
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549**

FORM 8-K

CURRENT REPORT

**PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934**

Date of Report (Date of earliest event reported): September 4, 2008

THE COLONIAL BANCGROUP, INC.

(Exact name of registrant as specified in its charter)

DELAWARE
(State or other jurisdiction of
incorporation or organization)

1-13508
(Commission File Number)

63-0661573
(I.R.S. Employer
Identification No.)

**100 Colonial Bank Blvd.
Montgomery, Alabama 36117**
(Address of principal executive offices)

(334) 676-5000
(Registrant's telephone number)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-
-

Item 7.01 Regulation FD Disclosure.

The Colonial BancGroup, Inc. (BancGroup) is furnishing this Current Report on Form 8-K in connection with management's presentation at the Morgan Keegan Equity conference held September 4 and 5, 2008 in Memphis, Tennessee.

Item 9.01 Financial Statements and Exhibits.

The following exhibit is being furnished as Regulation FD Disclosure to this Current Report on Form 8-K:

<u>Exhibit No.</u>	<u>Exhibit</u>
99.1	Presentation materials to be used by BancGroup's management.

This report includes “forward-looking statements” within the meaning of the federal securities laws. Words such as “believes,” “estimates,” “plans,” “expects,” “should,” “may,” “might,” “outlook,” “potential” and “anticipates,” the negative of these terms and similar expressions, as they relate to The Colonial BancGroup, Inc. (BancGroup) (including its subsidiaries or its management), are intended to identify forward-looking statements. The forward-looking statements in this report are subject to risks and uncertainties that could cause actual results to differ materially from those expressed in or implied by such statements. In addition to factors mentioned elsewhere in this report or previously disclosed in BancGroup’s SEC reports (accessible on the SEC’s website at www.sec.gov or on BancGroup’s website at www.colonialbank.com), the following factors, among others, could cause actual results to differ materially from forward-looking statements, and future results could differ materially from historical performance. These factors are not exclusive:

- *losses to our loan portfolio are greater than estimated or expected;*
- *an inability to raise additional capital on terms and conditions that are satisfactory;*
- *the impact of current economic conditions on our ability to borrow additional funds to meet our liquidity needs;*
- *economic conditions affecting real estate values and transactions in BancGroup’s market and/or general economic conditions, either nationally or regionally, that are less favorable than expected;*
- *changes in the interest rate environment which expand or reduce margins or adversely affect critical estimates as applied, projected returns on investments, and fair values of assets;*
- *deposit attrition, customer loss, or revenue loss in the ordinary course of business;*
- *increases in competitive pressure in the banking industry and from non-banks;*
- *costs or difficulties related to the integration of the businesses of BancGroup and institutions it acquires are greater than expected;*
- *the inability of BancGroup to realize elements of its strategic plans for 2008 and beyond;*
- *natural disasters in BancGroup’s primary market areas result in prolonged business disruption or materially impair the value of collateral securing loans;*
- *management’s assumptions and estimates underlying critical accounting policies prove to be inadequate or materially incorrect or are not borne out by subsequent events;*
- *the impact of recent and future federal and state regulatory changes;*
- *current and future litigation, regulatory investigations, proceedings or inquiries;*
- *strategies to manage interest rate risk may yield results other than those anticipated;*
- *changes which may occur in the regulatory environment;*
- *a significant rate of inflation (deflation);*
- *unanticipated litigation or claims;*
- *acts of terrorism or war; and*
- *changes in the securities markets.*

Many of these factors are beyond BancGroup’s control. The reader is cautioned not to place undue reliance on any forward looking statements made by or on behalf of BancGroup. Any such statement speaks only as of the date the statement was made or as of such date that may be referenced within the statement. BancGroup does not undertake any obligation to update or revise any forward-looking statements.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE COLONIAL BANCGROUP, INC

By /s/ T. BRENT HICKS
 T. Brent Hicks
 Chief Accounting Officer

Date: September 4, 2008

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**Morgan Keegan Equity Conference
September 4, 2008**



Forward Looking Statements



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- **\$26 billion in assets with 344 branches in 5 states at 6/30/08**
- **28th* largest U.S. commercial bank (non-foreign owned)**
- **Proven community banking philosophy with regional bank management and local boards of directors**
- **Top 5* market share in 80% of deposit franchise**
- **4,631 employees at 6/30/08**

*Source: SNL Financial excluding thrifts

Superior Projected Population Growth



2007 - 2012 Population Growth

Colonial BancGroup, Inc.	12.05 %
SunTrust Banks, Inc.	11.71
South Financial Group, Inc.	9.99
Wachovia Corporation	9.21
Synovus Financial Corp.	9.05
BB&T Corporation	8.26
Bank of America Corporation	7.49
Regions Financial Corporation	7.07
First Horizon National Corporation	6.12
Fifth Third Bancorp	5.61
Trustmark Corporation	5.51
Whitney Holding Corporation	5.37
BancorpSouth, Inc.	3.96
Median	7.49 %
Low	3.96
High	12.05
Total U.S.	6.26

Source: SNL Financial.
Deposit data as of 6/30/07.
Population growth deposit weighted by MSA.

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2nd Quarter 2008 Summary of Results



- **Significantly increased capital in the second quarter to very strong levels: Tier 1 Capital of 10.12%, Total Risk Based Capital of 14.16% and Leverage Ratio of 7.38%**
- **Net loss of \$0.05 per share in the quarter**
- **Reduced the risk profile of the Company: assets decreased by \$1.3 billion, \$670 million in mortgage warehouse assets and \$608 million in regional bank loans in the 2Q08**
- **Strong liquidity position: over \$5 billion of excess borrowing capacity**
- **Average deposit growth was 15% over the 2Q07 and 5% annualized over the 1Q08**

Loan Portfolio

At 6/30/08

(\$ in millions)



Business Line	Dollars Outstanding	% of Total Portfolio	Change Since 3/31/08	Past Dues 6/30/08	Past Dues 3/31/08
Residential Construction	\$2,766.1	17.9%	(\$328.9)	3.59%	6.07%
Commercial Real Estate & Construction	7,750.1	50.1%	(163.1)	1.01%	1.89%
1-4 Family Permanent Real Estate	2,574.0	16.6%	(61.5)	2.20%	2.65%
Commercial & Industrial	1,060.6	6.9%	(131.6)	1.41%	1.36%
Mortgage Warehouse Lending	580.3	3.7%	(17.7)	0%	0%
Consumer & Other	442.9	2.9%	28.9	0.51%	1.34%
Nonaccrual Loans	294.8	1.9%	48.3		
Total	\$15,468.8	100%	(\$625.6)	1.66%	2.70%

Weighted Average LTV

By Property Type – As of 6/30/08



<u>Property Type</u>	<u>Weighted Average LTV</u>	<u>Property Type</u>	<u>Weighted Average LTV</u>
Total Construction	71.2%	Total Commercial Real Estate	63.9%
Residential Construction	73.6%	Church or School	53.2%
Builder Lots	80.0%	Farm	59.7%
Condo Construction	66.5%	Healthcare	68.9%
Consumer Lots	74.7%	Industrial	66.4%
Residential Development	69.8%	Lodging	59.5%
Residential Land	71.2%	Multifamily	68.5%
Residential Spec and Presold	82.1%	Office	66.3%
		Retail	61.0%
		Warehouse	65.2%
		Other	61.3%
Commercial Construction	68.6%	1-4 Family Permanent Real Estate	71.4%
Commercial Development	67.9%		
Commercial Land	58.1%		
Commercial Lots	68.3%		
Healthcare	71.2%		
Industrial	80.6%		
Lodging	71.4%		
Multifamily	81.9%		
Office	73.2%		
Retail	75.6%		
Warehouse	72.3%		
Other	60.7%		

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Financial Highlights

2nd Quarter 2008 Financial Highlights



- **Strengthened capital and liquidity of the Company**
 - Proactively raised capital in April - \$334 million, net
- **Pretax preprovision earnings were \$61 million**
- **Net interest income and margin were negatively affected by deposit competition, migration to high cost deposits and an increase in NPAs**
 - Expect the margin to stabilize at approximately 2.90% for 2nd half of 2008
- **Core noninterest income increased 8% annualized over 1Q08**
- **Expenses were up 4% annualized over 1Q08 primarily due to loan related expenses, working days in the quarter**

Excess Capital Position and Reserves Provide Significant Loss Cushion > \$1 Billion



- **Strong capital position**
- **Approximately \$1 billion pretax in capital in excess of Regulatory Well Capitalized Level**
- **Reserves plus excess capital can absorb 289% of the 6/30/08 NPAs**
- **Reserves plus excess capital = 43% of residential construction loans**

