

PEER GROUP 04

	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
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Number of BHCs in Peer Group	413	400	358	335	328
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.74	3.81	3.72	3.75	3.94
+ Non-interest Income	0.92	0.96	1.03	1.11	1.08
- Overhead Expense	3.04	3.05	3.06	3.12	3.15
- Provision for Losses	0.16	0.17	0.18	0.23	0.28
+ Securities Gains (Losses)	0.00	0.00	0.02	0.04	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.48	1.61	1.56	1.62	1.66
Net Operating Income	1.02	1.10	1.06	1.08	1.10
Net Income	1.02	1.10	1.06	1.08	1.10
Net Income (Sub S Adjusted)	0.98	1.07	1.02	1.07	1.09

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.01	6.24	5.64	5.87	6.65
Interest Expense	2.99	2.15	1.63	1.81	2.40
Net Interest Income (TE)	4.02	4.11	4.03	4.05	4.25

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.11	0.12	0.17	0.25	0.26
Earnings Coverage of Net Losses (X)	33.15	33.97	28.88	27.46	24.10
Ln&Ls Allowance/Total Loans & Leases	1.17	1.20	1.25	1.32	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.54	0.47	0.56	0.69	0.75
30-89 Days Past Due Loans and Leases	0.74	0.58	0.62	0.74	0.95

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	24.22	23.08	21.71	19.92	19.33
Net ST Noncore Funding Dependence	15.00	12.07	10.81	9.67	8.69
Net Loans and Leases/Total Assets	70.77	69.58	68.24	65.51	66.05

CAPITALIZATION:

Tier 1 Leverage Ratio	9.26	9.28	9.10	8.80	8.56
Equity Capital/Total Assets	8.71	8.55	8.68	8.62	8.50
Net Loans&Ls/Equity Capital (X)	8.51	8.49	8.17	7.91	8.06
Cash Dividends/Net Income	28.90	25.17	26.43	27.13	23.99
Cash Dividends/Net Income (Sub S Adjusted)	27.05	20.82	22.77	26.05	24.15
Retained Earnings/Avg Equity Cap	8.04	9.09	8.74	8.77	9.38

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.28	0.30	0.37	0.67	0.74
Long-Term Debt/Equity Capital	0.55	0.61	0.86	1.30	1.76
Equity Investment in Subs/Equity Cap	111.38	110.52	109.66	108.48	109.06
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	107.28	111.09	114.91	137.23	127.87

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	6.52	5.79	5.23	5.43	6.16
Less: Interest Expense	2.79	2.00	1.51	1.68	2.22
Equals: Net Interest Income (TE)	3.74	3.81	3.72	3.75	3.94
Plus: Non-Interest Income	0.92	0.96	1.03	1.11	1.08
Equals: Adj Operating Income (TE)	4.71	4.83	4.80	4.91	5.07
Less: Overhead Expense	3.04	3.05	3.06	3.12	3.15
Less: Provision for Loan and Lease Losses	0.16	0.17	0.18	0.23	0.28
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	0.02	0.04	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.48	1.61	1.56	1.62	1.66
Less: Applicable Income Taxes (TE)	0.44	0.49	0.48	0.50	0.53
Less: Minority Interest	0.00	0.00	0.00	0.01	0.00
Equals: Net Operating Income	1.02	1.10	1.06	1.08	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.02	1.10	1.06	1.08	1.10
Memo: Net Income (Last Four Qtrs)	1.03	1.10	1.07	1.09	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.16	93.04	92.85	92.71	92.76
Avg Int-Bearing Funds / Avg Assets	79.42	78.55	78.56	79.69	79.85
Int Income (TE) / Avg Earning Assets	7.01	6.24	5.64	5.87	6.65
Int Expense / Avg Earning Assets	2.99	2.15	1.63	1.81	2.40
Net Int Inc (TE) / Avg Earn Assets	4.02	4.11	4.03	4.05	4.25
YIELD OR COST:					
Total Loans and Leases (TE)	7.65	6.89	6.27	6.63	7.31
Interest-Bearing Bank Balances	5.00	3.36	1.77	1.72	2.33
Fed Funds Sold & Reverse Repos	4.92	3.22	1.30	1.04	1.59
Trading Assets	2.38	1.61	4.69	1.65	10.41
Total Earning Assets	6.90	6.14	5.55	5.77	6.55
Investment Securities (TE)	4.65	4.17	4.05	4.19	5.30
U.S. Treasury & Agency Sec (excl MBS)	4.12	3.40	3.33	3.61	4.76
Mortgage-Backed Securities	4.51	4.08	3.93	3.68	5.10
All Other Securities	6.18	6.14	6.27	6.18	6.79
Interest-Bearing Deposits	3.25	2.27	1.66	1.89	2.59
Time Deposits of \$100K or More	4.29	3.19	2.46	2.75	3.54
Time Deposits < \$100K	4.16	3.09	2.53	2.94	3.77
Other Domestic Deposits	2.13	1.40	0.86	0.91	1.40
Foreign Deposits	3.66	1.87	0.62	0.21	0.71
Fed Funds Purchased and Repos	4.26	2.75	1.37	1.19	1.79
Other Borrowed Funds & Trading Liab	4.69	4.00	3.54	3.96	4.41
All Interest-Bearing Funds	3.50	2.54	1.92	2.11	2.78

PEER GROUP 04

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

57

56

53

52

49

Avg Assets per Employee (\$000)

3,461

3,403

3,253

3,089

2,956

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

2.04

1.80

1.92

1.56

1.47

Overhead Exp / NII + Non-Int Income

66.55

64.31

64.96

64.50

62.97

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.04

3.05

3.06

3.12

3.15

Personnel Expense

1.71

1.70

1.70

1.73

1.72

Net Occupancy Expense

0.42

0.43

0.43

0.44

0.45

Other Operating Expenses

0.89

0.89

0.90

0.93

0.95

Overhead Less Non-Interest Income

2.07

2.03

1.99

1.95

2.02

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

65.15

63.00

63.75

63.29

61.75

Personnel Expense

36.67

35.36

35.46

35.14

33.69

Net Occupancy Expense

9.02

8.80

8.88

8.94

8.86

Other Operating Expenses

19.15

18.50

18.90

18.82

18.76

Total Non-Interest Income

19.40

19.63

20.95

22.19

20.73

Fiduciary Activities Income

1.15

1.09

1.10

1.22

1.15

Serv Charges on Deposit Accts - Domestic

7.17

7.23

7.92

8.09

7.62

Trading Revenue

0.00

0.00

0.00

0.00

0.00

Investment Banking Fees & Commissions

0.50

0.46

0.52

0.50

0.42

Venture Capital Revenue

0.00

0.00

0.00

0.00

0.00

Net Servicing Fees

0.28

0.28

0.27

0.28

0.26

Net Securitization Income

0.00

0.00

0.00

0.00

0.00

Insurance Activities Revenue

0.56

0.54

0.48

0.49

0.41

Net Gain (Loss) - Sales Loans, OREO, Oth

1.35

1.49

1.80

2.74

1.89

Other Non-Interest Income

5.56

5.57

5.79

6.15

6.14

Overhead Less Non-Interest Income

44.95

42.74

42.11

40.28

40.53

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

23.16

25.71

26.13

25.03

26.84

Appl Inc Tax+TE/Pretax NOI+TE

30.09

31.33

31.51

31.92

32.70

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	55.42	53.83	51.53	48.40	47.31
Commercial and Industrial Loans	9.53	9.39	9.71	9.69	10.55
Loans to Individuals	2.85	3.11	3.67	4.14	4.57
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.90	0.82	0.84	0.94	0.89
Other Loans and Leases	0.74	0.81	0.90	0.86	0.85
Net Loans and Leases	70.77	69.58	68.24	65.51	66.05
Debt Securities Over 1 Year	14.44	15.88	18.29	20.30	18.35
Mutual Funds and Equity Securities	0.19	0.18	0.28	0.26	0.33
Subtotal	86.19	86.52	87.75	86.97	85.55
Interest-Bearing Bank Balances	0.28	0.30	0.35	0.41	0.51
Federal Funds Sold & Reverse Repos	1.43	1.25	1.11	1.12	1.83
Debt Securities 1 Year or Less	2.79	2.61	1.94	2.06	2.51
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.51	91.51	91.83	91.34	91.30
Non-Int Cash and Due From Dep Inst	2.57	2.87	2.59	3.26	3.42
Other Real Estate Owned	0.06	0.06	0.08	0.09	0.10
All Other Assets	5.82	5.53	5.49	5.33	5.18
MEMORANDA:					
Short-Term Investments	5.12	4.79	3.87	4.14	5.53
U. S. Treasury Securities	0.16	0.15	0.25	0.32	0.41
U. S. Agency Securities (excl MBS)	6.34	6.86	6.96	7.52	6.30
Municipal Securities	3.06	2.99	3.09	3.50	3.15
Mortgage-Backed Securities	5.68	6.14	7.05	7.91	8.21
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.02
Other Debt Securities	0.35	0.43	0.59	0.81	0.97
RE Loans Secured by 1-4 Family	17.52	16.98	17.42	17.34	17.70
Revolving	2.67	2.76	2.94	2.67	2.26
Closed-End, Sec by First Liens	12.98	12.60	12.96	13.24	13.80
Closed-End, Sec by Junior Liens	1.49	1.22	1.13	1.10	1.28
Commercial Real Estate Loans	34.72	33.96	31.27	28.27	27.01
Construction and Land Dev	11.15	10.37	8.12	6.31	5.96
Multifamily	1.64	1.59	1.51	1.53	1.48
Nonfarm Nonresidential	20.64	20.57	20.52	19.25	18.40
RE Loans Secured by Farmland	1.35	1.21	1.19	1.20	0.99
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.16	77.46	75.60	73.87	71.96
RE Loans Secured by 1-4 Family	25.14	24.91	26.14	27.18	27.42
Revolving	3.75	3.96	4.28	4.05	3.41
Closed-End	21.04	20.61	21.59	22.96	23.79
Commercial Real Estate Loans	48.64	48.28	45.24	42.51	40.52
Construction and Land Dev	15.35	14.45	11.38	9.26	8.69
Multifamily	2.29	2.26	2.19	2.31	2.23
Nonfarm Nonresidential	29.15	29.51	29.88	29.15	27.74
RE Loans Secured by Farmland	1.91	1.73	1.72	1.78	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.46	13.55	14.09	14.68	15.82
Loans to Individuals	4.10	4.59	5.45	6.39	7.01
Credit Card Loans	0.09	0.09	0.10	0.12	0.15
Agricultural Loans	1.28	1.18	1.22	1.42	1.34
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.05	1.19	1.34	1.32	1.29

