

## PEER GROUP 04

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Number of BHCs in Peer Group

413

409

413

400

358

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.58	3.79	3.73	3.81	3.72
+ Non-interest Income	0.90	0.90	0.92	0.96	1.03
- Overhead Expense	3.05	3.00	3.04	3.05	3.06
- Provision for Losses	0.13	0.14	0.16	0.17	0.18
+ 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)	1.36	1.58	1.48	1.61	1.56
Net Operating Income	0.94	1.08	1.02	1.10	1.06
Net Income	0.94	1.08	1.02	1.10	1.06
Net Income (Sub S Adjusted)	0.95	1.03	0.98	1.07	1.02

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.15	6.69	7.01	6.24	5.64
Interest Expense	3.30	2.61	2.99	2.15	1.63
Net Interest Income (TE)	3.85	4.08	4.02	4.11	4.03

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.08	0.06	0.11	0.12	0.17
Earnings Coverage of Net Losses (X)	41.28	40.12	33.25	33.97	28.88
Ln&Ls Allowance/Total Loans & Leases	1.18	1.20	1.17	1.20	1.25
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.48	0.54	0.47	0.56
30-89 Days Past Due Loans and Leases	0.80	0.65	0.74	0.58	0.62

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.20	22.89	24.23	23.08	21.71
Net ST Noncore Funding Dependence	14.33	12.41	15.04	12.07	10.81
Net Loans and Leases/Total Assets	70.73	69.72	70.76	69.58	68.24

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.32	9.26	9.26	9.28	9.10
Equity Capital/Total Assets	8.81	8.50	8.72	8.55	8.68
Net Loans&Ls/Equity Capital (X)	8.39	8.57	8.51	8.49	8.17
Cash Dividends/Net Income	27.68	22.87	29.07	25.17	26.43
Cash Dividends/Net Income (Sub S Adjusted)	17.32	10.76	27.95	20.82	22.77
Retained Earnings/Avg Equity Cap	7.06	9.39	8.02	9.09	8.74

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.37	0.28	0.28	0.30	0.37
Long-Term Debt/Equity Capital	0.53	0.73	0.55	0.61	0.86
Equity Investment in Subs/Equity Cap	110.82	111.50	111.36	110.52	109.66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	101.73	100.10	107.46	110.99	114.91

PERCENT OF AVERAGE ASSETS	PEER GROUP 04				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.66	6.20	6.52	5.79	5.23
Less: Interest Expense	3.08	2.43	2.79	2.00	1.51
Equals: Net Interest Income (TE)	3.58	3.79	3.73	3.81	3.72
Plus: Non-Interest Income	0.90	0.90	0.92	0.96	1.03
Equals: Adj Operating Income (TE)	4.53	4.75	4.71	4.83	4.80
Less: Overhead Expense	3.05	3.00	3.04	3.05	3.06
Less: Provision for Loan and Lease Losses	0.13	0.14	0.16	0.17	0.18
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)	1.36	1.58	1.48	1.61	1.56
Less: Applicable Income Taxes (TE)	0.40	0.48	0.44	0.49	0.48
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.94	1.08	1.02	1.10	1.06
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.94	1.08	1.02	1.10	1.06
Memo: Net Income (Last Four Qtrs)	1.01	1.11	1.03	1.10	1.07
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.27	93.09	93.16	93.04	92.85
Avg Int-Bearing Funds / Avg Assets	79.89	79.03	79.43	78.55	78.56
Int Income (TE) / Avg Earning Assets	7.15	6.69	7.01	6.24	5.64
Int Expense / Avg Earning Assets	3.30	2.61	2.99	2.15	1.63
Net Int Inc (TE) / Avg Earn Assets	3.85	4.08	4.02	4.11	4.03
YIELD OR COST:					
Total Loans and Leases (TE)	7.76	7.33	7.65	6.89	6.27
Interest-Bearing Bank Balances	4.75	4.08	4.99	3.36	1.77
Fed Funds Sold & Reverse Repos	5.16	4.38	4.92	3.22	1.30
Trading Assets	5.24	2.47	2.38	1.61	4.69
Total Earning Assets	7.05	6.58	6.90	6.14	5.55
Investment Securities (TE)	4.91	4.45	4.65	4.17	4.05
U. S. Treasury & Agency Sec (excl MBS)	4.62	3.78	4.12	3.40	3.33
Mortgage-Backed Securities	4.71	4.38	4.51	4.08	3.93
All Other Securities	5.79	5.82	6.23	6.15	6.27
Interest-Bearing Deposits	3.62	2.81	3.24	2.27	1.66
Time Deposits of \$100K or More	4.75	3.82	4.29	3.19	2.46
Time Deposits < \$100K	4.62	3.63	4.16	3.09	2.53
Other Domestic Deposits	2.40	1.82	2.13	1.40	0.86
Foreign Deposits	3.08	3.01	3.66	1.87	0.62
Fed Funds Purchased and Repos	4.40	3.64	4.25	2.75	1.37
Other Borrowed Funds & Trading Liab	4.92	4.43	4.68	4.00	3.54
All Interest-Bearing Funds	3.85	3.08	3.50	2.55	1.92

