

CERT # CHARTER #	DIST/RSSD COUNTY	ANALYSIS OF CREDIT ALLOWANCE AND LOAN MIX												PAGE 07		
		06/30/2008			06/30/2007			12/31/2007			12/31/2006				12/31/2005	
CHANGE CREDIT ALLOWANCE (\$000)																
BEGINNING BALANCE		1,281,213		1,043,245		1,043,245		1,026,834		873,107						
GROSS CREDIT LOSSES		677,849		196,422		514,039		355,960		314,130						
MEMO LOANS HFS WRITEDOWN		0		2,234		2,234		0		0						
RECOVERIES		58,199		45,273		91,185		109,835		115,700						
NET CREDIT LOSSES		619,650		151,149		422,854		246,125		198,430						
PROVISION FOR CREDIT LOSS		1,007,212		161,121		664,922		262,536		176,886						
OTHER ADJUSTMENTS		0		-4,100		-4,100		0		175,271						
ENDING BALANCE		1,668,775		1,049,117		1,281,213		1,043,245		1,026,834						
AVERAGE TOTAL LOANS & LEASES		130,256,741		132,106,959		130,878,107		130,592,332		113,257,245						
ANALYSIS RATIOS		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1		
LOSS PROVISION TO AVERAGE ASSETS		1.19	0.79	78	0.18	0.16	64	0.38	0.28	72	0.15	0.13	0.11	0.13		
RECOVERIES TO PRIOR CREDIT LOSS		22.64	24.78	52	25.44	37.01	39	25.62	41.22	36	34.96	38.27	39.34	37.73		
NET LOSS TO AVERAGE TOTAL LN&LS		0.95	0.57	77	0.23	0.20	68	0.32	0.28	67	0.19	0.16	0.18	0.20		
GROSS LOSS TO AVERAGE TOT LN&LS		1.04	0.62	77	0.30	0.26	62	0.39	0.35	64	0.27	0.23	0.28	0.28		
RECOVERIES TO AVERAGE TOT LN&LS		0.09	0.07	71	0.07	0.07	59	0.07	0.07	61	0.08	0.07	0.10	0.09		
LN&LS ALLOW TO LN&LS NOT HFS		1.33	1.43	51	0.88	1.13	20	1.04	1.22	31	0.86	1.13	0.89	1.17		
LN&LS ALLOWANCE TO TOTAL LN&LS		1.28	1.41	48	0.80	1.09	19	0.97	1.20	23	0.78	1.09	0.80	1.13		
LN&LS ALLOWANCE TO NET LOSSES (X)		1.35	4.18	19	3.47	11.12	24	3.03	7.24	28	4.24	10.82	5.17	10.50		
LN&LS ALL TO NONACCURAL LN&LS (X)		0.67	1.72		1.43	3.56		0.90	2.50		2.08	4.16	3.79	3.68		
EARN COVER OF NET LN&LS LOSS (X)		2.75	8.62	28	10.72	36.52	34	7.23	17.37	32	13.62	32.42	15.63	35.22		
NET LOSSES BY TYPE OF LN&LS																
REAL ESTATE LOANS		1.22	0.48	85	0.17	0.08	81	0.28	0.13	82	0.06	0.05	0.06	0.05		
LOANS TO FINANCE COMML REAL EST		0.02	0.10	79	0.00	0.02	88	0.00	0.07	80	0.00	0.00	0.00	0.00		
CONSTRUCTION & LAND DEV		0.87	1.07	60	0.02	0.05	61	0.08	0.21	51	0.00	0.03	0.06	0.01		
1-4 FAMILY CONSTRUCTION		1.41	1.66	66	0.04	0.06	71	0.11	0.27	55	N/A	N/A	N/A	N/A		
OTHER CONST & LAND		0.25	0.66	56	0.00	0.04	66	0.04	0.14	59	N/A	N/A	N/A	N/A		
SECURED BY FARMLAND		0.00	0.02	85	0.00	-0.01	90	0.00	0.01	85	0.00	0.02	0.00	0.01		
SINGLE & MULTI FAMILY MORTGAGE		1.54	0.34	91	0.23	0.08	86	0.38	0.12	88	0.08	0.05	0.07	0.05		
HOME EQUITY LOANS		2.43	0.48	91	0.52	0.11	93	0.75	0.16	94	0.16	0.08	0.16	0.05		
1-4 FAMILY NONREVOLVING		1.21	0.29	91	0.14	0.07	80	0.25	0.10	84	0.05	0.04	0.04	0.06		
MULTIFAMILY LOANS		0.00	0.12	68	0.00	0.02	79	0.00	0.05	69	0.00	0.02	0.00	0.02		
NONFARM NONRESIDENTIAL MTG		0.02	0.09	55	0.02	0.03	66	0.02	0.05	55	0.02	0.03	0.01	0.04		
OWNER OCCUPIED NONFARM NONRESI		0.04	0.07	66	0.00	0.03	64	0.01	0.04	62	N/A	N/A	N/A	N/A		
OTHER NONFARM NONRESIDENTIAL		-0.01	0.09	5	0.05	0.02	81	0.02	0.04	60	N/A	N/A	N/A	N/A		
RE LOANS IN FOREIGN OFFICES		N/A	0.05	N/A	N/A	0.03	N/A	N/A	0.04	N/A	N/A	0.27	N/A	-0.04		
AGRICULTURAL LOANS		0.00	0.02	78	0.00	0.03	78	0.00	0.06	68	0.00	0.03	0.00	0.02		
COMMERCIAL AND INDUSTRIAL LOANS		0.34	0.62	37	0.25	0.27	58	0.30	0.37	55	0.46	0.30	0.13	0.28		
LEASE FINANCING		0.02	0.23	50	0.32	0.16	80	0.15	0.22	65	0.02	-0.02	0.50	0.33		
LOANS TO INDIVIDUALS		1.13	1.20	55	0.44	0.73	43	0.60	0.86	47	0.33	0.65	0.58	0.92		
CREDIT CARD PLANS		2.81	3.37	44	-11.03	2.79	2	0.16	2.44	23	N/A	1.96	N/A	2.08		
ALL OTHER LOANS & LEASES		1.01	0.37	84	0.73	0.23	86	0.89	0.34	84	0.82	0.27	0.85	0.22		
LOANS TO FOREIGN GOVERNMENTS		0.00	0.06	86	0.00	-0.24	94	0.00	-0.16	94	0.00	0.00	0.00	0.01		

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Analysis of Credit Allowance and Loan Mix

The top portion of this page presents data regarding the allowance for loan and lease financing receivables losses. The dollar figures provide a reconciliation of changes to the reserve from schedule RI-B, and the ratios are provided to highlight trends and permit assessment of the adequacy of the reserve.

The bottom portion of page 7 presents net loan losses by type of loan. For each type of loan, the charge off rate is annualized. Negative values for those ratios indicate net recoveries.

Page 7 A presents a detailed analysis of the loan portfolio mix.

Change: Credit Allowance (\$000)

Beginning Balance

Balance of the allowance for possible loan and lease losses at the beginning of the year. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Gross Credit Losses

Gross amount of loan and lease losses year to date. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only. Note that gross credit losses includes the writedown taken on loans held for sale. This item is added back to allow reconciliation with loan loss data by type of loan as reported on schedule RI-B, section a.

Memo: Loans Held For Sale Writedown

Writedown arising from transfer of loans to a held for sale status as reported on schedule RI-B, section b.

Recoveries

Gross amount of recoveries on previ-

ously charged off loans and leases year to date.

From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Net Credit Losses

Gross loan and lease losses less gross loan and lease recoveries. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Provision for Credit Losses

Bank's provision for possible loan and lease losses charged to current operating expenses for the year to date. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Other Adjustments

Amount of other increases (decreases) in the reserve, including changes incident to mergers and absorption. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Ending Balance

Beginning balance, minus net loan and lease losses, plus the provision for credit losses and other adjustments. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Average Total Loans and Leases

Average total loans for the first reporting period of the year and for each subsequent reporting period divided by the number of reporting periods plus lease financing receivables outstanding as of the last reporting period (December 31) of the preceding year and for each reporting period during the year divided by the number of reporting periods. See Section II, Technical Information, for more information concerning the calculation of averages.