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	5.12	4.79	3.87	4.14	5.53
Liquid Assets	17.82	19.18	20.39	22.92	22.65
Investment Securities	18.12	19.41	21.24	23.44	21.96
Net Loans and Leases	70.77	69.58	68.24	65.51	66.05
Net Lns, Ls & Stdbly Ltrs of Credit	71.59	70.38	69.02	66.21	66.80
Core Deposits	62.33	64.09	65.72	67.31	66.86
Noncore Funding	26.55	25.11	23.34	21.99	22.43
Time Deposits of \$100K or More	16.09	14.41	12.22	11.28	11.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.87	1.82	2.06	2.04	1.92
Net Fed Funds Purchased (Sold)	0.43	0.61	0.96	0.94	0.07
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.96	2.10	2.13	1.92	1.50
Earning Assets Repr in 1 Year	40.51	41.58	39.72	35.57	38.53
Int-Bearing Liab Repr in 1 Year	35.44	29.69	27.52	28.44	31.45
Long-Term Debt Repr in 1 Year	0.54	0.43	0.60	0.49	0.51
Net Assets Repriceable in 1 Year	3.82	10.52	10.72	5.89	6.01
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	24.22	23.08	21.71	19.92	19.33
Net ST Noncore Funding Dependence	15.00	12.07	10.81	9.67	8.69
Short-Term Inv/ST Noncore Funding	32.78	37.20	38.54	43.33	52.57
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.24	5.63	9.65	14.34	13.51
Net Loans and Leases/Total Deposits	88.89	87.82	87.16	83.21	83.59
Net Loans and Leases/Core Deposits	116.12	111.20	105.85	99.15	100.79
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.16	-0.34	0.30	0.82	1.42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.22	-2.29	0.64	2.61	5.44
Struct Notes Appr(Depr)/T1 Cap	-0.14	-0.30	-0.12	-0.10	0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.90	7.01	7.61	7.53	8.75
Available-For-Sale Securities	93.10	92.81	92.39	92.47	91.25
U.S. Treasury Securities	0.91	0.88	1.42	1.54	1.98
U.S. Agency Securities (excl MBS)	39.88	40.85	36.70	36.08	32.14
Municipal Securities	17.39	15.78	15.25	15.99	14.97
Mortgage-Backed Securities	30.07	30.15	32.58	33.14	37.43
Asset-Backed Securities	0.00	0.01	0.00	0.02	0.07
Other Debt Securities	2.00	2.28	2.96	3.66	4.30
Mutual Funds and Equity Securities	1.17	0.96	1.33	1.17	1.59
Debt Securities 1 Year or Less	17.38	16.16	11.33	10.53	12.67
Debt Securities 1 To 5 Years	36.74	39.67	39.96	39.32	36.44
Debt Securities Over 5 Years	40.25	38.61	43.84	45.44	45.06
Pledged Securities	53.09	52.57	51.07	47.46	49.37
Structured Notes, Fair Value	2.50	2.82	2.22	1.65	0.70

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.16	0.17	0.18	0.23	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.24	0.26	0.34	0.41
Provision for Ln&Ls Losses/Net Losses	251.20	323.20	205.13	174.51	212.51
Ln&Ls Allowance/Total Loans & Leases	1.17	1.20	1.25	1.32	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	24.69	24.82	18.43	13.86	11.31
ALL/Nonaccrual Assets	637.58	783.86	552.91	472.24	400.19
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	426.87	575.22	444.81	335.08	278.30
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.18	0.23	0.31	0.33
Recoveries/Avg Loans and Leases	0.05	0.05	0.06	0.06	0.06
Net Losses/Avg Loans and Leases	0.11	0.12	0.17	0.25	0.26
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	36.25	31.97	27.59	26.03	27.14
Earnings Coverage of Net Losses (X)	33.15	33.97	28.88	27.46	24.10
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.03	0.05	0.07	0.06
RE Loans Secured By 1-4 Family	0.05	0.04	0.06	0.07	0.07
Revolving	0.02	0.02	0.02	0.02	0.02
Closed-End	0.05	0.04	0.06	0.08	0.07
Commercial Real Estate Loans	0.03	0.02	0.03	0.05	0.06
Construction and Land Dev	0.02	0.01	0.01	0.02	0.02
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.02	0.02	0.04	0.05	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.02	0.01
Commercial and Industrial Loans	0.28	0.26	0.35	0.56	0.64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.67	0.82	0.85	0.93	0.94
Credit Card Loans	1.45	2.19	2.28	2.38	3.04
Agricultural Loans	0.00	0.00	0.04	0.07	0.08
Loans to Foreign Governments & Inst	0.00	N/A	N/A	N/A	N/A
Other Loans and Leases	0.29	0.49	0.31	0.27	0.46

PERCENT OF LOANS AND LEASES

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.74	0.58	0.62	0.74	0.95
90+ Days PD Loans and Leases	0.07	0.06	0.08	0.11	0.13
Nonaccrual Loans and Leases	0.44	0.37	0.44	0.56	0.60
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.46	0.56	0.71	0.79
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	0.74	0.58	0.62	0.74	0.95
90+ Days Past Due Assets	0.07	0.06	0.08	0.11	0.13
Nonaccrual Assets	0.44	0.37	0.45	0.56	0.60
30+ Days PD & Nonaccrual Assets	1.34	1.08	1.22	1.51	1.78

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.39	0.33	0.39	0.47	0.53
90+ PD & Nonaccrual Assets + OREO	0.48	0.41	0.50	0.58	0.66

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.42	0.36	0.43	0.48	0.54
Allowance for Loan & Lease Losses	50.64	42.50	48.83	54.25	60.49
Equity Cap + ALLL	4.57	3.95	4.60	5.20	5.81
Tier 1 Cap + ALLL	4.26	3.66	4.40	5.10	5.83
Loans & Leases + RE Acquired	0.59	0.51	0.62	0.73	0.81

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.68	0.51	0.53	0.65	0.86
- 90+ Days Past Due	0.06	0.05	0.06	0.09	0.11
- Nonaccrual	0.43	0.32	0.43	0.51	0.55
Coml & Indl - 30-89 Days PD	0.65	0.56	0.63	0.78	1.01
- 90+ Days Past Due	0.05	0.04	0.06	0.10	0.12
- Nonaccrual	0.47	0.52	0.60	0.76	0.83
Individuals - 30-89 Days PD	1.26	1.22	1.32	1.43	1.58
- 90+ Days Past Due	0.08	0.10	0.12	0.14	0.17
- Nonaccrual	0.19	0.20	0.22	0.26	0.25
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	0.06	0.09	0.11	0.23	0.22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.03	0.06	0.11	0.19	0.21
Foreign Govts- 30-89 Days PD	0.00	N/A	N/A	N/A	N/A
- 90+ Days Past Due	0.00	N/A	N/A	N/A	N/A
- Nonaccrual	0.00	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.33	0.30	0.29	0.23	0.34
- 90+ Days Past Due	0.01	0.01	0.02	0.01	0.03
- Nonaccrual	0.05	0.04	0.09	0.15	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.89	0.67	0.81	0.97	1.09
- 90+ Days Past Due	0.08	0.08	0.08	0.11	0.14
- Nonaccrual	0.33	0.31	0.33	0.40	0.41
Revolving - 30-89 Days PD	0.44	0.29	0.25	0.29	0.32
- 90+ Days Past Due	0.02	0.01	0.01	0.02	0.02
- Nonaccrual	0.09	0.06	0.07	0.07	0.07
Closed-End - 30-89 Days PD	0.85	0.75	0.83	1.11	1.19
- 90+ Days Past Due	0.08	0.08	0.08	0.12	0.15
- Nonaccrual	0.35	0.36	0.39	0.45	0.45
- Jr Lien 30-89 Days PD	0.06	0.05	0.06	0.08	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.03	0.03	0.04	0.06	0.05
Commercial RE - 30-89 Days PD	0.52	0.37	0.33	0.40	0.63
- 90+ Days Past Due	0.03	0.03	0.03	0.06	0.06
- Nonaccrual	0.43	0.31	0.40	0.50	0.51
Const & Dev - 30-89 Days PD	0.53	0.30	0.27	0.31	0.55
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	0.28	0.14	0.16	0.20	0.28
Multi family - 30-89 Days PD	0.14	0.07	0.08	0.14	0.19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.03	0.03	0.08	0.10
Nonfarm Nres- 30-89 Days PD	0.44	0.34	0.30	0.36	0.57
- 90+ Days Past Due	0.03	0.03	0.04	0.05	0.06
- Nonaccrual	0.42	0.32	0.43	0.49	0.55
Farmland - 30-89 Days PD	0.28	0.12	0.22	0.29	0.52
- 90+ Days Past Due	0.00	0.00	0.01	0.03	0.03
- Nonaccrual	0.12	0.15	0.23	0.35	0.48
Credit Card - 30-89 Days PD	1.08	1.24	1.30	1.53	1.42
- 90+ Days Past Due	0.31	0.37	0.46	0.53	0.58
- Nonaccrual	0.01	0.01	0.00	0.01	0.01