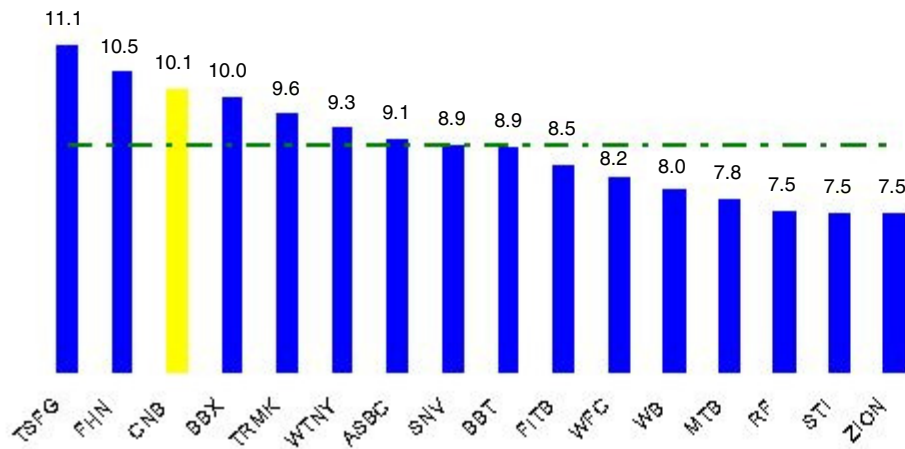
Regulatory Capital Exceeds Peer Median

Risk Based Regulatory Capital Position as of 6/30/08



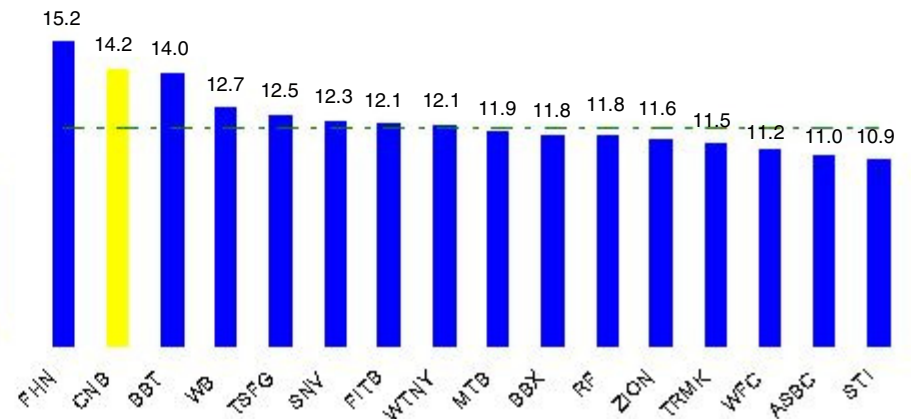
Tier 1 Capital Ratio

Peer Median = 8.9



Total Risk Based Capital Ratio

Peer Median = 12.0

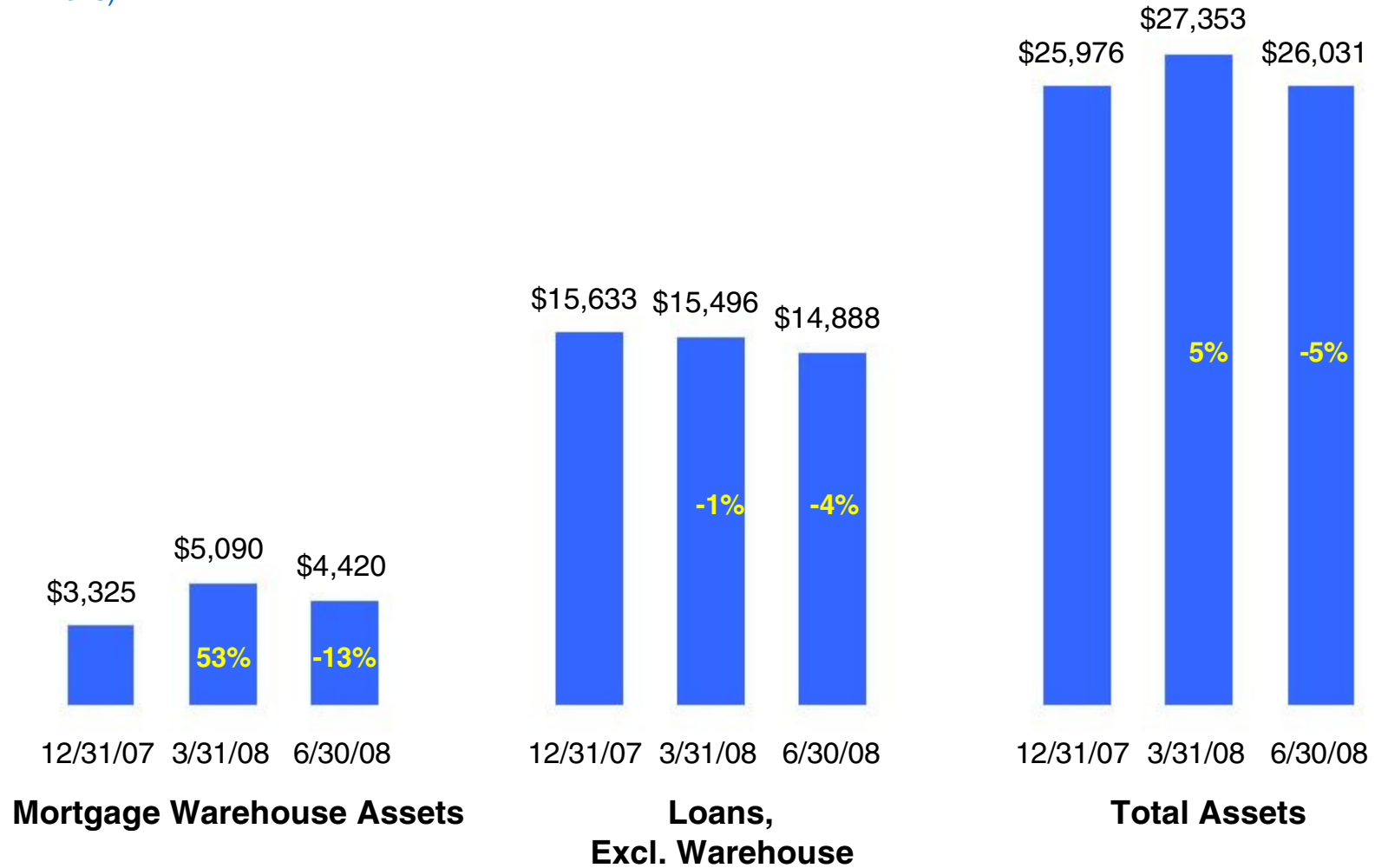


Source: SNL Financial

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Active Balance Sheet Management – Reduces Risk

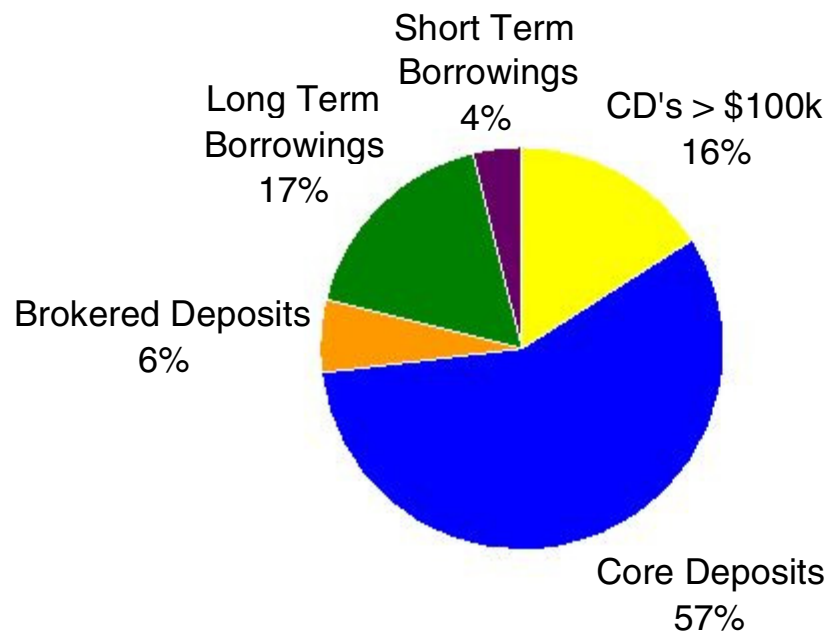
(\$ in millions)



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6/30/08 Funding Position Total \$23.3 Billion



