

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	98	91	95	88	90
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.33	3.43	3.41	3.52	3.58
+ Non-interest Income	1.21	1.17	1.17	1.18	1.14
- Overhead Expense	2.93	2.83	2.91	2.82	2.79
- Provision for Losses	0.53	0.16	0.28	0.14	0.15
+ Securities Gains (Losses)	0.06	0.01	0.00	-0.01	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.10	1.60	1.35	1.71	1.77
Net Operating Income	0.72	1.02	0.87	1.12	1.14
Net Income	0.72	1.02	0.88	1.11	1.14
Net Income (Sub S Adjusted)	0.37	0.58	1.12	1.17	N/A
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	6.56	7.08	7.09	6.84	6.00
Interest Expense	2.92	3.31	3.34	2.98	2.12
Net Interest Income (TE)	3.63	3.76	3.73	3.85	3.89
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.44	0.16	0.27	0.16	0.18
Earnings Coverage of Net Losses (X)	17.03	22.58	16.07	29.71	24.24
Ln&Ls Allowance/Total Loans & Leases	1.35	1.24	1.29	1.23	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.30	0.57	0.93	0.49	0.49
30-89 Days Past Due Loans and Leases	1.15	0.79	0.98	0.70	0.66
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	30.88	27.36	30.49	29.40	29.11
Net ST Noncore Funding Dependence	22.36	18.96	22.25	20.48	19.29
Net Loans and Leases/Total Assets	68.72	67.09	68.48	67.53	65.12
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.48	8.90	8.51	8.76	8.66
Equity Capital/Total Assets	9.17	9.58	9.19	9.40	8.93
Net Loans&Ls/Equity Capital (X)	7.71	7.25	7.66	7.48	7.52
Cash Dividends/Net Income	39.89	32.36	38.78	28.15	28.94
Cash Dividends/Net Income (Sub S Adjusted)	11.76	-249.20	13.21	-48.02	N/A
Retained Earnings/Avg Equity Cap	3.96	6.98	5.37	8.43	8.92
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	1.76	0.62	1.30	0.85	0.36
Long-Term Debt/Equity Capital	2.54	2.41	2.26	2.31	2.79
Equity Investment in Subs/Equity Cap	115.76	113.02	113.92	112.99	112.42
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	133.70	155.71	149.47	154.29	128.02

PERCENT OF AVERAGE ASSETS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	6.01	6.45	6.48	6.25	5.53
Less: Interest Expense	2.68	3.03	3.07	2.73	1.95
Equals: Net Interest Income (TE)	3.33	3.43	3.41	3.52	3.58
Plus: Non-Interest Income	1.21	1.17	1.17	1.18	1.14
Equals: Adj Operating Income (TE)	4.54	4.60	4.62	4.72	4.76
Less: Overhead Expense	2.93	2.83	2.91	2.82	2.79
Less: Provision for Loan and Lease Losses	0.53	0.16	0.28	0.14	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.01	0.00	-0.01	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.10	1.60	1.35	1.71	1.77
Less: Applicable Income Taxes (TE)	0.41	0.57	0.49	0.60	0.64
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.72	1.02	0.87	1.12	1.14
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.72	1.02	0.88	1.11	1.14
Memo: Net Income (Last Four Qtrs)	0.77	1.08	0.89	1.11	1.14
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.90	91.81	91.70	91.64	92.15
Avg Int-Bearing Funds / Avg Assets	79.71	77.88	78.59	77.74	78.27
Int Income (TE) / Avg Earning Assets	6.56	7.08	7.09	6.84	6.00
Int Expense / Avg Earning Assets	2.92	3.31	3.34	2.98	2.12
Net Int Inc (TE) / Avg Earn Assets	3.63	3.76	3.73	3.85	3.89
YIELD OR COST:					
Total Loans and Leases (TE)	6.96	7.69	7.63	7.49	6.63
Interest-Bearing Bank Balances	4.69	5.48	5.36	4.46	3.43
Fed Funds Sold & Reverse Repos	3.08	5.12	5.03	4.94	3.11
Trading Assets	6.02	5.63	8.39	3.33	2.60
Total Earning Assets	6.43	6.97	6.97	6.73	5.89
Investment Securities (TE)	5.19	5.05	5.17	4.81	4.33
U. S. Treasury & Agency Sec (excl MBS)	5.88	4.55	4.84	4.23	3.58
Mortgage-Backed Securities	4.71	4.79	4.83	4.61	4.25
All Other Securities	6.56	6.59	7.11	6.59	6.69
Interest-Bearing Deposits	3.18	3.61	3.63	3.18	2.14
Time Deposits of \$100K or More	4.47	4.72	4.71	4.30	3.18
Time Deposits < \$100K	4.40	4.51	4.69	4.04	2.93
Other Domestic Deposits	1.84	2.51	2.54	2.17	1.32
Foreign Deposits	2.80	5.22	4.63	4.62	2.63
Fed Funds Purchased and Repos	3.16	4.52	4.42	4.28	2.91
Other Borrowed Funds & Trading Liab	4.06	4.68	4.68	4.52	3.80
All Interest-Bearing Funds	3.37	3.90	3.91	3.52	2.50

## PEER GROUP 02

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	18	17	66	62	60
Avg Assets per Employee (\$000)	4,824	4,564	4,606	4,275	4,321
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.91	3.13	2.99	2.87	2.66
Overhead Exp / NII + Non-Int Income	65.35	62.53	64.70	61.39	60.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.93	2.83	2.91	2.82	2.79
Personnel Expense	1.58	1.57	1.55	1.54	1.51
Net Occupancy Expense	0.41	0.40	0.40	0.39	0.39
Other Operating Expenses	0.88	0.84	0.93	0.88	0.89
Overhead Less Non-Interest Income	1.64	1.61	1.69	1.62	1.63
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.70	61.13	63.12	60.12	59.17
Personnel Expense	34.77	34.00	33.82	32.78	32.02
Net Occupancy Expense	9.06	8.58	8.83	8.29	8.27
Other Operating Expenses	19.31	18.30	20.00	18.64	18.62
Total Non-Interest Income	25.88	24.84	24.83	24.70	23.64
Fiduciary Activities Income	2.13	2.03	2.11	1.92	1.80
Serv Charges on Deposit Accts - Domestic	7.59	7.21	7.96	7.52	7.34
Trading Revenue	0.13	0.15	0.13	0.12	0.05
Investment Banking Fees & Commissions	1.52	1.61	1.59	1.46	1.22
Venture Capital Revenue	0.00	0.00	0.00	0.01	0.00
Net Servicing Fees	0.17	0.31	0.27	0.36	0.37
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.93	1.03	0.87	1.05	1.02
Net Gain (Loss) - Sales Loans, OREO, Oth	1.34	1.35	1.35	1.23	1.69
Other Non-Interest Income	8.44	7.75	8.09	7.72	6.97
Overhead Less Non-Interest Income	38.13	35.77	37.64	35.00	34.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.13	30.19	27.96	29.49	30.14
Appl Inc Tax+TE/Pretax NOI+TE	34.77	35.93	35.37	34.99	35.54

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	49.75	47.91	49.55	48.29	46.58
Commercial and Industrial Loans	12.05	11.72	11.82	11.70	11.17
Loans to Individuals	3.66	4.02	3.70	4.10	4.32
Loans to Depository Institutions	0.01	0.01	0.01	0.02	0.03
Agricultural Loans	0.48	0.47	0.51	0.49	0.38
Other Loans and Leases	1.77	1.79	1.79	1.82	1.52
Net Loans and Leases	68.72	67.09	68.48	67.53	65.12
Debt Securities Over 1 Year	14.61	15.64	14.79	16.33	19.53
Mutual Funds and Equity Securities	0.15	0.20	0.20	0.18	0.22
Subtotal	84.69	84.20	84.67	85.02	85.99
Interest-Bearing Bank Balances	0.27	0.21	0.18	0.19	0.23
Federal Funds Sold & Reverse Repos	1.08	1.55	0.67	0.91	0.87
Debt Securities 1 Year or Less	2.62	2.95	2.80	2.83	2.37
Trading Assets	0.09	0.07	0.14	0.03	0.03
Total Earning Assets	89.96	90.29	89.86	89.86	90.11
Non-Int Cash and Due From Dep Inst	2.23	2.10	2.39	2.48	2.64
Other Real Estate Owned	0.13	0.07	0.10	0.05	0.05
All Other Assets	7.74	7.50	7.63	7.52	7.11
MEMORANDA:					
Short-Term Investments	4.41	5.19	4.22	4.34	3.74
U.S. Treasury Securities	0.12	0.19	0.15	0.19	0.22
U.S. Agency Securities (excl MBS)	3.30	5.12	4.32	4.87	5.28
Municipal Securities	2.87	2.62	2.83	2.61	2.69
Mortgage-Backed Securities	9.72	9.13	9.13	9.73	12.06
Asset-Backed Securities	0.04	0.04	0.04	0.07	0.04
Other Debt Securities	0.63	0.67	0.57	0.69	0.64
RE Loans Secured by 1-4 Family	15.47	15.42	15.57	15.86	15.85
Revolving	2.90	2.72	2.91	2.81	3.10
Closed-End, Sec by First Liens	10.53	10.67	10.55	10.93	10.92
Closed-End, Sec by Junior Liens	1.48	1.46	1.55	1.53	1.32
Commercial Real Estate Loans	31.49	29.81	31.23	29.67	28.40
Construction and Land Dev	10.73	9.85	10.60	9.42	8.03
Multifamily	1.66	1.56	1.59	1.56	1.90
Nonfarm Nonresidential	17.59	17.00	17.51	17.33	16.89
RE Loans Secured by Farmland	0.71	0.70	0.70	0.71	0.60
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.34	71.38	72.27	70.83	70.82
RE Loans Secured by 1-4 Family	23.10	23.41	23.32	23.46	24.36
Revolving	4.14	3.94	4.16	4.07	4.63
Closed-End	18.50	19.09	18.72	19.08	19.37
Commercial Real Estate Loans	44.82	43.40	44.51	42.85	41.99
Construction and Land Dev	14.95	14.09	14.78	13.51	11.79
Multifamily	2.44	2.26	2.36	2.26	2.76
Nonfarm Nonresidential	25.32	24.82	25.15	25.23	25.26
RE Loans Secured by Farmland	1.05	1.03	1.03	1.06	0.91
Loans to Depository Institutions	0.01	0.04	0.02	0.04	0.04
Commercial and Industrial Loans	17.31	17.38	17.13	17.62	17.17
Loans to Individuals	5.50	6.07	5.59	6.20	6.75
Credit Card Loans	0.15	0.16	0.16	0.16	0.16
Agricultural Loans	0.71	0.67	0.74	0.70	0.58
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	2.64	2.69	2.66	2.76	2.42

