

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	92	112	101	128	537
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.45	3.79	3.75	3.98	3.88
+ Non-interest Income	0.98	0.92	0.87	0.92	0.83
- Overhead Expense	3.29	3.28	3.25	3.23	3.00
- Provision for Losses	0.43	0.11	0.26	0.15	0.17
+ Securities Gains (Losses)	0.02	0.00	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.83	1.37	1.18	1.53	1.56
Net Operating Income	0.56	0.97	0.84	1.10	1.09
Net Income	0.59	0.97	0.85	1.10	1.09
Net Income (Sub S Adjusted)	0.75	1.01	0.88	1.09	1.12
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.50	7.35	7.34	7.17	6.30
Interest Expense	2.77	3.26	3.30	2.87	2.13
Net Interest Income (TE)	3.74	4.09	4.03	4.29	4.19
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.47	0.11	0.25	0.12	0.13
Earnings Coverage of Net Losses (X)	11.50	7.29	8.69	27.26	26.72
Ln&Ls Allowance/Total Loans & Leases	1.41	1.21	1.30	1.26	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.42	0.84	1.39	0.67	0.56
30-89 Days Past Due Loans and Leases	1.30	0.90	1.40	0.92	0.73
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	23.95	20.38	21.15	20.22	21.16
Net ST Noncore Funding Dependence	16.58	13.40	14.60	12.35	10.67
Net Loans and Leases/Total Assets	70.06	69.91	70.64	69.38	69.17
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.59	9.71	9.69	9.75	9.14
Equity Capital/Total Assets	8.68	8.74	9.00	8.83	8.27
Net Loans&Ls/Equity Capital (X)	8.61	8.50	8.42	8.26	8.79
Cash Dividends/Net Income	46.04	40.77	40.24	35.12	27.45
Cash Dividends/Net Income (Sub S Adjusted)	57.15	45.49	45.53	46.57	25.69
Retained Earnings/Avg Equity Cap	1.76	5.97	4.57	7.55	8.90
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.33	0.17	0.29	0.33	0.26
Long-Term Debt/Equity Capital	0.31	0.53	0.52	0.65	0.90
Equity Investment in Subs/Equity Cap	113.90	113.80	113.05	113.46	113.03
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.04	104.56	115.03	92.82	105.05

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.98	6.80	6.81	6.64	5.84
Less: Interest Expense	2.56	3.02	3.07	2.67	1.97
Equals: Net Interest Income (TE)	3.45	3.79	3.75	3.98	3.88
Plus: Non-Interest Income	0.98	0.92	0.87	0.92	0.83
Equals: Adj Operating Income (TE)	4.46	4.76	4.69	4.98	4.75
Less: Overhead Expense	3.29	3.28	3.25	3.23	3.00
Less: Provision for Loan and Lease Losses	0.43	0.11	0.26	0.15	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.00	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.83	1.37	1.18	1.53	1.56
Less: Applicable Income Taxes (TE)	0.20	0.35	0.29	0.39	0.43
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.56	0.97	0.84	1.10	1.09
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.59	0.97	0.85	1.10	1.09
Memo: Net Income (Last Four Qtrs)	0.62	1.01	0.85	1.10	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.60	92.95	93.28	93.08	92.99
Avg Int-Bearing Funds / Avg Assets	78.64	78.15	78.41	77.19	78.36
Int Income (TE) / Avg Earning Assets	6.50	7.35	7.34	7.17	6.30
Int Expense / Avg Earning Assets	2.77	3.26	3.30	2.87	2.13
Net Int Inc (TE) / Avg Earn Assets	3.74	4.09	4.03	4.29	4.19
YIELD OR COST:					
Total Loans and Leases (TE)	7.03	8.05	8.01	7.94	7.00
Interest-Bearing Bank Balances	2.77	5.13	5.63	5.51	3.42
Fed Funds Sold & Reverse Repos	2.63	5.23	5.05	4.94	3.17
Trading Assets	3.85	3.48	2.59	0.00	2.34
Total Earning Assets	6.38	7.24	7.22	7.07	6.19
Investment Securities (TE)	5.01	4.94	4.96	4.60	4.25
U. S. Treasury & Agency Sec (excl MBS)	5.23	4.54	4.70	4.10	3.48
Mortgage-Backed Securities	4.51	4.73	4.67	4.53	4.08
All Other Securities	6.20	6.36	7.02	6.43	6.12
Interest-Bearing Deposits	3.09	3.70	3.73	3.23	2.31
Time Deposits of \$100K or More	4.24	4.62	4.71	4.22	3.14
Time Deposits < \$100K	4.29	4.83	4.84	4.16	3.06
Other Domestic Deposits	1.61	2.32	2.32	2.10	1.38
Foreign Deposits	N/A	0.00	0.00	N/A	2.66
Fed Funds Purchased and Repos	2.40	4.50	4.65	4.48	2.82
Other Borrowed Funds & Trading Liab	4.04	4.93	4.83	4.86	4.07
All Interest-Bearing Funds	3.24	3.87	3.91	3.46	2.52

PEER GROUP 05

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	30	29	59	57	54
Avg Assets per Employee (\$000)	3,515	3,290	3,375	3,270	3,345
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.51	2.33	2.03	1.80	1.92
Overhead Exp / NII + Non-Int Income	76.12	70.79	71.30	66.97	64.70
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.29	3.28	3.25	3.23	3.00
Personnel Expense	1.78	1.82	1.79	1.79	1.67
Net Occupancy Expense	0.47	0.46	0.46	0.46	0.42
Other Operating Expenses	1.02	0.98	0.98	0.96	0.90
Overhead Less Non-Interest Income	2.25	2.31	2.33	2.28	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	74.32	69.28	69.79	65.62	63.35
Personnel Expense	40.22	38.41	38.28	36.40	35.29
Net Occupancy Expense	10.74	9.67	9.80	9.30	8.76
Other Operating Expenses	23.44	20.52	20.82	19.55	19.03
Total Non-Interest Income	20.95	19.02	18.24	18.44	17.34
Fiduciary Activities Income	0.60	0.76	0.59	0.58	0.64
Serv Charges on Deposit Accts - Domestic	7.68	7.37	7.53	7.54	7.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.50	0.60	0.49	0.41	0.38
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.16	0.14	0.17	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.34	0.55	0.44	0.42	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	1.04	1.10	0.83	1.38	1.06
Other Non-Interest Income	7.09	5.79	5.33	5.47	5.07
Overhead Less Non-Interest Income	53.38	49.50	51.10	46.38	45.32
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	14.65	18.69	16.95	19.86	21.41
Appl Inc Tax+TE/Pretax NOI+TE	23.68	27.32	26.02	27.00	28.76