## PEER GROUP 04

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	15	15	57	56	53
Avg Assets per Employee (\$000)	3,623	3,613	3,461	3,403	3,253
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.01	1.84	2.04	1.80	1.92
Overhead Exp / NII + Non-Int Income	69.08	65.30	66.56	64.31	64.96
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	3.00	3.04	3.05	3.06
Personnel Expense	1.73	1.70	1.71	1.70	1.70
Net Occupancy Expense	0.43	0.42	0.42	0.43	0.43
Other Operating Expenses	0.87	0.86	0.89	0.89	0.90
Overhead Less Non-Interest Income	2.10	2.06	2.07	2.03	1.99
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.59	63.86	65.15	63.00	63.75
Personnel Expense	38.47	36.24	36.68	35.35	35.46
Net Occupancy Expense	9.51	8.94	9.02	8.80	8.88
Other Operating Expenses	19.35	18.27	19.14	18.49	18.90
Total Non-Interest Income	19.63	18.73	19.41	19.63	20.95
Fiduciary Activities Income	1.28	1.10	1.15	1.09	1.10
Serv Charges on Deposit Accts - Domestic	6.87	6.78	7.18	7.23	7.92
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.57	0.46	0.50	0.46	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.27	0.28	0.28	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.44	0.52	0.56	0.54	0.48
Net Gain (Loss) - Sales Loans, OREO, Oth	1.28	1.26	1.37	1.49	1.80
Other Non-Interest Income	5.80	5.27	5.56	5.57	5.79
Overhead Less Non-Interest Income	47.06	44.55	44.94	42.72	42.11
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.55	23.89	23.14	25.71	26.13
Appl Inc Tax+TE/Pretax NOI+TE	30.45	30.95	30.13	31.33	31.51

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	55.47	54.47	55.42	53.83	51.53
Commercial and Industrial Loans	9.50	9.32	9.53	9.39	9.71
Loans to Individuals	2.75	2.92	2.85	3.11	3.67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.90	0.81	0.90	0.82	0.84
Other Loans and Leases	0.72	0.69	0.74	0.81	0.90
Net Loans and Leases	70.73	69.72	70.76	69.58	68.24
Debt Securities Over 1 Year	13.94	15.87	14.44	15.88	18.29
Mutual Funds and Equity Securities	0.22	0.17	0.19	0.18	0.28
Subtotal	85.74	86.52	86.18	86.52	87.75
Interest-Bearing Bank Balances	0.34	0.26	0.28	0.30	0.35
Federal Funds Sold & Reverse Repos	1.91	1.42	1.43	1.25	1.11
Debt Securities 1 Year or Less	2.68	2.65	2.79	2.61	1.94
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.89	91.74	91.51	91.50	91.83
Non-Int Cash and Due From Dep Inst	2.24	2.60	2.57	2.87	2.59
Other Real Estate Owned	0.07	0.06	0.06	0.06	0.08
All Other Assets	5.77	5.56	5.82	5.53	5.49
MEMORANDA:					
Short-Term Investments	5.66	4.99	5.12	4.79	3.87
U. S. Treasury Securities	0.13	0.15	0.16	0.15	0.25
U. S. Agency Securities (excl MBS)	6.05	6.79	6.34	6.86	6.96
Municipal Securities	3.18	3.14	3.06	2.99	3.09
Mortgage-Backed Securities	5.53	6.26	5.68	6.14	7.05
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.34	0.39	0.35	0.43	0.59
RE Loans Secured by 1-4 Family	17.07	16.88	17.52	16.98	17.42
Revolving	2.62	2.71	2.67	2.76	2.94
Closed-End, Sec by First Liens	12.61	12.53	12.98	12.60	12.96
Closed-End, Sec by Junior Liens	1.47	1.26	1.49	1.22	1.13
Commercial Real Estate Loans	35.00	34.42	34.72	33.96	31.27
Construction and Land Dev	11.30	10.96	11.15	10.37	8.12
Multifamily	1.65	1.60	1.64	1.59	1.51
Nonfarm Nonresidential	20.70	20.42	20.65	20.57	20.52
RE Loans Secured by Farmland	1.40	1.26	1.35	1.21	1.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.32	78.02	78.17	77.46	75.60
RE Loans Secured by 1-4 Family	24.51	24.81	25.14	24.91	26.14
Revolving	3.68	3.87	3.75	3.96	4.28
Closed-End	20.51	20.61	21.04	20.61	21.59
Commercial Real Estate Loans	49.19	48.79	48.65	48.28	45.24
Construction and Land Dev	15.64	15.20	15.35	14.45	11.38
Multifamily	2.32	2.27	2.29	2.26	2.19
Nonfarm Nonresidential	29.32	29.22	29.16	29.51	29.88
RE Loans Secured by Farmland	1.98	1.81	1.91	1.73	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.52	13.41	13.46	13.55	14.09
Loans to Individuals	3.97	4.32	4.10	4.59	5.45
Credit Card Loans	0.09	0.09	0.09	0.09	0.10
Agricultural Loans	1.28	1.16	1.28	1.18	1.22
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.03	1.01	1.05	1.19	1.34

