

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	266	246	265	239	214
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.51	3.72	3.68	3.75	3.68
+ Non-interest Income	0.96	0.96	0.95	1.00	1.06
- Overhead Expense	2.84	2.85	2.84	2.88	2.94
- Provision for Losses	0.16	0.15	0.16	0.17	0.19
+ Securities Gains (Losses)	0.00	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.49	1.71	1.66	1.74	1.71
Net Operating Income	0.99	1.13	1.10	1.15	1.12
Net Income	0.99	1.14	1.10	1.15	1.12
Net Income (Sub S Adjusted)	1.12	1.28	1.25	1.27	1.16
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	7.27	6.83	7.07	6.21	5.56
Interest Expense	3.47	2.82	3.08	2.14	1.57
Net Interest Income (TE)	3.81	4.03	3.99	4.07	3.99
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.13	0.09	0.13	0.15	0.19
Earnings Coverage of Net Losses (X)	32.64	35.85	34.78	38.12	25.28
Ln&Ls Allowance/Total Loans & Leases	1.16	1.19	1.16	1.22	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.73	0.52	0.57	0.52	0.61
30-89 Days Past Due Loans and Leases	0.67	0.54	0.62	0.56	0.58
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	26.45	27.25	26.60	25.34	24.19
Net ST Noncore Funding Dependence	17.97	17.52	17.90	15.26	13.71
Net Loans and Leases/Total Assets	72.22	70.71	71.08	69.49	67.83
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.94	8.87	8.94	8.80	8.64
Equity Capital/Total Assets	8.64	8.31	8.62	8.36	8.38
Net Loans&Ls/Equity Capital (X)	8.77	8.95	8.64	8.60	8.39
Cash Dividends/Net Income	30.34	28.05	27.18	27.03	27.11
Cash Dividends/Net Income (Sub S Adjusted)	47.58	36.97	25.51	18.12	31.75
Retained Earnings/Avg Equity Cap	7.56	9.32	9.02	9.68	9.31
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.59	0.64	0.58	0.59	0.29
Long-Term Debt/Equity Capital	1.07	1.31	1.17	1.25	1.61
Equity Investment in Subs/Equity Cap	116.58	116.63	116.10	114.60	113.72
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	115.54	107.58	109.77	115.36	108.77

PEER GROUP 03

PERCENT OF AVERAGE ASSETS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.71	6.30	6.52	5.73	5.14
Less: Interest Expense	3.20	2.61	2.84	1.97	1.45
Equals: Net Interest Income (TE)	3.51	3.72	3.68	3.75	3.68
Plus: Non-Interest Income	0.96	0.96	0.95	1.00	1.06
Equals: Adj Operating Income (TE)	4.53	4.73	4.69	4.82	4.80
Less: Overhead Expense	2.84	2.85	2.84	2.88	2.94
Less: Provision for Loan and Lease Losses	0.16	0.15	0.16	0.17	0.19
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.49	1.71	1.66	1.74	1.71
Less: Applicable Income Taxes (TE)	0.47	0.54	0.52	0.56	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.99	1.13	1.10	1.15	1.12
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.99	1.14	1.10	1.15	1.12
Memo: Net Income (Last Four Qtrs)	1.03	1.16	1.10	1.16	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.64	92.67	92.67	92.56	92.68
Avg Int-Bearing Funds / Avg Assets	80.14	78.80	79.12	77.91	77.97
Int Income (TE) / Avg Earning Assets	7.27	6.83	7.07	6.21	5.56
Int Expense / Avg Earning Assets	3.47	2.82	3.08	2.14	1.57
Net Int Inc (TE) / Avg Earn Assets	3.81	4.03	3.99	4.07	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	7.84	7.46	7.69	6.82	6.14
Interest-Bearing Bank Balances	6.00	4.74	5.03	3.47	1.65
Fed Funds Sold & Reverse Repos	5.15	4.59	4.88	3.19	1.33
Trading Assets	4.45	2.06	2.04	1.21	1.27
Total Earning Assets	7.18	6.74	6.98	6.11	5.47
Investment Securities (TE)	5.06	4.62	4.77	4.29	4.08
U. S. Treasury & Agency Sec (excl MBS)	4.62	3.99	4.19	3.52	3.32
Mortgage-Backed Securities	4.81	4.49	4.56	4.09	3.91
All Other Securities	6.62	6.32	6.83	6.55	6.28
Interest-Bearing Deposits	3.76	3.00	3.30	2.22	1.57
Time Deposits of \$100K or More	4.76	3.99	4.37	3.12	2.34
Time Deposits < \$100K	4.76	3.80	4.16	3.05	2.46
Other Domestic Deposits	2.68	2.06	2.29	1.43	0.86
Foreign Deposits	2.09	2.28	2.73	2.16	1.81
Fed Funds Purchased and Repos	4.36	3.87	4.19	2.73	1.34
Other Borrowed Funds & Trading Liab	4.71	4.42	4.60	3.87	3.37
All Interest-Bearing Funds	4.02	3.30	3.60	2.53	1.85

PEER GROUP 03

06/30/2007

06/30/2006

12/31/2006

12/31/2005

12/31/2004

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	32	31	62	58	56
Avg Assets per Employee (\$000)	4,163	3,962	4,036	3,782	3,620
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.05	2.13	1.92	2.05	2.08
Overhead Exp / NII + Non-Int Income	64.62	62.15	62.44	61.27	62.28
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.84	2.85	2.84	2.88	2.94
Personnel Expense	1.60	1.61	1.59	1.60	1.61
Net Occupancy Expense	0.41	0.41	0.41	0.41	0.42
Other Operating Expenses	0.81	0.82	0.82	0.85	0.88
Overhead Less Non-Interest Income	1.85	1.87	1.86	1.84	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.40	61.03	61.29	60.08	61.13
Personnel Expense	35.64	34.36	34.28	33.25	33.48
Net Occupancy Expense	9.09	8.69	8.74	8.59	8.72
Other Operating Expenses	18.07	17.58	17.85	17.75	18.44
Total Non-Interest Income	20.95	20.11	20.11	20.43	21.98
Fiduciary Activities Income	1.48	1.39	1.35	1.39	1.58
Serv Charges on Deposit Accts - Domestic	7.39	7.54	7.41	7.69	8.37
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.67	0.60	0.56	0.57	0.58
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.22	0.26	0.22	0.24	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.70	0.61	0.60	0.53	0.55
Net Gain (Loss) - Sales Loans, OREO, Oth	1.58	1.48	1.51	1.72	1.82
Other Non-Interest Income	5.97	5.69	5.74	5.81	6.23
Overhead Less Non-Interest Income	41.60	40.16	40.70	38.84	38.82
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.40	28.29	27.80	28.22	28.21
Appl Inc Tax+TE/Pretax NOI+TE	32.25	32.60	32.54	33.37	33.72

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	55.80	54.59	54.90	53.00	50.70
Commercial and Industrial Loans	10.10	9.81	9.90	9.94	10.39
Loans to Individuals	2.89	3.21	2.91	3.24	3.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.59	0.61	0.65	0.67	0.68
Other Loans and Leases	1.08	1.00	1.01	0.98	0.99
Net Loans and Leases	72.22	70.71	71.08	69.49	67.83
Debt Securities Over 1 Year	13.09	15.05	14.00	16.08	18.86
Mutual Funds and Equity Securities	0.17	0.18	0.17	0.17	0.22
Subtotal	86.23	86.64	85.86	86.52	87.66
Interest-Bearing Bank Balances	0.24	0.22	0.31	0.25	0.25
Federal Funds Sold & Reverse Repos	1.05	0.96	1.27	1.04	0.87
Debt Securities 1 Year or Less	2.64	2.42	2.70	2.27	2.00
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.09	90.97	91.02	90.86	91.49
Non-Int Cash and Due From Dep Inst	2.24	2.62	2.55	2.86	2.49
Other Real Estate Owned	0.09	0.06	0.06	0.07	0.08
All Other Assets	6.59	6.33	6.31	6.15	5.93
MEMORANDA:					
Short-Term Investments	4.41	4.06	4.85	4.01	3.57
U.S. Treasury Securities	0.09	0.12	0.13	0.17	0.26
U.S. Agency Securities (excl MBS)	5.17	6.15	5.59	6.31	6.22
Municipal Securities	2.60	2.68	2.85	2.89	2.63
Mortgage-Backed Securities	6.38	6.72	6.44	7.04	9.07
Asset-Backed Securities	0.01	0.01	0.01	0.00	0.00
Other Debt Securities	0.37	0.41	0.41	0.43	0.63
RE Loans Secured by 1-4 Family	15.36	15.67	15.09	15.52	15.71
Revolving	2.71	2.91	2.77	3.11	3.14
Closed-End, Sec by First Liens	10.83	11.14	10.65	10.89	10.91
Closed-End, Sec by Junior Liens	1.28	1.16	1.21	1.05	1.04
Commercial Real Estate Loans	37.53	36.15	36.96	34.60	32.22
Construction and Land Dev	13.81	11.89	13.01	10.30	8.36
Multifamily	1.88	1.93	1.88	1.91	2.03
Nonfarm Nonresidential	19.90	20.38	20.13	20.55	20.31
RE Loans Secured by Farmland	1.01	0.99	1.02	0.97	0.90
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	76.99	77.13	77.09	76.14	74.90
RE Loans Secured by 1-4 Family	21.68	22.57	21.66	22.68	23.90
Revolving	3.79	4.15	3.93	4.50	4.67
Closed-End	17.51	17.99	17.33	17.74	18.55
Commercial Real Estate Loans	51.36	50.75	51.59	49.53	47.16
Construction and Land Dev	18.79	16.63	18.05	14.68	12.17
Multifamily	2.59	2.69	2.60	2.72	2.98
Nonfarm Nonresidential	27.67	28.99	28.45	29.73	30.10
RE Loans Secured by Farmland	1.43	1.40	1.45	1.39	1.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.02	13.94	14.03	14.36	15.23
Loans to Individuals	4.09	4.59	4.17	4.70	5.26
Credit Card Loans	0.05	0.06	0.06	0.07	0.09
Agricultural Loans	0.84	0.87	0.93	0.97	1.00
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.54	1.46	1.47	1.44	1.52