PERCENT OF TOTAL ASSETS	PEER GROUP 02 03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	4.41	5.19	4.22	4.34	3.74
Liquid Assets	17.93	19.40	18.22	19.04	21.99
Investment Securities	18.27	19.66	18.65	19.86	22.91
Net Loans and Leases	68.72	67.09	68.48	67.53	65.12
Net Lns, Ls & Stdbly Ltrs of Credit	70.11	68.74	69.94	69.09	66.61
Core Deposits	55.91	57.79	56.41	56.78	57.92
Noncore Funding	31.17	28.69	30.66	29.67	29.61
Time Deposits of \$100K or More	13.16	14.72	13.94	15.14	14.24
Foreign Deposits	0.22	0.08	0.23	0.13	0.19
Fed Funds Purchased and Repos	5.23	4.56	5.27	5.01	5.39
Net Fed Funds Purchased (Sold)	3.86	3.01	4.77	3.85	4.16
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	3.71	2.21	3.45	2.83	2.95
Earning Assets Repr in 1 Year	42.76	41.10	42.94	40.25	40.54
Int-Bearing Liab Repr in 1 Year	31.54	31.18	32.70	30.32	25.23
Long-Term Debt Repr in 1 Year	0.68	0.52	0.60	0.44	0.46
Net Assets Repriceable in 1 Year	10.30	9.20	9.68	8.95	14.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	30.88	27.36	30.49	29.40	29.11
Net ST Noncore Funding Dependence	22.36	18.96	22.25	20.48	19.29
Short-Term Inv/ST Noncore Funding	20.22	28.43	20.62	23.34	22.98
Liq Asts- ST Noncore Fndg/Nonliq Asts	-6.80	-2.91	-6.28	-3.96	2.17
Net Loans and Leases/Total Deposits	94.86	90.15	94.38	91.66	88.21
Net Loans and Leases/Core Deposits	129.29	122.56	129.23	125.50	118.32
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.33	-0.22	0.04	-0.21	-0.43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.34	-0.74	0.22	-1.41	-2.48
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.04	0.00	-0.04	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.56	11.61	12.75	11.31	11.61
Available-For-Sale Securities	89.44	88.39	87.25	88.69	88.39
U. S. Treasury Securities	0.80	1.18	1.00	1.16	0.93
U. S. Agency Securities (excl MBS)	20.64	27.88	25.81	25.93	24.92
Municipal Securities	16.51	14.34	16.23	13.61	12.49
Mortgage-Backed Securities	52.70	47.14	48.74	49.26	53.32
Asset-Backed Securities	0.23	0.24	0.25	0.45	0.17
Other Debt Securities	3.42	3.76	3.34	3.26	2.51
Mutual Funds and Equity Securities	0.89	1.03	1.08	0.99	1.03
Debt Securities 1 Year or Less	16.09	15.50	16.75	14.40	11.21
Debt Securities 1 To 5 Years	22.52	29.35	24.35	30.00	28.46
Debt Securities Over 5 Years	57.15	51.03	54.72	51.76	56.61
Pledged Securities	66.74	65.20	67.39	64.83	62.30
Structured Notes, Fair Value	0.28	0.75	0.43	0.72	0.74

## ANALYSIS RATIOS

## PEER GROUP 02

03/31/2008

03/31/2007

12/31/2007

12/31/2006

12/31/2005

ANALYSIS RATIOS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.53	0.16	0.28	0.14	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	0.76	0.23	0.41	0.21	0.22
Provision for Ln&Ls Losses/Net Losses	242.85	138.16	179.83	162.11	127.55
Ln&Ls Allowance/Total Loans & Leases	1.35	1.24	1.29	1.23	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.49	14.98	9.05	14.46	12.07
ALL/Nonaccrual Assets	219.99	373.94	244.83	402.52	387.47
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	179.42	300.88	200.62	336.46	316.73
Gross Ln&Ls Losses/Avg Loans & Leases	0.52	0.23	0.35	0.25	0.27
Recoveries/Avg Loans and Leases	0.07	0.07	0.07	0.09	0.09
Net Losses/Avg Loans and Leases	0.44	0.16	0.27	0.16	0.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	6.48	9.35	35.40	41.29	35.05
Earnings Coverage of Net Losses (X)	17.03	22.58	16.07	29.71	24.24

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	0.29	0.04	0.13	0.03	0.04
RE Loans Secured By 1-4 Family	0.22	0.06	0.10	0.04	0.04
Revolving	0.24	0.06	0.14	0.06	0.03
Closed-End	0.20	0.06	0.09	0.03	0.05
Commercial Real Estate Loans	0.27	0.02	0.14	0.03	0.04
Construction and Land Dev	0.45	0.03	0.23	0.02	0.02
Multifamily	0.05	0.01	0.05	0.04	0.02
Nonfarm Nonresidential	0.06	0.00	0.05	0.02	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	0.41	0.30	0.39	0.31	0.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.28	0.77	1.02	0.69	0.93
Credit Card Loans	2.65	1.52	1.83	1.08	1.81
Agricultural Loans	0.00	0.01	0.03	0.02	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.43	0.55	0.59	0.65	0.63

PERCENT OF LOANS AND LEASES	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
30-89 Days PD Loans and Leases	1.15	0.79	0.98	0.70	0.66
90+ Days PD Loans and Leases	0.09	0.07	0.08	0.07	0.08
Nonaccrual Loans and Leases	1.17	0.50	0.83	0.43	0.44
90+ Days PD and Nonaccrual Loans and Leases	1.32	0.59	0.98	0.51	0.53
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.16	0.79	0.98	0.70	0.66
90+ Days Past Due Assets	0.09	0.07	0.08	0.07	0.08
Nonaccrual Assets	1.18	0.50	0.83	0.43	0.44
30+ Days PD & Nonaccrual Assets	2.50	1.39	1.98	1.22	1.21
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.93	0.41	0.69	0.36	0.36
90+ PD & Nonaccrual Assets + OREO	1.06	0.50	0.80	0.43	0.42
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.96	0.42	0.67	0.36	0.35
Allowance for Loan & Lease Losses	94.98	51.33	74.29	44.27	41.33
Equity Cap + ALLL	9.87	4.21	6.85	3.59	3.69
Tier 1 Cap + ALLL	11.05	4.56	7.70	3.88	3.85
Loans & Leases + RE Acquired	1.33	0.60	0.94	0.52	0.52