PERCENT OF TOTAL ASSETS -----	PEER GROUP 05				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	54.54	53.57	54.24	52.85	52.68
Commercial and Industrial Loans	9.81	10.09	10.18	10.30	9.68
Loans to Individuals	2.80	2.95	2.98	2.89	3.33
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.50	1.45	1.51	1.35	1.15
Other Loans and Leases	0.93	0.87	0.89	0.72	0.67
Net Loans and Leases	70.06	69.91	70.64	69.38	69.17
Debt Securities Over 1 Year	14.86	14.32	13.97	14.12	15.86
Mutual Funds and Equity Securities	0.12	0.11	0.10	0.12	0.16
Subtotal	85.63	84.94	85.51	84.60	86.07
Interest-Bearing Bank Balances	0.52	0.37	0.30	0.29	0.42
Federal Funds Sold & Reverse Repos	1.89	2.30	1.75	2.25	1.77
Debt Securities 1 Year or Less	1.72	2.63	2.62	2.85	2.40
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.75	91.55	91.54	91.34	91.69
Non-Int Cash and Due From Dep Inst	2.70	2.60	2.61	3.01	2.92
Other Real Estate Owned	0.44	0.15	0.21	0.11	0.08
All Other Assets	6.36	5.80	5.77	5.58	5.31
MEMORANDA:					
Short-Term Investments	4.72	6.11	5.36	6.31	5.33
U.S. Treasury Securities	0.07	0.11	0.08	0.11	0.12
U.S. Agency Securities (excl MBS)	4.83	7.15	6.33	7.28	7.11
Municipal Securities	2.92	3.31	3.14	3.35	3.68
Mortgage-Backed Securities	6.04	4.47	4.83	4.40	5.59
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.25	0.21	0.16	0.22	0.34
RE Loans Secured by 1-4 Family	16.53	16.54	16.65	15.43	17.31
Revolving	2.47	2.24	2.18	2.23	2.44
Closed-End, Sec by First Liens	12.29	12.67	12.73	11.77	13.42
Closed-End, Sec by Junior Liens	1.17	1.05	1.14	0.96	1.01
Commercial Real Estate Loans	34.43	33.10	33.51	33.58	31.67
Construction and Land Dev	10.98	10.94	11.13	11.01	9.24
Multifamily	1.44	1.26	1.21	1.32	1.31
Nonfarm Nonresidential	20.32	19.20	19.20	19.39	19.77
RE Loans Secured by Farmland	1.99	2.04	2.04	1.80	1.56
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.70	75.91	75.86	75.75	76.00
RE Loans Secured by 1-4 Family	23.86	23.86	23.80	22.50	25.55
Revolving	3.41	3.09	3.00	3.17	3.50
Closed-End	20.11	20.53	20.51	19.21	21.73
Commercial Real Estate Loans	47.60	46.35	45.96	47.38	45.31
Construction and Land Dev	15.07	15.19	15.17	15.42	13.05
Multifamily	2.00	1.79	1.66	1.84	1.90
Nonfarm Nonresidential	28.45	27.35	26.93	27.99	28.51
RE Loans Secured by Farmland	2.99	3.04	3.02	2.73	2.29
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.80	14.45	14.22	14.84	13.97
Loans to Individuals	4.18	4.41	4.41	4.35	5.01
Credit Card Loans	0.06	0.08	0.06	0.08	0.10
Agricultural Loans	2.28	2.21	2.29	2.06	1.70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.34	1.27	1.30	1.06	1.00

PERCENT OF TOTAL ASSETS	PEER GROUP 05 06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	4.72	6.11	5.36	6.31	5.33
Liquid Assets	18.53	19.19	18.20	19.69	19.82
Investment Securities	17.18	17.64	17.21	17.81	19.16
Net Loans and Leases	70.06	69.91	70.64	69.38	69.17
Net Lns, Ls & Stdbly Ltrs of Credit	70.75	70.69	71.41	70.22	69.84
Core Deposits	63.25	65.02	64.49	64.68	65.38
Noncore Funding	25.68	23.65	24.06	23.89	24.05
Time Deposits of \$100K or More	14.65	14.49	14.73	15.91	14.99
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.56	1.45	1.52	1.38	1.27
Net Fed Funds Purchased (Sold)	-0.35	-0.84	-0.24	-0.83	-0.46
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.08	1.84	1.81	1.70	1.66
Earning Assets Repr in 1 Year	41.29	44.20	42.81	45.01	41.88
Int-Bearing Liab Repr in 1 Year	35.25	35.85	34.36	34.65	30.46
Long-Term Debt Repr in 1 Year	0.70	0.65	0.52	0.41	0.35
Net Assets Repriceable in 1 Year	4.24	7.07	6.94	9.18	10.05
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.95	20.38	21.15	20.22	21.16
Net ST Noncore Funding Dependence	16.58	13.40	14.60	12.35	10.67
Short-Term Inv/ST Noncore Funding	29.57	41.50	35.61	46.98	45.35
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.28	2.85	1.56	4.28	7.22
Net Loans and Leases/Total Deposits	87.10	86.07	87.58	85.45	84.99
Net Loans and Leases/Core Deposits	115.04	109.49	111.96	110.94	107.61
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.07	-0.49	0.27	-0.12	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.66	-2.54	0.36	-1.32	-2.51
Struct Notes Appr(Depr)/T1 Cap	-0.11	-0.24	0.04	-0.17	-0.35
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.41	6.17	7.24	5.41	8.58
Available-For-Sale Securities	92.59	93.83	92.76	94.59	91.42
U.S. Treasury Securities	0.40	0.60	0.59	0.73	0.64
U.S. Agency Securities (excl MBS)	30.09	44.18	41.76	44.03	39.64
Municipal Securities	17.31	17.85	17.82	17.96	19.35
Mortgage-Backed Securities	37.53	25.62	28.47	24.62	29.08
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.46	1.30	1.04	1.19	1.85
Mutual Funds and Equity Securities	0.70	0.76	0.61	0.88	0.92
Debt Securities 1 Year or Less	11.70	17.31	17.00	17.57	13.66
Debt Securities 1 To 5 Years	29.00	36.27	33.25	37.69	39.57
Debt Securities Over 5 Years	53.77	40.84	43.77	39.67	41.40
Pledged Securities	56.43	51.20	50.77	46.69	46.13
Structured Notes, Fair Value	0.58	2.61	1.29	2.14	3.54

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.43	0.11	0.26	0.15	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.59	0.16	0.37	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	139.66	173.16	158.47	219.91	234.35
Ln&Ls Allowance/Total Loans & Leases	1.41	1.21	1.30	1.26	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.97	29.32	10.94	28.09	20.55
ALL/Nonaccrual Assets	221.48	530.70	290.51	620.38	748.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	179.89	331.69	204.97	455.05	483.39
Gross Ln&Ls Losses/Avg Loans & Leases	0.55	0.16	0.30	0.16	0.18
Recoveries/Avg Loans and Leases	0.07	0.04	0.05	0.04	0.05
Net Losses/Avg Loans and Leases	0.47	0.11	0.25	0.12	0.13
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	16.55	19.18	58.71	35.72	32.36
Earnings Coverage of Net Losses (X)	11.50	7.29	8.69	27.26	26.72
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.41	0.04	0.15	0.05	0.03
RE Loans Secured By 1-4 Family	0.33	0.05	0.10	0.06	0.04
Revolving	0.16	0.02	0.08	0.01	0.01
Closed-End	0.27	0.05	0.10	0.07	0.04
Commercial Real Estate Loans	0.38	0.03	0.18	0.04	0.02
Construction and Land Dev	0.99	0.01	0.32	0.01	0.00
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.06	0.01	0.04	0.03	0.02
RE Loans Secured by Farmland	0.00	0.00	0.02	0.00	0.00
Commercial and Industrial Loans	0.48	0.26	0.41	0.16	0.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.93	0.72	0.83	0.65	0.74
Credit Card Loans	1.91	1.12	2.95	1.40	1.57
Agricultural Loans	0.00	0.00	0.01	0.00	0.01
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.97	0.73	1.31	1.03	0.41