Analysis Ratios

Loss Provision to Average Assets

Provisions for possible credit losses divided by average assets. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Recoveries to Prior-Period Losses

Gross credit recoveries in the current year divided by gross credit losses of the preceding year. From March 31, 1998 includes credit transactions. Prior periods include loan and lease activity only.

Net Loss to Average Total Loan & Lease

Gross loan and lease charge offs, less gross recoveries, divided by average total loans and leases. If gross recoveries exceed gross losses, NA is shown at this caption.

Gross Loss to Average Total Loans & Leases

Gross loan and lease losses divided by average total loans and leases.

Recoveries to Average Total Loans & Leases

Gross loan and lease recoveries divided by average total loans and leases.

Loan & Lease Allowance to Loans & Leases Not Held For Sale

Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables not held for sale. Available from March 31, 2001 forward.

Loan and Lease Allowance to Total Loans & Leases

The ending balance of the allowance for loan and lease losses divided by total loans and leases.

Loan and Lease Allowance to Net Losses (X)

The ending balance of the allowance for loan and lease losses divided by net loan and lease losses. If gross loss recoveries exceed gross losses, NA is shown at this caption.

Loan and Lease Allowance to Nonaccrual Loan & Lease (X)

The ending balance of the allowance for loan and lease losses divided by the aggregate amount of nonaccrual loans and leases.

Earnings Coverage of Net Losses (X)

Net operating income before taxes, securities gains or losses, and extraordinary items, plus the provision for possible loan and lease losses divided by net loan and lease losses. If gross recoveries exceed gross losses, NA is shown at this caption.

Net Losses by Type of Loan and Lease

Each of these ratios consists of the year to date net loss (change offs less recoveries from Schedule RI-B) for that type of loan divided by the year to date average for that type of loan. Charge off rates are annualized. Negative values for these ratios indicate net recoveries. The loan definitions follow those used for RI-B. As a consequence averages used will come from 4 period average of schedule RC-K when available or 5 period average from schedule RC-C. Ratio definitions give source of average loans by category of loans.

Real Estate Loans

Average real estate loans from RC-K used.

Loans to Finance Commercial Real Estate

Average loans to finance commercial real estate from RC-C.

Construction and Land Dev

Construction and land development loans from schedule RC-C.

1-4 Family Construction

Construction loans secured by 1-4 family properties from schedule RC-C.

Other Construction

Construction loans secured by other real estate properties from RC-C.

Secured by Farmland

Real estate loans secured by farmland from RC-C.

Single and Multifamily Mortgage

One to four and five or more family residential mortgages from RC-C.

Home Equity Loans

Home equity loans on 1-4 family residential mortgages from RC-C.

1-4 Family Nonrevolving

All other loans secured by 1-4 family residential properties from RC-C.

Multifamily Loans

Five or more multifamily residential mortgages from RC-C

Nonfarm Nonresidential Mtg

Nonfarm nonresidential mortgages from RC-C.

Owner Occupied Nonfarm Nonresidential

Loans secured by owner occupied nonfarm nonresidential properties from schedule RC-C.

Other Nonfarm Nonresidential

Loans secured by other nonfarm nonresidential mortgages from schedule RC-C.

RE Loans in Foreign Offices

Average real estate loans in foreign offices from RC-C used.

Agricultural Loans

Average agricultural loans from RC-K used.

Commercial and Industrial Loans

Average commercial and industrial loans from RC-K used.

Lease Financing

Average lease financing form RC-K used.

Loans to Individuals

Average loans to individuals from RC-K used.

Credit Card Plans

From March 31, 2001 forward average from RC-K is used for all banks. Prior to March 31, 2001 average credit card loans from RC C for FFIEC 031 and 032 filers and RC K for 033 and 034 filers.

All Other Loans and Leases

From March 31, 2001 forward for banks filing call form 041 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans and loans to individuals. For prior quarters available for banks filing call form 031 and 032.

From March 31, 2001 forward for banks filing call form 031 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans, loans to individuals and loans to finance agricultural production.

For quarters prior to March 31, 2001 for banks filing call form 031 or 032 derived from RC-K: average total loans less loans secured by real estate, commercial and industrial loans, loans to individuals and loans to finance agricultural production.

Loans to Foreign Governments

Average loans to foreign governments from RC-C for FFIEC 031 and 032 filers.

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		06/30/2008			06/30/2007			12/31/2007			12/31/2006		12/31/2005	
LOAN MIX, % AVERAGE GROSS LN&LS		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1
CONSTRUCTION & DEVELOPMENT		10.25	11.98	48	10.73	11.06	55	10.73	11.75	52	9.75	9.66	7.59	7.87
1-4 FAMILY CONSTRUCTION		5.49	3.40	72	6.41	3.42	77	6.32	3.46	74	N/A	N/A	N/A	N/A
OTHER CONST & LAND DEVEL		4.75	8.25	35	4.42	7.37	41	4.46	7.91	39	N/A	N/A	N/A	N/A
1 - 4 FAMILY RESIDENTIAL		40.63	22.59	86	43.52	24.43	85	42.79	23.80	85	43.01	25.45	40.66	27.57
HOME EQUITY LOANS		11.61	4.47	89	10.72	4.44	86	10.94	4.34	88	10.62	4.66	10.49	5.31
OTHER REAL ESTATE LOANS		9.88	23.33	18	9.54	22.73	21	9.58	23.45	17	9.59	22.97	10.10	20.91
FARMLAND		0.11	0.51	40	0.10	0.49	42	0.10	0.51	38	0.11	0.44	0.12	0.44
MULTIFAMILY		0.59	1.88	22	0.56	1.82	23	0.55	1.91	22	0.63	2.02	0.68	1.99
NONFARM NONRESIDENTIAL		9.18	19.93	18	8.88	18.28	22	8.93	19.82	18	8.85	18.15	9.30	17.62
OWNER OCCUPIED NFARM NRESID		6.14	7.38	41	5.85	6.95	42	5.94	7.53	40	N/A	N/A	N/A	N/A
OTHER NONFARM NONRESIDENTIAL		3.04	10.97	14	3.05	10.76	18	3.01	10.82	16	N/A	N/A	N/A	N/A
TOTAL REAL ESTATE		60.75	63.62	37	63.79	64.05	41	63.11	64.51	39	62.35	63.63	58.34	62.91
FINANCIAL INSTITUTION LOANS		0.06	0.22	67	0.06	0.14	73	0.06	0.16	71	0.08	0.17	0.08	0.18
AGRICULTURAL LOANS		0.08	0.33	54	0.08	0.32	54	0.08	0.34	53	0.09	0.31	0.12	0.32
COMMERCIAL & INDUSTRIAL LOANS		19.72	19.84	57	18.02	19.06	54	18.07	19.31	51	18.54	18.63	19.76	18.43
LOANS TO INDIVIDUALS		9.75	6.22	71	9.68	7.06	65	9.74	6.59	68	10.49	7.17	12.58	8.06
CREDIT CARD LOANS		0.28	0.40	73	0.00	0.39	55	0.10	0.39	63	0.00	0.40	0.00	0.41
MUNICIPAL LOANS		1.71	0.48	88	1.81	0.46	90	1.77	0.50	89	1.75	0.44	1.99	0.39
FOREIGN OFFICE LOANS & LEASES		0.00	0.49	81	0.00	0.41	81	0.00	0.44	81	0.00	0.43	0.00	0.42
ALL OTHER LOANS		3.78	1.49	82	3.12	1.38	83	3.54	1.43	84	3.57	1.59	4.02	1.32
LEASE FINANCING RECEIVABLES		4.14	1.13	86	3.45	1.18	82	3.63	1.17	84	3.13	1.25	3.11	1.37
SUPPLEMENTAL														
LOANS TO FOREIGN GOVERNMENTS		0.03	0.00	96	0.02	0.00	94	0.02	0.00	94	0.02	0.00	0.03	0.00
LOANS TO FINANCE COMMML REAL EST		1.22	0.56	79	1.05	0.48	78	1.09	0.50	79	0.95	0.39	1.23	0.30
MEMORANDUM (% OF AVG TOT LOANS)														
LOAN & LEASE COMMITMENTS		67.34	38.99	84	65.82	44.42	79	66.73	40.77	82	76.57	43.57	73.53	44.98
OFFICER, SHAREHOLDER LOANS		0.07	0.63	37	0.13	0.62	40	0.14	0.64	41	0.22	0.64	0.27	0.64
OFFICER, SHAREH LOANS TO ASSETS		0.05	0.43	38	0.09	0.40	41	0.10	0.42	45	0.15	0.40	0.19	0.39
OTHER REAL ESTATE OWNED % ASSETS														
CONSTRUCTION & LAND DEVELOPMENT		0.01	0.02	58	0.00	0.00	75	0.01	0.01	78	0.00	0.00	0.00	0.00
FARMLAND		0.00	N/A	97	0.00	N/A	97	0.00	N/A	96	0.00	N/A	0.00	N/A
1-4 FAMILY		0.14	0.03	91	0.04	0.01	86	0.06	0.02	86	0.02	0.01	0.01	0.01
MULTIFAMILY		0.00	0.00	86	0.00	0.00	93	0.00	0.00	89	0.00	0.00	0.00	N/A
NONFARM NONRESID		0.0	0.0	66	0.0	0.0	73	0.0	0.0	77	0.0	0.01	0.00	0.01
FORECLOSED GNMA		0.03	0.00	96	0.02	0.00	96	0.02	0.00	96	0.01	0.00	N/A	N/A
FOREIGN OFFICES		0.00	N/A	95	0.00	0.00	94	0.00	N/A	95	0.00	0.00	0.00	0.00
SUBTOTAL		0.18	0.09	80	0.07	0.04	79	0.09	0.05	80	0.04	0.03	0.02	0.03
DIRECT AND INDIRECT INV		0.00	0.00	88	0.00	0.00	88	0.00	0.00	88	0.00	0.00	0.00	0.00
TOTAL		0.18	0.10	77	0.07	0.05	72	0.09	0.06	73	0.04	0.04	0.02	0.04
ASSET SERVICING % ASSETS														
MORTG SERV W RECOURSE		0.10	0.03	85	0.12	0.05	84	0.11	0.04	84	0.14	0.09	0.18	0.08
MORTG SERV WO RECOURSE		72.02	6.16	95	63.97	6.16	96	65.33	6.68	95	49.93	6.52	59.38	6.74
OTHER FINANCIAL ASSETS		0.33	1.48	61	0.35	1.09	65	0.34	1.27	62	0.36	1.01	0.01	1.03
TOTAL		72.45	9.56	93	64.44	9.16	93	65.78	9.97	93	50.43	9.50	59.57	10.29