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	4.41	4.06	4.85	4.01	3.57
Liquid Assets	16.39	17.98	17.59	18.94	20.63
Investment Securities	16.55	18.20	17.44	19.03	21.75
Net Loans and Leases	72.22	70.71	71.08	69.49	67.83
Net Lns, Ls & Stdby Ltrs of Credit	73.17	71.65	72.08	70.52	68.91
Core Deposits	60.49	60.69	60.07	62.23	63.60
Noncore Funding	27.64	27.98	28.14	26.35	25.28
Time Deposits of \$100K or More	15.23	16.00	16.76	14.74	12.89
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.56	2.71	2.63	2.72	2.91
Net Fed Funds Purchased (Sold)	1.57	1.81	1.50	1.71	2.05
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.40	2.63	2.48	2.59	2.61
Earning Assets Repr in 1 Year	42.61	42.05	42.68	42.26	41.72
Int-Bearing Liab Repr in 1 Year	34.48	31.24	34.18	28.37	25.74
Long-Term Debt Repr in 1 Year	0.53	0.58	0.54	0.55	0.59
Net Assets Repriceable in 1 Year	6.37	9.29	7.02	12.36	14.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	26.45	27.25	26.60	25.34	24.19
Net ST Noncore Funding Dependence	17.97	17.52	17.90	15.26	13.71
Short-Term Inv/ST Noncore Funding	25.87	24.76	27.92	27.64	27.43
Liq Asts- ST Noncore Fndg/Nonliq Asts	-4.10	-1.08	-2.87	2.73	7.13
Net Loans and Leases/Total Deposits	92.86	91.14	91.17	89.33	87.77
Net Loans and Leases/Core Deposits	122.46	119.20	121.03	113.79	108.03
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.50	-0.90	-0.26	-0.38	0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.57	-4.59	-1.31	-2.38	0.55
Struct Notes Appr(Depr)/T1 Cap	-0.12	-0.33	-0.10	-0.23	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.08	8.77	9.05	8.82	10.14
Available-For-Sale Securities	91.92	91.23	90.95	90.91	89.86
U. S. Treasury Securities	0.68	0.71	0.81	1.11	1.60
U. S. Agency Securities (excl MBS)	33.69	36.70	35.54	36.12	31.79
Municipal Securities	16.37	15.39	16.85	15.72	13.05
Mortgage-Backed Securities	38.69	36.49	36.44	35.84	40.96
Asset-Backed Securities	0.07	0.05	0.05	0.02	0.02
Other Debt Securities	2.11	2.10	2.20	2.30	3.02
Mutual Funds and Equity Securities	1.02	1.04	1.02	0.95	1.15
Debt Securities 1 Year or Less	17.58	14.52	17.17	13.35	10.50
Debt Securities 1 To 5 Years	32.02	37.46	34.70	38.61	36.65
Debt Securities Over 5 Years	45.73	43.65	43.68	42.93	48.14
Pledged Securities	60.68	60.73	61.70	60.20	58.55
Structured Notes, Fair Value	1.40	2.00	1.60	1.97	2.00

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.16	0.15	0.16	0.17	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.20	0.21	0.23	0.28
Provision for Ln&Ls Losses/Net Losses	229.96	257.68	239.35	223.47	207.65
Ln&Ls Allowance/Total Loans & Leases	1.16	1.19	1.16	1.22	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.14	27.28	20.72	19.77	13.23
ALL/Nonaccrual Assets	393.64	637.20	524.06	649.56	469.70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	298.02	436.52	394.12	436.27	385.28
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.16	0.19	0.23	0.26
Recoveries/Avg Loans and Leases	0.05	0.06	0.05	0.07	0.07
Net Losses/Avg Loans and Leases	0.13	0.09	0.13	0.15	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	15.76	17.59	36.59	36.10	28.56
Earnings Coverage of Net Losses (X)	32.64	35.85	34.78	38.12	25.28
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.03	0.04	0.05	0.05
RE Loans Secured By 1-4 Family	0.07	0.04	0.07	0.06	0.06
Revolving	0.05	0.02	0.03	0.03	0.03
Closed-End	0.06	0.04	0.07	0.06	0.06
Commercial Real Estate Loans	0.03	0.02	0.03	0.04	0.04
Construction and Land Dev	0.02	0.01	0.02	0.01	0.02
Multifamily	0.00	0.00	0.01	0.01	0.00
Nonfarm Nonresidential	0.02	0.01	0.03	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	0.23	0.18	0.24	0.29	0.44
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.84	0.71	0.80	0.91	0.94
Credit Card Loans	1.10	1.75	1.70	2.55	2.45
Agricultural Loans	0.00	0.00	0.02	0.03	0.06
Loans to Foreign Governments & Inst	0.00	0.00	N/A	0.00	0.00
Other Loans and Leases	0.38	0.33	0.57	0.42	0.32

PERCENT OF LOANS AND LEASES	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
30-89 Days PD Loans and Leases	0.67	0.54	0.62	0.56	0.58
90+ Days PD Loans and Leases	0.07	0.07	0.06	0.06	0.07
Nonaccrual Loans and Leases	0.61	0.42	0.48	0.43	0.49
90+ Days PD and Nonaccrual Loans and Leases	0.72	0.52	0.56	0.52	0.57
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	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.67	0.54	0.62	0.56	0.58
90+ Days Past Due Assets	0.07	0.07	0.06	0.06	0.07
Nonaccrual Assets	0.61	0.43	0.48	0.43	0.49
30+ Days PD & Nonaccrual Assets	1.42	1.09	1.21	1.11	1.18
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.52	0.37	0.40	0.36	0.39
90+ PD & Nonaccrual Assets + OREO	0.64	0.47	0.49	0.46	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.56	0.39	0.42	0.39	0.46
Allowance for Loan & Lease Losses	66.97	44.65	50.17	44.92	51.45
Equity Cap + ALLL	6.06	4.26	4.53	4.29	5.02
Tier 1 Cap + ALLL	5.89	4.12	4.46	4.12	4.87
Loans & Leases + RE Acquired	0.77	0.55	0.60	0.55	0.67

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

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.64	0.48	0.60	0.50	0.51
- 90+ Days Past Due	0.07	0.06	0.05	0.05	0.05
- Nonaccrual	0.62	0.38	0.45	0.39	0.44
Coml & Indl - 30-89 Days PD	0.61	0.62	0.49	0.56	0.55
- 90+ Days Past Due	0.05	0.07	0.06	0.06	0.07
- Nonaccrual	0.56	0.53	0.51	0.58	0.68
Individuals - 30-89 Days PD	0.93	0.94	1.12	1.12	1.07
- 90+ Days Past Due	0.06	0.06	0.05	0.07	0.09
- Nonaccrual	0.20	0.19	0.20	0.22	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	0.17	0.12	0.15	0.10	0.15
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.06	0.11	0.11	0.13	0.23
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	0.00	0.00
- 90+ Days Past Due	0.00	0.00	N/A	0.00	0.00
- Nonaccrual	0.00	0.00	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.41	0.43	0.45	0.41	0.45
- 90+ Days Past Due	0.03	0.03	0.02	0.01	0.01
- Nonaccrual	0.04	0.09	0.06	0.08	0.12
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.72	0.58	0.77	0.71	0.73
- 90+ Days Past Due	0.08	0.06	0.06	0.06	0.08
- Nonaccrual	0.46	0.34	0.40	0.38	0.42
Revolving - 30-89 Days PD	0.37	0.25	0.38	0.27	0.22
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.02
- Nonaccrual	0.17	0.11	0.17	0.12	0.10
Closed-End - 30-89 Days PD	0.72	0.58	0.76	0.71	0.77
- 90+ Days Past Due	0.08	0.07	0.07	0.07	0.09
- Nonaccrual	0.50	0.37	0.43	0.43	0.49
- Jr Lien 30-89 Days PD	0.06	0.05	0.07	0.06	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.06	0.04	0.04	0.04	0.05
Commercial RE - 30-89 Days PD	0.60	0.46	0.52	0.37	0.38
- 90+ Days Past Due	0.05	0.04	0.04	0.04	0.03
- Nonaccrual	0.64	0.37	0.45	0.36	0.39
Const & Dev - 30-89 Days PD	0.61	0.35	0.41	0.38	0.33
- 90+ Days Past Due	0.03	0.02	0.03	0.02	0.01
- Nonaccrual	0.85	0.22	0.40	0.17	0.19
Multi family - 30-89 Days PD	0.21	0.23	0.23	0.13	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.07	0.06	0.09	0.08
Nonfarm Nres- 30-89 Days PD	0.44	0.40	0.42	0.34	0.37
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.03
- Nonaccrual	0.45	0.38	0.40	0.38	0.46
Farmland - 30-89 Days PD	0.27	0.17	0.24	0.21	0.18
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.01
- Nonaccrual	0.15	0.17	0.18	0.19	0.24
Credit Card - 30-89 Days PD	0.62	0.85	0.82	1.14	1.03
- 90+ Days Past Due	0.19	0.24	0.26	0.22	0.36
- Nonaccrual	0.02	0.04	0.02	0.02	0.02