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

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.18	0.74	0.99	0.68	0.57
- 90+ Days Past Due	0.09	0.06	0.09	0.06	0.06
- Nonaccrual	1.37	0.51	0.93	0.43	0.40
Coml & Indl - 30-89 Days PD	0.92	0.77	0.82	0.63	0.67
- 90+ Days Past Due	0.08	0.08	0.07	0.06	0.06
- Nonaccrual	0.75	0.65	0.66	0.63	0.75
Individuals - 30-89 Days PD	1.45	0.98	1.44	1.11	1.35
- 90+ Days Past Due	0.13	0.08	0.10	0.08	0.11
- Nonaccrual	0.24	0.15	0.19	0.14	0.22
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.19	0.41	0.23	0.32	0.23
- 90+ Days Past Due	0.00	0.02	0.01	0.00	0.00
- Nonaccrual	0.24	0.26	0.20	0.12	0.21
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.35	0.32	0.47	0.36	0.64
- 90+ Days Past Due	0.02	0.03	0.03	0.04	0.04
- Nonaccrual	0.12	0.07	0.08	0.10	0.11
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.17	0.74	1.00	0.76	0.79
- 90+ Days Past Due	0.11	0.08	0.13	0.08	0.09
- Nonaccrual	0.83	0.46	0.71	0.36	0.40
Revolving - 30-89 Days PD	0.64	0.53	0.62	0.44	0.44
- 90+ Days Past Due	0.05	0.04	0.04	0.05	0.04
- Nonaccrual	0.35	0.22	0.29	0.18	0.13
Closed-End - 30-89 Days PD	1.27	0.82	1.11	0.83	0.89
- 90+ Days Past Due	0.12	0.09	0.15	0.08	0.11
- Nonaccrual	0.92	0.49	0.76	0.40	0.43
- Jr Lien 30-89 Days PD	0.11	0.08	0.11	0.08	0.10
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.09	0.07	0.09	0.06	0.05
Commercial RE - 30-89 Days PD	1.18	0.67	0.93	0.58	0.43
- 90+ Days Past Due	0.07	0.04	0.06	0.04	0.04
- Nonaccrual	1.70	0.54	1.07	0.44	0.42
Const & Dev - 30-89 Days PD	1.89	0.84	1.42	0.72	0.48
- 90+ Days Past Due	0.12	0.05	0.08	0.04	0.03
- Nonaccrual	3.18	0.56	1.57	0.39	0.14
Multifamily - 30-89 Days PD	0.58	0.32	0.60	0.37	0.21
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.01
- Nonaccrual	0.71	0.33	0.60	0.25	0.15
Nonfarm Nres- 30-89 Days PD	0.71	0.49	0.57	0.51	0.39
- 90+ Days Past Due	0.04	0.02	0.04	0.03	0.03
- Nonaccrual	0.63	0.45	0.58	0.41	0.48
Farmland - 30-89 Days PD	0.43	0.53	0.37	0.32	0.33
- 90+ Days Past Due	0.01	0.02	0.00	0.01	0.01
- Nonaccrual	0.35	0.49	0.31	0.36	0.35
Credit Card - 30-89 Days PD	1.49	1.44	1.48	1.23	1.37
- 90+ Days Past Due	0.59	0.44	0.52	0.46	0.43
- Nonaccrual	0.17	0.14	0.23	0.07	0.06



## CAPITAL RATIOS

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.48	8.90	8.51	8.76	8.66
Tier 1 RBC Ratio	10.66	11.31	10.72	11.16	11.27
Total Risk-Based Capital Ratio	12.33	12.91	12.37	12.74	12.84

Tangible Tier 1 Leverage Ratio	8.40	8.81	8.41	8.66	8.52
Tangible Common Eq Cap/Tan Assets	6.71	7.04	6.72	6.91	6.78

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	18.07	19.06	18.71	19.23	19.47
Standby Letters of Credit	1.16	1.31	1.22	1.29	1.25
Commercial & Similar Letters of Credit	0.07	0.08	0.07	0.09	0.10

Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00

## TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	4.59	4.10	3.87	4.32	4.10
Interest Rate Contracts	3.35	2.92	2.89	3.05	3.29
Interest Rate Futures & Forward Contr	0.35	0.21	0.22	0.23	0.21
Written Options Contr (Int Rate)	0.31	0.22	0.17	0.17	0.15
Purchased Options Contr (Int Rate)	0.25	0.42	0.35	0.28	0.13
Interest Rate Swaps	1.96	1.55	1.71	1.51	2.03

Foreign Exchange Contracts	0.03	0.03	0.04	0.04	0.09
Futures & Forward Foreign Exch Contr	0.03	0.02	0.03	0.03	0.04
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00

Equity, Commodity, & Other Deriv Contr	0.04	0.04	0.04	0.03	0.03
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.01	0.00	0.01	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.01	0.01	0.01	0.01	0.01
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00

## PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	26.36	28.38	28.46	30.01	31.73
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	93.80	93.37	92.27	93.74	92.67
Foreign Exchange Contracts	1.36	3.16	2.28	3.18	5.70
Equity, Comm, & Other Contracts	1.68	2.11	2.47	1.03	1.56
Futures and Forwards	18.39	18.35	19.13	21.09	19.86
Written Options	19.28	16.42	17.81	15.51	13.62
Exchange-Traded	0.00	0.00	0.03	0.00	0.00
Over-The-Counter	18.51	15.29	16.61	14.96	13.11
Purchased Options	5.26	7.48	9.40	6.08	5.17
Exchange-Traded	0.00	0.01	0.00	0.02	0.00
Over-The-Counter	5.05	6.99	9.11	5.54	4.76
Swaps	45.82	44.35	44.01	44.41	51.93
Held for Trading	24.90	15.52	17.21	16.66	9.20
Interest Rate Contracts	21.71	11.22	13.74	12.22	5.45
Foreign Exchange Contracts	0.02	1.26	0.14	1.47	0.69
Equity, Comm, & Other Contracts	0.01	0.03	0.04	0.00	0.00
Non-Traded	75.10	84.48	82.79	83.34	90.80
Interest Rate Contracts	67.93	71.57	69.22	71.72	76.72
Foreign Exchange Contracts	0.22	0.40	0.42	0.34	2.29
Equity, Comm, & Other Contracts	0.83	1.21	1.62	0.73	1.14
Deriv Contr (Excl Fut & FX LE 14 Days)	73.58	78.53	76.93	76.20	79.53
One Year or Less	23.49	22.25	23.34	19.68	25.72
Over 1 Year to 5 Years	20.34	24.43	28.08	24.67	26.71
Over 5 Years	15.12	13.78	12.55	13.30	13.12
Gross Negative Fair Value (Abs Val)	1.66	0.46	1.01	0.48	0.77
Gross Positive Fair Value	1.45	0.69	1.28	0.67	0.60
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.01	0.00	0.01	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.01	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	0.08	0.02	0.04	0.03	0.02

INSURANCE ACTIVITIES	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.01	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	35.69	35.60	35.53	35.51	26.47
Ins Under Assets(L/H)/Tot Ins Und Ast	64.31	64.40	64.47	64.49	73.53
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.93	1.03	0.87	1.05	1.02
Premium Inc/Ins Activities Revenue	3.17	2.96	3.43	2.85	3.72
Credit Rel Prem Inc/Tot Prem Inc	54.29	68.61	57.86	72.22	77.78
Other Prem Inc/Total Prem Inc	45.71	31.39	42.14	27.78	22.22
Ins Under Net Income/Consol Net Income	0.04	0.05	0.05	0.07	0.08
Ins Net Inc (P/C)/Equity (P/C)	11.45	11.36	13.96	10.64	11.45
Ins Net Inc (L/H)/Equity (L/H)	0.66	2.50	6.26	6.54	9.55
Insur Ben, Losses, Exp/Insur Premiums	84.14	218.46	465.93	304.30	147.10
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.25	4.34	4.37	4.38	4.09
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.27	10.17	10.98	10.31	9.87
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.56	0.63	0.57	0.52	0.50
Cost: Interest-Bearing Deposits	2.80	5.22	4.63	4.62	2.63
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	5.24	0.46	1.73	1.62	3.72
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
<b>GROWTH RATES:</b>					
Net Loans and Leases	-12.23	-19.32	-17.84	-1.36	31.99
Total Selected Assets	-10.99	-25.80	-9.39	-3.15	15.16
Deposits	-17.15	19.79	10.61	14.04	36.12

PROFITABILITY:	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	7.60	10.75	9.49	12.23	12.96
Bank Net Inc/Avg Eq Inv in Banks	8.26	11.24	9.83	12.37	13.09
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.88	7.80	5.92	6.05	7.15
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.68	7.54	8.67	9.56	5.80
Bank Net Income/Parent Net Income	106.65	108.34	107.80	94.89	94.30
Nonbank Net Income/Parent Net Income	2.39	2.13	1.73	1.91	1.82
Sub BHCs Net Inc/Parent Net Income	97.51	87.43	85.56	87.17	103.02
LEVERAGE:					
Total Liabilities/Equity	27.78	25.04	25.89	24.70	24.24
Total Debt/Equity Capital	4.90	3.75	4.31	3.79	3.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	22.46	20.30	20.64	20.45	19.48
Tot Debt+Lns Guaranteed for Affl/Equity	5.24	3.75	4.31	3.79	3.83
Total Debt/Equ Cap - Exc Over Fair Value	5.10	3.94	4.56	3.91	3.91
Long-Term Debt/Equity Capital	2.54	2.41	2.26	2.31	2.79
Short-Term Debt/Equity Capital	1.76	0.62	1.30	0.85	0.36
Current Portion of LT Debt/Equity	0.01	0.03	0.01	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.12	0.16	0.13	0.14	0.14
Long-Term Debt/Consolidated LT Debt	3.78	4.55	4.22	4.26	3.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	115.76	113.02	113.92	112.99	112.42
Total Investment in Subs/Equity	118.01	114.90	115.71	115.00	114.30
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.68	97.80	98.87	97.66	97.17
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	101.44	99.23	100.26	99.19	98.90
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.94	1.23	1.43	1.09	1.03
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.84	2.95	4.16	2.63	2.64
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.28	140.04	152.43	149.24	128.75
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	133.70	155.71	149.47	154.29	128.02
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.44	132.52	95.02	106.17	101.74
Pretax Oper Inc + Int Exp/Int Expense	4265.42	10009.2	28090.7	7903.77	8843.77
Div + Int From Subs/Int Exp + Div	176.82	185.86	232.42	235.86	213.78
Fees+Other Inc From Subs/Sal + Oth Exp	9.79	12.31	10.02	10.96	14.57
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1130.54	1829.13	8497.79	8204.11	4926.82
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.61	1.30	0.23	0.70	1.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	7.18	9.76	7.18	9.37	8.33
Total	7.18	9.76	7.18	9.37	8.33
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.11	1.14	0.92	1.03	0.88
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