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Analysis of Loan and Lease Allowance and Loan Mix

Loan Mix % Average Gross Loans

Loans are distributed by category as a percent of average gross loans. Loans are averaged using the ending balance for the prior year-end plus the interim quarters for the current year. Data comes from report of condition schedule RC-C. Details on individual categories are provided only where call items are combined, otherwise report of condition definitions apply to individual categories of loans.

If bank has foreign offices (FFIEC 031 filer), then categories represent balances in domestic offices only, with loans booked in foreign offices shown as a separate category. Otherwise balances are consolidated for the bank.

Construction and Land Development

1-4 Family Construction

Construction loans secured by 1-4 family properties.

Other Construction

Construction loans secured by other real estate properties.

1-4 Family Residential

Home Equity

Also included in 1-4 family residential.

Other Real Estate Loans

Includes the following categories of loans.

Farmland

Loans secured by farmland.

Multifamily

Secured by multifamily (5 or more) residential properties.

Nonfarm Nonresidential

Owner Occupied Nonfarm Nonresidential

Loans secured by owner occupied nonfarm nonresidential properties.

Other Nonfarm Nonresidential

Loans secured by other nonfarm nonresidential mortgages.

Total Real Estate

Total of previous real estate loan categories.

Financial Institution Loans

Loans to depository institutions.

Agricultural Loans

Loans to Finance agricultural production and other loans to farmers.

Commercial and Industrial Loans

Loans to Individuals

Other loans including single payment, installment.

Credit Card Loans

Municipal Loans

Obligations other than securities to state and local political subdivisions in the U.S.

Acceptances of Other Banks

Foreign Office Loans

For banks filing FFIEC 031 form. Represents the difference between consolidated bank loans and leases and loans and leases in domestic offices.

All Other Loans

Other loans, loans for purchasing and carrying securities and loans to foreign governments.

Lease Financing Receivables

Supplemental

The following categories of loans are included in previous loan mix captions.

Loans to Foreign Governments

Loans to foreign governments. Available for all banks from March 31, 2001 forward. Available Prior to March 31, 2001 for FFIEC 033, 032, 031 filers. Includes domestic and foreign office loans.

Loans to Finance Commercial Real Estate

Loans to finance commercial real estate, construction and development not secured by real estate.

Memorandum (% of Average Total Loans):

Loan & Lease Commitments

Outstanding commitments to make or purchase loans or to extend credit in the form of lease-financing arrangements divided by average total loans.

Officer, Shareholder Loans

Extension of credit to the bank's executive officers, principal shareholders, and their related interest as of the report date divided by average total loans.

Officer, Shareholder Loans to Assets

Extension of credit to the bank's executive officers, principal shareholders, and their related interest divided by total assets.

Other Real Estate Owned % Assets

Provides a distribution of other real estate owned by type property from report of condition RC-M. Average

individual categories are divided by average assets.

Construction & Land Development

Construction and land development in domestic offices.

Farmland

Farmland in domestic offices.

1-4 Family

1-4 Family residential property in domestic offices.

Multifamily

Multifamily (5 or more) in domestic offices.

Nonfarm Nonresidential

Nonfarm nonresidential properties in domestic offices.

Foreign Offices

Other real estate owned booked in foreign offices (031 filers only).

Forclosed GNMA

Property securing GNMA mortgages.

Subtotal

Sum of above other real estate owned.

Direct and Indirect Investments

Direct and indirect investments in other real estate ventures.

Total

Total of other real estate owned and direct and indirect investment in real estate ventures.

Asset Servicing % Assets

Provides a distribution of asset servicing by type as a percent of average assets.

Mortgages Serviced With Recourse

Available from March 31, 2001 for-

ward. Principal balance of mortgages serviced with recourse or other servicer provided enhancements as percent of total assets.

Mortgages Serviced Without Recourse

Available from March 31, 2001 forward. Principal balance of mortgages serviced without recourse or other servicer provided enhancements as percent of total assets.

Other Financial Assets

Available from March 31, 2001 forward. Balance of other financial assets as percent of total assets.

Total

Total of above categories as a percent of total assets.