PERCENT OF LOANS AND LEASES	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
30-89 Days PD Loans and Leases	1.30	0.90	1.40	0.92	0.73
90+ Days PD Loans and Leases	0.12	0.11	0.15	0.11	0.09
Nonaccrual Loans and Leases	1.84	0.61	1.12	0.44	0.42
90+ Days PD and Nonaccrual Loans and Leases	2.05	0.79	1.34	0.66	0.53
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.05	0.00	0.01	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.30	0.90	1.40	0.92	0.73
90+ Days Past Due Assets	0.12	0.11	0.15	0.11	0.09
Nonaccrual Assets	1.84	0.61	1.12	0.45	0.42
30+ Days PD & Nonaccrual Assets	3.41	1.77	2.89	1.64	1.31
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.45	0.55	0.95	0.46	0.37
90+ PD & Nonaccrual Assets + OREO	2.02	0.76	1.25	0.62	0.48
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.91	0.64	1.07	0.53	0.42
Allowance for Loan & Lease Losses	172.65	75.14	113.69	58.78	51.97
Equity Cap + ALLL	19.42	7.08	11.64	5.43	4.76
Tier 1 Cap + ALLL	18.14	6.20	10.49	4.96	4.35
Loans & Leases + RE Acquired	2.65	0.92	1.50	0.75	0.62

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

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.28	0.85	1.40	0.92	0.68
- 90+ Days Past Due	0.11	0.10	0.15	0.09	0.07
- Nonaccrual	2.18	0.61	1.14	0.43	0.34
Coml & Indl - 30-89 Days PD	1.00	0.73	1.07	0.61	0.69
- 90+ Days Past Due	0.13	0.10	0.08	0.09	0.07
- Nonaccrual	0.60	0.47	0.65	0.44	0.49
Individuals - 30-89 Days PD	1.19	1.20	1.44	1.25	1.31
- 90+ Days Past Due	0.09	0.09	0.11	0.07	0.11
- Nonaccrual	0.27	0.26	0.23	0.19	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.18	0.16	0.20	0.05	0.11
- 90+ Days Past Due	0.00	0.02	0.01	0.00	0.00
- Nonaccrual	0.03	0.02	0.02	0.04	0.07
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.22	0.34	0.29	0.41	0.32
- 90+ Days Past Due	0.02	0.04	0.03	0.03	0.01
- Nonaccrual	0.06	0.02	0.08	0.01	0.01
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.12	0.93	1.63	1.13	0.88
- 90+ Days Past Due	0.13	0.09	0.14	0.08	0.09
- Nonaccrual	1.06	0.40	0.83	0.37	0.33
Revolving - 30-89 Days PD	0.43	0.30	0.51	0.46	0.29
- 90+ Days Past Due	0.01	0.01	0.03	0.01	0.01
- Nonaccrual	0.18	0.10	0.24	0.10	0.05
Closed-End - 30-89 Days PD	1.14	0.99	1.50	1.21	0.95
- 90+ Days Past Due	0.15	0.10	0.14	0.10	0.10
- Nonaccrual	1.16	0.42	0.81	0.39	0.37
- Jr Lien 30-89 Days PD	0.05	0.05	0.05	0.04	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.02	0.02	0.01	0.03
Commercial RE - 30-89 Days PD	1.16	0.68	1.04	0.67	0.44
- 90+ Days Past Due	0.06	0.07	0.12	0.08	0.04
- Nonaccrual	2.47	0.69	1.38	0.42	0.31
Const & Dev - 30-89 Days PD	1.50	0.75	1.25	0.66	0.32
- 90+ Days Past Due	0.08	0.02	0.13	0.05	0.01
- Nonaccrual	4.95	0.62	2.39	0.22	0.12
Multifamily - 30-89 Days PD	0.42	0.00	0.60	0.01	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.42	0.10	0.17	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.78	0.48	0.62	0.49	0.42
- 90+ Days Past Due	0.04	0.04	0.05	0.04	0.03
- Nonaccrual	0.95	0.43	0.54	0.36	0.32
Farmland - 30-89 Days PD	0.27	0.32	0.59	0.18	0.14
- 90+ Days Past Due	0.02	0.02	0.03	0.00	0.00
- Nonaccrual	0.39	0.25	0.16	0.08	0.21
Credit Card - 30-89 Days PD	1.55	2.27	3.02	1.27	1.20
- 90+ Days Past Due	0.46	0.40	0.75	0.32	0.30
- Nonaccrual	0.00	0.00	0.03	0.00	0.01

CAPITAL RATIOS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	9.59	9.71	9.69	9.75	9.14
Tier 1 RBC Ratio	12.69	12.80	12.88	12.92	12.41
Total Risk-Based Capital Ratio	14.03	14.39	14.27	14.48	13.84
Tangible Tier 1 Leverage Ratio	9.57	9.68	9.67	9.73	9.12
Tangible Common Eq Cap/Tan Assets	8.13	8.16	8.49	8.26	7.79
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.99	14.32	13.02	14.56	14.37
Standby Letters of Credit	0.61	0.72	0.68	0.70	0.60
Commercial & Similar Letters of Credit	0.00	0.00	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.16	0.13	0.06	0.12	0.14
Interest Rate Contracts	0.15	0.13	0.06	0.10	0.12
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.01	0.01	0.00	0.01	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.03
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	17.30	20.81	18.65	22.11	22.04

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	81.10	85.00	86.67	86.96	88.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	18.90	15.00	13.33	13.04	12.00
Futures and Forwards	22.55	10.39	16.18	12.35	19.21
Written Options	41.60	38.92	32.11	42.53	27.93
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	41.60	38.92	32.11	42.53	26.81
Purchased Options	14.66	22.89	30.14	26.09	15.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.66	22.89	30.14	26.09	14.34
Swaps	21.19	23.32	21.57	15.22	37.81
Held for Trading	0.00	0.00	6.67	0.00	1.34
Interest Rate Contracts	0.00	0.00	6.67	0.00	0.71
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	100.00	93.33	100.00	98.66
Interest Rate Contracts	81.10	80.00	80.00	82.61	81.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	18.90	15.00	13.33	13.04	11.40
Deriv Contr (Excl Fut & FX LE 14 Days)	50.74	59.57	67.89	54.05	67.61
One Year or Less	15.65	4.92	24.36	4.99	21.50
Over 1 Year to 5 Years	31.08	37.80	33.47	37.24	36.21
Over 5 Years	4.02	7.48	10.06	4.25	5.16
Gross Negative Fair Value (Abs Val)	1.02	0.70	1.66	0.48	0.48
Gross Positive Fair Value	2.53	0.84	2.32	0.58	0.85
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.00	66.67	50.00	25.52	11.04
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	33.33	50.00	74.48	88.96
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.34	0.55	0.44	0.42	0.35
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.54	0.00
Credit Rel Prem Inc/Tot Prem Inc	50.00	33.33	50.00	60.00	92.66
Other Prem Inc/Total Prem Inc	50.00	66.67	50.00	40.00	7.34
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	36.09	-73.11	36.07	8.20	9.11
Ins Net Inc (L/H)/Equity (L/H)	7.13	5.22	4.68	6.45	16.96
Insur Ben, Losses, Exp/Insur Premiums	55.76	52.18	58.67	148.29	63.16
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.41	5.82	5.84	2.13	1.15
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.70	8.64	8.13	8.04	6.86
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	0.00	0.00	N/A	2.66
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	3.47
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-49.00	-62.50	-64.16	-78.43	-34.05
Total Selected Assets	319.64	-41.98	234.03	-42.89	-10.77
Deposits	N/A	N/A	N/A	N/A	-18.21