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	5.66	4.99	5.12	4.79	3.87
Liquid Assets	17.86	19.02	17.82	19.18	20.39
Investment Securities	17.57	19.44	18.12	19.41	21.24
Net Loans and Leases	70.73	69.72	70.76	69.58	68.24
Net Lns, Ls & Stdby Ltrs of Credit	71.51	70.54	71.58	70.38	69.02
Core Deposits	62.76	63.97	62.33	64.09	65.72
Noncore Funding	26.08	25.25	26.55	25.11	23.34
Time Deposits of \$100K or More	15.85	14.79	16.09	14.41	12.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.77	1.85	1.87	1.82	2.06
Net Fed Funds Purchased (Sold)	-0.13	0.47	0.43	0.61	0.96
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.75	1.87	1.98	2.10	2.13
Earning Assets Repr in 1 Year	40.42	41.06	40.51	41.58	39.72
Int-Bearing Liab Repr in 1 Year	36.37	31.13	35.52	29.69	27.52
Long-Term Debt Repr in 1 Year	0.54	0.42	0.54	0.43	0.60
Net Assets Repriceable in 1 Year	2.62	8.69	3.73	10.52	10.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.20	22.89	24.23	23.08	21.71
Net ST Noncore Funding Dependence	14.33	12.41	15.04	12.07	10.81
Short-Term Inv/ST Noncore Funding	37.06	37.95	32.71	37.20	38.54
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.46	4.91	0.20	5.63	9.65
Net Loans and Leases/Total Deposits	88.41	87.56	88.89	87.82	87.16
Net Loans and Leases/Core Deposits	115.09	111.35	116.13	111.20	105.85
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-0.45	-0.16	-0.34	0.30
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.72	-2.94	-1.22	-2.29	0.64
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.35	-0.14	-0.30	-0.12
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.47	7.19	6.90	7.01	7.61
Available-For-Sale Securities	93.53	92.81	93.10	92.81	92.39
U.S. Treasury Securities	0.69	0.89	0.91	0.88	1.42
U.S. Agency Securities (excl MBS)	38.96	41.24	39.88	40.85	36.70
Municipal Securities	18.33	16.45	17.39	15.78	15.25
Mortgage-Backed Securities	30.34	30.20	30.06	30.15	32.58
Asset-Backed Securities	0.00	0.00	0.00	0.01	0.00
Other Debt Securities	1.94	2.00	2.00	2.28	2.96
Mutual Funds and Equity Securities	1.35	0.95	1.18	0.96	1.33
Debt Securities 1 Year or Less	17.38	16.68	17.38	16.16	11.33
Debt Securities 1 To 5 Years	34.54	38.24	36.74	39.67	39.96
Debt Securities Over 5 Years	42.43	40.01	40.25	38.61	43.84
Pledged Securities	53.61	52.68	53.09	52.57	51.07
Structured Notes, Fair Value	2.42	2.88	2.50	2.82	2.22