## PEER GROUP 02

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	65.60	59.57	57.89	66.85	67.14
Dividends Paid/Net Income	39.90	32.09	38.78	28.15	28.95
Net Income - Dividends/Avg Equity	3.95	7.01	5.37	8.43	8.91

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	132.94	146.14	184.35	174.90	139.78
Dividends From Nonbank Subs	2.70	2.50	4.05	2.86	3.75
Dividends From Subsidiary BHCs	1.89	2.81	4.95	2.78	7.38
Dividends From All Subsidiaries	173.50	168.37	215.38	217.41	187.55

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	45.32	51.20	73.16	54.56	46.16
Interest Income From Bank Subs	0.85	0.96	1.11	0.96	0.77
Mgt & Service Fees From Bank Subs	2.17	4.14	2.22	3.79	4.12
Other Income From Bank Subs	0.01	0.03	0.02	0.02	0.05
Operating Income From Bank Subs	59.21	59.31	86.18	67.17	56.56

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	70.93	46.26	78.99	63.05	75.72
Interest Income From Nonbank Subs	5.33	1.16	4.27	11.74	6.43
Mgt & Serv Fees From Nonbank Subs	2.66	1.22	3.03	1.80	2.00
Other Income From Nonbank Subs	0.00	0.00	0.02	0.55	2.31
Operating Inc From Nonbank Subs	97.76	57.28	98.52	84.29	101.24

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	51.51	53.07	38.82	51.07	52.89
Interest Inc From Subsidiary BHCs	0.30	0.57	0.50	0.45	0.20
Mgt & Serv Fees From Sub BHCs	2.05	1.49	1.59	1.66	3.77
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	53.86	55.13	40.91	53.17	56.85

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	47.10	55.12	68.20	68.53	60.74
Interest Income From Bank Subs	4.34	3.45	1.38	1.34	1.42
Mgt & Serv Fees From Bank Subs	4.62	4.64	3.46	3.79	4.90
Other Income From Bank Subs	0.05	0.06	0.02	0.06	0.06
Operating Income From Bank Subs	67.32	72.07	85.55	88.00	74.53

Dividends From Nonbank Subs	1.93	1.97	1.61	1.29	1.87
Interest Income From Nonbank Subs	0.12	0.17	0.17	0.29	0.15
Mgt & Serv Fees From Nonbank Subs	0.12	0.03	0.05	0.04	0.04
Other Income From Nonbank Subs	0.00	0.02	0.02	0.01	0.01
Operating Inc From Nonbank Subs	3.06	3.49	2.86	2.22	2.70

Dividends From Subsidiary BHCs	2.12	2.38	2.04	1.27	4.10
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	2.31	2.62	2.36	1.40	4.55

Loans and Adv From Subs/ST Debt	609.97	2667.19	754.10	797.93	31657.6
Loans and Adv From Subs/Total Debt	403.81	664.77	487.84	884.65	379.61

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									98
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.32	1.99	2.34	2.90	3.34	3.70	4.19	4.78	98
+ Non-interest Income	1.20	0.38	0.51	0.72	1.11	1.55	2.16	2.89	98
- Overhead Expense	2.93	1.55	1.93	2.35	2.85	3.27	4.00	5.10	98
- Provision for Losses	0.53	0.06	0.08	0.16	0.31	0.68	1.63	2.31	98
+ Securities Gains (Losses)	0.05	-0.09	-0.02	0.00	0.01	0.07	0.23	0.48	98
+ Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	98
= Pretax Net Oper Income (TE)	1.10	-2.42	-0.87	0.57	1.23	1.76	2.33	2.67	98
Net Operating Income	0.71	-1.70	-0.60	0.36	0.82	1.11	1.49	1.76	98
Net Income	0.71	-1.70	-0.60	0.36	0.82	1.11	1.49	1.76	98
Net Income (Sub S Adjusted)	0.37	-1.84	-1.84	-1.84	-0.29	1.37	1.56	1.62	3
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.55	5.50	5.89	6.25	6.50	6.82	7.39	8.23	98
Interest Expense	2.92	1.98	2.26	2.55	2.91	3.20	3.54	4.12	98
Net Interest Income (TE)	3.63	2.14	2.58	3.17	3.67	4.03	4.55	5.04	98
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.43	0.00	0.02	0.13	0.27	0.50	1.42	1.91	98
Earnings Coverage of Net Losses (X)	17.02	-7.54	0.09	2.56	7.03	15.61	54.78	134.21	98
Ln&Ls Allowance/Total Loans & Leases	1.34	0.81	0.94	1.12	1.28	1.54	1.92	2.39	98
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.29	0.13	0.24	0.55	0.95	1.79	2.97	4.43	98
30-89 Days Past Due Loans and Leases	1.14	0.26	0.38	0.58	0.91	1.39	2.70	3.95	98
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	30.87	-0.20	12.53	20.09	29.31	40.01	53.00	63.15	98
Net ST Noncore Funding Dependence	22.35	-1.18	5.62	14.34	21.26	30.01	36.78	51.44	98
Net Loans and Leases/Total Assets	68.71	41.12	49.50	63.62	70.43	74.46	81.53	85.15	98
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	8.48	5.82	6.83	7.48	8.34	9.36	10.26	11.26	98
Equity Capital/Total Assets	9.17	4.92	6.56	7.58	9.02	10.51	11.67	13.69	98
Net Loans&Ls/Equity Capital (X)	7.70	4.10	4.72	6.22	7.35	8.80	11.52	12.56	98
Cash Dividends/Net Income	39.88	0.00	0.00	15.30	40.34	58.79	99.69	122.34	86
Cash Dividends/Net Income (Sub S Adjusted)	11.76	-34.87	-34.87	-34.87	-27.01	7.95	56.77	73.04	3
Retained Earnings/Avg Equity Cap	3.95	-19.98	-10.92	0.64	5.43	8.58	11.57	16.29	98
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	1.76	0.00	0.00	0.00	0.00	1.92	8.71	18.82	98
Long-Term Debt/Equity Capital	2.54	0.00	0.00	0.00	0.00	3.19	13.80	20.90	98
Equity Investment in Subs/Equity Cap	115.76	89.40	94.94	99.99	115.93	125.97	142.65	156.69	98
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	133.69	-26.02	5.94	43.26	94.27	157.11	403.60	701.32	96

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.00	5.00	5.28	5.64	5.89	6.30	6.73	7.44	98
Less: Interest Expense	2.68	1.76	2.05	2.34	2.71	3.01	3.27	3.68	98
Equals: Net Interest Income (TE)	3.32	1.99	2.34	2.90	3.34	3.70	4.19	4.78	98
Plus: Non-Interest Income	1.20	0.38	0.51	0.72	1.11	1.55	2.16	2.89	98
Equals: Adj Operating Income (TE)	4.53	2.37	3.11	4.00	4.52	5.16	5.65	6.43	98
Less: Overhead Expense	2.93	1.55	1.93	2.35	2.85	3.27	4.00	5.10	98
Less: Provision for Loan and Lease Losses	0.53	0.06	0.08	0.16	0.31	0.68	1.63	2.31	98
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Plus: Realized G/L on AFS Sec	0.05	-0.11	-0.02	0.00	0.01	0.07	0.23	0.48	98
Plus: Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	98
Equals: Pretax Net Oper Inc (TE)	1.10	-2.42	-0.87	0.57	1.23	1.76	2.33	2.67	98
Less: Applicable Income Taxes (TE)	0.40	-0.39	-0.08	0.18	0.42	0.62	0.81	0.97	98
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	98
Equals: Net Operating Income	0.71	-1.70	-0.60	0.36	0.82	1.11	1.49	1.76	98
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Equals: Net Income	0.71	-1.70	-0.60	0.36	0.82	1.11	1.49	1.76	98
Memo: Net Income (Last Four Qtrs)	0.77	-1.73	-0.23	0.52	0.87	1.13	1.48	1.75	98
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	91.89	86.32	87.65	89.41	91.51	94.18	96.18	97.64	98
Avg Int-Bearing Funds / Avg Assets	79.70	65.26	71.47	75.38	80.13	84.20	87.65	89.47	98
Int Income (TE) / Avg Earning Assets	6.55	5.50	5.89	6.25	6.50	6.82	7.39	8.23	98
Int Expense / Avg Earning Assets	2.92	1.98	2.26	2.55	2.91	3.20	3.54	4.12	98
Net Int Inc (TE) / Avg Earn Assets	3.63	2.14	2.58	3.17	3.67	4.03	4.55	5.04	98
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.96	5.96	6.29	6.60	6.78	7.26	7.66	8.73	98
Interest-Bearing Bank Balances	4.69	0.00	0.67	2.21	3.83	5.83	10.90	25.32	89
Fed Funds Sold & Reverse Repos	3.08	1.92	2.61	2.80	3.05	3.24	3.70	4.02	88
Trading Assets	6.02	0.00	0.00	0.00	3.23	5.83	14.04	30.13	35
Total Earning Assets	6.43	5.37	5.60	6.05	6.32	6.77	7.23	8.13	98
Investment Securities (TE)	5.18	4.19	4.43	4.77	5.17	5.47	6.07	6.40	98
U.S. Treasury & Agency Sec (excl MBS)	5.87	3.23	3.98	4.52	5.16	6.28	9.88	16.05	94
Mortgage-Backed Securities	4.71	2.67	3.73	4.40	4.76	5.10	5.47	5.65	95
All Other Securities	6.56	4.20	4.82	5.52	6.22	7.23	8.35	12.81	96
Interest-Bearing Deposits	3.17	2.18	2.40	2.80	3.18	3.51	3.84	4.29	98
Time Deposits of \$100K or More	4.46	3.07	3.71	4.10	4.50	4.81	5.13	5.66	98
Time Deposits < \$100K	4.39	3.03	3.51	4.21	4.44	4.69	4.98	5.21	98
Other Domestic Deposits	1.84	0.94	1.19	1.48	1.81	2.14	2.42	3.06	98
Foreign Deposits	2.80	0.00	0.00	2.23	3.09	3.49	3.54	3.56	8
Fed Funds Purchased and Repos	3.15	1.87	2.22	2.66	3.16	3.58	4.06	4.48	96
Other Borrowed Funds & Trading Liab	4.05	2.22	3.04	3.46	3.97	4.53	4.99	6.46	96
All Interest-Bearing Funds	3.37	2.58	2.75	3.01	3.35	3.64	4.03	4.29	98