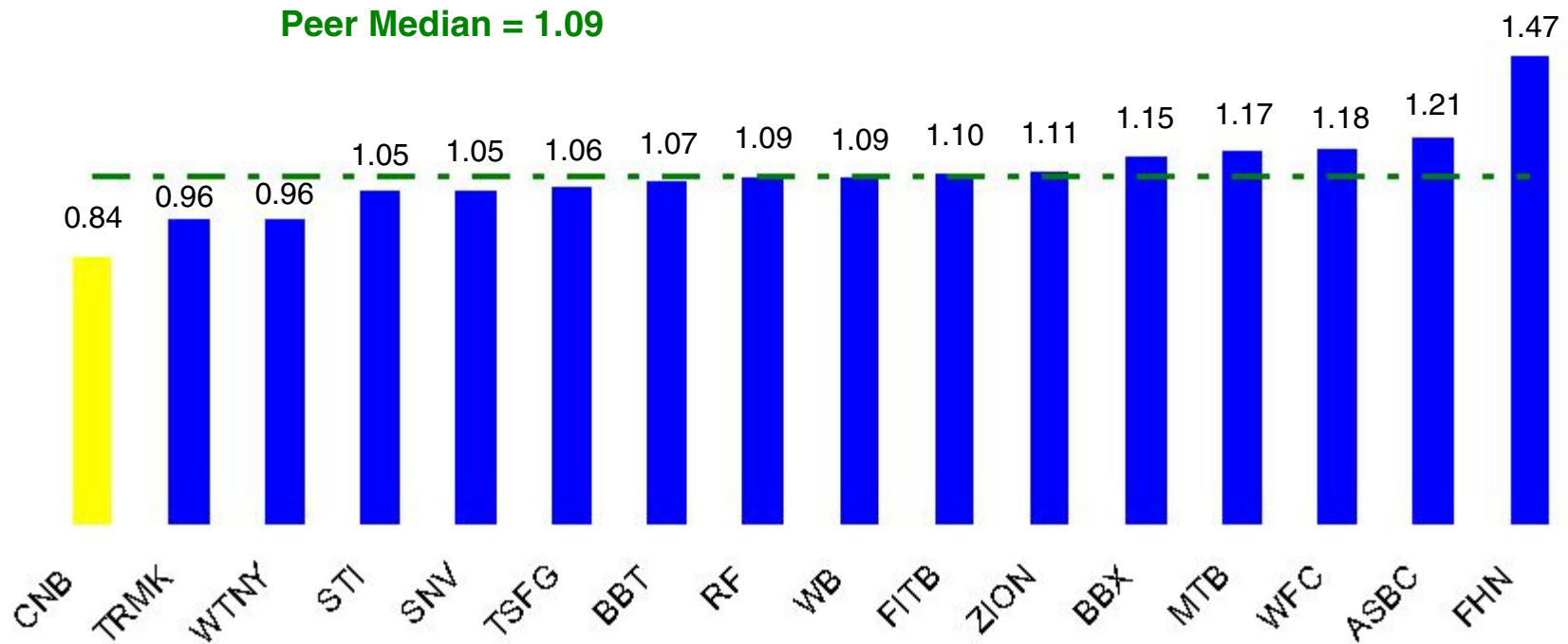
- **Loan to Deposit Ratio of 84%**
- **Retail franchise provides the most important source of funding**
 - Deposits comprise 79% of total funding and fund 70% of total assets
- **Available sources of funding are more than \$5 billion in excess of current usage**

Sources include: Fed funds, FHLB availability, brokered deposits and available collateral
- **No corporate debt maturities in 2008 – no rollover risk to institutional market**

Superior Liquidity Position Driven by Valuable Franchise



6/30/08 Loan to Deposit Ratio¹



¹ Period end balances

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Retail Banking

Noninterest Income



Goal: Generate 25% of total revenue in fee based services; currently 23%

Lines of Business - Increasing noninterest income with focused sales teams

Mortgage Banking

- Objective: Originate residential first mortgages for retail customers; prospect builders, realtors and other referral sources
- Sales Force: Over 160 loan officers; 20 offices
- Achievements: Completed integration of new origination team added in 4Q 2007
- Revenue Growth: 115% over prior year to date**

Financial Planning

- Objective: Provide investment alternatives, life insurance and retirement planning services to clients and prospects
- Sales Force: 55 financial consultants; 350+ licensed bankers
- Achievements: Greater fixed rate product sales including fixed annuities and individual bonds
- Revenue Growth: 22% over prior year to date**

Lines of Business *cont.*

Association Services

Objective: Offer array of products and services designed to meet the needs of property management companies and self-managed condo and homeowner associations

Sales Force: Over 70 sales and support representatives

Achievements: Over 20 years of experience in the association industry; service more than 900,000 units through automated lockbox; continue to add new online functionality to meet needs of growing customer base

Revenue Growth: 29% over prior year to date

Treasury Management

Objective: Provide commercial customers with integrated solutions that improve information flow and decisioning capabilities, enhance financial performance and maximize cash flow for commercial customers

Sales Force: Over 25 Treasury Management sales and support officers

Achievements: Introduced remote deposit capture product; provided internet banking security feature; expanded executive leadership team

Revenue Growth: 25% over prior year to date

- **We expect the remainder of 2008 to be a challenging operating environment for all banks including Colonial**
- **Strong capital position which gives us financial flexibility to weather the tough times ahead**
- **Liquidity is strong**
- **We have isolated the problem credits to the residential related construction sector of the loan portfolio**
- **Risk management activities: increasing capital, reducing loan balances, maintaining strong loan loss reserves**

Supplemental Information

Excess Capital Position and Reserves

Provide Significant Loss Cushion

(\$ in millions)



	Actual 6/30/08	Capital in Excess of Well Capitalized Minimums		Well Capitalized Ratios
		After tax	Pretax	
Tier 1 Capital	10.12%	\$785	\$1,181	6.00%
Total Risk Based Capital	14.16%	793	1,192	10.00%
Tier 1 Leverage	7.38%	621	934	5.00%
Tangible Common Equity Ratio	5.43%			N/A
Tangible Capital Ratio	6.60%			N/A

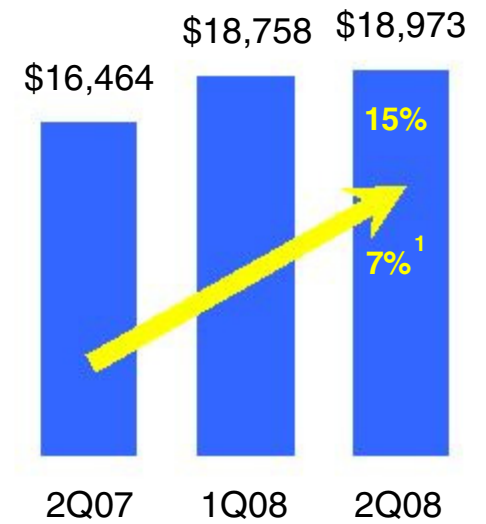
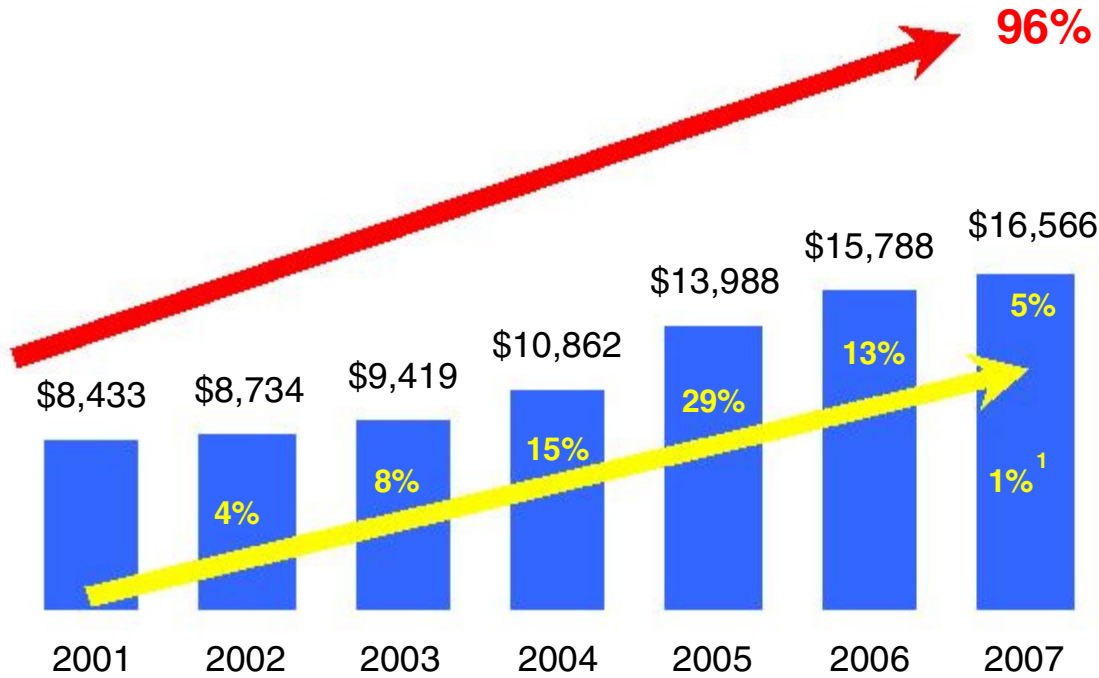
Loan Categories	Balances	Loss Absorption %s
	6/30/08	(Excess Capital + Reserve)
NPAs	\$408	289%
NPAs + Past Due Loans	\$654	181%
Residential Construction Loans	\$2,766	43%
Commercial RE & Construction Loans	7,750	15%
Residential Construction + Commercial RE & Construction Loans	\$10,516	11%

