BANCORP, INC.	ENGELHARD, NC	
1076619	654,432	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	677,523	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	865,615	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	803,771	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	637,593	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	824,599	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	508,339	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	503,031	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	Moved from Peer 5
3104860	726,832	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	586,930	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	780,407	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	723,608	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	626,931	FIDELITY COMPANY	DUBUQUE, IA	
2858773	597,486	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1108967	536,969	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1988646	958,745	FIRST BANCORP, INC.	LEBANON, VA	
1206715	910,682	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	634,749	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	981,943	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	976,150	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	Moved from Peer 3
1098796	930,222	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	966,331	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	Moved from Peer 3
1250473	937,336	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1983977	572,081	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2337401	640,640	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1404687	733,803	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	879,633	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	623,469	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	601,867	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	969,977	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	802,579	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
3393178	537,271	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1118265	694,893	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	544,630	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	739,681	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	852,750	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	
1076123	540,159	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	819,949	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
2880626	661,375	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	579,684	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	566,461	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3070312	585,152	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	919,296	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	762,022	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	669,748	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	940,507	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	732,597	FIRST STATE FINANCIAL CORPORAT	ST CLAIRES SHORES, MI	
1100813	795,203	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	946,824	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	648,288	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1050646	716,780	FIRST YORK BAN CORP.	YORK, NE	
1108707	660,393	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	826,555	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3223828	879,533	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3100358	999,684	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	659,150	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	610,124	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	731,812	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	549,541	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	860,121	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	854,285	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3444717	782,263	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	694,497	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	962,039	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	570,532	GSB, MHC	GREENFIELD, MA	
1862036	642,617	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
2618940	667, 204	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3001156	569, 898	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	503, 308	HABERSHAM BANCORP	CORNELIA, GA	
3228702	543, 961	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
3012554	846, 999	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	874, 020	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	824, 750	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	801, 476	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	680, 400	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	901, 481	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	800, 086	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	790, 791	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	629, 045	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
2391270	677, 613	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	812, 747	HNB CORPORATION	ARKANSAS CITY, KS	
1209181	733, 382	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	642, 925	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1118854	711, 287	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	863, 508	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	645, 708	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	562, 447	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
3059504	925, 898	INDIANA COMMUNITY BANCORP	COLUMBUS, IN	Name change from HOME FEDERAL BANCORP
2112439	792, 046	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1137958	801, 140	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	809, 425	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1109290	656, 168	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	650, 440	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3633052	764, 412	JLL/FCH HOLDINGS I, LLC	NEW YORK, NY	
2472928	681, 117	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	636, 329	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	870, 134	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	940, 007	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	617, 634	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	635, 410	LCNB CORP.	LEBANON, OH	
2352226	827, 520	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	946, 508	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	693, 181	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	868, 868	LINCOLN BANCORP	PLAINFIELD, IN	
1097173	687, 257	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	712, 799	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	906, 322	LSB FINANCIAL	LACONIA, NH	
2052777	631, 598	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	902, 903	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	620, 698	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	651, 027	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	844, 215	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	623, 491	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	824, 023	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	554, 800	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	783, 031	MASSBANK CORP.	READING, MA	
1128769	940, 167	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	

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3405521	558,362	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	763,710	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	517,896	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	540,699	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	708,236	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	948,393	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	548,717	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	937,857	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	503,146	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 5
1210299	778,204	MONROE BANCORP	BLOOMINGTON, IN	
1138919	771,955	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	942,885	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	721,099	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	650,502	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	587,626	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
2256539	817,805	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	912,459	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	583,919	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1086001	613,774	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	648,527	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1947045	606,925	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	894,912	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	527,205	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	533,511	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	598,831	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	580,398	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	793,050	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	516,271	NEXTIER INCORPORATED	BUTLER, PA	