CAPITAL RATIOS	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	8.94	8.87	8.94	8.80	8.64
Tier 1 RBC Ratio	11.01	11.19	11.20	11.32	11.44
Total Risk-Based Capital Ratio	12.39	12.61	12.61	12.75	12.95
Tangible Tier 1 Leverage Ratio	8.89	8.82	8.90	8.74	8.59
Tangible Common Eq Cap/Tan Assets	7.15	6.93	7.19	7.12	7.28
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	18.36	18.34	18.12	18.23	17.05
Standby Letters of Credit	0.83	0.85	0.88	0.90	0.96
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	0.02
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	1.04	1.07	0.91	0.85	0.99
Interest Rate Contracts	1.02	1.05	0.88	0.84	0.97
Interest Rate Futures & Forward Contr	0.08	0.08	0.07	0.05	0.04
Written Options Contr (Int Rate)	0.11	0.11	0.08	0.07	0.04
Purchased Options Contr (Int Rate)	0.05	0.02	0.01	0.00	0.00
Interest Rate Swaps	0.31	0.30	0.24	0.30	0.52
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	25.97	27.02	27.14	28.23	27.20

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	97.69	99.53	97.65	99.28	99.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.73	0.31	0.95	0.27	0.33
Futures and Forwards	17.06	17.73	21.10	20.03	20.83
Written Options	27.96	27.68	19.90	20.80	24.75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	26.96	19.98	19.72	20.25	23.66
Purchased Options	5.68	3.27	3.79	3.64	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.62	3.18	3.79	3.12	0.76
Swaps	34.02	38.84	35.89	40.19	51.32
Held for Trading	0.08	1.04	0.00	0.31	0.45
Interest Rate Contracts	0.08	1.04	0.00	0.31	0.45
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	99.92	98.96	100.00	99.69	99.55
Interest Rate Contracts	96.65	98.42	96.98	86.54	87.02
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.73	0.31	0.95	0.27	0.33
Deriv Contr (Excl Fut & FX LE 14 Days)	67.54	67.25	68.37	75.67	73.47
One Year or Less	29.32	28.37	25.51	33.49	26.74
Over 1 Year to 5 Years	28.04	28.47	26.08	26.13	32.03
Over 5 Years	5.93	6.54	6.55	5.52	9.74
Gross Negative Fair Value (Abs Val)	0.52	0.71	0.56	0.55	0.67
Gross Positive Fair Value	0.62	0.67	0.45	0.44	0.55
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	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
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	42.48	19.52	26.76	19.48	29.59
Ins Under Assets(L/H)/Tot Ins Und Ast	57.52	80.48	73.24	80.52	70.41
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	12.50
Ins Activities Revenue/Adj Oper Inc	0.70	0.61	0.60	0.53	0.55
Premium Inc/Ins Activities Revenue	0.02	0.05	0.16	0.05	0.17
Credit Rel Prem Inc/Tot Prem Inc	57.14	63.63	50.29	55.56	65.56
Other Prem Inc/Total Prem Inc	42.86	36.37	49.71	44.44	34.44
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)	38.91	14.80	23.45	18.20	77.70
Ins Net Inc (L/H)/Equity (L/H)	53.87	48.35	18.88	21.16	5.35
Insur Ben, Losses, Exp/Insur Premiums	1849.75	739.95	822.48	327.39	206.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	17.76	51.90	34.46	51.65	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.53	12.24	12.12	12.37	0.17
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.89	9.50	10.01	8.17	7.72
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	0.22	0.21	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.09	2.28	2.73	2.16	1.81
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	0.45	N/A	N/A
Commercial and Industrial Loans	0.67	2.35	N/A	N/A	1.64
Foreign Governments and Inst	0.00	0.00	N/A	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-35.38	-21.89	-22.66	12.59	-9.49
Total Selected Assets	-30.92	-16.19	-3.49	-5.91	-3.69
Deposits	14.94	32.97	32.03	145.46	42.08

PROFITABILITY:	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	11.05	13.20	12.62	13.33	13.11
Bank Net Inc/Avg Eq Inv in Banks	11.65	13.68	13.21	13.74	13.28
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.45	5.53	5.39	4.04	3.64
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.75	10.69	9.50	10.93	11.02
Bank Net Income/Parent Net Income	108.81	107.21	108.14	94.48	105.97
Nonbank Net Income/Parent Net Income	1.06	0.91	0.95	0.81	0.93
Sub BHCs Net Inc/Parent Net Income	85.07	77.13	80.22	76.15	86.96
LEVERAGE:					
Total Liabilities/Equity	24.93	26.92	25.44	24.96	24.11
Total Debt/Equity Capital	2.35	2.87	2.54	2.65	2.63
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.42	23.08	21.59	21.16	20.50
Tot Debt+Lns Guaranteed for Affl/Equity	2.71	3.48	3.11	3.01	3.10
Total Debt/Eq Cap - Exc Over Fair Value	2.45	2.90	2.64	2.67	2.67
Long-Term Debt/Equity Capital	1.07	1.31	1.17	1.25	1.61
Short-Term Debt/Equity Capital	0.59	0.64	0.58	0.59	0.29
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.24	0.14	0.14	0.15	0.23
Long-Term Debt/Consolidated LT Debt	1.50	1.89	1.70	1.89	4.13
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.58	116.63	116.10	114.60	113.72
Total Investment in Subs/Equity	117.83	118.34	117.43	116.62	115.68
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.25	98.97	98.86	98.00	98.73
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.21	100.34	100.03	99.43	100.08
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.34	1.14	1.26	1.07	1.09
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.17	2.74	2.89	2.49	2.44
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	106.34	104.67	106.55	112.54	109.43
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	115.54	107.58	109.77	115.36	108.77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.41	97.20	104.77	108.68	100.94
Pretax Oper Inc + Int Exp/Int Expense	1788.24	2496.46	2562.73	7524.55	4553.68
Div + Int From Subs/Int Exp + Div	181.20	168.52	180.66	170.21	165.86
Fees+Other Inc From Subs/Sal + Oth Exp	8.92	8.59	7.84	9.90	12.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	37.56	52.15	83.82	75.57	53.47
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.12	0.20	0.44	0.37	0.82
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.75	0.00	0.00	0.00	0.00
Total	0.75	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	0.47	0.56	0.47	0.55	0.99
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 03

	06/30/2007	06/30/2006	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	77.37	88.27	84.04	85.63	90.65
Dividends Paid/Net Income	30.34	27.87	27.12	27.16	27.09
Net Income - Dividends/Avg Equity	7.56	9.38	9.08	9.68	9.24

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	143.31	130.11	143.05	131.99	137.39
Dividends From Nonbank Subs	1.16	0.51	1.04	0.67	0.94
Dividends From Subsidiary BHCs	3.91	5.55	4.85	4.29	3.07
Dividends From All Subsidiaries	164.17	160.80	176.69	158.03	172.45

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	43.02	37.96	40.01	37.90	37.86
Interest Income From Bank Subs	0.30	0.32	0.30	0.27	0.22
Mgt & Service Fees From Bank Subs	3.18	3.43	2.95	4.07	4.44
Other Income From Bank Subs	0.02	0.01	0.02	0.03	0.05
Operating Income From Bank Subs	52.15	46.11	52.67	49.97	46.45

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	69.54	47.33	57.83	49.65	42.04
Interest Income From Nonbank Subs	1.02	2.10	1.78	2.20	5.88
Mgt & Serv Fees From Nonbank Subs	2.25	2.40	0.90	3.08	1.07
Other Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	98.49	71.05	73.79	72.06	67.26

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	30.05	27.16	28.35	32.45	35.78
Interest Inc From Subsidiary BHCs	0.52	0.15	0.16	0.08	0.07
Mgt & Serv Fees From Sub BHCs	0.21	0.10	0.04	1.26	0.15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	34.04	30.95	30.44	37.32	36.54