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		06/30/2008			06/30/2007			12/31/2007			12/31/2006		12/31/2005	
		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1
LOAN & LSE % TOTAL CAPITAL		78.84	89.46	50	83.64	82.35	57	81.31	89.25	52	79.60	75.00	67.02	61.46
CONSTRUCTION & DEVELOPMENT		37.50	25.07	71	49.47	24.07	80	46.71	24.91	76	N/A	N/A	N/A	N/A
1-4 FAMILY CONSTRUCTION		41.33	61.43	39	34.17	54.31	42	34.60	60.86	39	N/A	N/A	N/A	N/A
OTHER CONST & LAND DEVEL		294.33	166.85	86	329.15	173.08	86	325.25	170.77	86	333.57	173.60	333.02	193.26
1 - 4 FAMILY RESIDENTIAL		90.96	34.07	90	82.97	31.69	88	88.01	32.52	89	80.80	31.62	82.73	37.00
HOME EQUITY LOANS		77.27	180.88	21	73.37	164.74	23	74.72	176.08	20	72.01	162.80	75.94	155.63
OTHER REAL ESTATE LOANS		0.81	3.97	39	0.71	3.68	41	0.80	3.87	39	0.84	3.11	0.88	3.24
FARMLAND		4.86	14.75	26	4.18	13.37	26	4.22	14.33	22	4.41	13.76	5.45	13.69
MULTIFAMILY		71.59	153.89	22	68.49	133.18	24	69.70	149.28	21	66.77	130.54	69.60	125.83
NONFARM NONRESIDENTIAL		47.19	56.95	45	45.12	50.82	47	46.91	57.01	42	N/A	N/A	N/A	N/A
OWNER OCCUPIED NFARM NRESID		24.40	85.64	17	23.36	77.30	20	22.78	80.60	18	N/A	N/A	N/A	N/A
OTHER NONFARM NONRESIDENTIAL		450.43	479.30	37	486.16	461.45	49	481.28	476.32	43	485.17	449.20	475.98	447.79
TOTAL REAL ESTATE														
FINANCIAL INSTITUTION LOANS		0.61	1.40	71	0.45	0.83	75	0.34	1.09	71	0.49	0.89	0.59	0.88
AGRICULTURAL LOANS		0.53	2.49	55	0.58	2.37	55	0.63	2.49	56	0.68	2.21	0.72	2.28
COMMERCIAL & INDUSTRIAL LOANS		161.00	138.72	65	135.02	128.42	55	141.40	135.87	52	141.01	123.80	140.61	121.28
LOANS TO INDIVIDUALS		74.44	44.09	72	72.91	48.22	70	76.28	46.32	72	74.33	48.54	92.53	54.55
CREDIT CARD LOANS		2.26	2.65	75	0.08	2.61	57	2.07	2.81	73	0.00	2.74	0.00	2.84
MUNICIPAL LOANS		13.12	3.61	88	13.59	3.36	91	12.95	3.80	89	13.81	3.17	13.35	2.85
FOREIGN OFFICE LOANS & LEASES		0.00	2.73	81	0.00	2.37	81	0.00	2.76	81	0.00	2.32	0.00	2.37
ALL OTHER LOANS		22.14	9.79	84	25.46	8.76	85	37.28	9.72	91	23.76	8.74	32.67	7.90
LEASE FINANCING RECEIVABLES		33.79	7.51	89	28.47	7.37	88	30.72	7.93	87	24.86	7.51	23.39	8.51
SUPPLEMENTAL														
LOANS TO FOREIGN GOVERNMENTS		0.20	0.00	96	0.17	0.00	94	0.23	0.00	96	0.16	0.00	0.20	0.01
LOANS TO FINANCE COMM REAL EST		9.70	3.69	82	8.69	3.33	82	9.08	3.68	79	7.63	2.69	7.56	1.92
NONOWNER OCC COMML RE % TOT CAP		117.80	216.98	27	119.87	198.04	30	117.39	210.69	25	N/A	N/A	N/A	N/A
TOTAL COMML REAL ESTATE % TOT CAP		165.00	284.30	26	164.99	259.19	30	164.30	279.17	25	N/A	N/A	N/A	N/A
CONSTRUCTION & DEVEL % TOT LNS		10.43	11.76	48	10.97	11.35	55	10.41	11.77	50	N/A	N/A	N/A	N/A
NONOWNER OCC COMML RE % TOT LNS		15.58	28.67	23	15.72	27.42	28	15.03	28.06	21	N/A	N/A	N/A	N/A
TOTAL COMML REAL ESTATE % TOT LNS		21.82	37.55	26	21.63	35.94	28	21.04	37.24	24	N/A	N/A	N/A	N/A

Analysis of Concentrations of Credit

Loans and Leases as Percentage of Total Capital

Loans are distributed by category as a percent of tier one capital plus the allowance for loan and lease losses. Data for loans comes from call report schedule RC-C, Total Capital comes from RC-R RCFD 3792.

Construction and Land Development

Construction, land development and other land loans (RCON 1415) as a percent of Total Capital RCFD 3792.

1-4 Family Construction

Construction loans secured by 1-4 family properties as a percent of Total Capital RCFD 3792.

Other Construction

Construction loans secured by other real estate properties as a percent of Total Capital RCFD 3792.

1-4 Family Residential

Closed end loans secured by 1-4 family residential properties First liens (RCON 5367) plus Junior liens (RCON 5368) plus Revolving open end loans (RCON 1797) as a percent of Total Capital RCFD 3792.

Home Equity

Revolving open end loans (RCON 1797) as a percent of Total Capital RCFD 3792.

Other Real Estate Loans

Loans secured by farmland (RCON 1420) plus Secured by multifamily residential properties (RCON 1460) plus Secured by nonfarm nonresidential properties (RCON1480) as a percent of Total Capital RCFD 3792.

Farmland

Loans secured by farmland (RCON

1420) as a percent of Total Capital RCFD 3792.

Multifamily

Secured by multifamily residential properties (RCON 1460) as a percent of Total Capital RCFD 3792.

Nonfarm Nonresidential

Secured by nonfarm nonresidential properties (RCON 1480) as a percent of Total Capital RCFD 3792.

Owner Occupied Nonfarm Nonresidential

Loans secured by owner occupied nonfarm nonresidential properties as a percent of Total Capital RCFD 3792.

Other Nonfarm Nonresidential

Loans secured by other nonfarm nonresidential mortgages as a percent of Total Capital RCFD 3792.

Total Real Estate

Construction, land development and other land loans (RCON 1415) plus Closed end loans secured by 1-4 family residential properties First liens (RCON 5367) plus Junior liens (RCON 5368) plus Revolving open end loans (RCON1797) plus Loans secured by farmland (RCON 1420) plus Secured by multifamily residential properties (RCON 1460) plus Secured by nonfarm nonresidential properties (RCON 1480) as a percent of Total Capital RCFD 3792.

Financial Institution Loans

For banks filing FFIEC 041 Loans to Commercial Banks in the U.S. (RCON 1288) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 031 Commercial banks in the U.S. (RCON B531) plus Other depository institutions in the U.S. (RCON B534) plus Banks in foreign countries (RCON B535) as a percent of Total Capital RCFD 3792.

Agricultural Loans

For banks filing FFIEC 031 Loans to finance agricultural production in domestic offices (RCON 1590) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Loans to finance agricultural production (RCFD 1590) as a percent of Total Capital RCFD 3792.

Commercial and Industrial Loans

For banks filing FFIEC 031 Commercial and Industrial Loans to U.S. addressees in domestic offices (RCON 1763) plus Commercial and industrial loans to non-U.S. addressees in domestic offices (RCON 1764) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Commercial and industrial loans (RCON 1766) as a percent of Total Capital RCFD 3792.

Loans to Individuals

For banks filing FFIEC 031 Credit card plans in domestic offices (RCON B538) plus Other revolving credit plans in domestic offices (RCON B539) plus Other consumer loans in domestic offices (RCON 2011) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Credit card plans (RCON B538) plus Other revolving credit plans (RCON B539) plus Other consumer loans (RCON 2011) as a percent of Total Capital RCFD 3792.

Credit Card Loans

For banks filing FFIEC 031 Credit card plans in domestic offices (RCON B538) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Credit card plans (RCON B538) as a percent of Total Capital RCFD 3792.

Municipal Loans

For banks filing FFIEC 031 Obliga-

tions of states and political subdivisions in the U.S. in domestic offices (RCON 2107) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Obligations of states and political subdivisions in the U.S (RCON 2107) as a percent of Total Capital RCFD 3792.

Acceptances of Other Banks

For banks filing FFIEC 031 or 032 and report dates prior to March 31, 2001 Acceptances of U.S. banks in domestic offices (RCON 1756) plus Acceptances of foreign banks in U.S. offices (RCON 1757) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 033 and 034 and report dates prior to March 31, 2001 Acceptances of U.S. banks (RCON 1755) as a percent of Total Capital RCFD 3792.