CAPITAL RATIOS

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

Tier 1 Leverage Ratio

9.26

9.28

9.10

8.80

8.56

Tier 1 RBC Ratio

12.10

12.23

12.35

12.38

12.00

Total Risk-Based Capital Ratio

13.48

13.56

13.68

13.75

13.39

Tangible Tier 1 Leverage Ratio

9.21

9.23

9.02

8.73

8.50

Tangible Common Eq Cap/Tan Assets

7.93

7.82

7.96

7.93

7.85

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

15.95

16.43

15.40

14.11

13.28

Standby Letters of Credit

0.73

0.71

0.65

0.59

0.62

Commercial & Similar Letters of Credit

0.03

0.03

0.02

0.02

0.01

Securities Lent

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Guarantor)

0.00

0.00

0.00

0.00

0.00

Credit Derivatives (BHC as Beneficiary)

0.00

0.00

0.00

0.00

0.00

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

0.74

0.47

0.33

0.33

0.35

Interest Rate Contracts

0.72

0.45

0.31

0.31

0.33

Interest Rate Futures & Forward Contr

0.05

0.04

0.00

0.00

0.00

Written Options Contr (Int Rate)

0.06

0.03

0.02

0.00

0.00

Purchased Options Contr (Int Rate)

0.05

0.00

0.00

0.00

0.00

Interest Rate Swaps

0.14

0.11

0.12

0.14

0.07

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

23.71

25.19

23.99

22.31

21.00

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	99.15	98.68	99.19	89.79	89.56
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.04
Equity, Comm, & Other Contracts	0.85	1.32	0.81	10.19	9.55
Futures and Forwards	17.39	24.47	12.99	7.48	21.07
Written Options	30.92	31.24	32.08	22.99	8.26
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	30.16	28.72	29.26	21.58	8.11
Purchased Options	6.72	3.47	1.09	1.55	3.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	6.38	3.12	1.09	1.42	3.69
Swaps	31.86	36.42	45.00	60.72	54.58
Held for Trading	0.68	0.26	0.00	0.00	0.00
Interest Rate Contracts	0.68	0.00	0.00	0.00	0.00
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	99.32	99.32	100.00	100.00	100.00
Interest Rate Contracts	88.03	87.33	86.49	89.79	88.44
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.85	1.31	0.81	10.19	9.55
Deriv Contr (Excl Fut & FX LE 14 Days)	65.51	65.99	67.36	76.25	90.44
One Year or Less	26.19	27.29	13.95	13.15	27.44
Over 1 Year to 5 Years	33.18	30.62	35.44	41.64	44.38
Over 5 Years	2.04	2.46	4.45	16.57	8.51
Gross Negative Fair Value (Abs Val)	0.41	0.70	0.96	1.54	1.77
Gross Positive Fair Value	0.46	0.33	0.28	0.50	1.55
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	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
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	27.62	27.62	20.00	16.67	25.00
Ins Under Assets(L/H)/Tot Ins Und Ast	72.38	72.38	80.00	83.33	75.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	16.67
Ins Activities Revenue/Adj Oper Inc	0.56	0.54	0.48	0.49	0.41
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	4.43
Credit Rel Prem Inc/Tot Prem Inc	62.27	65.14	77.78	63.28	75.82
Other Prem Inc/Total Prem Inc	37.73	34.86	22.22	36.72	18.57
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)	49.29	21.96	2.77	100.00	28.72
Ins Net Inc (L/H)/Equity (L/H)	7.02	0.88	10.36	28.74	23.26
Insur Ben, Losses, Exp/Insur Premiums	93.22	63.50	70.56	93.63	15.01
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.50	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.68	2.57	0.00	0.82
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.26	7.24	6.87	5.75	N/A
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	0.10	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	3.66	1.87	0.62	0.21	0.71
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.47	2.71	1.90	N/A	50.84
Foreign Governments and Inst	0.00	N/A	N/A	N/A	N/A
Leases	1.62	3.33	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-14.81	-1.43	-25.11	-30.79	33.57
Total Selected Assets	-4.96	-13.75	-28.15	-13.87	7.01
Deposits	-2.22	-7.99	-33.13	30.40	5.03

PROFITABILITY:	PEER GROUP 04				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	11.36	12.29	11.83	12.09	12.57
Bank Net Inc/Avg Eq Inv in Banks	12.60	13.37	12.75	13.23	13.43
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.79	2.42	2.30	3.66	4.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.85	10.31	9.42	9.48	10.75
Bank Net Income/Parent Net Income	109.29	106.53	93.90	105.11	103.79
Nonbank Net Income/Parent Net Income	0.32	0.23	0.26	0.47	0.40
Sub BHCs Net Inc/Parent Net Income	88.07	87.27	81.19	71.82	76.72
LEVERAGE:					
Total Liabilities/Equity	18.47	20.10	17.60	17.69	17.70
Total Debt/Equity Capital	1.44	1.58	1.93	2.71	3.35
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.91	16.56	15.57	13.23	13.16
Tot Debt+Lns Guaranteed for Affl/Equity	1.65	1.92	2.20	3.07	3.80
Total Debt/Eq Cap - Exc Over Fair Value	1.46	1.60	1.99	2.76	3.40
Long-Term Debt/Equity Capital	0.55	0.61	0.86	1.30	1.76
Short-Term Debt/Equity Capital	0.28	0.30	0.37	0.67	0.74
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.15	0.25	0.23	0.21	0.26
Long-Term Debt/Consolidated LT Debt	1.45	1.12	1.89	3.28	4.77
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.38	110.52	109.66	108.48	109.06
Total Investment in Subs/Equity	112.23	111.32	110.67	109.74	110.37
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.00	97.39	97.30	96.97	98.25
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.61	98.03	98.03	97.92	99.29
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.95	0.78	0.74	0.65	0.68
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.10	2.34	2.70	2.47	2.30
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	105.88	103.82	115.54	131.48	125.28
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	107.28	111.09	114.91	137.23	127.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	102.45	106.63	114.68	115.53	110.04
Pretax Oper Inc + Int Exp/Int Expense	5762.27	6328.86	4784.04	5226.22	4686.35
Div + Int From Subs/Int Exp + Div	157.80	156.75	173.41	214.41	207.16
Fees+Other Inc From Subs/Sal + Oth Exp	5.56	8.03	10.35	8.45	8.32
Net Inc/Curr Port of LT Debt+Pfd Div(X)	30.89	74.60	57.44	42.35	64.97
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.07	0.18	0.02	-0.11	-0.36
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.08	0.00	0.00	0.00	0.00
Total	0.08	0.05	0.03	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	0.41	0.43	0.69	0.88	0.77
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 04				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	91.05	81.66	77.83	67.64	70.01
Dividends Paid/Net Income	29.00	25.01	26.36	27.08	23.99
Net Income - Dividends/Avg Equity	8.04	9.12	8.73	8.81	9.35
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	128.79	116.87	124.17	142.97	137.06
Dividends From Nonbank Subs	0.37	0.26	0.26	0.61	0.49
Dividends From Subsidiary BHCs	0.90	1.30	2.51	3.68	3.10
Dividends From All Subsidiaries	156.50	151.91	140.56	176.64	169.49
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.63	33.69	35.40	40.61	38.49
Interest Income From Bank Subs	0.38	0.19	0.14	0.12	0.17
Mgt & Service Fees From Bank Subs	0.79	1.14	1.69	1.54	1.72
Other Income From Bank Subs	0.06	0.07	0.08	0.03	0.03
Operating Income From Bank Subs	43.85	38.64	41.28	50.93	48.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	58.07	53.03	58.27	43.55	44.55
Interest Income From Nonbank Subs	1.03	1.19	2.31	1.01	0.71
Mgt & Serv Fees From Nonbank Subs	0.52	1.05	0.25	1.34	1.07
Other Income From Nonbank Subs	1.60	0.06	0.50	0.05	0.00
Operating Inc From Nonbank Subs	92.29	82.32	79.94	52.96	65.16
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	31.55	24.82	25.42	28.29	28.71
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.02	0.06
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	31.76	25.05	31.16	31.71	28.86
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	64.66	65.47	64.18	66.96	69.03
Interest Income From Bank Subs	1.96	1.16	0.57	0.44	0.44
Mgt & Serv Fees From Bank Subs	1.32	2.33	2.70	2.28	2.67
Other Income From Bank Subs	0.10	0.18	0.18	0.05	0.04
Operating Income From Bank Subs	79.97	78.01	76.88	77.51	79.71
Dividends From Nonbank Subs	0.41	0.58	0.26	0.48	0.30
Interest Income From Nonbank Subs	0.04	0.04	0.07	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.23	2.54	1.83	1.84	1.04
Dividends From Subsidiary BHCs	0.84	0.69	2.30	2.67	2.21
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	1.22	0.89	3.24	3.18	2.52
Loans and Adv From Subs/ST Debt	701.83	948.85	526.55	633.76	332.08
Loans and Adv From Subs/Total Debt	370.24	301.37	214.16	245.67	146.35