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	62.94	63.32	63.34	62.93	60.42
Interest Income From Bank Subs	1.00	1.87	1.95	1.37	0.87
Mgt & Serv Fees From Bank Subs	3.84	4.51	3.62	4.71	5.90
Other Income From Bank Subs	0.02	0.02	0.03	0.03	0.07
Operating Income From Bank Subs	76.50	77.17	79.81	79.06	78.07

Dividends From Nonbank Subs	1.03	1.23	0.77	0.80	0.97
Interest Income From Nonbank Subs	0.04	0.08	0.05	0.02	0.04
Mgt & Serv Fees From Nonbank Subs	0.03	0.03	0.02	0.03	0.06
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.29	2.51	1.58	1.82	2.20

Dividends From Subsidiary BHCs	2.32	3.64	3.26	4.10	2.30
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	3.22	4.21	3.77	4.66	2.94

Loans and Adv From Subs/ST Debt	1161.17	1294.05	738.63	1124.41	4174.58
Loans and Adv From Subs/Total Debt	424.22	387.87	408.54	466.11	524.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									266
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.50	2.42	2.63	3.05	3.47	3.93	4.53	4.72	266
+ Non-interest Income	0.96	0.16	0.31	0.61	0.93	1.26	1.73	2.02	266
- Overhead Expense	2.84	1.67	1.91	2.38	2.83	3.23	3.83	4.28	266
- Provision for Losses	0.16	0.00	0.01	0.05	0.13	0.22	0.37	0.66	266
+ Securities Gains (Losses)	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.07	266
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	266
= Pretax Net Oper Income (TE)	1.49	0.46	0.73	1.03	1.47	1.89	2.34	2.66	266
Net Operating Income	0.99	0.32	0.47	0.69	0.97	1.26	1.57	1.84	266
Net Income	0.99	0.32	0.47	0.69	0.97	1.26	1.57	1.84	266
Net Income (Sub S Adjusted)	1.12	0.44	0.66	0.75	0.99	1.37	1.75	1.96	38
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.27	5.94	6.30	6.87	7.26	7.69	8.26	8.48	266
Interest Expense	3.47	2.39	2.72	3.02	3.51	3.87	4.18	4.35	266
Net Interest Income (TE)	3.80	2.55	2.83	3.29	3.77	4.28	4.87	5.17	266
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.01	0.00	0.02	0.09	0.19	0.40	0.59	266
Earnings Coverage of Net Losses (X)	32.64	-170.05	1.30	6.62	15.84	43.72	140.86	218.04	261
Ln&Ls Allowance/Total Loans & Leases	1.16	0.76	0.82	0.97	1.13	1.32	1.61	1.80	266
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.72	0.05	0.10	0.27	0.59	1.08	1.86	2.52	266
30-89 Days Past Due Loans and Leases	0.66	0.07	0.15	0.29	0.59	0.90	1.56	1.91	266
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	26.44	4.83	10.02	17.21	25.78	35.58	43.51	50.44	266
Net ST Noncore Funding Dependence	17.97	-0.01	3.60	10.30	17.33	26.04	33.20	38.17	266
Net Loans and Leases/Total Assets	72.22	50.65	59.14	66.61	72.32	79.00	83.66	85.38	266
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.93	6.40	6.98	7.90	8.77	9.83	11.12	12.84	266
Equity Capital/Total Assets	8.64	5.13	5.91	7.07	8.29	9.95	12.02	13.93	266
Net Loans&Ls/Equity Capital (X)	8.77	4.60	5.35	6.66	8.68	10.36	12.56	13.86	266
Cash Dividends/Net Income	30.33	0.00	0.00	8.12	31.71	49.51	73.45	97.83	262
Cash Dividends/Net Income (Sub S Adjusted)	47.57	-21.30	-8.69	11.94	38.91	53.65	99.00	210.37	38
Retained Earnings/Avg Equity Cap	7.55	-0.41	1.44	4.82	7.46	10.35	13.27	15.83	266
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.58	0.00	0.00	0.00	0.00	0.00	4.93	10.69	266
Long-Term Debt/Equity Capital	1.07	0.00	0.00	0.00	0.00	0.00	8.73	13.98	266
Equity Investment in Subs/Equity Cap	116.58	90.14	95.43	100.02	113.74	129.24	146.17	160.17	266
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	115.53	-5.60	22.87	74.33	101.73	150.33	235.97	348.16	259

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.70	5.50	5.81	6.27	6.69	7.17	7.66	7.89	266
Less: Interest Expense	3.20	2.20	2.50	2.78	3.20	3.60	3.91	4.14	266
Equals: Net Interest Income (TE)	3.50	2.42	2.63	3.05	3.47	3.93	4.53	4.72	266
Plus: Non-Interest Income	0.96	0.16	0.31	0.61	0.93	1.26	1.73	2.02	266
Equals: Adj Operating Income (TE)	4.53	2.98	3.44	3.92	4.49	5.14	5.88	6.21	266
Less: Overhead Expense	2.84	1.67	1.91	2.38	2.83	3.23	3.83	4.28	266
Less: Provision for Loan and Lease Losses	0.16	0.00	0.01	0.05	0.13	0.22	0.37	0.66	266
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.06	266
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	266
Equals: Pretax Net Oper Inc (TE)	1.49	0.46	0.73	1.03	1.47	1.89	2.34	2.66	266
Less: Applicable Income Taxes (TE)	0.46	0.00	0.05	0.27	0.46	0.64	0.86	0.99	266
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Equals: Net Operating Income	0.99	0.32	0.47	0.69	0.97	1.26	1.57	1.84	266
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Equals: Net Income	0.99	0.32	0.47	0.69	0.97	1.26	1.57	1.84	266
Memo: Net Income (Last Four Qtrs)	1.03	0.29	0.47	0.71	1.02	1.30	1.69	1.98	260
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.63	87.22	88.99	90.67	92.90	94.42	95.81	96.57	266
Avg Int-Bearing Funds / Avg Assets	80.14	67.42	70.57	75.12	80.51	84.94	88.21	89.67	266
Int Income (TE) / Avg Earning Assets	7.27	5.94	6.30	6.87	7.26	7.69	8.26	8.48	266
Int Expense / Avg Earning Assets	3.47	2.39	2.72	3.02	3.51	3.87	4.18	4.35	266
Net Int Inc (TE) / Avg Earn Assets	3.80	2.55	2.83	3.29	3.77	4.28	4.87	5.17	266
YIELD OR COST:									
Total Loans and Leases (TE)	7.83	6.57	6.81	7.38	7.83	8.31	8.76	9.07	266
Interest-Bearing Bank Balances	6.00	0.00	0.65	3.08	4.89	6.79	13.87	28.22	252
Fed Funds Sold & Reverse Repos	5.15	3.07	4.50	5.12	5.21	5.29	5.44	5.63	245
Trading Assets	4.45	0.00	0.00	2.42	4.72	7.14	7.56	8.37	26
Total Earning Assets	7.17	5.84	6.20	6.73	7.18	7.60	8.20	8.45	266
Investment Securities (TE)	5.05	4.25	4.42	4.70	4.98	5.33	5.83	6.48	266
U.S. Treasury & Agency Sec (excl MBS)	4.61	3.69	3.85	4.24	4.61	5.01	5.33	5.51	259
Mortgage-Backed Securities	4.80	3.63	4.12	4.43	4.79	5.13	5.54	5.86	258
All Other Securities	6.62	3.62	4.37	5.43	6.21	7.34	9.54	15.60	260
Interest-Bearing Deposits	3.76	2.74	2.85	3.37	3.76	4.20	4.65	4.85	266
Time Deposits of \$100K or More	4.75	3.07	3.79	4.44	4.83	5.12	5.38	5.86	266
Time Deposits < \$100K	4.75	3.64	4.03	4.42	4.71	4.99	5.59	6.46	266
Other Domestic Deposits	2.67	1.35	1.71	2.07	2.62	3.26	3.79	4.28	266
Foreign Deposits	2.09	0.00	0.00	0.00	1.04	3.02	3.79	4.04	4
Fed Funds Purchased and Repos	4.35	2.64	2.95	3.81	4.39	4.98	5.35	5.53	242
Other Borrowed Funds & Trading Liab	4.71	3.01	3.55	4.14	4.73	5.32	5.66	6.27	261
All Interest-Bearing Funds	4.02	3.11	3.25	3.64	4.00	4.38	4.75	4.93	266

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	31.90	22.31	23.99	26.50	30.75	37.02	42.83	46.97	266
Avg Assets per Employee (\$000)	4162.76	2392.32	2709.40	3129.89	3827.42	5016.55	6681.60	7904.34	266

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.04	0.00	0.00	0.00	0.60	4.38	7.92	9.77	266
Overhead Exp / NII + Non-Int Income	64.62	45.17	48.73	56.16	65.56	72.10	79.35	82.67	266

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.84	1.67	1.91	2.38	2.83	3.23	3.83	4.28	266
Personnel Expense	1.60	0.89	1.06	1.34	1.58	1.86	2.22	2.45	266
Net Occupancy Expense	0.40	0.20	0.24	0.31	0.40	0.49	0.60	0.66	266
Other Operating Expenses	0.81	0.42	0.52	0.64	0.80	0.95	1.15	1.37	266
Overhead Less Non-Interest Income	1.84	0.90	1.21	1.47	1.83	2.17	2.51	2.67	266