PROFITABILITY:	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	5.64	9.83	8.36	11.42	12.13
Bank Net Inc/Avg Eq Inv in Banks	7.30	11.04	9.83	12.92	13.11
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.20	4.50	3.78	4.84	3.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.47	13.54	15.81	11.00	11.36
Bank Net Income/Parent Net Income	121.56	111.66	114.83	109.40	107.44
Nonbank Net Income/Parent Net Income	0.85	0.90	0.93	0.62	0.15
Sub BHCs Net Inc/Parent Net Income	170.81	99.32	85.23	188.60	97.99
LEVERAGE:					
Total Liabilities/Equity	19.24	19.88	20.86	19.84	19.97
Total Debt/Equity Capital	1.19	1.11	1.24	1.46	1.76
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.84	18.49	17.42	18.24	18.31
Tot Debt+Lns Guaranteed for Affl/Equity	1.25	1.39	1.54	1.77	1.80
Total Debt/Equ Cap - Exc Over Fair Value	1.19	1.12	1.25	1.47	1.78
Long-Term Debt/Equity Capital	0.31	0.53	0.52	0.65	0.90
Short-Term Debt/Equity Capital	0.33	0.17	0.29	0.33	0.26
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.01	0.00
Exc Cost Over Fair Value/Equity Cap	0.33	0.28	0.27	0.31	0.18
Long-Term Debt/Consolidated LT Debt	1.04	1.83	2.56	1.75	1.78
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.90	113.80	113.05	113.46	113.03
Total Investment in Subs/Equity	114.26	114.16	113.40	113.84	113.79
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.07	99.13	99.16	98.87	99.13
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.46	99.46	99.50	99.23	99.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.43	1.36	1.49	1.10	1.01
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.57	4.60	4.57	3.06	3.02
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	93.22	98.24	105.92	89.86	98.94
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.04	104.56	115.03	92.82	105.05
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	78.34	107.18	107.84	93.99	114.67
Pretax Oper Inc + Int Exp/Int Expense	1489.58	4453.64	2593.21	2600.74	4769.88
Div + Int From Subs/Int Exp + Div	137.44	146.94	158.83	137.94	133.34
Fees+Other Inc From Subs/Sal + Oth Exp	5.21	4.78	6.50	6.10	2.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	43.95	27.37	39.51	62.18	46.08
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.37	0.25	-0.15	0.17	-0.10
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.37	0.41	0.45	0.37	0.30
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	80.41	97.02	82.48	105.61	85.53
Dividends Paid/Net Income	45.07	40.56	39.84	35.09	27.44
Net Income - Dividends/Avg Equity	1.94	6.02	4.66	7.54	8.90
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	113.59	111.39	127.63	104.57	116.58
Dividends From Nonbank Subs	0.23	0.84	0.65	0.65	0.20
Dividends From Subsidiary BHCs	0.50	2.56	1.25	0.38	0.18
Dividends From All Subsidiaries	122.74	125.03	141.53	128.57	137.26
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	48.53	46.35	50.93	39.00	34.63
Interest Income From Bank Subs	0.34	0.26	0.29	0.27	0.14
Mgt & Service Fees From Bank Subs	0.97	0.73	0.81	0.53	0.07
Other Income From Bank Subs	0.09	0.11	0.20	0.10	0.01
Operating Income From Bank Subs	52.06	49.19	60.20	42.52	36.75
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	59.54	58.37	59.71	67.55	66.25
Interest Income From Nonbank Subs	0.10	1.58	4.85	3.50	1.44
Mgt & Serv Fees From Nonbank Subs	1.59	0.17	1.04	0.15	0.00
Other Income From Nonbank Subs	0.45	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	75.16	66.15	96.21	84.11	77.97
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	40.62	55.92	55.24	34.44	26.82
Interest Inc From Subsidiary BHCs	0.00	0.00	0.01	0.03	0.00
Mgt & Serv Fees From Sub BHCs	0.37	0.00	0.06	0.00	0.00
Other Income From Subsidiary BHCs	0.18	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	41.17	55.92	55.30	34.47	26.92
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.88	70.41	74.95	70.53	72.02
Interest Income From Bank Subs	0.74	0.78	0.92	1.15	0.97
Mgt & Serv Fees From Bank Subs	0.73	0.77	0.88	0.71	0.13
Other Income From Bank Subs	0.03	0.13	0.19	0.18	0.05
Operating Income From Bank Subs	79.43	80.25	83.99	80.75	80.91
Dividends From Nonbank Subs	0.36	0.63	0.45	1.42	0.30
Interest Income From Nonbank Subs	0.03	0.00	0.15	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.58	1.58	1.15	3.86	1.21
Dividends From Subsidiary BHCs	0.00	0.92	0.21	0.05	0.15
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.92	0.21	0.05	0.15
Loans and Adv From Subs/ST Debt	1019.76	1162.71	768.42	584.60	752.96
Loans and Adv From Subs/Total Debt	471.51	627.17	496.21	473.56	485.36

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									92
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.44	1.68	2.34	2.99	3.54	3.89	4.21	4.54	92
+ Non-interest Income	0.97	0.18	0.31	0.61	0.79	1.23	2.19	3.17	92
- Overhead Expense	3.29	2.22	2.49	2.82	3.19	3.58	4.56	5.00	92
- Provision for Losses	0.42	0.00	0.02	0.09	0.21	0.50	1.46	2.10	92
+ Securities Gains (Losses)	0.01	-0.00	0.00	0.00	0.00	0.03	0.07	0.09	92
+ Other Tax Equiv Adjustments	-0.00	-0.18	-0.02	0.00	0.00	0.00	0.00	0.06	92
= Pretax Net Oper Income (TE)	0.82	-2.56	-0.58	0.18	0.92	1.47	2.09	2.32	92
Net Operating Income	0.55	-2.01	-0.92	0.13	0.61	1.08	1.54	1.79	92
Net Income	0.58	-2.01	-0.85	0.17	0.63	1.12	1.54	1.79	92
Net Income (Sub S Adjusted)	0.74	-18.08	-0.22	0.32	0.80	1.16	1.41	1.49	27
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.49	5.35	5.82	6.13	6.50	6.82	7.11	7.24	92
Interest Expense	2.77	1.58	1.75	2.35	2.79	3.14	3.62	3.78	92
Net Interest Income (TE)	3.73	1.98	2.55	3.21	3.77	4.22	4.61	5.01	92
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.46	-0.02	-0.00	0.06	0.23	0.47	1.48	3.25	92
Earnings Coverage of Net Losses (X)	11.49	-126.86	-6.47	0.54	4.26	13.81	40.38	139.40	92
Ln&Ls Allowance/Total Loans & Leases	1.41	0.75	0.84	1.01	1.24	1.55	2.42	3.13	92
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.42	0.03	0.12	0.59	1.74	2.77	8.78	10.63	92
30-89 Days Past Due Loans and Leases	1.29	0.04	0.15	0.51	0.99	1.80	3.16	4.44	92
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.94	-2.07	4.76	14.95	23.52	34.28	43.13	49.49	92
Net ST Noncore Funding Dependence	16.57	-7.68	1.92	8.90	16.04	22.60	34.00	44.87	92
Net Loans and Leases/Total Assets	70.05	47.58	52.40	59.52	72.82	79.26	82.97	86.44	92
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.58	6.64	7.27	8.00	9.43	10.80	12.74	13.37	92
Equity Capital/Total Assets	8.67	4.16	5.88	7.10	8.32	10.26	12.37	13.64	92
Net Loans&Ls/Equity Capital (X)	8.60	3.83	4.58	5.88	8.78	10.47	12.63	14.55	91
Cash Dividends/Net Income	46.03	0.00	0.00	8.27	40.89	60.13	116.44	209.86	75
Cash Dividends/Net Income (Sub S Adjusted)	57.14	-937.63	-20.85	0.00	26.17	83.67	239.25	274.18	27
Retained Earnings/Avg Equity Cap	1.76	-21.33	-13.95	-2.88	3.45	7.16	9.24	11.35	92
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.32	0.00	0.00	0.00	0.00	0.00	1.85	6.31	91
Long-Term Debt/Equity Capital	0.30	0.00	0.00	0.00	0.00	0.00	1.09	8.45	91
Equity Investment in Subs/Equity Cap	113.89	91.05	94.26	99.24	107.78	128.49	145.72	157.65	91
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.03	-25.74	0.00	60.98	98.44	120.83	176.60	218.47	90