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									413
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.73	2.46	2.77	3.20	3.67	4.26	4.74	5.12	413
+ Non-interest Income	0.92	0.24	0.35	0.58	0.90	1.23	1.51	2.01	413
- Overhead Expense	3.04	1.79	2.13	2.56	2.98	3.53	4.07	4.53	413
- Provision for Losses	0.15	0.00	0.01	0.06	0.12	0.22	0.37	0.53	413
+ Securities Gains (Losses)	0.00	-0.06	-0.02	-0.00	0.00	0.00	0.03	0.07	413
+ Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.02	0.04	413
= Pretax Net Oper Income (TE)	1.48	0.36	0.61	1.02	1.52	1.89	2.36	2.53	413
Net Operating Income	1.01	0.27	0.41	0.68	1.02	1.33	1.62	1.93	413
Net Income	1.01	0.22	0.40	0.68	1.02	1.33	1.62	1.93	413
Net Income (Sub S Adjusted)	0.98	0.20	0.49	0.75	0.96	1.21	1.47	1.61	75
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.00	5.60	5.93	6.41	6.94	7.60	8.13	8.50	413
Interest Expense	2.99	1.92	2.15	2.60	3.04	3.36	3.73	3.86	413
Net Interest Income (TE)	4.01	2.65	2.96	3.45	3.96	4.56	5.16	5.55	413
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.11	-0.01	-0.00	0.01	0.06	0.16	0.33	0.51	413
Earnings Coverage of Net Losses (X)	33.14	-195.24	-24.34	6.67	17.46	52.58	156.44	259.43	408
Ln&Ls Allowance/Total Loans & Leases	1.17	0.72	0.82	0.99	1.15	1.33	1.58	1.74	413
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.53	0.01	0.05	0.15	0.41	0.80	1.43	2.05	413
30-89 Days Past Due Loans and Leases	0.74	0.05	0.10	0.27	0.64	1.12	1.71	2.17	413
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	24.22	1.56	6.95	14.56	23.91	32.14	42.11	50.08	413
Net ST Noncore Funding Dependence	15.00	-3.96	1.57	8.13	15.01	21.56	28.24	33.48	413
Net Loans and Leases/Total Assets	70.76	47.91	54.53	63.93	72.03	77.91	83.02	86.33	413
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.26	6.54	7.12	8.00	9.19	10.32	12.00	13.04	413
Equity Capital/Total Assets	8.71	5.24	5.94	7.23	8.39	10.18	12.13	13.10	413
Net Loans&Ls/Equity Capital (X)	8.50	4.32	5.13	6.58	8.23	10.38	12.81	14.36	413
Cash Dividends/Net Income	28.90	0.00	0.00	5.10	28.57	47.53	70.96	105.04	406
Cash Dividends/Net Income (Sub S Adjusted)	27.05	-18.99	-7.18	1.14	21.25	40.73	76.58	138.72	75
Retained Earnings/Avg Equity Cap	8.04	-1.54	1.33	4.71	8.09	11.33	14.36	16.80	413
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.28	0.00	0.00	0.00	0.00	0.00	2.12	7.56	413
Long-Term Debt/Equity Capital	0.54	0.00	0.00	0.00	0.00	0.00	3.61	11.16	413
Equity Investment in Subs/Equity Cap	111.38	81.62	91.30	97.69	107.42	123.77	143.99	159.90	413
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	107.28	-15.25	16.61	76.16	102.08	133.45	199.56	327.99	396

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.51	5.24	5.50	5.96	6.46	7.06	7.56	8.04	413
Less: Interest Expense	2.78	1.76	1.97	2.40	2.83	3.15	3.51	3.63	413
Equals: Net Interest Income (TE)	3.73	2.46	2.77	3.20	3.67	4.26	4.74	5.12	413
Plus: Non-Interest Income	0.92	0.24	0.35	0.58	0.90	1.23	1.51	2.01	413
Equals: Adj Operating Income (TE)	4.71	3.01	3.38	4.09	4.72	5.33	6.03	6.83	413
Less: Overhead Expense	3.04	1.79	2.13	2.56	2.98	3.53	4.07	4.53	413
Less: Provision for Loan and Lease Losses	0.15	0.00	0.01	0.06	0.12	0.22	0.37	0.53	413
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Plus: Realized G/L on AFS Sec	0.00	-0.06	-0.02	-0.00	0.00	0.00	0.03	0.07	413
Plus: Other Tax Equiv Adjustments	0.00	-0.07	-0.00	0.00	0.00	0.00	0.02	0.04	413
Equals: Pretax Net Oper Inc (TE)	1.48	0.36	0.61	1.02	1.52	1.89	2.36	2.53	413
Less: Applicable Income Taxes (TE)	0.43	0.00	0.04	0.20	0.43	0.64	0.83	0.97	413
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	413
Equals: Net Operating Income	1.01	0.27	0.41	0.68	1.02	1.33	1.62	1.93	413
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Equals: Net Income	1.01	0.22	0.40	0.68	1.02	1.33	1.62	1.93	413
Memo: Net Income (Last Four Qtrs)	1.02	0.22	0.41	0.69	1.03	1.33	1.63	1.94	399
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.16	88.72	90.18	91.68	93.23	94.70	95.96	96.68	413
Avg Int-Bearing Funds / Avg Assets	79.42	65.80	69.36	75.23	80.39	83.79	86.16	87.65	413
Int Income (TE) / Avg Earning Assets	7.00	5.60	5.93	6.41	6.94	7.60	8.13	8.50	413
Int Expense / Avg Earning Assets	2.99	1.92	2.15	2.60	3.04	3.36	3.73	3.86	413
Net Int Inc (TE) / Avg Earn Assets	4.01	2.65	2.96	3.45	3.96	4.56	5.16	5.55	413
YIELD OR COST:									
Total Loans and Leases (TE)	7.65	6.35	6.62	7.07	7.60	8.17	8.80	9.20	413
Interest-Bearing Bank Balances	4.99	0.00	1.50	3.18	4.49	6.25	9.71	15.70	371
Fed Funds Sold & Reverse Repos	4.91	3.42	4.39	4.78	4.95	5.12	5.29	5.61	369
Trading Assets	2.37	0.00	0.00	0.22	2.17	3.69	4.10	4.26	7
Total Earning Assets	6.90	5.52	5.82	6.29	6.83	7.53	8.09	8.42	413
Investment Securities (TE)	4.64	3.84	4.01	4.28	4.61	5.00	5.37	5.74	413
U.S. Treasury & Agency Sec (excl MBS)	4.12	3.16	3.44	3.78	4.14	4.43	4.80	5.12	405
Mortgage-Backed Securities	4.50	3.44	3.86	4.19	4.46	4.76	5.29	5.96	390
All Other Securities	6.17	3.27	3.98	5.07	6.00	6.99	8.90	13.95	400
Interest-Bearing Deposits	3.24	2.19	2.37	2.82	3.27	3.65	4.05	4.26	413
Time Deposits of \$100K or More	4.29	3.37	3.68	4.01	4.32	4.55	4.76	5.03	413
Time Deposits < \$100K	4.15	3.33	3.64	3.86	4.13	4.40	4.78	5.12	413
Other Domestic Deposits	2.13	0.99	1.23	1.57	2.06	2.67	3.26	3.60	413
Foreign Deposits	3.66	1.51	1.51	1.51	3.08	4.69	4.77	4.80	3
Fed Funds Purchased and Repos	4.25	1.89	2.63	3.61	4.37	4.96	5.45	5.93	373
Other Borrowed Funds & Trading Liab	4.68	3.13	3.57	4.16	4.67	5.21	5.74	6.62	398
All Interest-Bearing Funds	3.50	2.43	2.72	3.15	3.52	3.85	4.20	4.46	413

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	57.38	42.28	43.90	49.37	55.58	65.07	76.79	84.72	413
Avg Assets per Employee (\$000)	3460.69	2176.63	2376.71	2774.41	3253.36	3994.99	5101.83	6246.24	413

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.03	0.00	0.00	0.00	1.05	4.09	7.19	10.03	412
Overhead Exp / NII + Non-Int Income	66.54	47.73	53.30	58.69	66.05	73.20	82.45	85.86	413

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.79	2.13	2.56	2.98	3.53	4.07	4.53	413
Personnel Expense	1.71	1.04	1.21	1.41	1.68	1.98	2.29	2.61	413
Net Occupancy Expense	0.42	0.20	0.24	0.33	0.41	0.51	0.61	0.72	413
Other Operating Expenses	0.89	0.47	0.56	0.73	0.86	1.06	1.28	1.47	413
Overhead Less Non-Interest Income	2.06	1.24	1.46	1.73	2.03	2.40	2.76	2.99	413