Foreign Office Loans

For banks filing FFIEC 031 Total loans and leases consolidated bank (RCFD 2122) less Total loans and leases domestic offices (RCFD 2122) as a percent of Total Capital RCFD 3792.

All Other Loans

For banks filing FFIEC 031 Loans to foreign governments in domestic offices (RCON 2081) plus Loans for purchasing and carrying securities in domestic offices (RCON 1545) plus All other loans (RCON 1564) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Loans to foreign governments in domestic offices (RCON 2081) plus All other

loans (RCON 1564) as a percent of Total Capital RCFD 3792.

Lease Financing Receivables

For banks filing FFIEC 031 Lease financing receivables in domestic offices (RCON 2165) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Lease financing receivables (RCON 2165) as a percent of Total Capital 3792.

Supplemental

The following categories of loans are included in previous concentration captions.

Loans to Foreign Governments

For banks filing FFIEC 031 Loans to foreign governments in domestic offices (RCON 2081) as a percent of Total Capital RCFD 3792.

For banks filing FFIEC 041 Loans to foreign governments (RCON 2081) as a percent of Total Capital RCFD 3792.

Loans to Finance Commercial Real Estate

Loans to finance commercial real estate, construction and development not secured by real estate (RCFD 2746) as a percent of Total Capital RCFD 3792.

Construction and Land Development Loans as % of Total Risk-Based Capital

Construction & Land Development Loans (RCON 1415)/Total Risk-based Capital (RCFD or RCON 3792).

Nonowner Occupied Commercial Real Estate Loans as % of Total Risk-Based Capital

Construction & Land Development Loans (RCON 1415) + Multifamily Property Loans (RCON 1460) + Nonowner Occupied Nonfarm Nonresidential Property Loans (RCON F161) + Loans To Finance CRE not secured by Real Estate. (RCON 2746)/Total Risk-Based Capital (RCFD or RCON 3792).

Nonowner Occupied Commercial Real Estate Loans as % of Total Loans

Construction & Land Development Loans (RCON 1415) + Multifamily Loans (RCON 1460) + Other Loans Secured by Nonfarm Nonresidential Properties (RCON F161) + Loans to Finance CRE not secured by Real Estate. (RCON 2746)/Total Loans (RCFD or RCON 2122).

Total Commercial Real Estate Loans as % of Total Risk-Based Capital

Construction & Land Development Loans (RCON 1415) + Multifamily Property Loans (RCON 1460) + Nonfarm Nonresidential Property Loans (RCON 1480) + Loans to Finance CRE not secured by Real Estate. (RCON 2746)/Total Risk-Based Capital (RCFD or RCON 3792).

	06/30/2008			06/30/2007			12/31/2007			12/31/2006		12/31/2005	
NONCURRENT LN&LS (\$000)													
90 DAYS AND OVER PAST DUE	753,535			448,981			610,947			351,460		371,318	
TOTAL NONACCRUAL LN&LS	2,499,442			735,899			1,429,242			502,600		270,796	
TOTAL NONCURRENT LN&LS	3,252,977			1,184,880			2,040,189			854,060		642,114	
LN&LS 30-89 DAYS PAST DUE	1,799,657			1,279,247			1,883,651			1,127,784		938,493	
RESTRUCTURED LN&LS 90+ DAYS P/D	1,768			0			0			0		0	
RESTRUCTURED LN&LS NONACCR	0			0			0			0		0	
RESTRUCTURED LN&LS 30-89 DAYS PD	23,358			0			0			0		0	
CURRENT 1-4 FAMILY RESTRUC LN&LS	105,788			N/A			N/A			N/A		N/A	
CURRENT OTHER RESTRUCTURED LN&LS	0			0			0			0		139	
LOANS SECURED 1-4 RE IN FORECLOSURE	1,034,643			N/A			N/A			N/A		N/A	
ALL OTHER REAL ESTATE OWNED	308,897			124,388			204,020			75,022		38,043	
% OF NONCURR LN&LS BY LN TYPE	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1
REAL ESTATE LNS-90+ DAYS P/D	0.66	0.17	88	0.35	0.09	88	0.47	0.13	91	0.27	0.08	0.25	0.08
-NONACCRUAL	3.02	1.70	80	0.75	0.56	71	1.61	0.88	81	0.45	0.40	0.22	0.35
-TOTAL	3.68	2.03	82	1.11	0.70	76	2.08	1.08	84	0.71	0.54	0.47	0.48
-30-89 DAYS P/D	1.69	1.00	80	0.98	0.61	79	1.67	1.00	82	0.94	0.67	0.51	0.58
LNS FIN COML RE-90+ DAYS P/D	0.00	0.01	85	0.01	0.02	87	0.00	0.00	89	0.00	0.00	0.01	0.00
-NONACCRUAL	0.04	0.27	70	0.02	0.06	78	0.03	0.13	74	0.04	0.03	0.03	0.05
-TOTAL	0.04	0.32	66	0.03	0.16	75	0.03	0.16	70	0.04	0.06	0.04	0.07
-30-89 DAYS P/D	0.07	0.42	65	1.54	0.21	91	0.02	0.27	64	0.08	0.17	0.25	0.28
CONST & LAND DEV-90+ DAYS P/D	1.58	0.20	93	0.15	0.06	82	0.77	0.10	93	0.15	0.03	0.21	0.03
-NONACCRUAL	5.24	4.35	64	0.56	0.69	56	2.17	1.67	66	0.29	0.35	0.22	0.18
-TOTAL	6.82	4.72	71	0.70	0.80	52	2.95	1.85	72	0.44	0.42	0.43	0.26
-30-89 DAYS P/D	3.25	1.52	84	2.11	0.74	89	3.70	1.41	87	2.17	0.72	0.93	0.52
1-4 FAM CONS & L DEV-90+ DAYS	2.93	0.19	97	0.21	0.11	81	1.09	0.15	91	N/A	N/A	N/A	N/A
-NONACCRUAL	8.97	6.20	70	0.82	0.79	62	3.26	2.36	65	N/A	N/A	N/A	N/A
-TOTAL	11.90	6.62	75	1.03	1.00	60	4.34	2.65	71	N/A	N/A	N/A	N/A
-30-89 DAYS P/D	5.80	1.92	89	3.22	1.04	86	6.01	1.72	91	N/A	N/A	N/A	N/A
OTHER CONST & LAND DEV-90+ DAYS	0.36	0.17	81	0.05	0.71	N/A	0.35	1.34	N/A	N/A	N/A	N/A	N/A
-NONACCRUAL	1.85	3.26	45	0.18	0.57	48	0.71	1.19	48	N/A	N/A	N/A	N/A
-TOTAL	2.21	3.62	47	0.23	N/A	44	1.06	N/A	55	N/A	N/A	N/A	N/A
-30-89 DAYS P/D	0.94	1.31	50	0.50	N/A	61	0.59	N/A	49	N/A	N/A	N/A	N/A
SINGLE & MULTI MTG-90+ DAYS P/D	0.56	0.18	84	0.47	0.11	89	0.47	0.16	84	0.33	0.12	0.29	0.13
-NONACCRUAL	3.04	1.00	88	0.89	0.46	81	1.74	0.63	86	0.49	0.35	0.19	0.29
-TOTAL	3.59	1.29	88	1.36	0.65	85	2.21	0.89	88	0.82	0.52	0.48	0.47
-30-89 DAYS P/D	1.58	0.93	77	0.82	0.67	65	1.44	0.95	74	0.74	0.72	0.45	0.70
NONFARM/RESI MTG-90+ DAYS P/D	0.05	0.06	69	0.04	0.02	78	0.11	0.04	83	0.09	0.02	0.06	0.02
-NONACCRUAL	0.54	0.78	50	0.35	0.47	49	0.36	0.50	48	0.43	0.42	0.37	0.50
-TOTAL	0.59	0.89	48	0.40	0.51	52	0.47	0.57	53	0.52	0.46	0.44	0.54
-30-89 DAYS P/D	0.44	0.58	50	0.37	0.36	56	0.43	0.50	51	0.51	0.39	0.41	0.36
OWN OCC NFARM NONRE-90+ DAYS P/D	0.05	0.05	72	0.05	0.02	80	0.10	0.04	81	N/A	N/A	N/A	N/A
-NONACCRUAL	0.59	0.69	51	0.41	0.47	52	0.36	0.53	48	N/A	N/A	N/A	N/A
-TOTAL	0.64	0.77	49	0.45	0.53	52	0.46	0.59	46	N/A	N/A	N/A	N/A
-30-89 DAYS P/D	0.47	0.53	54	0.41	0.35	63	0.54	0.44	66	N/A	N/A	N/A	N/A
OTH NONFARM NONRES-90+ DAYS P/D	0.06	0.05	78	0.03	0.02	80	0.12	0.02	88	N/A	N/A	N/A	N/A
-NONACCRUAL	0.45	0.78	50	0.26	0.38	53	0.35	0.43	56	N/A	N/A	N/A	N/A
-TOTAL	0.51	0.90	48	0.29	0.43	54	0.47	0.50	60	N/A	N/A	N/A	N/A
-30-89 DAYS P/D	0.38	0.59	50	0.30	0.33	57	0.19	0.50	32	N/A	N/A	N/A	N/A