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.88	11.73	12.32	14.26	16.47	20.73	26.69	31.03	98
Avg Assets per Employee (\$000)	4823.51	2601.67	3083.82	3474.43	4275.89	5261.73	8285.62	11452.2	98

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.91	0.00	0.00	0.42	2.55	5.31	7.35	8.81	97
Overhead Exp / NII + Non-Int Income	65.35	42.72	47.49	58.28	64.70	71.69	83.21	93.36	98

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.93	1.55	1.93	2.35	2.85	3.27	4.00	5.10	98
Personnel Expense	1.58	0.82	1.00	1.29	1.55	1.80	2.12	2.63	98
Net Occupancy Expense	0.41	0.21	0.27	0.32	0.40	0.47	0.56	0.59	98
Other Operating Expenses	0.88	0.44	0.49	0.69	0.85	1.00	1.38	1.72	98
Overhead Less Non-Interest Income	1.64	0.44	0.99	1.22	1.62	1.94	2.51	2.93	98

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.70	42.45	45.08	55.63	63.65	70.21	76.24	93.14	98
Personnel Expense	34.77	21.18	24.73	29.60	35.15	39.52	44.51	48.68	98
Net Occupancy Expense	9.05	6.16	6.71	7.53	8.83	10.39	11.48	13.26	98
Other Operating Expenses	19.31	10.36	13.01	15.75	19.16	21.89	27.07	30.12	98
Total Non-Interest Income	25.88	7.80	12.66	17.99	24.79	31.92	41.34	45.60	98
Fiduciary Activities Income	2.13	0.00	0.00	0.01	1.59	3.77	6.63	7.89	98
Serv Charges on Deposit Accts - Domestic	7.58	1.33	2.11	4.32	7.15	10.49	13.33	14.35	98
Trading Revenue	0.13	-2.32	-0.78	0.00	0.00	0.00	1.04	4.03	98
Investment Banking Fees & Commissions	1.52	0.00	0.00	0.29	1.27	2.40	4.03	5.14	98
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Net Servicing Fees	0.16	-0.82	-0.06	0.00	0.02	0.26	0.58	1.86	98
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Insurance Activities Revenue	0.92	0.00	0.00	0.00	0.15	1.17	4.70	6.72	98
Net Gain (Loss) - Sales Loans, OREO, Oth	1.33	-2.60	-0.20	0.07	0.77	2.15	4.53	8.64	98
Other Non-Interest Income	8.43	2.27	2.94	5.35	8.08	10.30	15.37	17.89	98
Overhead Less Non-Interest Income	38.12	14.10	18.71	27.48	35.43	46.81	60.69	76.67	98

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.12	0.20	13.82	23.33	28.34	32.66	35.61	39.01	84
Appl Inc Tax+TE/Pretax NOI+TE	34.76	8.05	26.99	33.05	35.17	37.18	39.85	42.38	84



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.75	14.96	26.58	40.50	50.47	60.32	65.59	69.28	98
Commercial and Industrial Loans	12.04	0.80	3.13	6.77	10.70	16.63	22.97	29.00	98
Loans to Individuals	3.65	0.21	0.39	1.01	2.43	6.13	9.80	12.14	98
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.23	98
Agricultural Loans	0.48	0.00	0.00	0.00	0.09	0.77	2.13	3.31	98
Other Loans and Leases	1.76	0.03	0.17	0.49	1.01	2.93	5.02	6.76	98
Net Loans and Leases	68.71	41.12	49.50	63.62	70.43	74.46	81.53	85.15	98
Debt Securities Over 1 Year	14.61	0.73	3.43	9.13	13.62	18.49	26.84	31.00	98
Mutual Funds and Equity Securities	0.14	0.00	0.00	0.00	0.08	0.28	0.48	0.74	98
Subtotal	84.68	70.86	74.65	82.41	85.45	87.96	90.88	92.53	98
Interest-Bearing Bank Balances	0.27	0.00	0.00	0.00	0.05	0.41	1.03	2.62	98
Federal Funds Sold & Reverse Repos	1.07	0.00	0.00	0.00	0.18	1.67	4.92	7.04	98
Debt Securities 1 Year or Less	2.61	0.06	0.15	0.52	2.01	4.21	6.46	9.59	98
Trading Assets	0.08	0.00	0.00	0.00	0.00	0.03	0.42	1.14	98
Total Earning Assets	89.95	84.97	86.22	87.80	89.69	91.84	94.27	95.20	98
Non-Int Cash and Due From Dep Inst	2.22	0.79	1.14	1.74	2.21	2.57	3.21	4.13	98
Other Real Estate Owned	0.12	0.00	0.00	0.02	0.08	0.18	0.34	0.53	98
All Other Assets	7.73	3.34	4.09	5.39	7.70	9.59	11.63	13.08	98
MEMORANDA:									
Short-Term Investments	4.41	0.25	0.46	1.60	3.05	6.18	12.42	18.45	98
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.07	0.48	2.29	98
U.S. Agency Securities (excl MBS)	3.29	0.00	0.00	0.43	2.09	5.41	8.53	10.53	98
Municipal Securities	2.87	0.00	0.05	0.78	2.10	4.33	7.10	11.34	98
Mortgage-Backed Securities	9.72	0.15	0.54	4.43	9.17	13.60	19.16	26.64	98
Asset-Backed Securities	0.03	0.00	0.00	0.00	0.00	0.00	0.22	0.64	98
Other Debt Securities	0.63	0.00	0.00	0.00	0.18	0.86	2.82	4.98	98
RE Loans Secured by 1-4 Family	15.47	1.67	3.75	8.91	14.90	21.15	28.31	31.99	98
Revolving	2.89	0.00	0.04	0.85	2.59	4.26	6.93	7.93	98
Closed-End, Sec by First Liens	10.52	0.79	2.24	5.10	9.71	14.95	19.46	28.78	98
Closed-End, Sec by Junior Liens	1.47	0.00	0.02	0.41	1.18	2.30	3.53	4.37	98
Commercial Real Estate Loans	31.49	5.87	11.23	21.79	31.32	41.69	50.24	57.95	98
Construction and Land Dev	10.72	0.85	1.95	4.78	9.50	15.75	22.16	27.39	98
Multifamily	1.65	0.07	0.25	0.61	1.35	2.51	3.92	4.44	98
Nonfarm Nonresidential	17.59	2.14	6.52	11.53	18.31	22.25	27.46	33.27	98
RE Loans Secured by Farmland	0.71	0.00	0.00	0.05	0.28	1.22	2.38	3.17	98
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.33	30.65	49.96	63.63	73.69	82.28	89.98	95.01	98
RE Loans Secured by 1-4 Family	23.09	2.42	5.58	12.89	21.61	32.13	42.19	54.59	98
Revolving	4.14	0.00	0.09	1.36	3.77	6.31	9.02	10.76	98
Closed-End	18.50	1.43	4.26	9.95	18.08	24.91	38.42	49.18	98
Commercial Real Estate Loans	44.82	11.32	19.96	33.61	43.79	57.85	67.61	72.91	98
Construction and Land Dev	14.95	1.35	2.74	6.71	13.26	21.39	29.62	37.79	98
Multifamily	2.44	0.10	0.37	0.99	2.09	3.57	5.19	6.81	98
Nonfarm Nonresidential	25.32	7.05	12.82	18.58	25.38	29.95	40.78	48.54	98
RE Loans Secured by Farmland	1.04	0.00	0.00	0.06	0.42	1.84	3.79	4.73	98
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.31	98
Commercial and Industrial Loans	17.31	2.13	5.34	10.04	14.89	22.91	33.34	46.69	98
Loans to Individuals	5.49	0.25	0.58	1.45	3.59	8.71	15.24	19.79	98
Credit Card Loans	0.15	0.00	0.00	0.00	0.00	0.15	0.85	1.54	98
Agricultural Loans	0.70	0.00	0.00	0.00	0.14	1.10	3.21	4.57	98
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Other Loans and Leases	2.63	0.05	0.30	0.76	1.40	3.90	7.97	10.10	98