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.14	46.00	51.05	57.51	64.72	71.50	81.22	85.60	413
Personnel Expense	36.67	25.19	28.04	32.54	36.61	40.43	45.84	49.37	413
Net Occupancy Expense	9.01	5.00	5.68	7.44	8.88	10.63	12.66	14.00	413
Other Operating Expenses	19.15	11.59	13.39	15.69	18.79	22.10	26.28	28.61	413
Total Non-Interest Income	19.39	6.99	8.84	13.44	19.52	24.64	30.55	35.83	413
Fiduciary Activities Income	1.15	0.00	0.00	0.00	0.00	2.30	5.65	8.83	413
Serv Charges on Deposit Accts - Domestic	7.17	1.63	2.47	4.34	6.84	10.02	13.00	14.63	413
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Investment Banking Fees & Commissions	0.50	0.00	0.00	0.00	0.34	0.89	1.69	2.77	413
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Net Servicing Fees	0.28	0.00	0.00	0.00	0.00	0.45	1.43	2.37	413
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Insurance Activities Revenue	0.56	0.00	0.00	0.00	0.06	0.59	2.84	6.18	413
Net Gain (Loss) - Sales Loans, OREO, Oth	1.35	-0.19	-0.03	0.02	0.59	2.03	5.42	8.45	413
Other Non-Interest Income	5.56	1.36	2.17	3.39	5.24	7.25	10.05	13.64	413
Overhead Less Non-Interest Income	44.95	26.64	30.94	37.03	44.38	52.52	61.18	67.36	413

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.15	0.00	0.22	15.44	27.42	33.06	36.28	38.00	407
Appl Inc Tax+TE/Pretax NOI+TE	30.09	0.32	5.36	27.45	33.83	36.79	39.46	42.42	407

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.41	33.24	37.75	47.03	56.10	64.11	70.54	74.94	413
Commercial and Industrial Loans	9.53	2.26	3.38	5.49	8.85	12.94	17.55	20.71	413
Loans to Individuals	2.84	0.22	0.42	0.97	2.19	4.22	7.39	10.83	413
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Agricultural Loans	0.90	0.00	0.00	0.00	0.12	1.37	4.61	9.27	413
Other Loans and Leases	0.73	0.00	0.00	0.09	0.39	1.18	2.37	3.48	413
Net Loans and Leases	70.76	47.91	54.53	63.93	72.03	77.91	83.02	86.33	413
Debt Securities Over 1 Year	14.44	1.63	3.99	8.24	13.27	19.97	28.43	33.47	413
Mutual Funds and Equity Securities	0.19	0.00	0.00	0.00	0.00	0.26	1.01	2.04	413
Subtotal	86.18	74.98	79.03	83.50	86.61	89.37	91.41	92.51	413
Interest-Bearing Bank Balances	0.27	0.00	0.00	0.01	0.07	0.34	1.51	2.28	413
Federal Funds Sold & Reverse Repos	1.43	0.00	0.00	0.00	0.85	2.51	5.08	7.54	413
Debt Securities 1 Year or Less	2.79	0.05	0.14	0.74	2.17	4.47	7.46	9.68	413
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Total Earning Assets	91.51	87.43	88.38	89.92	91.57	93.15	94.23	94.92	413
Non-Int Cash and Due From Dep Inst	2.57	1.04	1.31	1.88	2.49	3.17	4.10	4.71	413
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.02	0.11	0.23	0.40	413
All Other Assets	5.81	3.16	3.58	4.49	5.67	7.05	8.47	9.30	413
MEMORANDA:									
Short-Term Investments	5.12	0.53	1.03	2.33	4.35	7.30	11.53	15.35	413
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.11	1.00	2.46	413
U.S. Agency Securities (excl MBS)	6.34	0.18	0.59	2.44	5.63	9.86	14.23	16.85	413
Municipal Securities	3.05	0.00	0.00	0.61	2.56	5.20	8.85	10.69	413
Mortgage-Backed Securities	5.67	0.00	0.03	0.98	3.93	9.03	15.82	21.32	413
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	413
Other Debt Securities	0.35	0.00	0.00	0.00	0.01	0.54	1.65	3.33	413
RE Loans Secured by 1-4 Family	17.52	3.93	5.93	9.63	17.01	24.65	32.25	37.10	413
Revolving	2.67	0.00	0.25	0.99	2.51	4.10	5.66	7.13	413
Closed-End, Sec by First Liens	12.97	1.85	2.97	6.22	12.22	18.80	25.04	31.20	413
Closed-End, Sec by Junior Liens	1.48	0.09	0.23	0.54	1.19	2.14	3.86	4.89	413
Commercial Real Estate Loans	34.71	14.71	17.49	24.20	33.85	44.86	54.23	60.36	413
Construction and Land Dev	11.15	1.58	2.49	4.66	9.11	16.36	25.48	33.29	413
Multifamily	1.63	0.06	0.17	0.53	1.30	2.52	4.31	5.60	413
Nonfarm Nonresidential	20.64	8.71	10.87	15.41	19.85	25.88	32.03	36.41	413
RE Loans Secured by Farmland	1.35	0.00	0.00	0.01	0.47	2.47	5.91	7.81	413
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.16	54.93	61.22	70.38	79.46	86.62	91.48	94.59	413
RE Loans Secured by 1-4 Family	25.14	5.26	7.82	14.43	24.19	34.88	46.67	56.24	413
Revolving	3.74	0.00	0.45	1.36	3.38	5.82	8.12	10.16	413
Closed-End	21.04	3.20	5.24	10.54	19.59	30.71	41.33	50.96	413
Commercial Real Estate Loans	48.64	22.61	27.98	37.56	47.73	60.58	70.42	75.34	413
Construction and Land Dev	15.35	2.58	3.95	7.03	13.16	22.19	33.10	42.58	413
Multifamily	2.29	0.08	0.26	0.80	1.78	3.41	5.65	8.60	413
Nonfarm Nonresidential	29.14	13.35	17.16	22.43	28.64	35.52	43.53	48.04	413
RE Loans Secured by Farmland	1.90	0.00	0.00	0.02	0.65	3.45	8.07	11.24	413
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Commercial and Industrial Loans	13.46	3.36	4.87	7.78	12.73	18.79	24.19	28.01	413
Loans to Individuals	4.10	0.33	0.59	1.39	3.15	6.06	10.45	16.04	413
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.14	0.49	0.83	413
Agricultural Loans	1.27	0.00	0.00	0.00	0.19	2.01	6.54	12.80	413
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Other Loans and Leases	1.04	0.00	0.01	0.14	0.60	1.67	3.10	5.11	413

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.12	0.53	1.03	2.33	4.35	7.30	11.53	15.35	413
Liquid Assets	17.81	6.19	8.55	11.98	16.89	22.47	30.65	37.07	413
Investment Securities	18.11	3.77	6.08	11.40	16.62	24.28	32.99	40.48	413
Net Loans and Leases	70.76	47.91	54.53	63.93	72.03	77.91	83.02	86.33	413
Net Lns, Ls & Stdbly Ltrs of Credit	71.58	48.29	55.42	64.79	72.63	78.68	83.90	87.75	413
Core Deposits	62.33	39.98	47.91	55.72	63.45	69.10	73.56	77.63	413
Noncore Funding	26.54	11.51	14.71	19.82	25.22	32.89	40.82	47.94	413
Time Deposits of \$100K or More	16.09	6.01	7.98	10.66	15.26	20.98	27.61	32.10	413
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Fed Funds Purchased and Repos	1.87	0.00	0.00	0.00	1.06	3.33	6.66	8.76	413
Net Fed Funds Purchased (Sold)	0.43	-6.58	-4.11	-1.70	0.07	2.66	5.43	8.37	413
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Oth Borrowings W/Rem Mat 1 Yr or Less	1.95	0.00	0.00	0.17	1.30	3.32	6.93	9.54	413
Earning Assets Repr in 1 Year	40.50	15.33	20.33	30.41	39.74	49.99	62.39	67.34	413
Int-Bearing Liab Repr in 1 Year	35.44	10.58	16.21	24.88	33.32	45.97	58.72	66.01	413
Long-Term Debt Repr in 1 Year	0.54	0.00	0.00	0.00	0.00	0.60	3.29	5.71	413
Net Assets Repriceable in 1 Year	3.82	-28.47	-21.66	-8.52	4.64	15.85	25.49	36.30	413
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.22	1.56	6.95	14.56	23.91	32.14	42.11	50.08	413
Net ST Noncore Funding Dependence	15.00	-3.96	1.57	8.13	15.01	21.56	28.24	33.48	413
Short-Term Inv/ST Noncore Funding	32.77	2.76	4.59	11.39	23.00	49.37	86.21	131.54	413
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.24	-24.69	-18.61	-10.02	-1.35	9.23	22.90	34.13	413
Net Loans and Leases/Total Deposits	88.89	60.23	66.77	80.27	89.64	98.08	107.22	112.05	413
Net Loans and Leases/Core Deposits	116.12	73.22	80.70	97.65	113.10	133.15	160.67	191.30	413
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.16	-2.39	-1.36	-0.22	0.00	0.02	0.23	0.49	221
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.22	-5.84	-4.39	-2.26	-0.89	-0.12	1.01	3.32	408
Struct Notes Appr(Depr)/T1 Cap	-0.14	-0.92	-0.58	-0.23	-0.06	-0.01	0.00	0.01	194
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.89	0.00	0.00	0.00	0.11	10.46	36.97	62.48	413
Available-For-Sale Securities	93.10	36.01	62.38	89.22	99.87	100.00	100.00	100.00	413
U.S. Treasury Securities	0.91	0.00	0.00	0.00	0.00	0.58	5.48	16.93	413
U.S. Agency Securities (excl MBS)	39.88	0.84	5.98	20.85	35.34	59.69	80.22	88.87	413
Municipal Securities	17.39	0.00	0.00	4.63	17.24	28.94	43.06	48.07	413
Mortgage-Backed Securities	30.06	0.00	0.23	8.77	28.09	48.15	65.71	76.32	413
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	413
Other Debt Securities	1.99	0.00	0.00	0.00	0.06	3.41	9.62	16.73	413
Mutual Funds and Equity Securities	1.17	0.00	0.00	0.00	0.01	1.49	6.70	10.96	413
Debt Securities 1 Year or Less	17.37	0.43	1.35	5.84	13.99	25.83	44.31	56.71	413
Debt Securities 1 To 5 Years	36.74	6.48	11.03	21.82	36.86	50.41	63.45	70.29	413
Debt Securities Over 5 Years	40.24	2.13	5.22	19.66	39.83	58.96	78.14	87.10	413
Pledged Securities	53.09	6.45	14.24	31.78	53.79	75.08	88.00	92.97	413
Structured Notes, Fair Value	2.50	0.00	0.00	0.00	0.00	4.60	11.53	18.86	413