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.98	4.85	5.22	5.68	6.01	6.33	6.56	6.71	92
Less: Interest Expense	2.56	1.38	1.59	2.19	2.61	2.96	3.31	3.63	92
Equals: Net Interest Income (TE)	3.44	1.68	2.34	2.99	3.54	3.89	4.21	4.54	92
Plus: Non-Interest Income	0.97	0.18	0.31	0.61	0.79	1.23	2.19	3.17	92
Equals: Adj Operating Income (TE)	4.45	2.21	3.22	3.72	4.45	4.99	5.82	6.79	92
Less: Overhead Expense	3.29	2.22	2.49	2.82	3.19	3.58	4.56	5.00	92
Less: Provision for Loan and Lease Losses	0.42	0.00	0.02	0.09	0.21	0.50	1.46	2.10	92
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Plus: Realized G/L on AFS Sec	0.01	0.00	0.00	0.00	0.00	0.03	0.07	0.09	92
Plus: Other Tax Equiv Adjustments	-0.00	-0.18	-0.02	0.00	0.00	0.00	0.00	0.06	92
Equals: Pretax Net Oper Inc (TE)	0.82	-2.56	-0.58	0.18	0.92	1.47	2.09	2.32	92
Less: Applicable Income Taxes (TE)	0.19	-0.79	-0.13	0.00	0.14	0.42	0.64	0.76	92
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	92
Equals: Net Operating Income	0.55	-2.01	-0.92	0.13	0.61	1.08	1.54	1.79	92
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Income	0.58	-2.01	-0.85	0.17	0.63	1.12	1.54	1.79	92
Memo: Net Income (Last Four Qtrs)	0.62	-2.05	-0.82	0.17	0.75	1.09	1.62	1.91	89
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.60	85.77	88.21	90.21	92.89	94.78	96.14	97.30	92
Avg Int-Bearing Funds / Avg Assets	78.63	63.50	66.79	74.71	79.37	83.40	85.41	87.04	92
Int Income (TE) / Avg Earning Assets	6.49	5.35	5.82	6.13	6.50	6.82	7.11	7.24	92
Int Expense / Avg Earning Assets	2.77	1.58	1.75	2.35	2.79	3.14	3.62	3.78	92
Net Int Inc (TE) / Avg Earn Assets	3.73	1.98	2.55	3.21	3.77	4.22	4.61	5.01	92
YIELD OR COST:									
Total Loans and Leases (TE)	7.03	6.02	6.32	6.67	6.97	7.32	7.84	8.12	92
Interest-Bearing Bank Balances	2.76	0.00	0.00	1.38	2.81	4.00	6.03	10.15	84
Fed Funds Sold & Reverse Repos	2.62	2.06	2.14	2.40	2.63	2.85	3.04	3.30	87
Trading Assets	3.85	2.56	2.56	2.56	2.56	3.85	4.62	4.88	2
Total Earning Assets	6.37	5.26	5.73	6.02	6.39	6.71	6.95	7.17	92
Investment Securities (TE)	5.01	4.11	4.27	4.63	4.99	5.37	5.67	5.91	92
U.S. Treasury & Agency Sec (excl MBS)	5.23	3.56	3.98	4.48	5.15	5.75	6.62	7.55	82
Mortgage-Backed Securities	4.51	3.03	3.45	4.13	4.50	4.93	5.30	5.64	82
All Other Securities	6.19	3.53	3.78	4.81	6.15	7.24	8.57	9.82	81
Interest-Bearing Deposits	3.08	1.90	2.21	2.60	3.10	3.57	3.85	4.14	92
Time Deposits of \$100K or More	4.23	3.10	3.39	3.87	4.20	4.61	4.94	5.47	92
Time Deposits < \$100K	4.29	3.19	3.61	3.99	4.30	4.53	5.01	5.25	92
Other Domestic Deposits	1.61	0.76	0.89	1.21	1.53	1.95	2.48	2.59	92
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	2.39	0.00	0.00	1.74	2.42	3.30	4.39	5.09	79
Other Borrowed Funds & Trading Liab	4.03	0.26	2.40	3.27	4.03	4.73	5.67	6.65	84
All Interest-Bearing Funds	3.23	2.06	2.35	2.84	3.25	3.61	4.02	4.46	92

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	30.25	20.60	22.29	25.85	29.69	33.95	39.93	44.17	92
Avg Assets per Employee (\$000)	3514.88	2159.82	2404.07	2902.57	3236.53	3987.55	5192.37	6821.59	92

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.51	0.00	0.00	0.00	0.00	2.16	7.02	9.76	92
Overhead Exp / NII + Non-Int Income	76.11	57.22	61.27	64.54	74.05	85.39	98.66	115.87	92

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.29	2.22	2.49	2.82	3.19	3.58	4.56	5.00	92
Personnel Expense	1.77	1.08	1.27	1.52	1.73	1.99	2.42	2.64	92
Net Occupancy Expense	0.47	0.20	0.29	0.38	0.45	0.56	0.62	0.73	92
Other Operating Expenses	1.01	0.63	0.69	0.80	0.93	1.15	1.50	1.94	92
Overhead Less Non-Interest Income	2.25	0.99	1.41	1.91	2.25	2.65	2.89	3.38	92