Analysis of Past-Due, Nonaccrual, and Restructured Loans and Leases

These pages analyze noncurrent debt, consisting of loans and leases in past-due or nonaccrual status, including those that had been restructured; and current restructured debt, consisting of loans and leases that have been restructured and are in compliance with modified terms. Loans are grouped by type of loan, however reporting differences require special treatment of non-current loan ratios for banks filing call form 033 and 034 prior to March 31, 2001. **From March 31, 2001 forward all banks file past due loan information using the same set of standards.**

Ratio Calculation For Banks Filing FFIEC 031 and 032 Prior to March 31, 2001

The loan and lease categories used under this heading correspond to the categories used in report of condition RC-N and RC-C. For each category the percentage is determined by dividing the end-of-period noncurrent loan and lease figure by the corresponding loan figure from RC-C.

Ratio Calculation For Banks Filing FFIEC 033 and 034 Prior to March 31, 2001

Prior to March 31, 2001 Banks filing call forms 033 and 034 are permitted to categorize loans using their own internal system for schedules RC-N and RC-K but not for schedule RC-C. For consistency in definition, noncurrent loan and lease ratios use noncurrent loan information from RC-N and outstanding loan data from RC-K. Analysis of these data should be made in conjunction with analysis of other information on loans and leases provided in this report.

Noncurrent LN&LS (\$000)

A recap in dollars of noncurrent and

restructured loans and leases by past due status.

90 Days and Over

Loans and leases past due over 90 days and still accruing.

Total Nonaccrual LN&LS

Loans and leases on which interest is no longer being accrued.

Total Noncurrent LN&LS

Sum of previous two categories.

LN&LS 30–89 Days Past Due

Loans and leases past due 30 through 80 days and still accruing interest.

Restructured LN&LS 90+ Days P/D

Restructured loans and leases past due 90 or more days and still accruing interest.

Restructured LN&LS Nonaccrual

Restructured loans and leases on which interest is no longer being accrued.

Restructured LN&LS 30–89 Days P/D

Restructured loans and leases past due 30 through 89 days and still accruing interest.

Current 1–4 Family Restructured LN&LS

Loans secured by 1–4 family properties that have been restructured and are current by the revised terms.

Current Other Restructured LN&LS

Other restructured loan and leases still current by their restructured terms.

Loans Secured by 1–4 RE In Foreclosure

Loans secured by 1–4 family properties in foreclosure.

All Other Real Estate Owned

All other real estate owned. Excludes direct and indirect investments in real estate.

% of Noncurr LN&LS by Type

This section presents a distribution of past due loans by type of loan and status of delinquency. In each category of past due loans, e.g. Real Estate Loans 90+ Days Past Due that category is divided by the total for that type of loan, e.g. Real Estate Loans.

The gross loans and leases category reflects all categories of loans and leases by delinquency to gross loans. See previous description in this section of calculations for specific report form types. Details are provided only where specific loan categories are grouped together or where a call report exception applies. The call report definition applies otherwise.

Each category of loans displays four types of loan delinquency:

Loans 90+ Days Past Due

Loans on Nonaccrual

Total (of the first two categories)

Loans 30–89 Days Past Due

(Note that loans 30-89 days are NOT a part of the previous total.)

Real Estate Loans

From March 31, 2001 forward includes loans secured by real estate.

For quarters prior to March 31, 2001 for banks filing 033 and 034 includes real estate loans. For banks filing 031 and 032 forms includes loans secured by real estate.

Loans Finance Commercial RE

Loans for the purpose of financing commercial real estate from RC-C.

Construction & Land Development

Loans secured by real estate for the purpose of construction and land development from RC-C.

1-4 Family Construction

Construction loans secured by 1-4 family properties.

Other Construction

Construction loans secured by other real estate properties.

Single & Multi Mortgage

Includes loans secured by mortgages

secured by 1-4 and multifamily (5 or more) properties from RC-C.

Nonfarm/Residential Mortgage

Loans secured by mortgages on nonfarm, nonresidential property from RC-C.

Owner Occupied Nonfarm Nonresidential

Loans secured by owner occupied nonfarm nonresidential properties.

Other Nonfarm Nonresidential

Loans secured by other nonfarm nonresidential mortgages.