Average Deposits

(\$ in millions)



5 Year CAGR = 14%
2002 - 2007



NOTE: Growth percent is 2Q07 to 2Q08

¹Excluding acquisitions

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Selected Average Balances

(\$ in millions)



	2Q08	1Q08	2Q07	% Change	
				1Q08	2Q07
Earning Assets	\$ 24,576	\$ 25,067	\$ 20,969	-2%	17%
Loans, Net of Unearned Income	15,798	15,994	15,113	-1%	5%
Loans Held for Sale	2,953	3,161	1,882	-7%	57%
Securities	3,663	3,677	2,596	-	41%
Resell Agreements and Other Interest Earning Assets	2,162	2,235	1,378	-3%	57%
Total Assets	27,016	27,650	23,097	-2%	17%
Total Deposits	18,973	18,758	16,464	1%	15%
Noninterest Bearing Deposits	3,067	3,067	2,936	-	4%
Interest Bearing Transaction Accounts	6,309	6,610	6,375	-5%	-1%
Time Deposits	9,597	9,081	7,153	6%	34%
Repurchase Agreements	522	544	511	-4%	2%
S/T Borrowings and Fed Funds	476	1,380	636	-66%	-25%
L/T Debt	4,076	4,084	3,034	-	34%
Shareholders' Equity	2,411	2,281	2,166	6%	11%



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Noninterest Income

(\$ in millions)



	2Q08	1Q08	2Q07	% Change	
				1Q08	2Q07
Service Charges on Deposit Accounts	\$ 19.3	\$ 19.2	\$ 18.7	1%	3%
Electronic Banking	5.3	5.0	4.6	6%	15%
Other Retail Banking Fees	2.5	2.6	3.3	-4%	-24%
Retail Banking Fees	27.1	26.8	26.6	1%	2%
Mortgage Banking Origination and Sales	8.0	6.8	3.7	18%	116%
Financial Planning Services	5.0	4.8	4.3	4%	16%
Mortgage Warehouse Fees	1.2	1.0	6.3	20%	-81%
Bank-Owned Life Insurance	5.2	5.1	5.0	2%	4%
Other Income	6.2	7.1	6.9	-13%	-10%
Core Noninterest Income	52.7	51.6	52.8	2%	-
Securities and Derivatives Gains, Net	3.0	6.1	1.1	-50%	173%
Gain on Sale of Merchant Services	-	-	4.9	-	-100%
Total Noninterest Income	\$ 55.7	\$ 57.7	\$ 58.8	-4%	-5%
Annualized Noninterest Income to Average Assets ¹	0.78%	0.75%	0.92%		
Noninterest Income to Total Revenue ¹	23.2%	22.1%	21.7%		

¹Core noninterest income was used in the calculation

Noninterest Expense

(\$ in millions)



	2Q08	1Q08	2Q07	% Change	
				1Q08	2Q07
Salaries and Employee Benefits	\$ 74.8	\$ 73.7	\$ 70.3	1%	6%
Occupancy Expense of Bank Premises, Net	24.1	23.1	18.7	4%	29%
Furniture and Equipment Expense	15.1	14.7	13.4	3%	13%
Professional Services	7.8	5.6	4.6	39%	70%
FDIC Insurance and Other Regulatory Fees	4.4	4.6	1.2	-4%	267%
Amortization of Intangible Assets	4.1	4.2	3.2	-2%	28%
Electronic Banking and Other Retail Banking Expenses	4.1	4.2	5.5	-2%	-25%
Loan and Other Real Estate Related Costs	4.5	2.7	0.9	67%	400%
Communications	2.9	2.8	2.9	4%	-
Advertising	2.4	2.6	3.7	-8%	-35%
Postage and Courier	2.3	2.6	2.7	-12%	-15%
Loss on Equity Investments	1.7	2.7	0.7	-37%	143%
Travel	1.5	1.4	2.0	7%	-25%
Other Expense	9.8	13.0	7.6	-25%	29%
Core Noninterest Expense	159.5	157.9	137.4	1%	16%
Severance Expense	0.6	0.2	0.5	133%	20%
Merger Related Expenses	-	-	1.1	-	-100%
Net Losses Related to the Early Extinguishment of Debt	4.1	5.9	2.5	-31%	64%
Total Noninterest Expense	\$ 164.2	\$ 164.0	\$ 141.5	-	16%
Efficiency Ratio ¹	69.59%	67.02%	56.20%		
Annualized Noninterest Expense to Average Assets ¹	2.36%	2.28%	2.38%		

¹Core noninterest income and core noninterest expense are used in the calculation



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Net Interest Income and Margin

(\$ in millions)



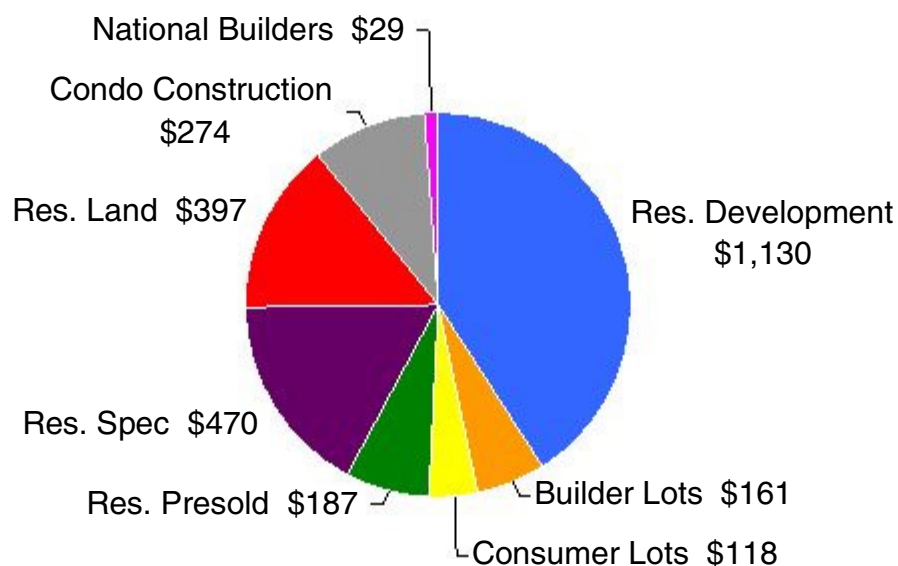
	Tax Equivalent NII	NIM
1Q08	\$183.8	2.94%
Deposit Pricing and Mix Change	(5.0)	-0.07%
Impact of Increase in Nonperforming Assets	(1.8)	-0.04%
New Sub Debt Issuance - 1Q08	(1.9)	-0.03%
Asset Sensitivity	1.5	0.03%
Common Stock Issuance - 2Q08	1.3	0.02%
Prepaid FHLB Advances	1.1	0.02%
Decrease in Earning Assets	(2.5)	0.01%
2Q08	\$176.5	2.88%

Residential Construction

By Location and Property Type at 6/30/08 – Excluding Nonaccruals

17.9% of total loan portfolio - \$2.766 billion

(\$ in millions)



	Total Outstanding	Res. Development	Builder Lots	Consumer Lots	Res. Presold	Res. Spec	Res. Land	Condo Construction	National Builders
Florida	\$ 1,368	\$ 529	\$ 62	\$ 82	\$ 77	\$ 204	\$ 199	\$ 215	\$ -
Texas	495	262	38	5	14	57	73	17	29
Georgia	354	171	23	1	37	76	26	20	-
Alabama	318	95	36	27	35	99	19	7	-
Nevada	154	60	1	2	22	29	40	-	-
Other	77	13	1	1	2	5	40	15	-
Total	\$ 2,766	\$ 1,130	\$ 161	\$ 118	\$ 187	\$ 470	\$ 397	\$ 274	\$ 29



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Commercial Real Estate and Construction