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.01	0.06	0.12	0.22	0.37	0.53	413
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.00	0.02	0.09	0.17	0.30	0.48	0.68	413
Provision for Ln&Ls Losses/Net Losses	251.19	-647.70	-15.02	84.56	170.32	348.01	975.65	1676.71	408
Ln&Ls Allowance/Total Loans & Leases	1.17	0.72	0.82	0.99	1.15	1.33	1.58	1.74	413
Ln&Ls Allowance/Net Ln&Ls Losses (X)	24.68	2.13	3.31	6.28	12.60	32.54	90.81	146.43	363
ALLL/Nonaccrual Assets	637.58	66.16	86.80	163.41	332.07	801.10	2095.63	3798.05	397
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	426.87	57.99	78.58	136.53	273.20	562.24	1300.56	2966.85	404
Gross Ln&Ls Losses/Avg Loans & Leases	0.16	0.00	0.01	0.04	0.11	0.24	0.44	0.72	413
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.06	0.14	0.20	413
Net Losses/Avg Loans and Leases	0.11	-0.01	-0.00	0.01	0.06	0.16	0.33	0.51	413
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Recoveries/Prior Year-End Losses	36.25	4.17	8.09	16.04	30.27	48.48	86.58	143.46	389
Earnings Coverage of Net Losses (X)	33.14	-195.24	-24.34	6.67	17.46	52.58	156.44	259.43	408
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.01	-0.00	0.00	0.01	0.05	0.15	0.24	413
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.00	0.07	0.20	0.34	413
Revolving	0.01	-0.01	0.00	0.00	0.00	0.00	0.11	0.21	393
Closed-End	0.04	-0.02	-0.00	0.00	0.00	0.08	0.21	0.37	412
Commercial Real Estate Loans	0.02	-0.03	-0.00	0.00	0.00	0.03	0.14	0.27	413
Construction and Land Dev	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.25	413
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
Nonfarm Nonresidential	0.02	-0.04	-0.00	0.00	0.00	0.02	0.13	0.28	413
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.06	332
Commercial and Industrial Loans	0.28	-0.22	-0.06	0.00	0.10	0.44	1.21	1.79	413
Loans to Depository Institutions	0.00	-3.96	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.66	0.07	0.11	0.25	0.50	0.93	1.75	2.40	354
Credit Card Loans	1.45	-0.21	0.00	0.19	1.07	2.37	3.94	5.76	160
Agricultural Loans	0.00	-0.07	-0.00	0.00	0.00	0.00	0.02	0.14	281
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	0.28	-0.20	0.00	0.00	0.00	0.10	1.49	6.28	383

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	0.74	0.05	0.10	0.27	0.64	1.12	1.71	2.17	413
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.13	0.29	0.51	413
Nonaccrual Loans and Leases	0.44	0.01	0.03	0.12	0.32	0.65	1.23	1.80	413
90+ Days PD and Nonaccrual Loans and Leases	0.55	0.02	0.05	0.19	0.41	0.81	1.46	2.08	413
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	413
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.74	0.05	0.10	0.27	0.64	1.12	1.71	2.17	413
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.13	0.29	0.51	413
Nonaccrual Assets	0.44	0.01	0.03	0.12	0.32	0.65	1.23	1.80	413
30+ Days PD & Nonaccrual Assets	1.33	0.16	0.33	0.60	1.17	1.95	2.91	3.63	413
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.39	0.01	0.03	0.13	0.28	0.57	1.07	1.45	413
90+ PD & Nonaccrual Assets + OREO	0.48	0.02	0.06	0.18	0.38	0.71	1.21	1.60	413
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.41	0.01	0.03	0.12	0.30	0.64	1.22	1.48	413
Allowance for Loan & Lease Losses	50.63	1.79	4.09	14.89	39.48	78.15	133.21	175.70	413
Equity Cap + ALLL	4.57	0.13	0.33	1.21	3.43	7.05	12.95	17.85	413
Tier 1 Cap + ALLL	4.26	0.13	0.34	1.20	3.19	6.36	12.03	16.64	413
Loans & Leases + RE Acquired	0.58	0.01	0.05	0.18	0.42	0.86	1.60	2.26	413

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	0.68	0.00	0.05	0.21	0.57	1.02	1.66	2.21	413
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.11	0.29	0.47	413
- Nonaccrual	0.43	0.00	0.00	0.07	0.27	0.64	1.26	1.97	413
Coml & Indl - 30-89 Days PD	0.64	0.00	0.00	0.11	0.40	1.09	2.23	3.27	413
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.33	0.70	413
- Nonaccrual	0.47	0.00	0.00	0.01	0.23	0.78	1.81	3.07	413
Individuals - 30-89 Days PD	1.26	0.00	0.08	0.46	1.09	1.92	2.78	3.70	413
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.14	0.42	0.66	413
- Nonaccrual	0.19	0.00	0.00	0.00	0.10	0.33	0.74	1.40	413
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	0.06	0.00	0.00	0.00	0.00	0.01	0.42	0.96	281
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	281
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	1.04	281
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	0.32	0.00	0.00	0.00	0.00	0.29	1.92	4.27	383
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.48	383
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.18	1.68	383
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.89	0.00	0.01	0.26	0.69	1.36	1.99	2.78	413
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.13	0.44	0.67	413
- Nonaccrual	0.32	0.00	0.00	0.06	0.24	0.54	1.02	1.40	413
Revolving - 30-89 Days PD	0.44	0.00	0.00	0.00	0.23	0.75	1.70	2.83	393
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.47	393
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.13	0.47	0.82	393
Closed-End - 30-89 Days PD	0.85	0.00	0.00	0.23	0.70	1.43	2.28	3.26	412
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.41	0.69	412
- Nonaccrual	0.35	0.00	0.00	0.02	0.27	0.61	1.16	1.63	412
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.02	0.11	0.22	0.37	412
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	412
- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.04	0.14	0.28	412
Commercial RE - 30-89 Days PD	0.52	0.00	0.00	0.07	0.37	0.85	1.75	2.44	413
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.21	0.39	413
- Nonaccrual	0.42	0.00	0.00	0.00	0.22	0.74	1.65	2.48	413
Const & Dev - 30-89 Days PD	0.52	0.00	0.00	0.00	0.16	0.87	2.58	3.55	413
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.43	413
- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.32	1.65	3.03	413
Multifamily - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.00	1.06	4.11	398
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	398
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.29	1.35	398
Nonfarm Nres- 30-89 Days PD	0.44	0.00	0.00	0.01	0.27	0.74	1.58	2.32	413
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.49	413
- Nonaccrual	0.42	0.00	0.00	0.00	0.13	0.66	1.81	2.73	413
Farmland - 30-89 Days PD	0.27	0.00	0.00	0.00	0.00	0.24	1.70	4.09	332
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	332
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.70	1.99	332
Credit Card - 30-89 Days PD	1.07	0.00	0.00	0.00	0.91	1.73	3.56	4.87	160
- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.00	0.47	1.40	2.79	160
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.42	160

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.26	6.54	7.12	8.00	9.19	10.32	12.00	13.04	413
Tier 1 RBC Ratio	12.09	8.11	8.86	10.11	11.57	13.80	16.93	18.63	413
Total Risk-Based Capital Ratio	13.47	10.31	10.62	11.54	12.79	15.18	18.33	20.34	413
Tangible Tier 1 Leverage Ratio	9.21	6.50	7.06	7.99	9.14	10.27	11.92	13.04	413
Tangible Common Eq Cap/Tan Assets	7.92	4.50	5.12	6.38	7.81	9.35	11.31	12.50	413
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.94	6.81	8.40	11.56	15.14	20.23	25.70	30.63	413
Standby Letters of Credit	0.72	0.00	0.01	0.17	0.54	1.09	1.84	2.39	413
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.57	413
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.73	0.00	0.00	0.00	0.00	0.76	4.35	8.81	413
Interest Rate Contracts	0.71	0.00	0.00	0.00	0.00	0.73	4.32	8.81	413
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.34	1.00	413
Written Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.39	0.99	413
Purchased Options Contr (Int Rate)	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.99	413
Interest Rate Swaps	0.14	0.00	0.00	0.00	0.00	0.00	0.83	3.68	413
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.71	12.11	13.70	17.34	22.21	29.84	38.01	42.84	413