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.41	0.25	0.46	1.60	3.05	6.18	12.42	18.45	98
Liquid Assets	17.93	4.75	8.58	12.55	15.90	21.42	32.10	40.72	98
Investment Securities	18.27	2.28	8.94	11.43	16.84	24.55	32.45	37.55	98
Net Loans and Leases	68.71	41.12	49.50	63.62	70.43	74.46	81.53	85.15	98
Net Lns, Ls & Stdby Ltrs of Credit	70.11	45.20	50.06	64.83	71.96	76.02	83.33	86.54	98
Core Deposits	55.91	22.30	37.54	47.27	58.49	64.21	69.29	74.49	98
Noncore Funding	31.16	13.24	16.99	21.43	28.48	39.67	51.16	64.44	98
Time Deposits of \$100K or More	13.15	5.44	6.25	8.74	12.11	15.73	23.61	31.03	98
Foreign Deposits	0.22	0.00	0.00	0.00	0.00	0.00	0.00	6.99	98
Fed Funds Purchased and Repos	5.23	0.00	0.20	1.19	4.16	8.17	13.65	15.38	98
Net Fed Funds Purchased (Sold)	3.85	-5.40	-1.24	0.12	3.35	7.28	10.89	14.33	98
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	98
Oth Borrowings W/Rem Mat 1 Yr or Less	3.71	0.00	0.12	0.91	2.25	6.14	9.98	12.04	98
Earning Assets Repr in 1 Year	42.76	15.27	19.14	34.01	41.73	51.53	63.04	66.35	98
Int-Bearing Liab Repr in 1 Year	31.54	10.91	13.98	21.16	26.81	43.36	56.80	60.71	98
Long-Term Debt Repr in 1 Year	0.68	0.00	0.00	0.00	0.00	1.08	3.18	5.38	98
Net Assets Repriceable in 1 Year	10.29	-15.26	-11.66	-1.66	10.75	21.86	29.89	39.55	98
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	30.87	-0.20	12.53	20.09	29.31	40.01	53.00	63.15	98
Net ST Noncore Funding Dependence	22.35	-1.18	5.62	14.34	21.26	30.01	36.78	51.44	98
Short-Term Inv/ST Noncore Funding	20.21	0.97	1.25	6.60	14.89	27.82	59.20	98.91	98
Liq Asts-ST Noncore Fndg/Nonliq Asts	-6.79	-36.44	-28.92	-18.06	-6.94	2.14	18.00	26.13	98
Net Loans and Leases/Total Deposits	94.86	60.27	71.98	86.64	95.58	102.81	113.65	125.05	98
Net Loans and Leases/Core Deposits	129.29	76.09	87.40	105.36	119.42	148.85	183.57	226.27	98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.32	-0.45	-0.24	0.00	0.09	0.38	0.99	3.32	70
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.34	-8.00	-3.17	-0.32	1.28	3.56	5.44	7.17	96
Struct Notes Appr(Depr)/T1 Cap	-0.07	-6.35	-1.27	-0.01	0.00	0.02	0.12	0.14	28
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.56	0.00	0.00	0.00	2.76	13.03	51.65	69.81	98
Available-For-Sale Securities	89.43	13.91	44.71	85.93	97.08	100.00	100.00	100.00	98
U.S. Treasury Securities	0.80	0.00	0.00	0.00	0.01	0.48	5.05	8.71	98
U.S. Agency Securities (excl MBS)	20.63	0.00	0.07	2.09	14.76	31.62	62.82	69.66	98
Municipal Securities	16.51	0.00	0.57	4.63	14.07	25.76	38.22	48.18	98
Mortgage-Backed Securities	52.70	2.37	8.22	36.32	55.45	70.23	81.56	84.92	98
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.00	0.93	3.82	98
Other Debt Securities	3.41	0.00	0.00	0.00	1.88	5.12	14.32	17.81	98
Mutual Funds and Equity Securities	0.88	0.00	0.00	0.00	0.53	1.52	2.87	4.26	98
Debt Securities 1 Year or Less	16.09	0.46	1.47	5.05	12.60	21.54	36.79	64.76	98
Debt Securities 1 To 5 Years	22.51	0.89	2.85	7.81	17.97	34.13	53.48	62.35	98
Debt Securities Over 5 Years	57.14	4.04	12.54	33.99	64.59	77.77	88.40	92.36	98
Plledged Securities	66.73	23.47	26.34	50.72	69.70	82.11	94.52	96.60	98
Structured Notes, Fair Value	0.28	0.00	0.00	0.00	0.00	0.08	1.35	3.70	98

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.53	0.06	0.08	0.16	0.31	0.68	1.63	2.31	98
Provision for Ln&Ls Losses/Avg Lns&Ls	0.75	0.09	0.14	0.25	0.45	0.92	2.09	3.21	98
Provision for Ln&Ls Losses/Net Losses	242.85	2.33	67.93	115.24	153.64	270.45	554.79	1548.18	98
Ln&Ls Allowance/Total Loans & Leases	1.34	0.81	0.94	1.12	1.28	1.54	1.92	2.39	98
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.48	0.73	1.11	2.42	4.43	8.06	28.35	80.42	95
ALLL/Nonaccrual Assets	219.98	40.70	57.88	79.69	153.49	245.28	650.36	990.42	98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	179.41	34.97	51.97	70.98	134.28	197.39	465.12	763.71	98
Gross Ln&Ls Losses/Avg Loans & Leases	0.52	0.03	0.07	0.18	0.33	0.60	1.65	2.01	98
Recoveries/Avg Loans and Leases	0.06	0.00	0.01	0.03	0.05	0.09	0.14	0.19	98
Net Losses/Avg Loans and Leases	0.43	0.00	0.02	0.13	0.27	0.50	1.42	1.91	98
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Recoveries/Prior Year-End Losses	6.47	1.01	1.47	3.01	5.44	9.55	11.99	19.39	97
Earnings Coverage of Net Losses (X)	17.02	-7.54	0.09	2.56	7.03	15.61	54.78	134.21	98
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.28	-0.02	-0.00	0.00	0.09	0.34	1.13	2.36	98
RE Loans Secured By 1-4 Family	0.22	-0.08	-0.00	0.00	0.08	0.25	0.93	1.71	98
Revolving	0.24	-0.04	-0.00	0.00	0.03	0.31	1.18	1.79	93
Closed-End	0.19	-0.07	-0.00	0.00	0.06	0.19	0.88	1.73	98
Commercial Real Estate Loans	0.27	-0.06	-0.00	0.00	0.06	0.33	1.35	2.11	98
Construction and Land Dev	0.44	-0.00	0.00	0.00	0.05	0.56	2.08	4.01	97
Multifamily	0.05	-0.00	0.00	0.00	0.00	0.00	0.14	1.36	94
Nonfarm Nonresidential	0.05	-0.12	-0.00	0.00	0.00	0.08	0.27	0.53	98
RE Loans Secured by Farmland	-0.00	-0.26	-0.00	0.00	0.00	0.00	0.00	0.04	82
Commercial and Industrial Loans	0.41	-0.11	-0.04	0.05	0.30	0.69	1.06	1.67	97
Loans to Depository Institutions	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	1.28	0.08	0.16	0.46	0.81	1.41	3.50	8.05	90
Credit Card Loans	2.64	0.00	0.00	0.54	2.39	4.14	6.95	11.76	44
Agricultural Loans	-0.00	-0.17	-0.07	0.00	0.00	0.00	0.01	0.09	68
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.43	-0.02	-0.00	0.00	0.04	0.62	1.63	3.21	96

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.14	0.26	0.38	0.58	0.91	1.39	2.70	3.95	98
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.01	0.05	0.14	0.30	0.48	98
Nonaccrual Loans and Leases	1.17	0.11	0.17	0.44	0.81	1.66	2.87	4.07	98
90+ Days PD and Nonaccrual Loans and Leases	1.31	0.13	0.22	0.56	0.91	1.79	2.98	5.82	98
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	98
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.22	98
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.16	0.26	0.38	0.59	0.91	1.41	2.72	3.95	98
90+ Days Past Due Assets	0.08	0.00	0.00	0.01	0.05	0.14	0.30	0.48	98
Nonaccrual Assets	1.17	0.11	0.17	0.44	0.81	1.66	2.87	4.07	98
30+ Days PD & Nonaccrual Assets	2.50	0.40	0.75	1.30	2.02	3.13	5.88	9.88	98
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.92	0.09	0.12	0.42	0.65	1.18	2.26	3.29	98
90+ PD & Nonaccrual Assets + OREO	1.05	0.09	0.15	0.44	0.80	1.34	2.43	3.68	98
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.96	0.08	0.11	0.39	0.68	1.23	2.28	3.53	98
Allowance for Loan & Lease Losses	94.98	12.02	21.97	45.91	74.82	135.32	206.28	249.82	98
Equity Cap + ALLL	9.87	0.99	1.20	3.40	7.11	13.07	22.62	42.14	98
Tier 1 Cap + ALLL	11.04	0.77	1.45	3.93	7.52	14.03	25.77	54.46	98
Loans & Leases + RE Acquired	1.33	0.13	0.24	0.56	0.98	1.82	2.99	4.46	98