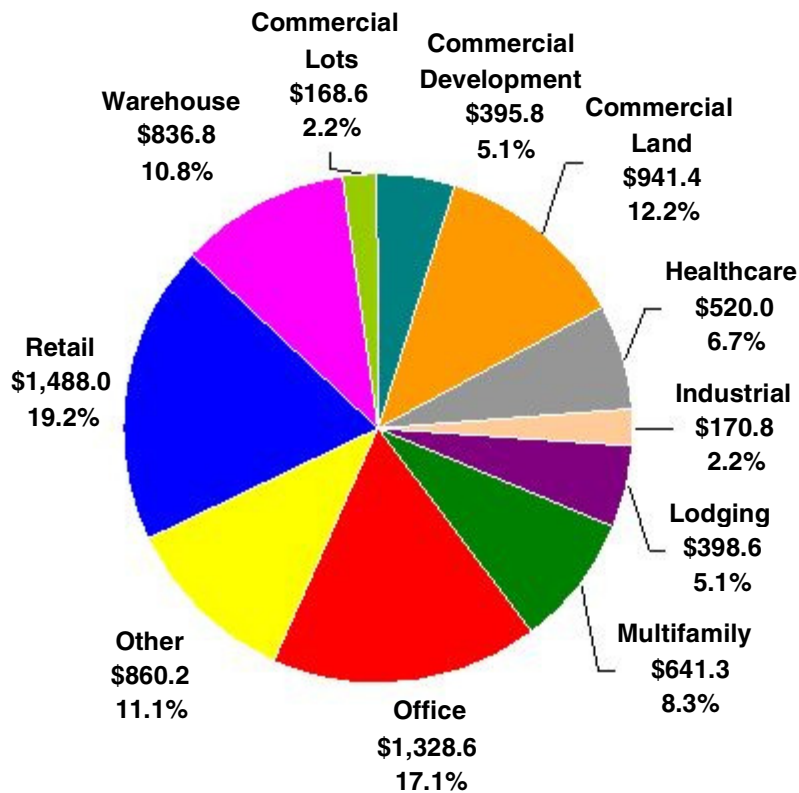
(Excluding Residential, Condominium Construction and Nonaccruals)

By Location and Property Type at 6/30/08

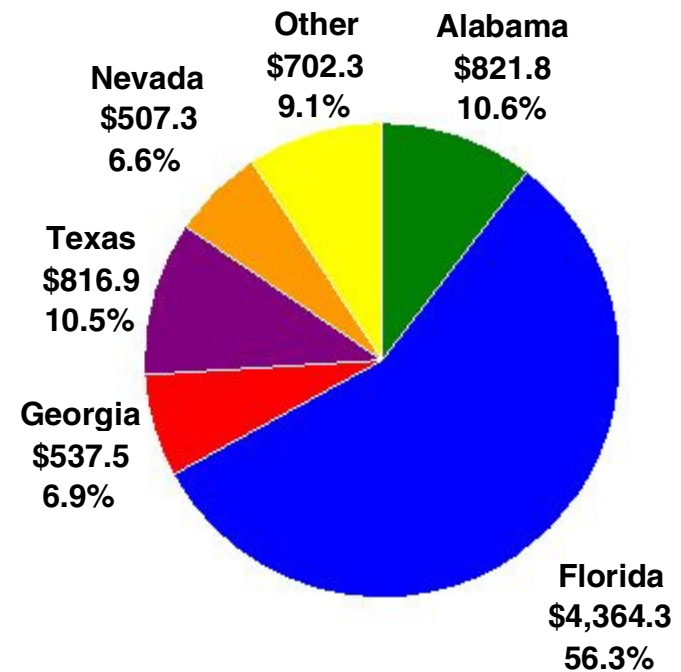
50.1% of total loan portfolio - \$7.750 billion

(\$ in millions)

Property Type



Location



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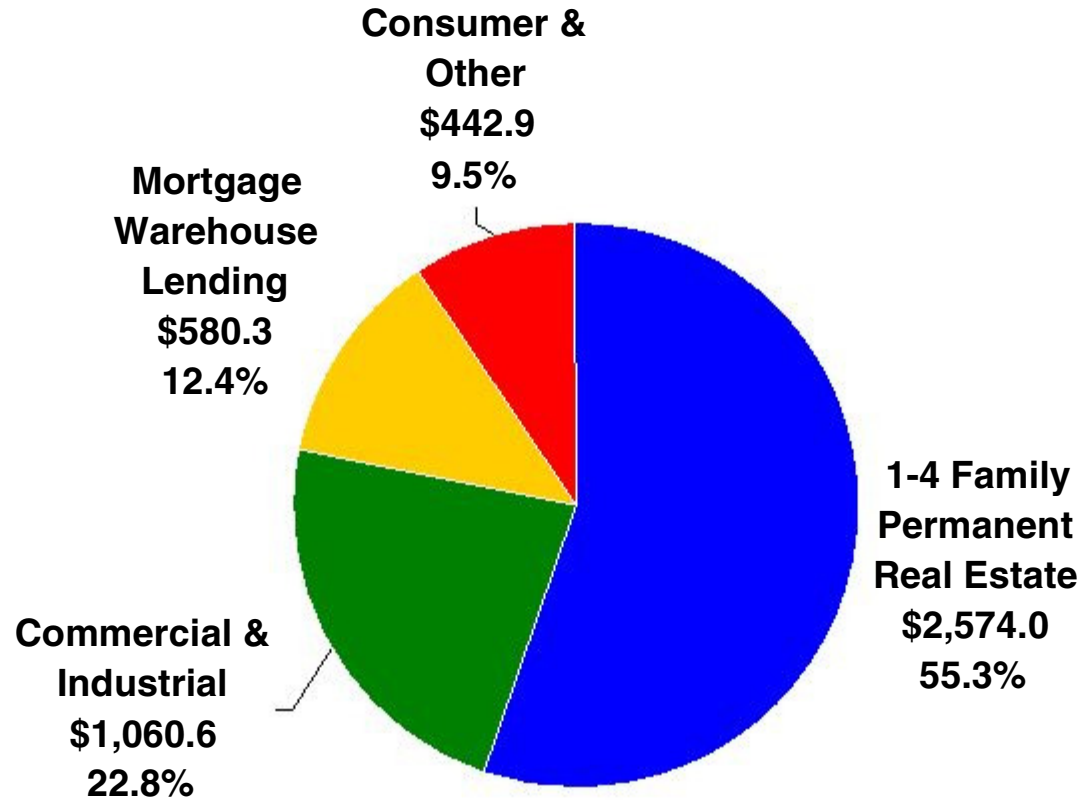
Other Loan Types



Excluding Nonaccruals

At 6/30/08 – 30.1% of total portfolio - \$4.658 billion

(\$ in millions)



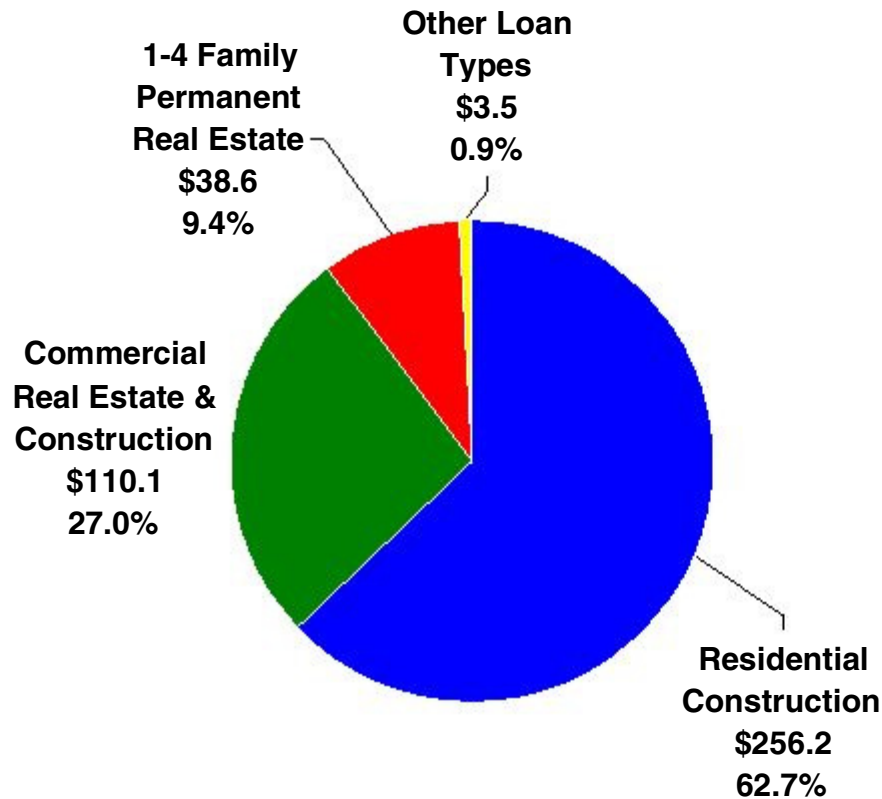
Nonperforming Assets by Property Type and Location