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.39	44.81	48.05	55.01	64.19	70.97	77.99	81.29	266
Personnel Expense	35.64	23.39	26.97	31.12	36.07	40.40	44.86	48.17	266
Net Occupancy Expense	9.08	4.85	5.72	7.31	8.92	10.80	12.73	14.39	266
Other Operating Expenses	18.07	10.61	12.21	15.14	17.85	21.18	23.78	26.04	266
Total Non-Interest Income	20.95	4.77	8.74	13.80	20.79	27.44	33.51	36.27	266
Fiduciary Activities Income	1.48	0.00	0.00	0.00	0.33	2.85	6.33	8.88	266
Serv Charges on Deposit Accts - Domestic	7.38	0.71	1.55	4.05	7.21	10.42	13.68	14.56	266
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Investment Banking Fees & Commissions	0.66	0.00	0.00	0.00	0.39	1.29	2.31	3.10	266
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Net Servicing Fees	0.21	0.00	0.00	0.00	0.02	0.36	0.99	1.69	266
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Insurance Activities Revenue	0.69	0.00	0.00	0.00	0.05	0.50	4.35	9.02	266
Net Gain (Loss) - Sales Loans, OREO, Oth	1.57	-0.12	-0.00	0.06	0.93	2.76	4.67	7.81	266
Other Non-Interest Income	5.97	1.45	1.87	3.98	5.51	7.68	11.97	13.28	266
Overhead Less Non-Interest Income	41.59	20.25	26.29	34.34	41.01	48.48	57.15	61.82	266

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.39	0.00	1.10	22.21	29.70	33.69	37.53	39.24	262
Appl Inc Tax+TE/Pretax NOI+TE	32.25	0.78	6.90	30.78	35.07	38.32	41.02	42.25	262

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.79	34.09	38.11	46.34	56.04	64.13	71.57	76.66	266
Commercial and Industrial Loans	10.09	2.10	3.24	6.13	9.11	13.98	18.51	24.04	266
Loans to Individuals	2.88	0.08	0.22	0.65	1.96	4.59	7.88	12.42	266
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	266
Agricultural Loans	0.59	0.00	0.00	0.00	0.08	0.85	3.30	5.49	266
Other Loans and Leases	1.08	0.00	0.02	0.16	0.56	1.64	3.74	5.72	266
Net Loans and Leases	72.22	50.65	59.14	66.61	72.32	79.00	83.66	85.38	266
Debt Securities Over 1 Year	13.08	2.00	3.67	7.56	11.71	18.80	24.75	29.75	266
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.03	0.22	0.79	1.53	266
Subtotal	86.23	74.12	78.29	83.85	86.89	89.21	91.48	92.42	266
Interest-Bearing Bank Balances	0.23	0.00	0.00	0.00	0.05	0.26	1.26	2.32	266
Federal Funds Sold & Reverse Repos	1.05	0.00	0.00	0.01	0.54	1.83	4.14	5.77	266
Debt Securities 1 Year or Less	2.63	0.06	0.32	0.83	2.03	3.87	7.59	10.26	266
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	266
Total Earning Assets	91.08	86.05	87.56	89.43	91.18	92.71	94.21	95.32	266
Non-Int Cash and Due From Dep Inst	2.23	0.87	1.08	1.64	2.20	2.89	3.36	3.71	266
Other Real Estate Owned	0.08	0.00	0.00	0.00	0.05	0.15	0.33	0.52	266
All Other Assets	6.59	3.06	3.85	4.99	6.30	8.13	9.84	11.14	266
MEMORANDA:									
Short-Term Investments	4.40	0.51	0.97	1.82	3.53	6.44	10.04	16.08	266
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.07	0.52	1.55	266
U.S. Agency Securities (excl MBS)	5.16	0.00	0.34	1.75	4.36	7.71	12.62	16.86	266
Municipal Securities	2.59	0.00	0.02	0.40	1.77	4.34	6.51	8.99	266
Mortgage-Backed Securities	6.37	0.02	0.15	1.72	5.57	10.92	14.89	18.82	266
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.46	266
Other Debt Securities	0.36	0.00	0.00	0.00	0.06	0.57	1.78	3.02	266
RE Loans Secured by 1-4 Family	15.35	2.60	4.13	8.20	14.35	21.69	31.63	33.92	266
Revolving	2.71	0.00	0.25	1.11	2.36	4.27	6.26	7.55	266
Closed-End, Sec by First Liens	10.82	1.15	2.21	5.38	10.28	15.36	22.65	27.31	266
Closed-End, Sec by Junior Liens	1.28	0.05	0.15	0.52	1.05	1.93	3.06	4.16	266
Commercial Real Estate Loans	37.52	14.82	19.04	26.53	36.47	46.73	61.61	66.69	266
Construction and Land Dev	13.80	2.02	3.26	5.95	12.23	20.30	28.94	37.90	266
Multifamily	1.88	0.12	0.29	0.79	1.47	2.58	4.44	9.07	266
Nonfarm Nonresidential	19.90	9.09	11.33	14.96	19.77	23.75	30.75	35.85	266
RE Loans Secured by Farmland	1.01	0.00	0.00	0.04	0.49	1.96	3.66	5.10	266
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	76.99	51.47	56.94	69.44	78.50	85.53	91.94	95.77	266
RE Loans Secured by 1-4 Family	21.67	3.44	5.74	11.12	20.24	29.98	43.47	50.99	266
Revolving	3.78	0.00	0.33	1.51	3.23	6.08	8.65	10.07	266
Closed-End	17.50	2.18	3.74	8.73	15.89	25.44	37.44	45.20	266
Commercial Real Estate Loans	51.35	24.27	29.25	37.55	50.92	63.46	76.26	84.25	266
Construction and Land Dev	18.79	2.85	4.86	8.77	16.88	27.04	37.93	47.57	266
Multifamily	2.58	0.21	0.46	1.09	2.01	3.73	6.14	11.47	266
Nonfarm Nonresidential	27.67	12.82	16.14	21.21	27.42	32.34	40.64	47.02	266
RE Loans Secured by Farmland	1.42	0.00	0.00	0.06	0.71	2.71	5.32	7.05	266
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	266
Commercial and Industrial Loans	14.02	2.83	4.88	8.62	13.47	19.55	24.34	31.86	266
Loans to Individuals	4.09	0.12	0.31	0.91	2.80	6.72	11.75	18.28	266
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.03	0.35	0.65	266
Agricultural Loans	0.83	0.00	0.00	0.00	0.11	1.20	4.92	7.93	266
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Other Loans and Leases	1.54	0.00	0.03	0.21	0.75	2.38	5.62	7.66	266

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.40	0.51	0.97	1.82	3.53	6.44	10.04	16.08	266
Liquid Assets	16.39	5.80	8.08	11.64	15.48	20.57	27.80	32.47	266
Investment Securities	16.55	3.38	6.03	9.80	16.00	21.86	28.60	35.08	266
Net Loans and Leases	72.22	50.65	59.14	66.61	72.32	79.00	83.66	85.38	266
Net Lns, Ls & Stdbly Ltrs of Credit	73.16	51.33	60.09	67.16	73.53	79.90	85.09	86.77	266
Core Deposits	60.49	39.67	45.69	53.69	61.56	67.75	71.97	75.63	266
Noncore Funding	27.64	12.78	15.66	20.15	26.74	34.19	42.30	48.91	266
Time Deposits of \$100K or More	15.22	5.44	7.10	10.54	14.15	20.09	25.40	33.28	266
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Fed Funds Purchased and Repos	2.56	0.00	0.00	0.40	2.20	4.31	7.70	10.31	266
Net Fed Funds Purchased (Sold)	1.57	-4.35	-2.78	-0.28	1.23	3.46	6.90	8.88	266
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Oth Borrowings W/Rem Mat 1 Yr or Less	2.40	0.00	0.00	0.50	1.79	4.02	7.24	10.55	266
Earning Assets Repr in 1 Year	42.61	18.05	24.08	34.09	42.37	51.05	61.68	67.23	266
Int-Bearing Liab Repr in 1 Year	34.47	12.75	19.11	24.15	32.13	44.77	57.54	65.35	266
Long-Term Debt Repr in 1 Year	0.52	0.00	0.00	0.00	0.00	0.78	3.10	4.63	266
Net Assets Repriceable in 1 Year	6.37	-24.67	-17.85	-4.87	5.25	17.98	30.55	39.45	266
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	26.44	4.83	10.02	17.21	25.78	35.58	43.51	50.44	266
Net ST Noncore Funding Dependence	17.97	-0.01	3.60	10.30	17.33	26.04	33.20	38.17	266
Short-Term Inv/ST Noncore Funding	25.87	2.55	3.81	8.47	17.44	39.03	73.88	97.29	266
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.09	-28.48	-23.29	-13.83	-4.99	4.49	16.75	25.06	266
Net Loans and Leases/Total Deposits	92.85	68.25	75.31	83.76	93.42	101.81	109.91	114.51	266
Net Loans and Leases/Core Deposits	122.45	77.69	86.80	103.40	119.01	137.36	167.20	192.47	266
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.50	-4.01	-2.58	-0.71	-0.07	0.00	0.05	0.16	159
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.57	-7.57	-6.15	-4.33	-2.16	-0.76	-0.02	0.49	263
Struct Notes Appr(Depr)/T1 Cap	-0.11	-0.80	-0.49	-0.17	-0.05	-0.01	0.00	0.00	127
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.08	0.00	0.00	0.00	0.61	9.75	43.54	79.69	266
Available-For-Sale Securities	91.91	17.44	54.80	90.11	99.35	100.00	100.00	100.00	266
U.S. Treasury Securities	0.67	0.00	0.00	0.00	0.00	0.65	3.36	11.74	266
U.S. Agency Securities (excl MBS)	33.68	0.00	3.10	11.75	30.94	53.90	73.68	84.48	266
Municipal Securities	16.36	0.00	0.10	4.20	14.09	25.83	34.57	42.33	266
Mortgage-Backed Securities	38.69	0.35	1.38	14.24	41.23	59.48	77.75	88.23	266
Asset-Backed Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.43	2.12	266
Other Debt Securities	2.11	0.00	0.00	0.00	0.47	3.15	9.48	18.65	266
Mutual Funds and Equity Securities	1.02	0.00	0.00	0.00	0.19	1.44	4.69	8.64	266
Debt Securities 1 Year or Less	17.58	0.81	2.65	5.69	14.60	27.41	41.93	61.63	266
Debt Securities 1 To 5 Years	32.02	4.07	9.13	17.24	30.03	44.60	59.48	67.08	266
Debt Securities Over 5 Years	45.72	3.88	7.66	24.13	46.28	66.07	82.05	89.15	266
Plledged Securities	60.68	8.83	18.23	40.37	63.22	83.12	90.40	93.89	266
Structured Notes, Fair Value	1.40	0.00	0.00	0.00	0.00	2.23	6.42	11.93	266