PEER GROUP 2

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.18	0.25	0.32	0.57	0.98	1.49	2.64	3.60	98
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.03	0.14	0.35	0.74	98
- Nonaccrual	1.37	0.06	0.18	0.47	0.93	1.94	3.32	5.67	98
Coml & Indl - 30-89 Days PD	0.92	0.09	0.17	0.38	0.74	1.33	1.84	3.16	97
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.11	0.32	0.55	97
- Nonaccrual	0.75	0.00	0.04	0.23	0.55	1.13	1.73	3.03	97
Individuals - 30-89 Days PD	1.45	0.35	0.54	0.75	0.99	1.73	3.63	5.02	98
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.07	0.22	0.41	0.62	98
- Nonaccrual	0.23	0.00	0.00	0.02	0.13	0.38	0.75	1.12	98
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.22	0.86	1.95	68
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	68
- Nonaccrual	0.23	0.00	0.00	0.00	0.00	0.23	0.99	2.88	68
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls - 30-89 Days PD	0.34	0.00	0.00	0.00	0.02	0.53	1.46	2.38	96
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.30	96
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.20	0.55	0.96	96
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.16	0.12	0.23	0.51	0.90	1.56	2.83	3.81	98
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.03	0.19	0.35	0.83	98
- Nonaccrual	0.83	0.00	0.03	0.26	0.58	1.16	2.29	2.63	98
Revolving - 30-89 Days PD	0.64	0.00	0.00	0.20	0.52	0.94	1.79	2.33	93
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.24	0.47	93
- Nonaccrual	0.34	0.00	0.00	0.00	0.19	0.64	1.13	1.97	93
Closed-End - 30-89 Days PD	1.27	0.11	0.23	0.48	0.97	1.83	2.97	4.22	98
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.02	0.21	0.43	0.90	98
- Nonaccrual	0.92	0.00	0.04	0.25	0.58	1.25	2.61	3.29	98
- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.01	0.08	0.15	0.37	0.50	98
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.08	98
- Jr Lien Nonaccrual	0.09	0.00	0.00	0.00	0.03	0.14	0.36	0.51	98
Commercial RE - 30-89 Days PD	1.18	0.00	0.18	0.45	0.89	1.62	2.65	3.91	98
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.10	0.31	0.47	98
- Nonaccrual	1.69	0.00	0.11	0.51	1.14	2.06	4.27	9.24	98
Const & Dev - 30-89 Days PD	1.88	0.00	0.00	0.35	1.35	3.44	5.38	7.04	97
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.16	0.36	1.33	97
- Nonaccrual	3.17	0.00	0.03	0.51	1.72	5.27	9.23	14.96	97
Multifamily - 30-89 Days PD	0.58	0.00	0.00	0.00	0.06	0.76	2.72	4.44	94
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.61	94
- Nonaccrual	0.71	0.00	0.00	0.00	0.00	0.80	3.87	7.20	94
Nonfarm Nres- 30-89 Days PD	0.71	0.00	0.05	0.31	0.52	0.94	1.77	1.94	98
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.29	98
- Nonaccrual	0.63	0.00	0.00	0.11	0.52	0.94	1.94	2.53	98
Farmland - 30-89 Days PD	0.43	0.00	0.00	0.00	0.00	0.62	2.43	3.16	82
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.19	82
- Nonaccrual	0.35	0.00	0.00	0.00	0.02	0.46	2.12	3.54	82
Credit Card - 30-89 Days PD	1.49	0.00	0.00	0.37	1.36	2.48	3.57	4.71	44
- 90+ Days Past Due	0.58	0.00	0.00	0.00	0.58	1.09	1.70	2.32	44
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	0.79	2.48	44

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.48	5.82	6.83	7.48	8.34	9.36	10.26	11.26	98
Tier 1 RBC Ratio	10.66	7.62	8.67	9.35	10.00	11.40	14.55	16.16	98
Total Risk-Based Capital Ratio	12.32	10.28	10.39	10.81	11.78	13.42	16.13	17.37	98
Tangible Tier 1 Leverage Ratio	8.40	5.61	6.65	7.41	8.33	9.30	10.25	11.24	98
Tangible Common Eq Cap/Tan Assets	6.71	3.84	4.39	5.51	6.43	7.92	9.26	10.12	98
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.07	6.06	9.23	12.66	17.51	22.98	26.78	29.84	98
Standby Letters of Credit	1.15	0.02	0.22	0.42	0.97	1.63	2.84	3.69	98
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.00	0.07	0.38	0.76	98
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.59	0.00	0.00	0.20	1.91	6.34	16.10	34.15	98
Interest Rate Contracts	3.34	0.00	0.00	0.13	1.80	5.87	10.87	15.98	98
Interest Rate Futures & Forward Contr	0.35	0.00	0.00	0.00	0.00	0.58	1.60	2.39	98
Written Options Contr (Int Rate)	0.30	0.00	0.00	0.00	0.02	0.48	1.12	2.60	98
Purchased Options Contr (Int Rate)	0.24	0.00	0.00	0.00	0.00	0.00	1.34	5.10	98
Interest Rate Swaps	1.95	0.00	0.00	0.00	0.31	3.38	8.35	12.65	98
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.10	98
Futures & Forward Foreign Exch Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.97	98
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Equity, Commodity, & Other Deriv Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.61	98
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	98
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	98
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.35	9.71	13.39	18.98	25.84	32.47	39.25	51.30	98

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	93.79	16.24	39.60	99.98	100.00	100.00	100.00	100.00	84
Foreign Exchange Contracts	1.36	0.00	0.00	0.00	0.00	0.00	5.21	40.63	84
Equity, Comm, & Other Contracts	1.67	0.00	0.00	0.00	0.00	0.00	4.80	44.31	84
Futures and Forwards	18.38	0.00	0.00	0.00	7.06	42.78	60.82	87.01	84
Written Options	19.28	0.00	0.00	0.00	8.65	40.95	60.97	87.21	84
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Over-The-Counter	18.51	0.00	0.00	0.00	8.65	40.12	52.62	87.14	84
Purchased Options	5.25	0.00	0.00	0.00	0.00	7.61	28.98	45.85	84
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Over-The-Counter	5.04	0.00	0.00	0.00	0.00	6.73	28.98	45.85	84
Swaps	45.81	0.00	0.00	0.00	34.65	93.06	100.00	100.00	84
Held for Trading	24.90	0.00	0.00	0.00	0.00	54.87	99.57	100.00	84
Interest Rate Contracts	21.71	0.00	0.00	0.00	0.00	16.69	99.57	100.00	84
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.59	84
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.66	84
Non-Traded	75.09	0.00	0.00	39.66	100.00	100.00	100.00	100.00	84
Interest Rate Contracts	67.93	0.00	0.00	17.15	100.00	100.00	100.00	100.00	84
Foreign Exchange Contracts	0.22	0.00	0.00	0.00	0.00	0.00	0.00	10.96	84
Equity, Comm, & Other Contracts	0.83	0.00	0.00	0.00	0.00	0.00	0.00	35.69	84
Deriv Contr (Excl Fut & FX LE 14 Days)	73.58	0.20	24.84	50.00	78.48	100.00	100.00	100.00	84
One Year or Less	23.48	0.00	0.00	0.14	19.85	46.81	61.37	85.48	84
Over 1 Year to 5 Years	20.33	0.00	0.00	0.00	9.01	44.75	61.98	87.23	84
Over 5 Years	15.12	0.00	0.00	0.00	1.26	34.76	60.45	75.40	84
Gross Negative Fair Value (Abs Val)	1.66	0.00	0.00	0.21	1.12	2.93	4.68	6.30	84
Gross Positive Fair Value	1.44	0.00	0.00	0.20	0.99	2.68	4.26	5.27	84
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.05	98
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.09	98
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	98
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	98
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.09	98
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.08	0.00	0.00	0.00	0.00	0.12	0.30	0.80	98

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.23	98
Ins Under Assets(P/C)/Tot Ins Und Ast	35.69	0.00	0.00	0.00	0.00	100.00	100.00	100.00	17
Ins Under Assets(L/H)/Tot Ins Und Ast	64.30	0.00	0.00	0.00	100.00	100.00	100.00	100.00	17
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.92	0.00	0.00	0.00	0.15	1.17	4.70	6.72	98
Premium Inc/Ins Activities Revenue	3.17	0.00	0.00	0.00	0.00	0.00	19.60	42.91	73
Credit Rel Prem Inc/Tot Prem Inc	54.28	0.00	0.00	0.00	57.14	100.00	100.00	100.00	15
Other Prem Inc/Total Prem Inc	45.71	0.00	0.00	0.00	0.00	100.00	100.00	100.00	15
Ins Under Net Income/Consol Net Income	0.04	0.00	0.00	0.00	0.00	0.00	0.10	0.75	98
Ins Net Inc (P/C)/Equity (P/C)	11.44	0.38	0.38	1.70	4.18	17.95	22.87	24.02	6
Ins Net Inc (L/H)/Equity (L/H)	0.66	-43.15	-43.15	-1.60	3.27	6.12	16.11	16.67	9
Insur Ben, Losses, Exp/Insur Premi ums	84.14	0.00	0.00	7.21	55.79	100.81	191.58	251.47	15
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	4.24	0.00	0.00	0.00	0.00	0.00	11.46	22.30	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
CSV Life Insurance/Tier 1 Cap + ALLL	11.26	0.00	0.00	1.55	10.93	21.13	24.62	29.08	98
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.55	0.00	0.00	0.00	0.00	0.00	2.61	6.53	36
Cost: Interest-Bearing Deposits	2.80	0.00	0.00	2.23	3.09	3.49	3.54	3.56	8
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	5.23	0.08	0.08	0.08	0.08	5.23	8.32	9.35	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
<b>GROWTH RATES:</b>									
Net Loans and Leases	-12.22	-100.00	-100.00	-50.94	-12.75	21.36	63.94	124.70	36
Total Selected Assets	-10.99	-100.00	-100.00	-40.69	-6.57	10.72	80.30	215.57	46
Deposits	-17.14	-100.00	-100.00	-100.00	-2.54	15.97	22.32	24.28	8