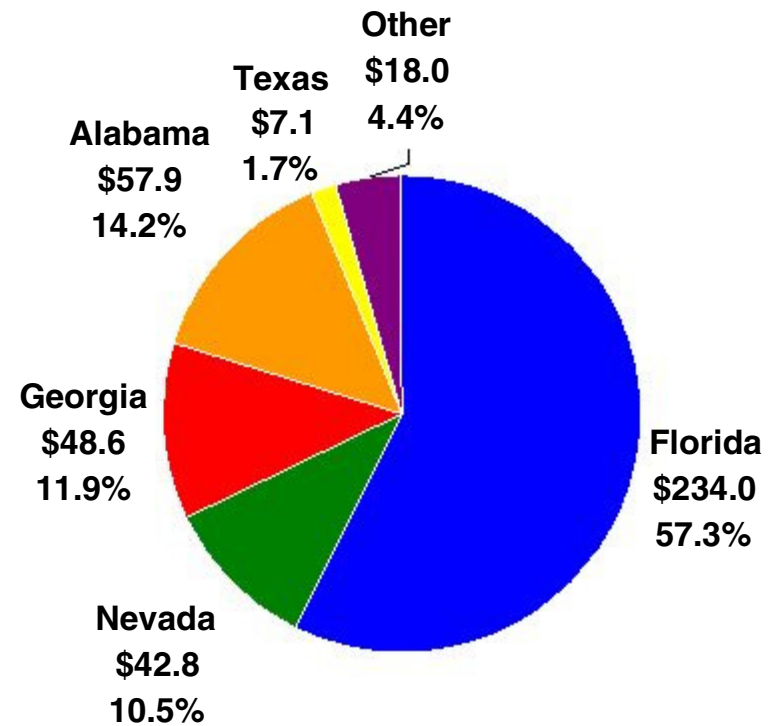
At 6/30/08 – Total \$408.4 million

(\$ in millions)

Property Type



Location



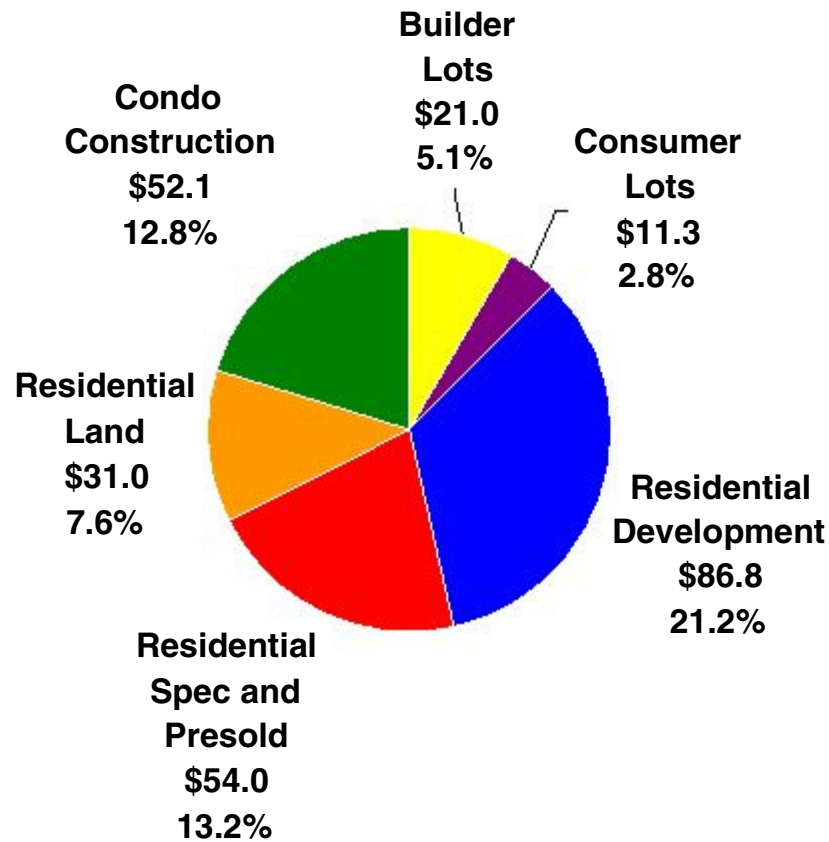
Residential Construction NPAs

At 6/30/08 – Total \$256.2 million (or 62.7% of total nonperforming assets)

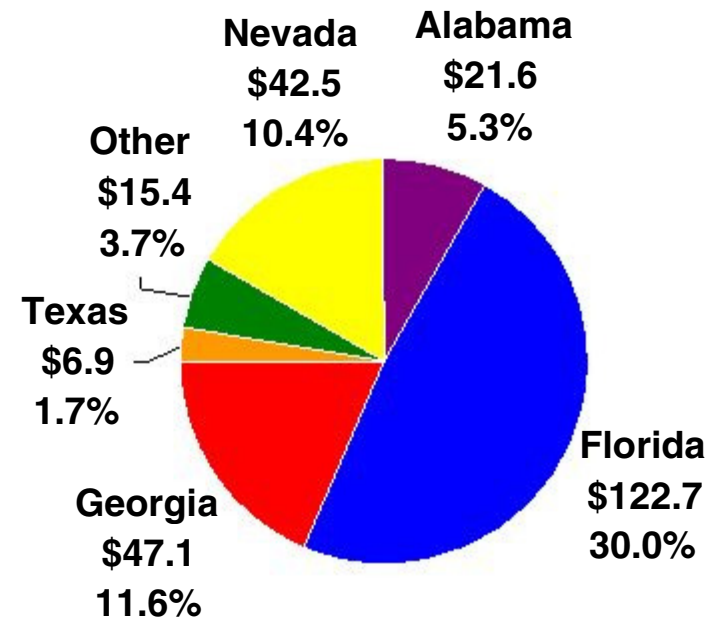
(\$ in millions)



Property Type



Location



(note: percentages in above charts represent proportion to total NPAs)



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Commercial Real Estate and Construction



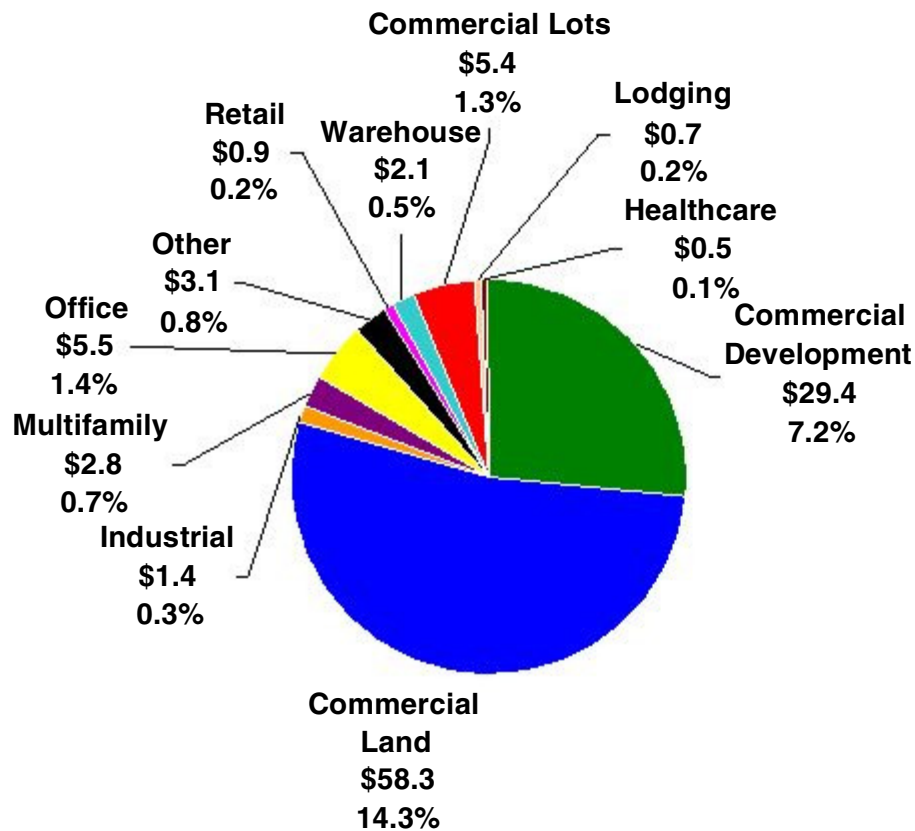
NPAs

(Excluding Residential and Condominium Construction)

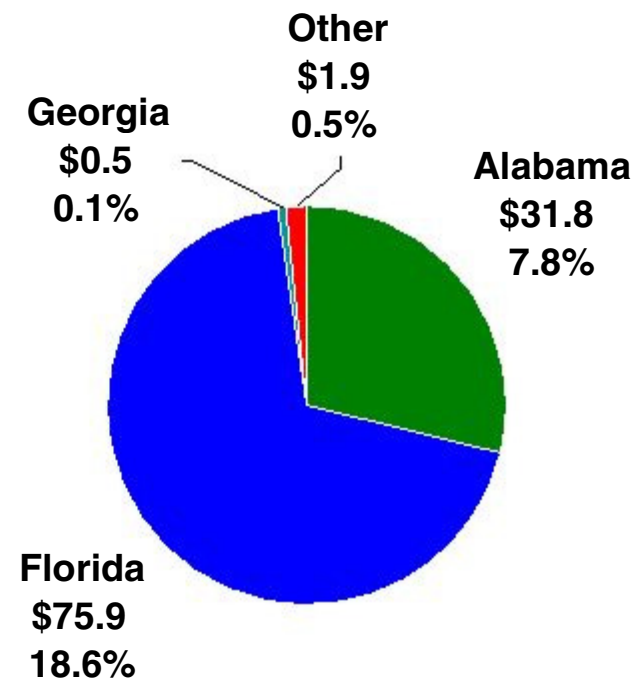
At 6/30/08 – Total \$110.1 million (or 27.0% of total nonperforming assets)