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	74.31	57.05	60.11	62.85	72.09	83.49	98.04	109.84	92
Personnel Expense	40.22	28.91	31.52	35.32	39.08	44.72	51.17	59.44	92
Net Occupancy Expense	10.73	5.72	6.82	8.36	10.01	13.18	15.80	17.17	92
Other Operating Expenses	23.43	14.92	16.02	17.94	21.40	25.57	37.38	50.25	92
Total Non-Interest Income	20.95	6.16	8.64	14.17	19.57	25.65	38.92	48.68	92
Fiduciary Activities Income	0.60	0.00	0.00	0.00	0.00	0.39	2.75	8.03	92
Serv Charges on Deposit Accts - Domestic	7.68	0.75	2.18	4.45	7.24	10.28	13.37	16.18	92
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Investment Banking Fees & Commissions	0.50	0.00	0.00	0.00	0.02	1.00	1.88	3.04	92
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.04	0.94	2.70	92
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Insurance Activities Revenue	0.33	0.00	0.00	0.00	0.03	0.33	1.36	4.22	92
Net Gain (Loss) - Sales Loans, OREO, Oth	1.04	-1.90	-0.73	0.00	0.15	1.74	3.71	10.16	92
Other Non-Interest Income	7.08	0.96	1.81	3.15	6.15	8.74	14.96	33.43	92
Overhead Less Non-Interest Income	53.38	12.51	30.38	41.63	52.24	63.67	79.67	91.04	92

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	14.65	-20.07	0.00	0.00	17.39	27.39	34.69	36.94	75
Appl Inc Tax+TE/Pretax NOI+TE	23.68	0.00	0.00	7.36	29.60	36.95	41.43	44.04	75

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.54	30.04	36.23	41.51	54.03	64.69	72.82	75.56	92
Commercial and Industrial Loans	9.80	2.66	4.09	5.57	7.98	13.96	17.38	21.91	92
Loans to Individuals	2.79	0.26	0.52	1.09	2.19	3.47	7.02	8.87	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Agricultural Loans	1.50	0.00	0.00	0.00	0.11	1.73	7.89	11.12	92
Other Loans and Leases	0.92	0.00	0.01	0.11	0.60	1.29	2.70	2.94	92
Net Loans and Leases	70.05	47.58	52.40	59.52	72.82	79.26	82.97	86.44	92
Debt Securities Over 1 Year	14.86	0.36	2.22	7.24	13.28	20.68	31.88	35.71	92
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.04	0.69	1.34	92
Subtotal	85.63	74.19	78.11	82.29	85.97	89.47	91.10	92.22	92
Interest-Bearing Bank Balances	0.51	0.00	0.00	0.01	0.09	0.92	2.27	2.82	92
Federal Funds Sold & Reverse Repos	1.89	0.00	0.00	0.00	1.29	3.32	6.51	7.89	92
Debt Securities 1 Year or Less	1.72	0.00	0.01	0.26	0.90	2.44	4.79	9.02	92
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Total Earning Assets	90.74	84.17	85.95	88.85	90.86	92.70	94.06	94.84	92
Non-Int Cash and Due From Dep Inst	2.70	0.73	1.26	1.90	2.61	3.50	4.27	5.61	92
Other Real Estate Owned	0.43	0.00	0.00	0.01	0.14	0.68	1.78	2.88	92
All Other Assets	6.35	2.82	3.24	4.81	6.07	7.57	9.80	12.23	92
MEMORANDA:									
Short-Term Investments	4.71	0.23	0.69	2.05	4.12	7.09	9.92	14.71	92
U.S. Treasury Securities	0.06	0.00	0.00	0.00	0.00	0.00	0.31	1.27	92
U.S. Agency Securities (excl MBS)	4.82	0.00	0.00	1.11	2.59	8.91	15.13	20.43	92
Municipal Securities	2.92	0.00	0.00	0.02	2.11	5.43	8.48	12.86	92
Mortgage-Backed Securities	6.04	0.00	0.00	1.24	4.36	11.03	16.24	21.16	92
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Debt Securities	0.24	0.00	0.00	0.00	0.00	0.17	1.74	2.38	92
RE Loans Secured by 1-4 Family	16.53	3.28	5.67	9.51	15.98	22.32	27.63	35.79	92
Revolving	2.46	0.04	0.23	0.75	1.97	3.96	5.75	7.03	92
Closed-End, Sec by First Liens	12.29	2.16	3.08	6.29	11.51	17.19	24.16	28.21	92
Closed-End, Sec by Junior Liens	1.17	0.00	0.06	0.38	1.00	1.60	3.38	4.18	92
Commercial Real Estate Loans	34.43	8.50	10.66	20.43	33.19	50.74	59.00	62.44	92
Construction and Land Dev	10.98	0.64	1.98	3.93	8.27	17.02	24.21	31.27	92
Multifamily	1.44	0.00	0.00	0.35	1.18	2.43	3.88	5.30	92
Nonfarm Nonresidential	20.32	5.68	7.84	12.77	18.23	27.30	36.75	44.65	92
RE Loans Secured by Farmland	1.99	0.00	0.00	0.10	0.60	3.35	7.36	10.70	92
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.69	49.81	58.07	66.86	77.93	86.78	90.83	93.18	92
RE Loans Secured by 1-4 Family	23.85	5.69	8.42	12.80	22.96	33.83	43.94	49.54	92
Revolving	3.40	0.08	0.38	1.10	2.97	5.09	7.70	9.61	92
Closed-End	20.11	3.22	5.63	9.38	18.48	28.59	40.17	42.41	92
Commercial Real Estate Loans	47.60	13.33	18.53	31.69	48.40	62.60	73.31	79.65	92
Construction and Land Dev	15.07	1.23	2.86	6.04	13.16	22.71	32.44	40.06	92
Multifamily	2.00	0.00	0.00	0.46	1.61	3.48	5.31	7.31	92
Nonfarm Nonresidential	28.44	9.10	12.10	20.39	25.82	37.18	45.34	55.00	92
RE Loans Secured by Farmland	2.99	0.00	0.00	0.15	0.85	4.64	11.78	15.43	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Commercial and Industrial Loans	13.80	4.92	5.46	8.13	12.51	18.88	24.22	28.07	92
Loans to Individuals	4.17	0.31	0.70	1.43	3.37	5.73	10.46	14.64	92
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.10	0.29	0.40	92
Agricultural Loans	2.28	0.00	0.00	0.00	0.18	2.52	13.09	16.04	92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Loans and Leases	1.34	0.00	0.02	0.19	0.91	2.05	3.48	4.88	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.71	0.23	0.69	2.05	4.12	7.09	9.92	14.71	92
Liquid Assets	18.53	6.19	7.18	11.39	15.69	24.96	34.51	36.14	92
Investment Securities	17.17	2.08	4.32	9.38	15.60	24.71	35.17	39.00	92
Net Loans and Leases	70.05	47.58	52.40	59.52	72.82	79.26	82.97	86.44	92
Net Lns, Ls & Stdby Ltrs of Credit	70.74	48.80	52.73	59.90	73.47	79.64	84.07	87.16	92
Core Deposits	63.24	39.42	46.30	56.66	64.41	71.05	74.50	77.01	92
Noncore Funding	25.68	10.85	13.80	18.05	23.63	32.03	42.12	45.90	92
Time Deposits of \$100K or More	14.65	5.88	7.89	10.20	13.24	18.89	24.18	26.53	92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Fed Funds Purchased and Repos	1.55	0.00	0.00	0.00	0.68	2.85	5.86	7.54	92
Net Fed Funds Purchased (Sold)	-0.35	-7.86	-6.10	-2.80	-0.04	2.13	5.45	7.33	92
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Oth Borrowings W/Rem Mat 1 Yr or Less	2.07	0.00	0.00	0.01	1.29	4.13	5.66	9.84	92
Earning Assets Repr in 1 Year	41.28	17.54	25.67	31.10	40.74	49.74	58.09	60.89	92
Int-Bearing Liab Repr in 1 Year	35.25	0.59	16.71	25.93	33.69	43.24	61.35	67.26	92
Long-Term Debt Repr in 1 Year	0.70	0.00	0.00	0.00	0.00	0.60	4.24	6.63	92
Net Assets Repriceable in 1 Year	4.23	-23.57	-19.97	-6.83	2.91	15.87	27.94	36.73	92
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.94	-2.07	4.76	14.95	23.52	34.28	43.13	49.49	92
Net ST Noncore Funding Dependence	16.57	-7.68	1.92	8.90	16.04	22.60	34.00	44.87	92
Short-Term Inv/ST Noncore Funding	29.57	1.21	3.01	10.50	18.72	42.25	86.55	120.44	92
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.28	-32.85	-26.50	-11.31	-1.86	12.91	25.99	38.33	92
Net Loans and Leases/Total Deposits	87.10	59.58	62.53	75.12	86.65	98.31	106.56	113.03	92
Net Loans and Leases/Core Deposits	115.03	68.86	75.71	91.77	110.88	136.72	162.00	190.64	92
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.06	-4.83	-1.57	-0.09	0.00	0.09	0.47	1.42	35
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.65	-11.43	-6.60	-3.64	-0.97	-0.01	0.97	2.11	88
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.82	-0.73	-0.15	-0.00	0.03	0.07	0.15	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.40	0.00	0.00	0.00	0.00	7.18	40.27	68.11	91
Available-For-Sale Securities	92.59	9.93	58.92	89.97	100.00	100.00	100.00	100.00	91
U.S. Treasury Securities	0.40	0.00	0.00	0.00	0.00	0.00	3.02	6.64	91
U.S. Agency Securities (excl MBS)	30.08	0.00	0.00	8.14	26.11	50.72	81.18	93.08	91
Municipal Securities	17.30	0.00	0.00	0.44	15.37	32.11	45.35	50.78	91
Mortgage-Backed Securities	37.52	0.00	0.01	10.76	40.08	61.81	86.18	95.35	91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Other Debt Securities	1.45	0.00	0.00	0.00	0.00	1.19	9.37	12.40	91
Mutual Funds and Equity Securities	0.70	0.00	0.00	0.00	0.00	0.41	4.22	7.19	91
Debt Securities 1 Year or Less	11.69	0.01	0.21	2.11	8.53	15.94	34.05	49.19	91
Debt Securities 1 To 5 Years	29.00	1.18	3.32	11.89	23.16	42.84	63.19	75.22	91
Debt Securities Over 5 Years	53.77	0.00	6.45	26.02	55.19	78.11	88.28	92.09	91
Plledged Securities	56.43	0.25	17.66	33.21	55.77	81.56	94.53	97.59	91
Structured Notes, Fair Value	0.57	0.00	0.00	0.00	0.00	0.00	2.86	9.07	91