CERT # CHARTER #	DIST/RSSD COUNTY	ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES												PAGE 08A	
		06/30/2008			06/30/2007			12/31/2007			12/31/2006		12/31/2005		
% OF NONCURR LN&LS BY LN TYPE		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1	
COML & INDUST LNS-90+ DAYS P/D		0.04	0.07	59	0.04	0.05	62	0.07	0.05	70	0.05	0.05	0.06	0.06	
-NONACCRUAL		0.37	0.78	34	0.39	0.48	51	0.28	0.50	41	0.39	0.48	0.24	0.58	
-TOTAL		0.41	0.89	31	0.42	0.56	46	0.35	0.59	38	0.44	0.56	0.30	0.67	
-30-89 DAYS P/D		0.41	0.70	38	0.64	0.47	66	0.39	0.62	36	0.23	0.48	0.66	0.52	
LOANS TO INDIVDLS-90+ DAYS P/D		1.79	0.11	97	1.14	0.09	97	1.62	0.11	97	0.87	0.09	1.06	0.14	
-NONACCRUAL		0.28	0.19	72	0.08	0.12	54	0.29	0.16	78	0.12	0.11	0.19	0.15	
-TOTAL		2.07	0.36	95	1.22	0.25	94	1.91	0.33	94	0.99	0.23	1.24	0.34	
-30-89 DAYS P/D		2.59	1.13	88	1.87	1.02	82	2.41	1.26	83	1.74	1.15	2.45	1.16	
CREDIT CARD PLNS-90+ DAYS P/D		1.37	0.76	71	0.00	0.53	38	0.00	0.59	38	100.00	0.76	100.00	0.61	
-NONACCRUAL		0.00	0.32	69	0.00	0.13	73	0.00	0.24	71	0.00	0.15	0.00	0.12	
-TOTAL		1.37	1.27	57	0.00	0.80	26	0.00	0.97	27	100.00	1.06	100.00	0.86	
-30-89 DAYS P/D		1.63	1.65	47	0.00	1.61	16	0.00	1.51	21	0.00	1.50	0.00	1.46	
LEASE FINANCING-90+ DAYS P/D		0.03	0.02	78	0.00	0.01	74	0.09	0.02	85	0.03	0.02	0.00	0.02	
-NONACCRUAL		0.24	0.40	61	0.02	0.17	57	0.15	0.23	68	0.22	0.21	0.00	0.29	
-TOTAL		0.00	0.44	57	0.00	0.20	50	0.00	0.30	65	0.00	0.27	0.00	0.37	
-30-89 DAYS P/D		0.76	0.68	68	0.58	0.47	66	2.28	0.69	85	1.06	0.47	0.00	0.45	
AGRICULTURAL LNS-90+ DAYS P/D		0.00	0.00	85	0.95	0.02	97	0.00	0.02	80	0.38	0.01	0.00	0.00	
-NONACCRUAL		0.22	0.34	70	0.20	0.37	62	0.19	0.31	68	0.15	0.28	0.04	0.26	
-TOTAL		0.22	0.36	68	1.15	0.48	82	0.19	0.36	63	0.53	0.30	0.04	0.34	
-30-89 DAYS P/D		0.01	0.42	55	0.01	0.30	54	0.20	0.23	71	1.04	0.27	1.37	0.31	
OTHER LN&LS-90+ DAYS P/D		0.07	0.02	90	0.00	0.02	70	0.04	0.02	80	0.00	0.02	0.00	0.02	
-NONACCRUAL		0.03	0.14	60	0.02	0.11	58	0.02	0.08	62	0.03	0.06	0.20	0.09	
-TOTAL		0.10	0.21	63	0.03	0.18	53	0.07	0.15	63	0.03	0.12	0.20	0.16	
-30-89 DAYS P/D		0.09	0.33	53	0.69	0.33	80	0.02	0.28	44	0.04	0.28	0.14	0.37	
GROSS LN&LS-90+ DAYS P/D		0.58	0.16	88	0.34	0.09	87	0.46	0.13	88	0.26	0.09	0.29	0.10	
-NONACCRUAL		1.92	1.34	72	0.56	0.49	65	1.08	0.72	74	0.38	0.37	0.21	0.39	
-TOTAL		2.50	1.60	77	0.90	0.62	75	1.54	0.91	80	0.64	0.51	0.50	0.52	
-30-89 DAYS P/D		1.38	1.02	73	0.97	0.63	79	1.42	0.96	79	0.85	0.72	0.73	0.69	
OTHER PERTINENT RATIOS															
NONCUR LN&LS TO-LN&LS ALLOWANCE		194.93	110.71	84	112.94	57.62	85	159.24	83.77	85	81.87	47.35	62.53	51.16	
-EQUITY CAPITAL		16.85	11.48	74	6.13	4.19	72	10.38	6.20	78	4.42	3.37	3.52	3.54	
%TOTAL P/D LN&LS-INCL NONACCRUAL		3.88	2.67	75	1.87	1.34	75	2.97	1.94	81	1.49	1.30	1.23	1.26	
IENC-LOANS TO TOTAL LOANS		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
NONCURR LNS+OREO TO LNS+OREO		2.73	1.77	77	0.99	0.69	74	1.69	1.01	81	0.70	0.56	0.53	0.57	
NONCURR RESTRUCT DEBT/GR LN&LS		0.00	0.01	76	0.00	0.00	82	0.00	0.00	78	0.00	0.00	0.00	0.00	
CURR+NONCURR RESTRUCT/GR LN&LS		0.09	0.04	81	0.00	0.01	71	0.00	0.02	63	0.00	0.01	0.00	0.02	
CURRENT RESTRUCT LN&LS		0.08	0.04	81	0.00	0.00	81	0.00	0.01	77	0.00	0.00	0.00	0.01	
LOANS SEC 1-4 FAM RE IN FORCLOSURE															
AS % TOTAL LOANS SEC 1-4 FAM RE		2.04	0.44	91	N/A	0.03	80	N/A	0.08	87	N/A	N/A	N/A	N/A	

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Analysis of Past Due, Nonaccrual & Restructured Loans & Leases Memoranda Information

This section presents additional information for past due real estate loans as well as information on current restructured loans by type.

The additional information on past due real estate loans comes from schedule RC-N memoranda section and applies to all banks. Ratios are calculated by dividing the individual past due loan category by the corresponding balance from RC-C. Two sub-sections provide both dollar and ratio information using the same loan captions. Details are provided only where items are combined, otherwise call report definitions apply. Each category displays loans 90 plus days past due, loans on nonaccrual, total noncurrent and loans 30–89 days past due.

An additional section displays other pertinent ratios including other analyses of past due and restructured loans by type that are current by their revised terms.

% of Noncurr LN&LS by LN Type

Commercial & Industrial Loans

From March 31, 2001 forward includes commercial and industrial loans for all banks. Prior to March 31, 2001 for banks filing FFIEC form 031 and 032 includes commercial and industrial loans. Prior to March 31, 2001 for banks filing FFIEC form 033 and 034 includes commercial, time and demand and all other loans.

Loans to Individuals

From March 31, 2001 forward includes loans to individuals other than credit card plans, for all banks. For banks filing FFIEC form 031 and 032 in quarters prior to March 31, 2001 includes

credit cards and other loans to individuals. For banks filing 033 and 034 in quarters prior to March 31, 2001 includes installment loans.

Credit Card Plans

Credit card and related plans from RC-C.

Foreign Government Loans

For banks filing FFIEC 031 and 032.

Lease Financing

Lease financing receivables from RC-C.

Agricultural Loans

Loans to finance agricultural production. Note that banks with less than \$300 million assets report this item subject to a reporting threshold and as a supplement.

Other Loans & Leases

From March 31, 2001 forward for 031 filers includes loans to commercial banks in the US, to other depository institutions in the US, to banks in foreign countries, state and local political subdivisions, for purchasing or carrying securities and all other loans.

From March 31, 2001 forward for 041 filers includes loans to depository institutions, state and local political subdivisions, for purchasing and carrying securities, all other loans and to finance agricultural production.

Prior to March 31, 2001 for banks filing FFIEC Form 033 or 034 includes lease-financing receivables. Prior to March 31, 2001 for banks filing 031 or 032 includes all other loans, lease financing and loans to foreign governments and institutions.

Gross LN&LS

Summation of all categories of due loans by past due status, divided by gross loans.

Other Pertinent Ratios:

Noncurrent LN&LS to LN&LS Allowance

Total 90+ days past due and nonaccrual loans and leases divided by the allowance for loan and lease losses.

Noncurr LN&LS to Equity Capital

Total 90+ days past due and nonaccrual loans and leases divided by total equity capital.

% Total P/D LN&LS—Incl Nonaccrual

Total 90+ days past due, nonaccrual and 30–89 days past due loans and leases divided by gross loans and leases.

IENC—Loans to Total Loans

Income earned or accrued on loans but not collected divided by gross loans.

Noncurr Lns + OREO to Lns + OREO

Loans and leases 90 days and over past due and still accruing

+ Loans and leases on nonaccrual

+ All other real estate owned (non-investment)

/ total loans and leases plus all other real estate owned (noninvestment).

Noncurr Restruc Debt/Gr LN&LS

Total restructured debt that is 90+ days past due or on nonaccrual by its revised terms divided by gross loans and leases.

Curr+Noncurr Restruct/Gr LN&LS

Total of restructured loans and leases that are current 90+ days past due, on nonaccrual divided by gross loans and leases.

The following ratios are not made available to the public, since they involve the confidential items on noncurrent restructured debt from

Schedule RC-N of the Report of Condition.

Current Restructured Loans and Leases

Total loans and leases restructured and in compliance with modified terms as a percentage of total loans and leases.

Loans Secured by 1-4 Family Real Estate in Foreclosure as % of Total Loans Secured by 1-4 Family RE

Loans secured by 1-4 family real estate in foreclosure as a percent of total loans secured by 1-4 family real estate.