(\$ in millions)

Property Type



Location



(note: percentages in above charts represent proportion to total NPAs)



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Top Nonperforming Assets

Broken Down By Asset Size

(\$ in millions)



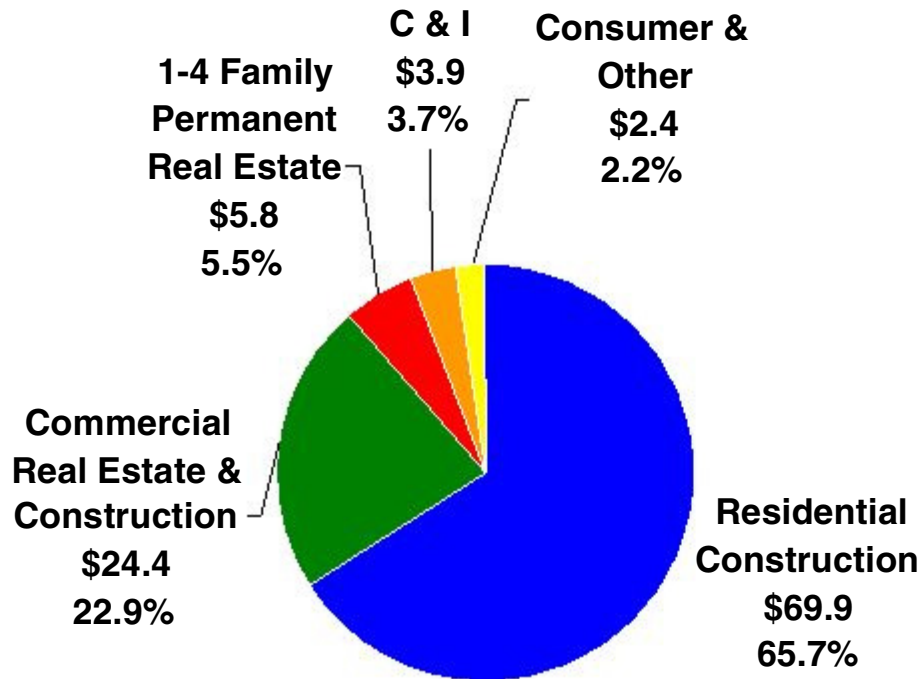
Asset Size	Number	Dollars	% of NPAs
NPLs > \$10 Million	5	\$72.8	17.8%
NPLs \$5 - \$10 Million	7	47.8	11.7%
NPLs \$2 - \$5 Million	17	54.5	13.4%
ORE > \$1.5 Million	11	90.8	22.2%
Total	40	\$265.9	65.1%

Net Charge-offs by Property Type and Location

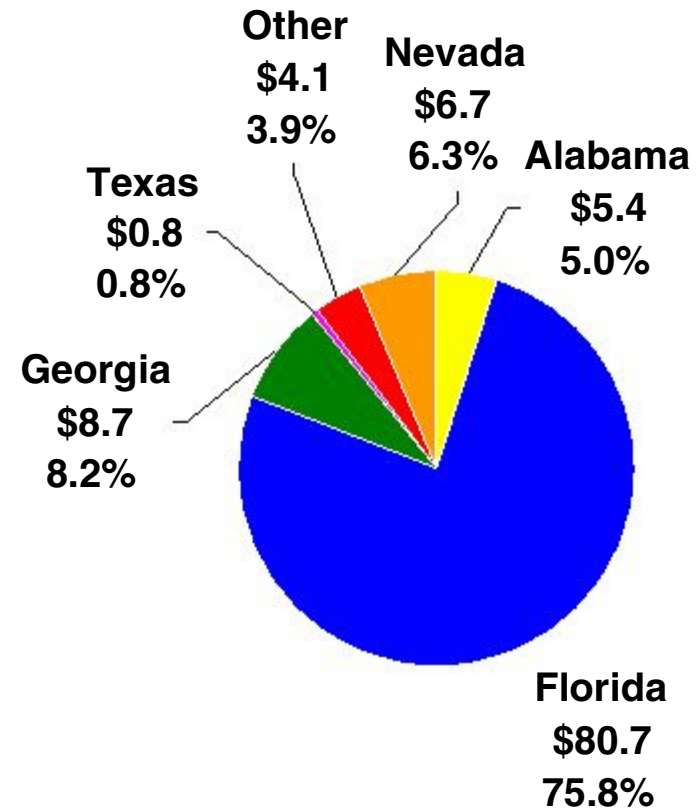


Six Months Ended June 30, 2008 – Total \$106.4 million
(\$ in millions)

Property Type



Location



Residential Construction Net Charge-Offs

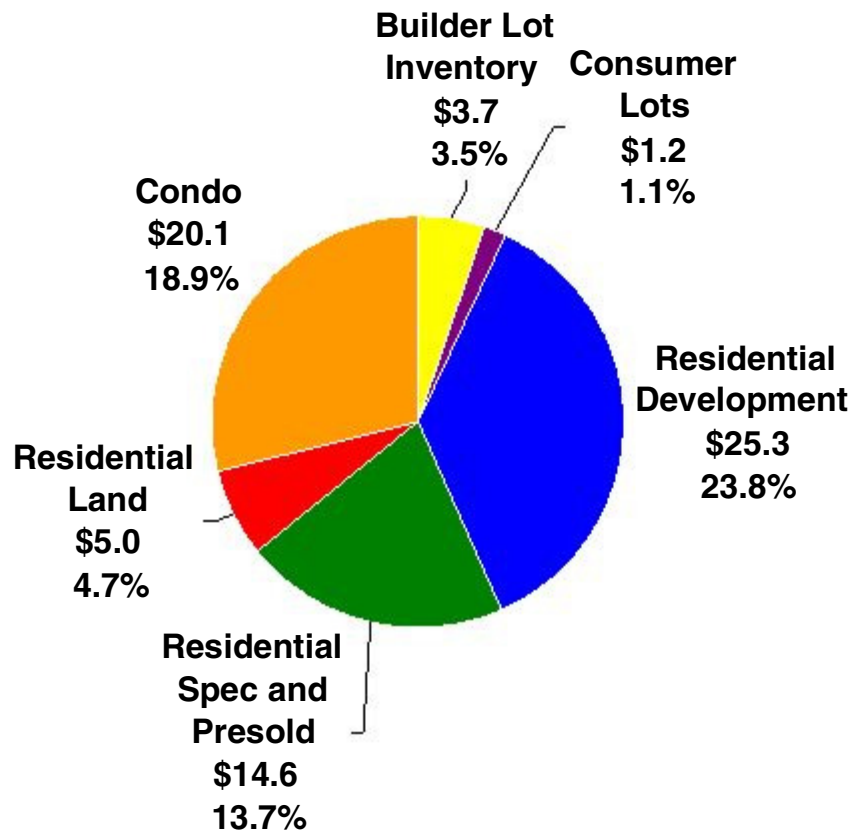


(YTD)

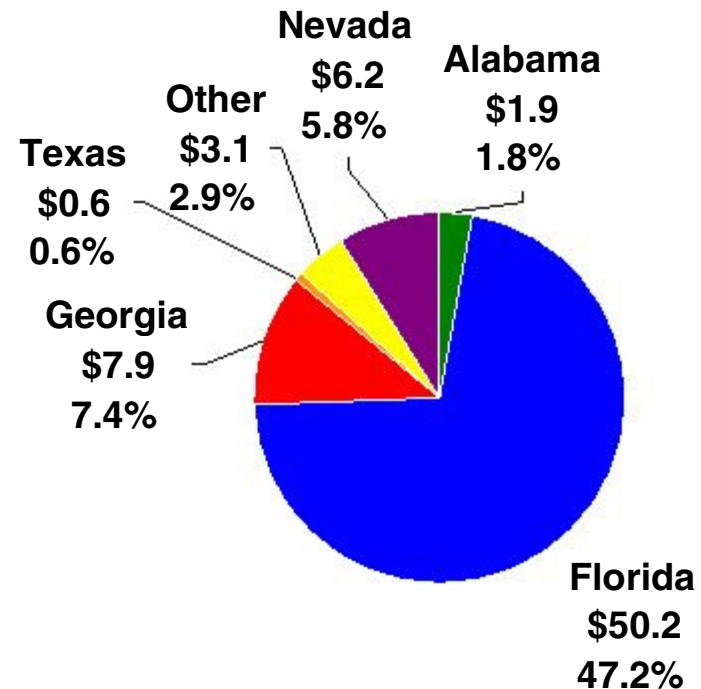
At 6/30/08 – Total \$69.9 million (or 65.7% of total net charge-offs)

(\$ in millions)

Property Type



Location



(note: percentages in above charts represent proportion to total net charge-offs)