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.16	0.00	0.01	0.05	0.13	0.22	0.37	0.66	266
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.00	0.02	0.08	0.18	0.29	0.49	0.79	266
Provision for Ln&Ls Losses/Net Losses	229.95	-415.67	-25.71	78.41	149.97	309.16	762.31	1512.56	261
Ln&Ls Allowance/Total Loans & Leases	1.16	0.76	0.82	0.97	1.13	1.32	1.61	1.80	266
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.13	2.14	2.99	5.25	9.94	29.06	79.66	108.82	238
ALLL/Nonaccrual Assets	393.64	56.03	68.45	131.07	236.30	506.88	1241.66	2716.02	264
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	298.02	46.08	64.33	114.74	195.07	410.17	876.52	1378.19	266
Gross Ln&Ls Losses/Avg Loans & Leases	0.18	0.00	0.01	0.04	0.14	0.30	0.46	0.65	266
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.13	0.17	266
Net Losses/Avg Loans and Leases	0.12	-0.01	0.00	0.02	0.09	0.19	0.40	0.59	266
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Recoveries/Prior Year-End Losses	15.76	1.69	3.13	6.45	12.87	23.13	35.59	46.15	256
Earnings Coverage of Net Losses (X)	32.64	-170.05	1.30	6.62	15.84	43.72	140.86	218.04	261
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.01	-0.00	0.00	0.01	0.07	0.20	0.30	266
RE Loans Secured By 1-4 Family	0.06	-0.02	-0.00	0.00	0.01	0.10	0.30	0.62	266
Revolving	0.05	-0.01	0.00	0.00	0.00	0.04	0.31	0.58	253
Closed-End	0.05	-0.02	-0.00	0.00	0.00	0.09	0.28	0.50	266
Commercial Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.04	0.17	0.35	266
Construction and Land Dev	0.02	-0.01	-0.00	0.00	0.00	0.02	0.11	0.37	266
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	264
Nonfarm Nonresidential	0.02	-0.02	-0.00	0.00	0.00	0.02	0.15	0.26	266
RE Loans Secured by Farmland	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.01	218
Commercial and Industrial Loans	0.22	-0.24	-0.08	-0.00	0.08	0.33	0.96	1.95	265
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.83	0.07	0.14	0.29	0.60	1.25	2.41	3.16	219
Credit Card Loans	1.10	-0.51	0.00	0.00	0.49	1.93	3.84	4.36	88
Agricultural Loans	0.00	-0.18	-0.03	0.00	0.00	0.00	0.10	0.24	179
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.38	-0.10	0.00	0.00	0.00	0.38	2.16	4.81	256

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.66	0.07	0.15	0.29	0.59	0.90	1.56	1.91	266
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.12	0.34	0.50	266
Nonaccrual Loans and Leases	0.61	0.03	0.08	0.21	0.46	0.90	1.70	2.24	266
90+ Days PD and Nonaccrual Loans and Leases	0.72	0.06	0.12	0.26	0.57	1.07	1.83	2.62	266
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	266
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.66	0.07	0.15	0.29	0.59	0.90	1.56	1.91	266
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.12	0.34	0.50	266
Nonaccrual Assets	0.61	0.03	0.08	0.21	0.46	0.90	1.70	2.24	266
30+ Days PD & Nonaccrual Assets	1.42	0.24	0.41	0.72	1.23	1.85	3.28	4.31	266
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.52	0.04	0.08	0.19	0.40	0.77	1.36	2.03	266
90+ PD & Nonaccrual Assets + OREO	0.63	0.06	0.10	0.23	0.49	0.95	1.47	2.22	266
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.55	0.04	0.08	0.19	0.41	0.82	1.43	2.11	266
Allowance for Loan & Lease Losses	66.97	6.35	12.04	25.59	51.43	96.75	168.90	227.29	266
Equity Cap + ALLL	6.05	0.48	0.87	2.11	4.29	8.85	15.85	22.78	266
Tier 1 Cap + ALLL	5.89	0.44	0.84	2.12	4.40	8.56	15.08	22.12	266
Loans & Leases + RE Acquired	0.76	0.06	0.12	0.27	0.60	1.11	1.93	2.70	266

PEER GROUP 3

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.63	0.05	0.08	0.24	0.52	0.91	1.57	2.12	266
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.12	0.30	0.51	266
- Nonaccrual	0.61	0.00	0.03	0.19	0.41	0.92	1.71	2.30	266
Coml & Indl - 30-89 Days PD	0.60	0.00	0.01	0.12	0.41	0.95	1.72	2.23	265
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.25	0.52	265
- Nonaccrual	0.56	0.00	0.00	0.08	0.41	0.91	1.83	2.85	265
Individuals - 30-89 Days PD	0.93	0.00	0.00	0.35	0.88	1.45	2.29	3.53	266
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.29	0.42	266
- Nonaccrual	0.20	0.00	0.00	0.00	0.09	0.36	0.76	1.26	266
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agricultural - 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.17	1.06	1.90	179
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.27	179
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.01	0.40	0.84	179
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.41	0.00	0.00	0.00	0.00	0.35	1.92	6.46	256
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.79	256
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.27	0.92	256
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.72	0.00	0.03	0.23	0.60	1.12	1.64	2.14	266
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.01	0.12	0.33	0.60	266
- Nonaccrual	0.45	0.00	0.00	0.09	0.32	0.79	1.43	2.63	266
Revolving - 30-89 Days PD	0.36	0.00	0.00	0.00	0.26	0.67	1.21	1.67	253
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.31	253
- Nonaccrual	0.16	0.00	0.00	0.00	0.04	0.29	0.73	1.06	253
Closed-End - 30-89 Days PD	0.71	0.00	0.00	0.22	0.60	1.20	1.67	2.76	266
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.14	0.36	0.63	266
- Nonaccrual	0.50	0.00	0.00	0.07	0.34	0.89	1.66	2.57	266
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.10	0.23	0.34	266
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	266
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.01	0.07	0.28	0.44	266
Commercial RE - 30-89 Days PD	0.60	0.00	0.03	0.18	0.42	0.88	1.78	2.35	266
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.07	0.22	0.51	266
- Nonaccrual	0.64	0.00	0.00	0.10	0.39	1.13	2.03	2.89	266
Const & Dev - 30-89 Days PD	0.61	0.00	0.00	0.00	0.32	1.07	2.53	3.72	266
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.55	266
- Nonaccrual	0.84	0.00	0.00	0.00	0.23	1.20	3.97	6.57	266
Multifamily - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.15	1.29	3.89	264
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	264
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.75	1.70	264
Nonfarm Nres- 30-89 Days PD	0.44	0.00	0.00	0.07	0.30	0.68	1.58	2.19	266
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.18	0.53	266
- Nonaccrual	0.45	0.00	0.00	0.02	0.27	0.77	1.57	2.14	266
Farmland - 30-89 Days PD	0.27	0.00	0.00	0.00	0.00	0.38	1.33	3.10	218
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.29	218
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.04	0.66	3.05	218
Credit Card - 30-89 Days PD	0.62	0.00	0.00	0.00	0.41	1.26	2.17	2.71	88
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.00	0.28	0.98	1.52	88
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.46	88