1827893	575,804	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	616,916	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	637,926	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	632,173	NORTH STATE BANCORP	RALEIGH, NC	
2962737	723,828	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1029334	933,658	NORTH VALLEY BANCORP	REDDING, CA	
2324111	598,210	NORTHEAST BANCORP	LEWISTON, ME	
1210589	639,634	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	573,944	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	620,376	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	
2582827	719,885	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	652,910	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	877,046	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	563,615	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	787,055	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	587,740	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	515,641	OGDEN BANCSHARES, INC.	BOONE, IA	
2012436	790,690	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	686,980	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	836,220	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	810,453	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	735,561	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	686,892	ONE AMERICAN CORP.	VACHERIE, LA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1028533	731, 816	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	939, 519	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1248032	560, 646	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2731586	510, 833	PACIFIC COAST BANKERS' BANCSHA	SAN FRANCISCO, CA	Moved from Peer 5
2560236	581, 680	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	718, 163	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	570, 684	PALM BANCORP	PALMERTON, PA	
1205932	535, 388	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3247468	759, 024	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	714, 650	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	516, 528	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	904, 641	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	904, 427	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	634, 504	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	628, 896	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	894, 225	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	956, 834	PEOPLES BANCORP	LYNDEN, WA	
2818245	938, 504	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1974443	555, 095	PEOPLES BANCORPORATION, INC.	EASLEY, SC	
1133174	896, 538	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1081314	538, 630	PERSONS BANKING CO., INC.	LITHONIA, GA	
3145966	572, 204	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	780, 826	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	521, 048	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	519, 986	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	872, 169	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	734, 337	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2321419	545, 000	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	636, 480	QNB CORP.	QUAKERTOWN, PA	
1130904	846, 681	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	870, 747	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	862, 794	RCB CORPORATION	SACRAMENTO, CA	
2743235	657, 912	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	596, 262	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
1201194	837, 519	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	948, 265	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2114938	948, 161	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	910, 386	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	625, 211	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	576, 513	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	667, 806	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	608, 955	SABINE BANCSHARES, INC.	MANY, LA	
2603928	888, 715	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	814, 457	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	877, 638	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	963, 290	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	960, 649	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	588, 060	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	573, 688	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1200348	963, 321	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	972, 647	SERVIFIRST BANCSHARES, INC.	BIRMINGHAM, AL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
3438097	567,789	SKAGIT STATE BANCORP	BURLINGTON, WA	
2810285	842,696	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	689,411	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	958,989	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	615,790	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	619,018	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	577,227	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2849799	698,292	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	602,881	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	522,919	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	675,072	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
1126729	576,162	STARION BANCORPORATION	BISMARCK, ND	
1097771	967,059	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	624,275	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	504,861	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2796286	686,097	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	
2327541	676,236	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	959,759	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
2526764	649,133	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	874,728	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	807,341	TEAM FINANCIAL, INC.	PAOLA, KS	
1140341	634,059	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
1142242	670,374	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	643,231	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	663,754	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	554,924	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	695,584	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	855,484	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	591,093	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	755,867	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	644,903	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
3174911	633,138	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	517,921	TRUMAN BANCORP, INC.	CLAYTON, MD	
1080139	758,218	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	764,676	UFS BANCORP	WHITINSVILLE, MA	
1135516	798,922	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	705,986	UNITED BANCORPORATION	OSSEO, WI	
1136009	621,201	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	648,501	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	717,687	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	771,131	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	669,397	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	832,511	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	630,177	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	911,572	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2721596	553,894	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	621,873	WARREN BANCORP, INC.	WARREN, MI	
2406174	903,954	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	726,361	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	927,637	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	663,305	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	

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1085255	514, 732	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
3122051	716, 071	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	907, 110	WGNB CORP.	CARROLLTON, GA	
1051979	535, 638	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	663, 917	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	874, 359	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	595, 101	WINTER TRUST OF 12/3/74	OTTAWA, KS	
1399671	831, 565	WNB BANCSHARES, INC.	ODESSA, TX	
2847357	762, 813	1ST CENTENNIAL BANCORP	REDLANDS, CA	
3715257	684, 818	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	New Y-9C/BHCPR reporter
2860431	563, 470	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1035157	735, 296	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 420 bank holding companies.