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.42	0.00	0.02	0.09	0.21	0.50	1.46	2.10	92
Provision for Ln&Ls Losses/Avg Lns&Ls	0.59	0.01	0.03	0.12	0.32	0.66	1.95	3.04	92
Provision for Ln&Ls Losses/Net Losses	139.66	-783.33	-8.54	48.72	119.02	200.61	340.35	768.74	92
Ln&Ls Allowance/Total Loans & Leases	1.41	0.75	0.84	1.01	1.24	1.55	2.42	3.13	92
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.97	0.59	0.99	2.07	4.07	10.90	47.78	84.62	83
ALLL/Nonaccrual Assets	221.47	26.33	29.74	58.45	97.29	255.58	699.83	1498.99	89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	179.88	23.87	29.24	56.58	83.30	201.57	468.71	1480.75	90
Gross Ln&Ls Losses/Avg Loans & Leases	0.54	0.00	0.02	0.10	0.34	0.73	1.58	3.32	92
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.01	0.03	0.10	0.25	0.36	92
Net Losses/Avg Loans and Leases	0.46	-0.02	-0.00	0.06	0.23	0.47	1.48	3.25	92
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Recoveries/Prior Year-End Losses	16.55	0.53	0.90	4.96	9.17	22.77	43.73	103.19	87
Earnings Coverage of Net Losses (X)	11.49	-126.86	-6.47	0.54	4.26	13.81	40.38	139.40	92
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.41	-0.01	-0.00	0.00	0.08	0.37	1.90	3.26	92
RE Loans Secured By 1-4 Family	0.32	-0.03	-0.00	0.00	0.04	0.35	1.82	3.02	92
Revolving	0.15	0.00	0.00	0.00	0.00	0.00	1.05	2.41	90
Closed-End	0.27	-0.03	-0.00	0.00	0.00	0.26	1.47	2.30	92
Commercial Real Estate Loans	0.37	-0.01	0.00	0.00	0.02	0.45	1.96	2.78	92
Construction and Land Dev	0.99	0.00	0.00	0.00	0.00	1.09	4.20	9.01	91
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
Nonfarm Nonresidential	0.05	-0.05	-0.00	0.00	0.00	0.01	0.39	0.52	92
RE Loans Secured by Farmland	-0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	74
Commercial and Industrial Loans	0.48	-0.26	-0.05	0.00	0.09	0.64	2.12	3.08	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Loans to Individuals	0.92	0.06	0.08	0.18	0.59	1.43	2.39	3.20	67
Credit Card Loans	1.90	-1.90	0.00	0.00	0.49	3.98	5.50	7.58	31
Agricultural Loans	-0.00	-0.20	0.00	0.00	0.00	0.00	0.00	0.00	59
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.97	-0.13	0.00	0.00	0.00	0.69	4.63	14.42	85

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.29	0.04	0.15	0.51	0.99	1.80	3.16	4.44	92
90+ Days PD Loans and Leases	0.12	0.00	0.00	0.00	0.02	0.17	0.48	0.90	92
Nonaccrual Loans and Leases	1.84	0.01	0.07	0.38	1.09	2.39	6.45	8.99	92
90+ Days PD and Nonaccrual Loans and Leases	2.04	0.02	0.10	0.55	1.36	2.42	7.46	9.08	92
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Nonaccrual Restructured	0.05	0.00	0.00	0.00	0.00	0.00	0.37	0.81	92
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.29	0.04	0.15	0.51	0.99	1.80	3.16	4.44	92
90+ Days Past Due Assets	0.12	0.00	0.00	0.00	0.02	0.17	0.48	0.90	92
Nonaccrual Assets	1.84	0.01	0.07	0.38	1.09	2.39	6.45	8.99	92
30+ Days PD & Nonaccrual Assets	3.40	0.17	0.64	1.49	2.50	4.42	9.26	11.49	92
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.45	0.01	0.08	0.36	0.97	1.67	4.34	7.23	92
90+ PD & Nonaccrual Assets + OREO	2.02	0.05	0.12	0.52	1.19	2.34	6.70	10.17	92
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.90	0.04	0.12	0.44	1.15	2.47	5.62	8.66	92
Allowance for Loan & Lease Losses	172.64	6.77	20.12	55.24	143.81	224.23	474.13	534.82	92
Equity Cap + ALLL	19.41	0.42	1.28	4.16	12.12	28.53	56.86	83.61	91
Tier 1 Cap + ALLL	18.14	0.45	1.20	4.37	10.84	23.41	57.01	83.02	92
Loans & Leases + RE Acquired	2.65	0.06	0.16	0.72	1.92	3.28	8.83	10.63	92