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.93	6.40	6.98	7.90	8.77	9.83	11.12	12.84	266
Tier 1 RBC Ratio	11.00	7.83	8.44	9.72	10.63	12.26	14.34	16.79	266
Total Risk-Based Capital Ratio	12.39	10.11	10.36	11.03	11.84	13.59	15.57	17.78	266
Tangible Tier 1 Leverage Ratio	8.88	6.30	6.95	7.77	8.74	9.83	11.09	12.83	266
Tangible Common Eq Cap/Tan Assets	7.15	4.22	4.82	5.83	7.02	8.41	9.88	11.52	266
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.36	7.41	8.93	12.81	17.66	23.49	29.48	33.65	266
Standby Letters of Credit	0.83	0.05	0.15	0.38	0.70	1.20	1.83	2.42	266
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.35	266
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.04	0.00	0.00	0.00	0.00	1.48	5.56	8.65	266
Interest Rate Contracts	1.01	0.00	0.00	0.00	0.00	1.39	5.56	8.65	266
Interest Rate Futures & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.61	1.21	266
Written Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.75	1.76	266
Purchased Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.79	266
Interest Rate Swaps	0.30	0.00	0.00	0.00	0.00	0.00	2.48	5.67	266
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	25.97	11.10	13.80	18.30	24.92	32.89	40.56	45.10	266

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.68	0.00	90.06	100.00	100.00	100.00	100.00	100.00	133
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equity, Comm, & Other Contracts	1.73	0.00	0.00	0.00	0.00	0.00	0.00	89.66	133
Futures and Forwards	17.05	0.00	0.00	0.00	0.00	50.00	72.74	100.00	133
Written Options	27.95	0.00	0.00	0.00	11.29	50.00	93.98	100.00	133
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Over-The-Counter	26.96	0.00	0.00	0.00	5.99	50.00	78.22	100.00	133
Purchased Options	5.67	0.00	0.00	0.00	0.00	0.00	60.97	100.00	133
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Over-The-Counter	5.61	0.00	0.00	0.00	0.00	0.00	60.97	100.00	133
Swaps	34.02	0.00	0.00	0.00	0.00	91.73	100.00	100.00	133
Held for Trading	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.73	133
Interest Rate Contracts	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.73	133
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Non-Traded	99.91	80.21	100.00	100.00	100.00	100.00	100.00	100.00	133
Interest Rate Contracts	96.64	0.00	17.65	100.00	100.00	100.00	100.00	100.00	133
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	133
Equity, Comm, & Other Contracts	1.73	0.00	0.00	0.00	0.00	0.00	0.00	89.66	133
Deriv Contr (Excl Fut & FX LE 14 Days)	67.53	0.00	0.00	47.28	76.65	100.00	100.00	100.00	133
One Year or Less	29.32	0.00	0.00	0.00	8.95	51.12	93.08	100.00	133
Over 1 Year to 5 Years	28.04	0.00	0.00	0.00	0.00	65.33	100.00	100.00	133
Over 5 Years	5.92	0.00	0.00	0.00	0.00	0.00	34.84	85.12	133
Gross Negative Fair Value (Abs Val)	0.52	0.00	0.00	0.00	0.09	0.55	2.47	5.76	133
Gross Positive Fair Value	0.62	0.00	0.00	0.00	0.16	0.74	2.29	8.60	133
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	266
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	266

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Ins Under Assets(P/C)/Tot Ins Und Ast	42.47	0.00	0.00	0.00	0.00	100.00	100.00	100.00	14
Ins Under Assets(L/H)/Tot Ins Und Ast	57.52	0.00	0.00	0.00	100.00	100.00	100.00	100.00	14
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.69	0.00	0.00	0.00	0.05	0.50	4.35	9.02	266
Premium Inc/Ins Activities Revenue	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.07	185
Credit Rel Prem Inc/Tot Prem Inc	57.14	0.00	0.00	0.00	100.00	100.00	100.00	100.00	14
Other Prem Inc/Total Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	14
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
Ins Net Inc (P/C)/Equity (P/C)	38.90	-3.35	-3.35	0.89	17.23	50.62	83.14	98.15	6
Ins Net Inc (L/H)/Equity (L/H)	53.87	-2.75	-2.75	1.64	3.97	17.61	200.00	200.00	8
Insur Ben, Losses, Exp/Insur Premi ums	1849.75	0.00	0.00	0.00	37.59	209.68	612.98	7787.20	14
Reinsurance Recov(P/C)/Tot Assets(P/C)	17.75	0.00	0.00	0.00	0.00	3.27	43.92	71.96	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.53	0.00	0.00	0.00	0.00	0.09	13.28	56.64	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
CSV Life Insurance/Tier 1 Cap + ALLL	9.88	0.00	0.00	1.22	10.73	18.26	22.77	24.37	266
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	266
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.22	0.00	0.00	0.00	0.00	0.00	0.00	1.57	36
Cost: Interest-Bearing Deposits	2.09	0.00	0.00	0.00	1.04	3.02	3.79	4.04	4
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-35.37	-100.00	-100.00	-100.00	-26.85	3.72	61.93	79.04	27
Total Selected Assets	-30.92	-100.00	-100.00	-94.08	-9.30	1.02	20.09	56.47	46
Deposits	14.94	-81.01	-81.01	-81.01	-15.67	56.29	68.22	72.20	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.36	0.00	0.00	36.55	80.68	110.60	184.38	378.14	200
Dividends Paid/Net Income	30.33	0.00	0.00	8.09	31.71	49.51	73.45	97.83	262
Net Income - Dividends/Avg Equity	7.55	-0.41	1.44	4.82	7.44	10.32	13.50	16.10	266
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	143.31	0.00	0.00	34.36	116.77	207.87	403.94	833.10	208
Dividends From Nonbank Subs	1.16	0.00	0.00	0.00	0.00	1.32	6.10	13.60	208
Dividends From Subsidiary BHCs	3.90	0.00	0.00	0.00	0.00	0.00	0.00	107.17	208
Dividends From All Subsidiaries	164.17	0.00	0.00	87.19	132.90	210.75	432.23	885.28	208
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.02	0.00	0.00	0.60	41.53	71.13	118.37	144.85	240
Interest Income From Bank Subs	0.29	0.00	0.00	0.00	0.00	0.16	1.86	6.67	240
Mgt & Service Fees From Bank Subs	3.18	0.00	0.00	0.00	0.00	0.00	18.42	59.82	240
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.85	240
Operating Income From Bank Subs	52.14	0.00	0.00	12.14	47.51	88.30	139.68	171.44	240
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	69.53	0.00	0.00	0.00	86.50	100.00	212.57	292.95	134
Interest Income From Nonbank Subs	1.01	0.00	0.00	0.00	0.00	0.00	3.36	28.12	134
Mgt & Serv Fees From Nonbank Subs	2.25	0.00	0.00	0.00	0.00	0.00	11.70	52.10	134
Other Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	3.69	134
Operating Inc From Nonbank Subs	98.49	0.00	0.00	28.37	100.00	100.00	302.32	493.17	134
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.04	0.00	0.00	0.00	10.80	52.46	87.68	120.95	36
Interest Inc From Subsidiary BHCs	0.52	0.00	0.00	0.00	0.00	0.00	0.59	5.71	36
Mgt & Serv Fees From Sub BHCs	0.21	0.00	0.00	0.00	0.00	0.00	0.05	1.87	36
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Operating Income From Sub BHCs	34.04	0.00	0.00	0.00	30.31	54.67	96.79	120.95	36
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	62.94	0.00	0.00	0.00	87.38	98.45	99.93	100.00	249
Interest Income From Bank Subs	1.00	0.00	0.00	0.00	0.00	0.40	4.45	28.15	249
Mgt & Serv Fees From Bank Subs	3.83	0.00	0.00	0.00	0.00	0.00	31.55	59.69	249
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.26	249
Operating Income From Bank Subs	76.49	0.00	0.00	77.09	96.50	99.64	100.00	100.00	249
Dividends From Nonbank Subs	1.02	0.00	0.00	0.00	0.00	0.87	6.43	17.90	249
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.04	2.36	249
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.39	249
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	249
Operating Inc From Nonbank Subs	2.28	0.00	0.00	0.00	0.24	1.54	11.32	51.60	249
Dividends From Subsidiary BHCs	2.31	0.00	0.00	0.00	0.00	0.00	0.00	91.50	249
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	249
Operating Income From Sub BHCs	3.21	0.00	0.00	0.00	0.00	0.00	0.99	95.39	249
Loans and Adv From Subs/ST Debt	1161.17	0.00	0.00	121.03	435.07	800.20	2769.43	13191.9	51
Loans and Adv From Subs/Total Debt	424.21	0.00	0.00	59.04	266.19	627.16	1554.86	1863.49	93