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	413
Ins Under Assets(P/C)/Tot Ins Und Ast	27.61	0.00	0.00	0.00	0.00	42.39	100.00	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	72.38	0.00	0.00	11.17	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Ins Activities Revenue/Adj Oper Inc	0.56	0.00	0.00	0.00	0.06	0.59	2.84	6.18	413
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260
Credit Rel Prem Inc/Tot Prem Inc	62.26	0.00	0.00	0.00	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	37.73	0.00	0.00	0.00	0.00	97.62	100.00	100.00	13
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Ins Net Inc (P/C)/Equity (P/C)	49.29	-16.48	-16.48	-10.67	10.33	27.14	121.13	165.92	5
Ins Net Inc (L/H)/Equity (L/H)	7.02	0.00	0.00	2.09	4.75	10.78	13.84	14.67	9
Insur Ben, Losses, Exp/Insur Premiums	93.21	0.00	0.00	22.13	67.45	131.20	167.46	223.17	13
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
CSV Life Insurance/Tier 1 Cap + ALLL	9.26	0.00	0.00	0.17	10.09	16.99	21.87	23.81	413
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	413
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.05	56
Cost: Interest-Bearing Deposits	3.66	1.51	1.51	1.51	3.08	4.69	4.77	4.80	3
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	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Leases	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1
GROWTH RATES:									
Net Loans and Leases	-14.81	-100.00	-100.00	-43.85	-6.29	5.55	77.91	97.11	32
Total Selected Assets	-4.95	-100.00	-100.00	-38.00	-1.42	24.62	97.11	177.08	46
Deposits	-2.21	-25.48	-25.48	-25.48	-16.66	0.78	16.31	21.49	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	91.04	0.00	2.00	50.17	87.59	111.57	157.95	289.93	310
Dividends Paid/Net Income	28.99	0.00	0.00	5.68	28.99	47.88	71.15	105.49	404
Net Income - Dividends/Avg Equity	8.04	-1.54	1.09	4.71	8.11	11.35	14.36	16.80	413
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	128.79	0.00	0.00	90.36	122.55	170.80	334.66	445.25	324
Dividends From Nonbank Subs	0.36	0.00	0.00	0.00	0.00	0.00	2.17	5.87	324
Dividends From Subsidiary BHCs	0.90	0.00	0.00	0.00	0.00	0.00	0.00	99.85	324
Dividends From All Subsidiaries	156.49	0.00	4.19	100.00	127.64	191.09	352.69	539.42	324
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.63	0.00	0.00	9.38	37.31	65.02	98.46	131.20	378
Interest Income From Bank Subs	0.38	0.00	0.00	0.00	0.00	0.34	2.58	5.29	378
Mgt & Service Fees From Bank Subs	0.79	0.00	0.00	0.00	0.00	0.00	5.89	18.93	378
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.17	2.08	378
Operating Income From Bank Subs	43.85	0.00	0.00	14.55	42.37	72.24	110.14	142.37	378
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	58.07	0.00	0.00	0.00	93.37	100.00	100.00	174.73	135
Interest Income From Nonbank Subs	1.03	0.00	0.00	0.00	0.00	0.00	0.48	34.71	135
Mgt & Serv Fees From Nonbank Subs	0.52	0.00	0.00	0.00	0.00	0.00	0.00	18.89	135
Other Income From Nonbank Subs	1.59	0.00	0.00	0.00	0.00	0.00	0.00	60.67	135
Operating Inc From Nonbank Subs	92.28	0.00	0.00	6.65	100.00	100.00	247.27	709.75	135
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	31.54	0.00	0.00	0.00	17.52	55.60	99.13	195.13	42
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	42
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Operating Income From Sub BHCs	31.75	0.00	0.00	0.00	17.52	55.60	99.13	195.13	42
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	64.66	0.00	0.00	31.33	91.33	98.81	99.96	100.00	381
Interest Income From Bank Subs	1.95	0.00	0.00	0.00	0.00	0.82	9.97	53.27	381
Mgt & Serv Fees From Bank Subs	1.31	0.00	0.00	0.00	0.00	0.00	9.95	30.66	381
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.18	5.80	381
Operating Income From Bank Subs	79.96	0.00	0.00	84.35	97.95	99.99	100.00	100.00	381
Dividends From Nonbank Subs	0.40	0.00	0.00	0.00	0.00	0.15	2.16	9.43	381
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.01	1.83	381
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	381
Operating Inc From Nonbank Subs	1.23	0.00	0.00	0.00	0.00	0.81	6.48	26.54	381
Dividends From Subsidiary BHCs	0.83	0.00	0.00	0.00	0.00	0.00	0.00	67.94	381
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	381
Operating Income From Sub BHCs	1.21	0.00	0.00	0.00	0.00	0.00	0.00	69.36	381
Loans and Adv From Subs/ST Debt	701.83	0.00	0.00	4.79	338.00	757.12	2111.52	4500.25	58
Loans and Adv From Subs/Total Debt	370.23	0.00	0.00	0.00	164.50	566.27	1533.48	2140.47	113

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
2351993	925, 207	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
3109904	644, 782	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	964, 757	ACNB CORPORATION	GETTYSBURG, PA	
1208933	519, 319	ALBANK CORPORATION	CHICAGO, IL	Moved from Peer 5
2067007	716, 520	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	867, 364	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	614, 012	ALI KAT INVESTMENTS, INC.	GURNEE, IL	
3047154	875, 788	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	644, 371	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	597, 615	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	747, 659	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	762, 104	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	606, 072	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	574, 369	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	928, 502	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
1133781	534, 365	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	707, 112	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	523, 067	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	788, 429	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	504, 856	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3416376	628, 715	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	777, 720	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	604, 003	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	610, 880	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	895, 992	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	841, 257	AMES NATIONAL CORPORATION	AMES, IA	
2710796	566, 979	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	758, 214	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
3196584	558, 577	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	659, 575	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	919, 688	ATBANCORP	DUBUQUE, IA	
3264812	671, 075	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	636, 639	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	798, 203	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1082209	703, 837	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
2796624	883, 102	BANCSHARES OF FLORIDA, INC.	NAPLES, FL	
1135002	583, 151	BANCTENN CORPORATION	KINGSPORT, TN	
1202762	710, 901	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	972, 200	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1030040	583, 488	BANK OF COMMERCE HOLDINGS	REDDING, CA	
3320978	607, 212	BANKFIVE, MHC	FALL RIVER, MA	
1201363	812, 664	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	953, 298	BANTERRA CORP	ELDORADO, IL	
1115385	824, 957	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	743, 824	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	792, 620	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	824, 813	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	610, 004	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	520, 201	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	Moved from Peer 5
2333654	914, 122	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	948, 582	BERKSHIRE BANCORP INC.	NEW YORK, NY	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes

1823345	677, 887	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	616, 802	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	692, 219	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	951, 731	BNC BANCORP	THOMASVILLE, NC	
1248162	692, 276	BNCCORP, INC.	BISMARCK, ND	
2935142	676, 162	BOU BANCORP, INC.	OGDEN, UT	
3244113	823, 375	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	573, 644	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	722, 114	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1140994	826, 660	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2183493	730, 317	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	773, 013	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	604, 253	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	565, 473	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1127294	560, 062	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	804, 648	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	805, 493	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1493654	914, 152	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	669, 233	CBX CORPORATION	CARROLLTON, IL	
1053496	614, 153	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2856498	907, 263	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2746049	565, 482	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	550, 589	CENTRAL BANCORPORATION	PROVO, UT	
1203899	606, 309	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	845, 571	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	516, 299	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	811, 786	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	605, 072	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	848, 567	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	738, 297	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1139532	997, 625	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	Moved from Peer 3
2244545	594, 588	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	965, 238	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1207132	533, 788	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1118368	572, 168	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	621, 198	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1097566	703, 256	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	892, 438	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
2568595	855, 423	CITY BANCORP	SPRINGFIELD, MO	
1055007	933, 053	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1493832	898, 166	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
3153242	670, 270	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	624, 019	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	837, 988	CNB CORPORATION	CONWAY, SC	
1118340	782, 760	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3155769	719, 669	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	631, 540	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	548, 212	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1118229	540, 404	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1118948	644, 187	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	715, 205	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	

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1125843	537, 901	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1070765	581, 045	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	816, 633	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	578, 517	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	713, 244	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	505, 028	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1140659	985, 845	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1099766	767, 866	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3395668	520, 520	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	550, 590	COMMUNITY VALLEY BANCORP	CHICO, CA	
2241937	860, 090	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	906, 363	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	779, 671	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	698, 148	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1885307	629, 693	CTB FINANCIAL CORPORATION	RUSTON, LA	
1102581	868, 770	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
2242523	660, 246	D. L. EVANS BANCORP	BURLEY, ID	
1493720	635, 047	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	683, 708	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2193906	855, 931	DEARBORN BANCORP, INC.	DEARBORN, MI	
1094613	796, 664	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	563, 953	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	566, 583	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	657, 168	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	773, 451	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	512, 959	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	Moved from Peer 5
3023466	637, 672	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2626691	851, 811	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	624, 070	ECB BANCORP, INC.	ENGELHARD, NC	
2461016	978, 888	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	615, 307	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1104923	994, 424	EXTRACO CORPORATION	WACO, TX	Moved from Peer 3
1076619	554, 902	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	539, 960	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
1134630	737, 096	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	529, 717	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	821, 575	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	521, 901	FARMERS STATE CORPORATION	MANKATO, MN	Moved from Peer 5
1076600	521, 772	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	Moved from Peer 5
3104860	669, 328	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	621, 342	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	578, 736	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	738, 659	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	512, 710	FIDELITY COMPANY	DUBUQUE, IA	
2858773	562, 318	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	607, 532	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	868, 603	FIRST BANCORP, INC.	LEBANON, VA	
1206715	760, 044	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	600, 192	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	788, 420	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	872, 027	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	