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	65.59	0.00	0.00	16.54	68.76	101.42	146.18	164.02	69
Dividends Paid/Net Income	39.89	0.00	0.00	15.30	40.34	58.79	99.69	122.34	86
Net Income - Dividends/Avg Equity	3.95	-19.98	-10.92	0.64	5.43	8.58	11.57	16.29	98
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	132.93	0.00	0.00	0.00	106.68	175.94	440.82	1158.57	80
Dividends From Nonbank Subs	2.69	0.00	0.00	0.00	0.00	1.35	17.01	53.38	80
Dividends From Subsidiary BHCs	1.88	0.00	0.00	0.00	0.00	0.00	0.00	99.32	80
Dividends From All Subsidiaries	173.50	0.00	0.00	1.98	118.34	192.39	667.63	1200.31	80
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	45.32	0.00	0.00	0.00	41.42	78.33	136.82	184.59	79
Interest Income From Bank Subs	0.85	0.00	0.00	0.00	0.00	0.65	4.32	12.29	79
Mgt & Service Fees From Bank Subs	2.17	0.00	0.00	0.00	0.00	0.56	11.61	37.37	79
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	79
Operating Income From Bank Subs	59.20	0.00	0.00	6.07	42.62	93.11	181.17	319.26	79
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	70.93	0.00	0.00	0.00	54.81	100.00	248.63	396.17	65
Interest Income From Nonbank Subs	5.33	0.00	0.00	0.00	0.00	0.00	33.78	118.01	65
Mgt & Serv Fees From Nonbank Subs	2.66	0.00	0.00	0.00	0.00	0.00	17.19	40.74	65
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Inc From Nonbank Subs	97.75	0.00	0.00	0.13	75.82	103.00	328.16	678.21	65
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	51.50	0.00	0.00	0.00	40.32	66.07	79.65	134.82	10
Interest Inc From Subsidiary BHCs	0.30	0.00	0.00	0.00	0.00	0.00	0.00	1.50	10
Mgt & Serv Fees From Sub BHCs	2.05	0.00	0.00	0.00	0.00	0.00	9.46	10.26	10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Operating Income From Sub BHCs	53.86	0.00	0.00	0.00	41.80	67.57	89.11	139.55	10
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	47.10	0.00	0.00	0.00	62.69	96.15	99.03	99.54	94
Interest Income From Bank Subs	4.33	0.00	0.00	0.00	0.00	1.93	15.28	63.13	94
Mgt & Serv Fees From Bank Subs	4.62	0.00	0.00	0.00	0.00	3.53	30.63	49.68	94
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.53	94
Operating Income From Bank Subs	67.31	0.00	0.00	14.79	90.94	99.00	99.74	100.00	94
Dividends From Nonbank Subs	1.93	0.00	0.00	0.00	0.00	0.85	12.23	17.77	94
Interest Income From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.48	2.34	94
Mgt & Serv Fees From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.55	2.44	94
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Operating Inc From Nonbank Subs	3.05	0.00	0.00	0.00	0.24	2.91	17.27	23.29	94
Dividends From Subsidiary BHCs	2.11	0.00	0.00	0.00	0.00	0.00	0.00	90.58	94
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	94
Operating Income From Sub BHCs	2.30	0.00	0.00	0.00	0.00	0.00	0.00	96.55	94
Loans and Adv From Subs/ST Debt	609.96	25.28	51.88	140.49	405.58	812.14	1062.33	2516.01	33
Loans and Adv From Subs/Total Debt	403.81	20.30	42.62	105.99	212.64	560.34	992.97	2111.55	51

BHCPR Reporters for Quarter Ending 03/31/2008  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1208661	5,177,971	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
3446412	8,319,013	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	9,976,007	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1133286	3,790,356	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1245620	5,765,069	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,051,971	BANK OF THE OZARKS INC	LITTLE ROCK, AR	Moved from Peer 3
2126977	4,572,225	BANNER CORPORATION	WALLA WALLA, WA	
2947435	6,648,678	BBVAPR HOLDING CORPORATION	SAN JUAN, PR	
1020180	7,468,162	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1247334	5,064,361	CAPITOL BANCORP LTD.	LANSING, MI	
1094314	8,424,676	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1022764	5,800,037	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1201934	3,799,298	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
2078816	3,247,097	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	4,658,415	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1200393	9,072,057	CORUS BANKSHARES, INC.	CHICAGO, IL	
1029222	6,375,092	CVB FINANCIAL CORP.	ONTARIO, CA	
2107707	5,905,297	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	9,409,346	DISCOUNT BANCORP, INC.	NEW YORK, NY	
1427239	6,888,879	EASTERN BANK CORPORATION	BOSTON, MA	
3005332	6,164,590	F. N. B. CORPORATION	HERMITAGE, PA	
1203602	4,251,822	FIRST BUSEY CORPORATION	URBANA, IL	
1076132	4,795,974	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	6,404,701	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,121,175	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
2875332	4,895,163	FIRST COMMUNITY BANCORP	SAN DIEGO, CA	
1071276	3,323,265	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	3,061,936	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1123670	6,280,907	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	3,767,158	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,321,553	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	4,524,515	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2641201	3,866,314	FIRST NATIONAL BANK HOLDING CO	SCOTTSDALE, AZ	
1364071	3,460,636	FIRST STATE BANCORPORATION	ALBUQUERQUE, NM	
1060627	9,017,658	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1031346	4,053,068	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
2003975	4,834,872	GLACIER BANCORP, INC.	KALISPELL, MT	
1201233	3,579,472	GREAT WESTERN BANCORPORATION,	OMAHA, NE	
1086533	6,446,917	HANCOCK HOLDING COMPANY	GULFPORT, MS	
2900261	3,936,375	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	3,894,019	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
1206546	3,300,480	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2291914	5,132,292	IBERIABANK CORPORATION	LAFAYETTE, LA	
3114654	3,551,564	IMPERIAL CAPITAL BANCORP, INC	LA JOLLA, CA	
1136803	3,330,231	INDEPENDENT BANK CORP.	ROCKLAND, MA	Moved from Peer 3
1201925	3,248,190	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	3,400,610	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1064278	3,574,985	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
2477754	5,917,326	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1199732	6,057,322	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1490701	5,144,940	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	

BHCPR Reporters for Quarter Ending 03/31/2008  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1123193	3, 134, 002	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	Moved from Peer 3
1090987	8, 090, 356	MB FINANCIAL, INC	CHI CAGO, IL	
1135972	6, 591, 555	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
1204627	3, 107, 092	METROPOLITAN BANK GROUP, INC.	CHI CAGO, IL	
1209828	3, 730, 446	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1117026	9, 108, 114	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	5, 229, 771	NBT BANCORP INC.	NORWICH, NY	
3214095	8, 201, 360	NEWALLIANCE BANCSHARES, INC.	NEW HAVEN, CT	
1136661	5, 165, 918	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	7, 723, 523	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1206911	3, 000, 645	OLD SECOND BANCORP, INC.	AURORA, IL	Moved from Peer 3
2490575	6, 158, 119	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
1029884	7, 399, 381	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	6, 781, 365	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	4, 689, 757	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	3, 889, 286	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1247893	3, 340, 155	PLAINS CAPITAL CORPORATION	DALLAS, TX	
1839319	6, 013, 644	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	6, 471, 824	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1247633	6, 405, 237	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
3133637	6, 396, 844	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
2452180	7, 735, 788	R&G FINANCIAL CORPORATION	SAN JUAN, PR	Moved from Peer 9
1098844	3, 699, 391	RENASANT CORPORATION	TUPELO, MS	
1097025	3, 124, 031	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1136670	4, 542, 830	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
1071397	3, 463, 806	S & T BANCORP, INC.	INDIANA, PA	
1248304	3, 160, 896	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	9, 288, 662	SANTANDER BANCORP	SAN JUAN, PR	
2368106	4, 047, 099	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
2502049	3, 114, 096	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	Moved from Peer 3; Name change from VIRGINIA FINANCIAL GR
1105425	4, 749, 749	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	3, 241, 303	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
1139242	3, 366, 357	SUN BANCORP, INC	VINELAND, NJ	
1031449	6, 629, 345	SVB FINANCIAL GROUP	SANTA CLARA, CA	
2495039	3, 520, 480	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2706735	4, 354, 483	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
1079562	9, 097, 153	TRUSTMARK CORPORATION	JACKSON, MS	
1049828	8, 935, 417	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	8, 362, 011	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	7, 986, 974	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	8, 386, 255	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1029464	3, 827, 028	W. T. B. FINANCIAL CORPORATI ON	SPOKANE, WA	
1070448	5, 304, 619	WESBANCO, INC.	WHEELING, WV	
1025541	4, 349, 148	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	5, 197, 303	WESTERN ALLIANCE BANCORPORATIO	LAS VEGAS, NV	
2260406	9, 732, 466	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1199602	4, 462, 320	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 98 bank holding companies.