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Commercial Real Estate and Construction



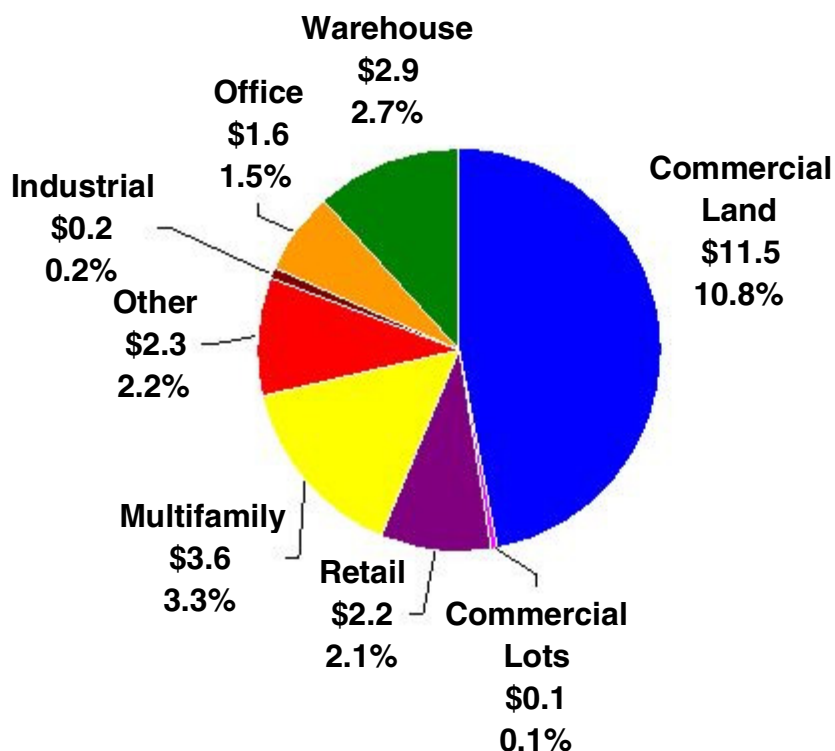
Net Charge-Offs (YTD)

(Excluding Residential and Condominium Construction)

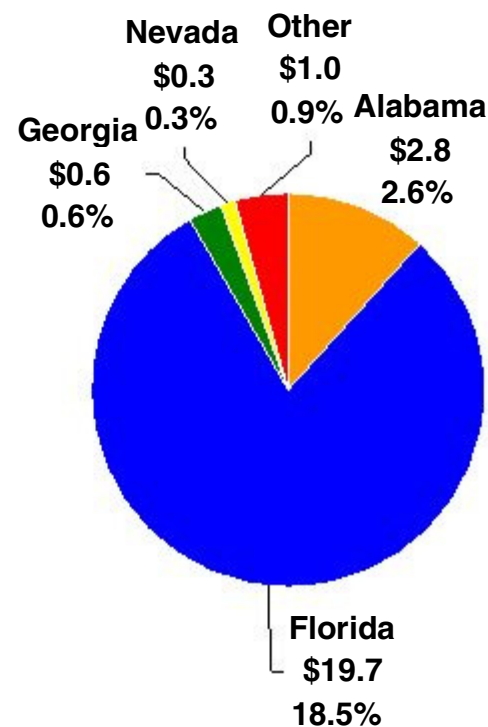
At 6/30/08– Total \$24.4 million (or 22.9% of total net charge-offs)

(\$ in millions)

Property Type



Location



(note: percentages in above charts represent proportion to total net charge-offs)



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Diversified CRE/Construction Loan Portfolio



As of 6/30/08

Commercial Real Estate Exposures by Geographic Location
Expressed as a Percentage of Commercial Real Estate Portfolio Commitments as of 6-30-08
 Includes Commercial Real Estate and Construction Loan Exposures
 (Principal Balances and Amounts Available To Be Drawn)

Property Type	Total Exposure	Central FL	West Coast FL	South FL	Panhandle FL	Northern FL	Alabama	Georgia	Texas	Nevada	Other
Retail	14.04%	1.54%	2.11%	2.93%	0.17%	0.29%	1.52%	0.76%	2.22%	0.80%	1.70%
Retail - other than gas stations	12.53%	1.37%	1.70%	2.61%	0.17%	0.06%	1.26%	0.66%	2.21%	0.80%	1.69%
Gas Station/Convenience Store	1.51%	0.17%	0.40%	0.32%	0.00%	0.23%	0.26%	0.10%	0.01%	0.01%	0.02%
Residential Development	13.49%	2.94%	1.70%	0.31%	0.69%	0.26%	1.18%	1.93%	3.71%	0.60%	0.17%
Builder Lot Inventory	1.66%	0.12%	0.18%	0.09%	0.23%	0.01%	0.37%	0.22%	0.42%	0.01%	0.01%
Commercial Development	4.84%	1.11%	0.49%	0.60%	0.00%	0.02%	0.08%	0.02%	0.64%	1.48%	0.40%
Commercial Lot Inventory	1.62%	0.09%	0.31%	0.36%	0.01%	0.00%	0.05%	0.47%	0.18%	0.01%	0.14%
Residential Homes (under construction)	8.25%	1.67%	1.21%	0.71%	0.09%	0.05%	1.32%	1.59%	0.67%	0.81%	0.13%
Multi-family	7.14%	0.40%	1.90%	1.25%	0.08%	0.10%	0.87%	0.35%	1.25%	0.27%	0.67%
Land Only	13.98%	3.16%	2.08%	1.01%	1.34%	0.08%	1.15%	0.59%	1.82%	1.36%	1.39%
Commercial Land	9.72%	1.95%	1.72%	0.78%	0.90%	0.07%	0.95%	0.34%	1.03%	0.98%	1.00%
Residential Land	4.27%	1.21%	0.36%	0.23%	0.44%	0.01%	0.21%	0.25%	0.78%	0.38%	0.39%
Office	9.11%	1.43%	1.90%	2.53%	0.11%	0.14%	0.51%	0.48%	1.09%	0.25%	0.66%
Office - non-medical	8.10%	1.04%	1.74%	2.48%	0.11%	0.14%	0.45%	0.41%	0.90%	0.22%	0.61%
Office - Medical	1.01%	0.39%	0.16%	0.05%	0.00%	0.00%	0.06%	0.07%	0.20%	0.03%	0.05%
Condominium Bldgs - Construction	3.58%	1.40%	1.15%	0.29%	0.05%	0.00%	0.09%	0.28%	0.18%	0.00%	0.15%
Warehouse	5.83%	0.96%	1.23%	1.63%	0.00%	0.00%	0.45%	0.33%	0.15%	0.81%	0.26%
Warehouse with Office	3.25%	0.56%	0.93%	0.87%	0.00%	0.00%	0.20%	0.23%	0.06%	0.39%	0.00%
Warehouse	1.32%	0.24%	0.16%	0.64%	0.00%	0.00%	0.02%	0.07%	0.05%	0.00%	0.15%
Mini-Warehouse	1.26%	0.16%	0.15%	0.12%	0.00%	0.00%	0.23%	0.04%	0.04%	0.41%	0.11%
Healthcare - Living Facility	1.44%	0.00%	0.07%	0.02%	0.07%	0.00%	0.18%	0.32%	0.24%	0.00%	0.53%
Skilled Nursing Facility	0.32%	0.00%	0.00%	0.00%	0.07%	0.00%	0.18%	0.00%	0.00%	0.00%	0.07%
Assisted Living Facility	0.80%	0.00%	0.07%	0.02%	0.00%	0.00%	0.00%	0.00%	0.24%	0.00%	0.46%
Congregate Care Facility	0.32%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.32%	0.00%	0.00%	0.00%
Healthcare	1.83%	0.02%	0.09%	0.01%	0.00%	0.00%	0.01%	0.00%	1.60%	0.01%	0.08%
Lodging	5.61%	1.08%	0.90%	0.37%	0.00%	0.07%	0.57%	1.14%	0.68%	0.12%	0.70%
Recreation	0.17%	0.04%	0.07%	0.01%	0.00%	0.01%	0.04%	0.00%	0.00%	0.00%	0.00%
Industrial	0.91%	0.08%	0.19%	0.04%	0.00%	0.00%	0.04%	0.03%	0.44%	0.05%	0.03%
Farm	0.96%	0.28%	0.12%	0.31%	0.00%	0.02%	0.10%	0.00%	0.06%	0.00%	0.07%
All Other Types	3.35%	0.80%	0.74%	0.62%	0.07%	0.19%	0.20%	0.11%	0.20%	0.01%	0.42%
Nonaccrual	2.18%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
Total	100.00%	17.42%	16.72%	13.37%	3.20%	1.51%	9.02%	8.91%	15.85%	6.87%	7.81%

Notes:

- 1) Includes outstanding exposures (balances plus commitments).
- 2) Does not include owner occupied properties (except for owner occupied Healthcare - Living Facilities and Gas Stations).



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