CERT # CHARTER #	DIST/RSSD COUNTY	INTEREST RATE RISK ANALYSIS AS A PERCENT OF ASSETS												PAGE 09
		06/30/2008			06/30/2007			12/31/2007			12/31/2006		12/31/2005	
		BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1
LONG ASSETS INSTS W/ OPTIONS		20.75	15.00	73	25.14	15.66	81	23.47	14.99	81	26.95	15.93	27.37	18.10
MORTGAGE LOANS & PASS THRU		6.32	4.09	73	7.84	4.24	79	7.64	3.82	82	4.38	3.91	4.70	4.02
LOANS & SECURITIES OVER 15 YRS		4.49	3.84	66	6.08	3.75	76	4.85	3.79	68	6.47	4.16	6.66	4.70
OTHER LOANS AND SECURITIES		59.87	62.44	37	54.74	61.94	27	57.43	62.19	31	54.46	61.16	54.76	58.83
LOANS & SECURITIES OVER 15 YRS		2.78	1.92	68	7.81	1.69	94	2.62	1.71	74	7.00	1.75	6.94	1.75
LOANS & SECURITIES 5-15 YRS		5.31	7.06	37	5.12	7.38	34	5.23	7.06	37	5.13	7.03	4.77	6.37
TOTAL LOANS & SECURITIES OVR 15		9.10	6.41	73	15.66	6.36	85	10.26	5.89	79	11.38	5.96	11.64	6.13
CMO'S TOTAL		0.58	3.41	30	0.19	3.92	25	0.54	3.51	31	2.88	4.05	2.98	4.59
AVG LIFE OVER 3 YEARS		0.50	2.22	36	0.12	2.47	27	0.51	2.13	35	2.04	2.40	1.99	2.72
STRUCTURED NOTES		0.00	0.03	78	0.00	0.05	76	0.00	0.06	76	0.00	0.06	0.00	0.08
MORTGAGE SERVICING		0.88	0.08	95	0.79	0.08	95	0.80	0.08	95	0.61	0.08	0.56	0.09
TOTAL		0.88	0.15	92	0.79	0.19	90	0.80	0.20	88	0.61	0.20	0.56	0.26
OVERALL RISK INDICATORS														
AVAILABLE-FOR-SALE		7.43	12.93	23	7.02	15.58	18	7.81	13.93	22	12.51	16.27	13.57	17.95
HELD-TO-MATURITY		0.00	0.80	42	0.00	1.30	43	0.00	1.05	45	0.00	1.38	0.00	1.69
OFF-BALANCE SHEET		133.32	35.66	92	115.58	38.44	91	121.72	37.04	91	110.71	37.05	98.65	38.13
UNREALIZED APPN/DEPN		0.00	-0.01	88	0.00	-0.02	93	0.00	0.00	81	0.00	-0.01	0.00	-0.02
UNREAL APP/DEP % TIER ONE CAP		0.00	-0.09	78	0.00	-0.30	86	0.00	0.01	71	0.00	-0.13	0.00	-0.23
CONTRACTUAL MAT/REPRICE DATA														
LOANS/SECURITIES OVER 3 YEARS		29.98	32.01	45	39.42	33.35	68	32.62	31.39	58	40.23	32.52	40.83	33.71
LIABILITIES OVER 3 YEARS		2.74	2.35	64	4.70	2.11	80	3.48	2.12	74	4.23	2.23	5.35	3.24
NET 3 YEAR POSITION		27.25	29.29	47	34.72	30.69	65	29.14	28.86	53	35.99	29.83	35.47	29.74
LOANS/SECURITIES OVER 1 YEAR		38.80	44.67	33	47.36	46.91	52	41.07	44.85	38	51.61	46.55	52.25	47.48
LIABILITIES OVER 1 YEAR		5.78	7.44	48	6.98	6.35	61	5.06	6.39	49	7.03	6.40	10.47	9.54
NET OVER 1 YEAR POSITION		33.03	36.59	39	40.38	39.54	53	36.01	37.71	45	44.58	39.17	41.79	37.00
NONMATURITY DEPOSITS		43.05	38.53	61	39.31	41.12	42	41.54	39.56	54	39.16	41.81	42.68	43.15
NONMATURITY DEPS % LONG ASSETS		143.59	139.40	60	99.70	142.83	32	127.34	144.13	46	97.35	144.36	104.55	150.30
NET OVER 3 YEAR POSITION		-13.07	-6.36	37	0.12	-8.08	67	-8.92	-8.37	53	1.07	-9.16	-1.86	-9.71
AS % TIER 1 CAPITAL														
STRUCTURED NOTES		0.00	0.36	76	0.00	0.66	74	0.00	0.75	74	0.00	0.75	0.00	1.04
MORTGAGE SERVICING (FV)		12.00	1.18	94	10.84	1.18	94	11.40	1.23	95	8.66	1.12	8.50	1.30
TOTAL		12.00	2.14	90	10.84	2.68	88	11.40	2.88	88	8.66	2.64	8.50	3.52

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Interest Rate Risk Analysis

This page presents information that may be used to assess the interest rate risk inherent in a bank's balance sheet. Most of the underlying repricing data is reported in the memoranda sections of RC-B, RC-C, RC-E as well as on RC. The analysis emphasizes the long side of the balance sheet and also takes into account the impact of nonmaturity deposits. Most ratios are presented as a percent of total assets. Information on this page is available from June 30, 1997 forward.

Long Assets Instruments with Options

Mortgage Loans & Pass Thrus

Sum of all repricings for mortgage pass-through securities backed by closed-end first lien residential mortgages and closed end loans secured by liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Other Loans and Securities

Sum of all repricings for securities issued by U.S. Treasury, agencies, state and political subdivisions and all loans and leases other than closed-end loans secured by first liens on 1-4 family residential properties divided by total assets.

Loans and Securities Over 15 Years

Sum of repricings over 15 years for above divided by total assets.

Loans and Securities 5 to 15 Years

Sum of repricings from 5 to 15 years for above divided by total assets.

Total Loans and Securities Over 15

Sum of repricings over 15 years for Mortgage Loans and Pass Throughs and Other Loans and Securities divided by assets.

CMO's Total

Sum of all repricings for other mortgage backed securities (including CMO's, REMIC's and stripped MBS) divided by assets.

Avg Life Over 3 Years

Repricings over three years for above divided by assets.

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by assets.

Mortgage Servicing

Fair value of mortgage servicing assets divided by assets.

Total

Sum of structured notes, high risk securities, and mortgage servicing divided by assets.

Overall Risk Indicators

Available-For-Sale

Fair value of available-for-sale securities divided by assets.

Held-To-Maturity

Amortized cost of held-to-maturity securities divided by assets.

Off-Balance Sheet

Total of all off-balance sheet accounts, divided by assets.

Unrealized Appn/Depn

Unrealized appreciation/depreciation on held-to-maturity securities divided by assets.

Unrealized App/Dep % Tier One Capital

Unrealized appreciation/depreciation on held-to-maturity securities divided by tier one capital.

Contractual Maturity / Reprice Data

Loans/Securities Over 3 Years

Sum of repricings over 3 years for mortgage loans and pass-throughs, other loans and securities and CMO's divided by assets.

Liabilities Over 3 Years

Sum of repricings over 3 years for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net 3 Year Position

Loans/Securities over 3 years less liabilities over 3 years divided by assets.

Loans/Securities Over 1 Year

Sum of repricings over 1 year for mortgage loans and pass throughs, other loans and securities and all CMO's.

Liabilities Over 1 Year

Sum of repricings over 1 year for other borrowed money, time deposits less than \$100,000 and time deposits of \$100,000 or greater divided by assets.

Net Over 1 Year Position

Loans/Securities over 1 year less liabilities over 1 year divided by assets.

Nonmaturity Deposits

Demand deposits, NOW and ATS accounts, money market accounts and all other savings divided by assets.

Nonmaturity Deposits by Long Assets

Nonmaturity deposits divided by repricings over 3 years for loans and securities.

Net Over 3 Year Position

Repricings over 3 years for loans and securities less nonmaturity deposits divided by assets.

As % Tier 1 Capital

Structured Notes

Structured notes (included in held-to-maturity and available-for-sale accounts) divided by tier one capital.

Mortgage Servicing

Fair value of mortgage servicing assets divided by tier one capital.

Total

Sum of structured notes, high risk securities, OBS exposed to rising rates and mortgage servicing divided by tier one capital.