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.58	6.64	7.27	8.00	9.43	10.80	12.74	13.37	92
Tier 1 RBC Ratio	12.69	8.26	8.81	9.85	11.69	15.52	18.05	20.98	92
Total Risk-Based Capital Ratio	14.02	9.83	10.32	11.40	12.91	16.46	19.76	22.53	92
Tangible Tier 1 Leverage Ratio	9.56	6.51	7.27	7.99	9.43	10.72	12.74	13.37	92
Tangible Common Eq Cap/Tan Assets	8.12	4.07	5.34	6.31	7.74	9.62	11.22	13.08	92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.99	4.12	5.25	7.86	11.31	14.87	21.68	25.18	92
Standby Letters of Credit	0.61	0.00	0.06	0.23	0.48	0.95	1.22	1.85	92
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	92
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.16	0.00	0.00	0.00	0.00	0.00	0.66	3.91	92
Interest Rate Contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.66	3.91	92
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Written Options Contr (Int Rate)	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	92
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.30	5.90	8.33	11.80	16.32	21.72	30.74	33.43	92

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	80.40	0.00	0.00	51.56	88.43	103.37	162.11	201.53	61
Dividends Paid/Net Income	45.07	0.00	0.00	4.67	40.57	60.02	114.59	209.15	76
Net Income - Dividends/Avg Equity	1.94	-21.33	-13.95	-2.22	3.52	7.26	9.24	11.35	92
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	113.58	0.00	0.00	26.66	106.05	173.27	272.21	351.47	67
Dividends From Nonbank Subs	0.22	0.00	0.00	0.00	0.00	0.00	0.91	5.21	67
Dividends From Subsidiary BHCs	0.50	0.00	0.00	0.00	0.00	0.00	0.00	20.98	67
Dividends From All Subsidiaries	122.74	0.00	0.00	71.63	111.25	177.02	272.21	354.12	67
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	48.52	0.00	0.00	16.00	51.77	71.46	111.27	150.28	73
Interest Income From Bank Subs	0.34	0.00	0.00	0.00	0.00	0.16	2.12	4.28	73
Mgt & Service Fees From Bank Subs	0.97	0.00	0.00	0.00	0.00	0.00	6.95	16.05	73
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.73	73
Operating Income From Bank Subs	52.05	0.00	0.00	20.90	53.83	71.46	117.38	176.05	73
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	59.53	0.00	0.00	0.00	83.03	100.00	100.00	147.14	29
Interest Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.52	29
Mgt & Serv Fees From Nonbank Subs	1.58	0.00	0.00	0.00	0.00	0.00	0.44	23.98	29
Other Income From Nonbank Subs	0.44	0.00	0.00	0.00	0.00	0.00	0.00	6.87	29
Operating Inc From Nonbank Subs	75.16	0.00	0.00	1.26	99.37	100.00	108.57	331.07	29
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	40.61	0.00	0.00	4.75	26.82	63.73	74.71	75.35	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.36	0.00	0.00	0.00	0.00	0.00	0.92	1.38	5
Other Income From Subsidiary BHCs	0.18	0.00	0.00	0.00	0.00	0.00	0.46	0.69	5
Operating Income From Sub BHCs	41.16	0.00	0.00	4.98	28.20	64.19	74.71	75.35	5
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	69.88	0.00	0.00	6.21	93.45	99.57	100.00	100.00	85
Interest Income From Bank Subs	0.73	0.00	0.00	0.00	0.00	0.26	2.81	16.22	85
Mgt & Serv Fees From Bank Subs	0.72	0.00	0.00	0.00	0.00	0.00	4.54	15.44	85
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.74	85
Operating Income From Bank Subs	79.43	0.00	0.00	83.75	98.19	100.00	100.00	100.00	85
Dividends From Nonbank Subs	0.36	0.00	0.00	0.00	0.00	0.00	2.36	6.27	85
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.45	85
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Operating Inc From Nonbank Subs	2.58	0.00	0.00	0.00	0.00	0.48	10.30	100.00	85
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	85
Loans and Adv From Subs/ST Debt	1019.76	0.00	0.00	0.00	206.20	914.00	2088.60	3978.60	16
Loans and Adv From Subs/Total Debt	471.50	0.00	0.00	0.00	0.00	591.22	2088.60	3388.04	26

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
3017326	453, 819	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	464, 153	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
3008753	495, 104	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	Moved from Peer 4
3232512	291, 762	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2454380	485, 549	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2297701	234, 805	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1083680	481, 855	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	Moved from Peer 4
1891317	484, 688	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	391, 888	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2710675	287, 544	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	165, 040	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1140239	444, 193	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1129065	198, 671	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1117772	327, 922	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
1115040	482, 770	COMMUNITY BANCORP.	DERBY, VT	
2775142	203, 074	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
1131497	454, 179	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	489, 470	CORTLAND BANCORP	CORTLAND, OH	
1249918	355, 228	DELMAR BANCORP	DELMAR, MD	
1209789	401, 144	DENMARK BANCSHARES, INC.	DENMARK, WI	
1122851	412, 581	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3001129	456, 788	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	92, 894	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	441, 187	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	434, 826	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1247615	333, 005	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	336, 529	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1838590	496, 204	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
2349468	487, 482	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	263, 906	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1065378	338, 848	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	275, 637	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	327, 486	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	392, 887	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	471, 474	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	262, 290	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1398795	424, 947	FNBH BANCORP, INC.	HOWELL, MI	
3157071	439, 364	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	392, 658	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1203714	493, 424	GOODENOW BANCORPORATION	OKOBOJI, IA	
1109496	337, 928	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	417, 745	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	
1131750	373, 209	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1245385	399, 384	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	202, 231	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	425, 523	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	463, 279	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	473, 004	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1210169	458, 774	LINCOLN BANCORP	REINBECK, IA	
1201103	231, 707	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	80, 283	M & F BANCORP, INC.	HOLLY SPRINGS, MS	

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1123933	437,327	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	235,111	MAINLINE BANCORP, INC.	EBENSBURG, PA	
3077236	416,959	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1871618	451,898	MCINTOSH BANCSHARES, INC.	JACKSON, GA	
1082469	368,127	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	410,230	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	389,814	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	481,785	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054840	430,438	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	376,441	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1064652	358,763	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2767660	360,140	MILLENNIUM BANKSHARES CORPORAT	RESTON, VA	
2107789	251,531	MYERS BANCSHARES, INC.	ALVA, OK	
2088329	368,335	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	408,389	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	363,644	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	495,668	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	269,358	PIERCE COUNTY BANCORP	TACOMA, WA	
3098576	452,983	PLUMAS BANCORP	QUINCY, CA	
3176607	480,784	PSB GROUP, INC.	MADISON HEIGHTS, MI	
1246252	483,956	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	320,887	REGENT BANCORP, INC.	DAVIE, FL	
2352280	410,007	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1417203	231,765	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	354,268	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	262,400	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	359,745	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	481,549	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	268,866	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	376,878	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	254,434	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	379,464	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	360,846	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	282,405	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1085358	325,340	UNION BANCSHARES, INC.	PELL CITY, AL	
1141106	493,932	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	
1207392	425,941	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	479,601	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1097249	496,606	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
2484202	326,933	1ST INDEPENDENCE FINANCIAL GRO	LOUISVILLE, KY	
1247576	404,584	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 92 bank holding companies.