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1246533	748, 986	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	831, 420	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	934, 749	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	998, 698	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	876, 957	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1983977	525, 086	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2337401	548, 056	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3407598	902, 376	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	651, 269	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	812, 153	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	560, 364	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
1064728	880, 703	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
2568102	540, 891	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	823, 136	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	998, 544	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	525, 920	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	500, 629	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	688, 070	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	980, 559	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2624398	730, 895	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1076123	528, 487	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	830, 964	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	685, 225	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	954, 166	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1119383	515, 215	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
2521509	916, 358	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	712, 380	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	571, 686	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	680, 932	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	752, 110	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	753, 347	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
1081716	528, 414	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	879, 079	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	586, 175	FIRST YORK BAN CORP.	YORK, NE	
1108707	638, 677	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
2127657	828, 510	FIRSTTRUST CORPORATION	NEW ORLEANS, LA	
3367106	927, 883	FLORENCE BANCORP, MHC	FLORENCE, MA	
3053146	521, 267	FLORIDA BANK GROUP, INC.	TAMPA, FL	Moved from Peer 5
3047743	581, 270	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	610, 400	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	658, 700	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	608, 319	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	800, 092	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3444717	735, 883	GORHAM BANCORP, MHC	GORHAM, ME	New Y-9C/BHCPR reporter
3180640	884, 412	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	745, 972	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	950, 969	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
2849799	509, 424	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	Moved from Peer 5
3309889	525, 919	GSB, MHC	GREENFIELD, MA	
1862036	572, 163	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2860057	675, 171	GWNNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	

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1086766	557, 942	HABERSHAM BANCORP	CORNELIA, GA	Moved from Peer 5
3228702	550, 386	HAMPDEN BANCORP, MHC	SPRINGFIELD, MA	Moved from Peer 5
1843062	527, 724	HAPPY BANCSHARES, INC.	CANYON, TX	Moved from Peer 5
2861492	749, 866	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1208120	926, 580	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	704, 643	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	694, 310	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	852, 893	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	541, 774	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	701, 415	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	634, 625	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	883, 703	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	904, 467	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	685, 234	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	561, 853	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	740, 961	IBT BANCORP, INC.	IRWIN, PA	
1401118	910, 127	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	863, 222	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	639, 114	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	873, 168	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
1100000	541, 801	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2944144	740, 543	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	New Y-9C/BHCPR reporter
2634490	919, 986	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	826, 056	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	642, 435	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	New Y-9C/BHCPR reporter
1245228	668, 671	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	628, 002	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	538, 493	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	693, 790	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	630, 077	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	645, 059	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	846, 895	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	593, 193	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	548, 215	LCNB CORP.	LEBANON, OH	
2352226	678, 260	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	893, 259	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	544, 257	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	883, 835	LINCOLN BANCORP	PLAINFIELD, IN	New Y-9C/BHCPR reporter
1097173	583, 122	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	851, 344	LNB BANCORP INC.	LORAIN, OH	
1103766	881, 771	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	987, 746	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	543, 277	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	844, 621	LSB FINANCIAL	LACONIA, NH	
2052777	549, 067	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	726, 551	MACHIAS BANCORP, MHC	MACHIAS, ME	
2427665	988, 789	MACON BANCORP	FRANKLIN, NC	Moved from Peer 3
1139363	584, 487	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	782, 229	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	622, 464	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	644, 131	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	

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3077236	717, 485	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	546, 956	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	843, 522	MASSBANK CORP.	READING, MA	
1128769	744, 381	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	901, 992	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2217503	500, 864	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	Moved from Peer 5
3445424	967, 971	MID-AMERICA BANCSHARES, INC.	NASHVILLE, TN	
1133455	832, 367	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	772, 305	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	805, 022	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	519, 558	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 5
1205053	745, 379	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1210299	748, 193	MONROE BANCORP	BLOOMINGTON, IN	
1138919	756, 565	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	910, 901	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	953, 983	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	601, 616	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	679, 227	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	650, 113	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	570, 267	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	568, 925	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	581, 996	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1139925	868, 203	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1031681	501, 805	NATIONAL MERCANTILE BANCORP	LOS ANGELES, CA	Moved from Peer 5
1070756	555, 796	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3207659	554, 215	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	540, 016	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	635, 819	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1827893	547, 506	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	514, 615	NICOLET BANKSHARES, INC.	GREEN BAY, WI	Moved from Peer 5
1066414	569, 185	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	655, 240	NORTH BAY BANCORP	NAPA, CA	
1029334	905, 673	NORTH VALLEY BANCORP	REDDING, CA	
2324111	559, 563	NORTHEAST BANCORP	LEWISTON, ME	
1210589	710, 317	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	564, 049	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	925, 620	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	650, 877	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	618, 982	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	535, 454	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2835475	790, 410	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	570, 154	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	669, 372	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	516, 285	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	Moved from Peer 5
2012436	764, 361	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	639, 290	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	847, 521	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	727, 626	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	729, 209	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	702, 144	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	664, 386	ONE AMERICAN CORP.	VACHERIE, LA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1028533	646, 453	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	809, 031	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	515, 282	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	545, 787	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2762973	885, 929	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	562, 384	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1117213	562, 217	PALM BANCORP	PALMERTON, PA	
3021800	649, 568	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
3247468	768, 747	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	644, 583	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	509, 328	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	New Y-9C/BHCPR reporter
3390430	505, 706	PATRIOT BANCSHARES, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
1117688	592, 285	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	569, 821	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	801, 635	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	841, 024	PEOPLES BANCORP	LYNDEN, WA	
2818245	819, 281	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	910, 695	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	972, 612	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	651, 124	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	575, 098	PERSONS BANKING CO., INC.	LITHONIA, GA	
1108163	579, 791	PLAINS BANCORP, INC.	DIMMITT, TX	
2511014	552, 118	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	823, 807	PONKAPOAG BANCORP, MHC	CANTON, MA	
2291389	558, 675	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	900, 711	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	535, 452	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3237786	714, 285	PRIVEE LLC	MIAMI, FL	
2625489	577, 255	PSB BANCORP, INC.	PHILADELPHIA, PA	
2321419	501, 840	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	614, 539	QNB CORP.	QUAKERTOWN, PA	
1130904	651, 278	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	903, 266	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	848, 749	RCB CORPORATION	SACRAMENTO, CA	
2743235	522, 740	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2787118	900, 472	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	782, 893	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
2114938	757, 751	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	781, 697	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	581, 388	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	556, 007	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	644, 337	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
2603928	628, 039	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	895, 880	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	748, 929	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	843, 514	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1107308	560, 378	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	542, 767	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1200348	866, 031	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
2860226	643, 616	SECURITY PACIFIC BANCORP	LOS ANGELES, CA	
3438079	597, 298	SEE TRUST	MIAMI, FL	

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2429838	945, 649	SHORE BANCSHARES, INC.	EASTON, MD	
3438097	532, 798	SKAGIT STATE BANCORP	BURLINGTON, WA	
1820700	607, 760	SLADE' S FERRY BANCORP	SOMERSET, MA	
2810285	796, 509	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	589, 959	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	915, 348	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	576, 184	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	544, 176	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	New Y-9C/BHCPR reporter
1248939	529, 058	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2169871	545, 039	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	508, 321	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	Moved from Peer 5
1062135	991, 896	SPIRIT BANCORP, INC.	BRISTOW, OK	
1097771	839, 466	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2327541	627, 682	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	814, 674	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
2526764	503, 248	SUN AMERICAN BANCORP	BOCA RATON, FL	Moved from Peer 5
1246467	818, 240	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	756, 427	TEAM FINANCIAL, INC.	PAOLA, KS	
2916169	625, 438	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1142242	590, 647	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	604, 536	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	594, 178	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	542, 431	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	671, 155	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	766, 218	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	773, 163	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	575, 496	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	605, 587	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	657, 017	UFS BANCORP	WHITINSVILLE, MA	
1115424	550, 882	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1135516	750, 989	UNITED BANCORP, INC.	TECUMSEH, MI	
1136009	550, 562	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	609, 495	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	603, 968	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	750, 712	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	
3015975	675, 476	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	644, 427	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	694, 106	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	591, 936	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	813, 885	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
1032099	978, 108	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	872, 160	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2877877	691, 156	VISION BANCSHARES, INC.	PANAMA CITY, FL	
2721596	544, 091	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	638, 024	WARREN BANCORP, INC.	WARREN, MI	
2406174	794, 538	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	590, 093	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	857, 305	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
3122051	635, 874	WEST FINANCIAL, INC.	EL PASO, TX	
1097249	501, 659	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
1115367	717, 829	WESTBANK CORPORATION	WEST SPRINGFIELD, MA	

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1134911	575,266	WGNB CORP.	CARROLLTON, GA	
2142445	510,711	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	761,980	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	744,672	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	673,530	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 413 bank holding companies.