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1117464	1,002,109	ACNB CORPORATION	GETTYSBURG, PA	Moved from Peer 4
3283402	1,193,647	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
1140510	1,275,029	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2,239,599	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2,372,149	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2,918,694	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2,550,833	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1,633,955	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2,063,999	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	2,012,325	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2,049,073	AMERIS BANCORP	MOULTRIE, GA	
2366821	1,951,243	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1,438,110	ANB CORPORATION, THE	TERRELL, TX	
1126475	1,124,697	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1,541,933	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1,200,871	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1,469,214	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1,468,413	BANCORP, INC., THE	WILMINGTON, DE	
1097306	1,969,302	BANCLPLUS CORPORATION	BELZONI, MS	
1138012	1,388,564	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2,078,791	BANGOR BANCORP, MHC	BANGOR, ME	New Y-9C/BHCPR reporter
3229473	1,023,509	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	Moved from Peer 4
2796624	1,280,984	BANK OF FLORIDA CORPORATION	NAPLES, FL	Moved from Peer 4
1143481	1,224,056	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1,124,272	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,142,083	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1097089	2,580,870	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
3434624	1,654,722	BANORTE USA CORPORATION	NEW YORK, NY	
1202708	1,103,072	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1,082,131	BEACON BANCORP	TAUNTON, MA	
3312227	1,626,005	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1,067,554	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1,070,615	BNC BANCORP	THOMASVILLE, NC	Moved from Peer 4
2835514	1,171,723	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1,396,282	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1,016,728	BROADWAY BANCORP, INC.	CHICAGO, IL	New Y-9C/BHCPR reporter
1106879	1,729,370	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	2,272,903	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1,909,089	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2,061,807	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1,047,580	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1,761,103	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,219,190	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1,446,559	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2,521,142	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1,890,491	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1,777,888	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	2,321,115	CASCADE BANCORP	BEND, OR	
2568362	1,344,987	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	1,218,696	CBS BANC-CORP.	RUSSELLVILLE, AL	
3254952	2,640,727	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1048764	1,001,622	CENTER BANCORP, INC.	UNION, NJ	
3003178	1,912,875	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,240,984	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2158156	1,806,455	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1206591	1,353,386	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
1111088	1,522,960	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1,283,597	CENTURY BANCSHARES, INC.	NEW BOSTON, TX	
1486517	2,485,693	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,224,983	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,055,593	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,525,724	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,714,903	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
2705943	1,280,643	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,280,112	COBIZ FINANCIAL INC.	DENVER, CO	Name change from COBIZ INC.
1085170	1,203,777	COLONY BANCORP, INC.	FITZGERALD, GA	
2378440	1,068,019	COLUMBIA BANCORP	THE DALLES, OR	
2078816	2,661,215	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1057588	1,178,371	COMMERCE FINANCIAL CORPORATION	TOPEKA, KS	
3124381	1,663,186	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2,078,832	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1,200,757	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	1,717,470	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,034,094	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1081239	1,105,637	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1,136,536	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1121229	1,333,971	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,261,496	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1,046,204	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	1,733,507	DURANT BANCORP, INC.	DURANT, OK	
1135824	1,062,518	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,287,592	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,044,431	ENTERPRISE BANCORP, INC.	LOWELL, MA	Moved from Peer 4
2303910	1,753,313	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2,458,941	EUROBANCSHARES, INC.	HATO REY, PR	
1104923	1,049,781	EXTRACO CORPORATION	WACO, TX	
1055315	1,256,979	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,483,358	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1,542,559	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,848,300	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,480,842	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,634,519	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1,898,092	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,601,622	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2,209,981	FIRST BANCORP	TROY, NC	
1204560	1,696,845	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,370,232	FIRST BANK CORP	FORT SMITH, AR	
1203602	2,500,196	FIRST BUSEY CORPORATION	URBANA, IL	
1031681	1,035,151	FIRST CALIFORNIA FINANCIAL GRO	LOS ANGELES, CA	
2585761	1,057,754	FIRST CHICAGO BANCORP	ITASCA, IL	
1478017	2,168,595	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1064728	1,078,327	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1102312	2,850,452	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,225,233	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3104280	1,087,597	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1145506	2,223,848	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,584,707	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,254,054	FIRST MARINER BANCORP	BALTIMORE, MD	
1492219	1,251,518	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2833604	1,029,029	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1,248,373	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1,161,274	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1063262	1,518,998	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2,057,031	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2,280,387	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1,157,919	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1,871,492	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1,432,451	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,100,036	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,381,218	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2432614	1,553,111	FNB CORPORATION	CHRISTIANSBURG, VA	
1133473	1,863,406	FNB UNITED CORP.	ASHEBORO, NC	
1143762	1,211,312	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1,108,104	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,046,421	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,005,513	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,215,134	FVNB CORP.	VICTORIA, TX	
2973591	1,749,258	GATEWAY FINANCIAL HOLDINGS, IN	VIRGINIA BEACH, VA	
2670573	1,985,130	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	1,862,938	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1,121,905	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2,396,404	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1133277	2,927,298	GREEN BANKSHARES, INC.	GREENEVILLE, TN	Name change from GREENE COUNTY BANCSHARES, INC.
2038409	1,159,919	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	Name change from EXCHANGE NATIONAL BANCSHARES, INC.
1208120	1,280,212	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,346,931	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1,631,707	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1,588,921	HILLS BANCORPORATION	HILLS, IA	
1491409	2,239,921	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1,388,936	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,192,283	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1,303,541	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2,437,760	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	2,658,498	INDEPENDENT BANK CORP.	ROCKLAND, MA	
2924360	1,254,971	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2049302	2,052,831	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,290,775	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1,288,149	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2,891,873	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2,339,432	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,822,606	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1,246,910	LANDRUM COMPANY	COLUMBIA, MD	
1066209	1,257,902	LAURITZEN CORPORATION	OMAHA, NE	

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1136139	1,068,959	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	1,339,467	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,293,254	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,002,539	LNB BANCORP INC.	LORAIN, OH	Moved from Peer 4
2325350	1,657,583	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
1076002	1,018,592	LSB BANCSHARES, INC.	LEXINGTON, NC	Moved from Peer 4
2634696	2,121,181	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,021,952	MACON BANCORP	FRANKLIN, NC	
2856368	1,534,367	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	2,452,571	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2,673,005	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,649,213	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,516,026	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,395,289	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2,103,520	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1,467,172	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1,110,229	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
2344799	1,385,746	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,978,706	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3445424	1,069,727	MID-AMERICA BANCSHARES, INC.	NASHVILLE, TN	
3142349	2,256,629	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
1141348	1,397,437	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,215,973	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1,002,721	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
2149622	1,070,523	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,255,981	NEB CORPORATION	FOND DU LAC, WI	
3047109	1,664,491	NEW FRONTIER BANCORP	GREELEY, CO	
1109991	1,652,864	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
2244910	1,287,639	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1,286,611	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1,053,237	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2,555,611	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,193,666	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1117259	1,808,145	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	2,573,002	ORION BANCORP, INC.	NAPLES, FL	
1083934	1,169,967	PAB BANCSHARES, INC.	VALDOSTA, GA	
2869733	1,119,724	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,180,221	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	2,004,542	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1,314,324	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1,916,049	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1,856,697	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1,423,222	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	2,315,327	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1249712	1,198,182	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,456,032	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1,095,487	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1,018,846	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1,166,481	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1,332,886	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,090,383	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
1098844	2,791,295	RENASANT CORPORATION	TUPELO, MS	
1398807	1,024,921	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2509413	1,271,305	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,818,801	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,330,980	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,425,383	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,553,497	SALEM FIVE BANCORP	SALEM, MA	
1133437	2,274,951	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2,260,173	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2,672,177	SECURITY BANK CORPORATION	MACON, GA	
1199992	2,223,960	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,215,952	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1,510,619	SILVER STATE BANCORP	HENDERSON, NV	
1094828	2,660,418	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,979,728	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1,083,062	SMTHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1,430,328	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,133,938	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1,208,114	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,517,628	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1,821,776	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2,195,933	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,099,810	SPIRIT BANCORP, INC.	BRISTOW, OK	
1245590	2,037,005	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,517,308	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,614,143	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,649,344	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,708,005	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,578,849	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1,886,978	STERLING BANCORP	NEW YORK, NY	
3063622	1,633,754	STIFEL FINANCIAL CORP.	SAINT LOUIS, MO	New Y-9C/BHCPR reporter
1126046	1,279,763	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,140,430	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,439,085	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,279,447	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,430,467	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1,308,965	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2457943	1,358,432	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,261,057	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	Name change from TOMPKINS TRUSTCO, INC.
3183771	1,428,354	TOTAL BANCSHARES CORP.	MIAMI, FL	
1030170	1,887,027	TRICO BANCSHARES	CHICO, CA	
1056161	1,400,255	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1971693	2,166,914	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1,515,505	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1,978,272	UNIVEST CORPORATION OF PENNSYLV	SOUDERTON, PA	
1050712	2,728,390	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1032099	1,084,032	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
1364110	2,416,551	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2,113,547	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1,585,168	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1115349	2,396,893	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	

BHCPR Reporters for Quarter Ending 06/30/2007
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2007 and Other Notes
3357394	1,647,045	WAUWATOSA HOLDINGS, INC.	WAUWATOSA, WI	
1210066	1,294,734	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,584,399	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,896,447	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,628,954	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,039,511	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,307,774	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,476,151	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,129,457	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1138517	2,568,551	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,959,508	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 266 bank holding companies.