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.13	0.14	0.16	0.17	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.20	0.22	0.24	0.26
Provision for Ln&Ls Losses/Net Losses	289.92	307.37	250.57	323.20	205.13
Ln&Ls Allowance/Total Loans & Leases	1.18	1.20	1.17	1.20	1.25
Ln&Ls Allowance/Net Ln&Ls Losses (X)	42.19	45.05	24.64	24.82	18.43
ALL/Nonaccrual Assets	593.13	712.30	637.13	783.86	552.91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	412.86	528.95	426.66	575.22	444.81
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.12	0.17	0.18	0.23
Recoveries/Avg Loans and Leases	0.05	0.04	0.05	0.05	0.06
Net Losses/Avg Loans and Leases	0.08	0.06	0.11	0.12	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	9.10	7.88	36.25	31.97	27.59
Earnings Coverage of Net Losses (X)	41.28	40.12	33.25	33.97	28.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.02	0.02	0.04	0.03	0.05
RE Loans Secured By 1-4 Family	0.04	0.03	0.05	0.04	0.06
Revolving	0.01	0.00	0.02	0.02	0.02
Closed-End	0.04	0.03	0.05	0.04	0.06
Commercial Real Estate Loans	0.01	0.01	0.03	0.02	0.03
Construction and Land Dev	0.01	0.00	0.02	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.01	0.00	0.02	0.02	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.10	0.12	0.29	0.26	0.35
Loans to Depository Institutions	2.39	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	0.71	0.67	0.82	0.85
Credit Card Loans	1.28	1.45	1.45	2.19	2.28
Agricultural Loans	0.00	0.00	0.00	0.00	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	0.31	0.21	0.29	0.49	0.31

## PERCENT OF LOANS AND LEASES

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

30-89 Days PD Loans and Leases	0.80	0.65	0.74	0.58	0.62
90+ Days PD Loans and Leases	0.08	0.06	0.07	0.06	0.08
Nonaccrual Loans and Leases	0.49	0.38	0.45	0.37	0.44
90+ Days PD and Nonaccrual Loans and Leases	0.62	0.48	0.56	0.46	0.56
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&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.80	0.65	0.74	0.58	0.62
90+ Days Past Due Assets	0.08	0.07	0.07	0.06	0.08
Nonaccrual Assets	0.49	0.38	0.45	0.37	0.45
30+ Days PD & Nonaccrual Assets	1.47	1.18	1.35	1.08	1.22

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.44	0.34	0.40	0.33	0.39
90+ PD & Nonaccrual Assets + OREO	0.54	0.42	0.48	0.41	0.50

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

Total Assets	0.45	0.36	0.42	0.36	0.43
Allowance for Loan & Lease Losses	54.31	43.11	51.14	42.50	48.83
Equity Cap + ALLL	4.89	4.09	4.60	3.95	4.60
Tier 1 Cap + ALLL	4.58	3.75	4.30	3.66	4.40
Loans & Leases + RE Acquired	0.63	0.52	0.59	0.51	0.62

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.76	0.59	0.68	0.51	0.53
- 90+ Days Past Due	0.07	0.05	0.06	0.05	0.06
- Nonaccrual	0.48	0.34	0.44	0.32	0.43
Coml & Indl - 30-89 Days PD	0.74	0.67	0.65	0.56	0.63
- 90+ Days Past Due	0.05	0.06	0.05	0.04	0.06
- Nonaccrual	0.52	0.48	0.47	0.52	0.60
Individuals - 30-89 Days PD	1.11	0.85	1.26	1.22	1.32
- 90+ Days Past Due	0.07	0.08	0.08	0.10	0.12
- Nonaccrual	0.19	0.19	0.20	0.20	0.22
Dep Inst Lns - 30-89 Days PD	0.00	5.56	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.88	0.27	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.12	0.16	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.07	0.03	0.06	0.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.39	0.31	0.33	0.30	0.29
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.02
- Nonaccrual	0.02	0.06	0.05	0.04	0.09
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.89	0.69	0.90	0.67	0.81
- 90+ Days Past Due	0.08	0.06	0.08	0.08	0.08
- Nonaccrual	0.35	0.33	0.33	0.31	0.33
Revolving - 30-89 Days PD	0.41	0.26	0.44	0.29	0.25
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.01
- Nonaccrual	0.10	0.07	0.08	0.06	0.07
Closed-End - 30-89 Days PD	0.84	0.77	0.86	0.75	0.83
- 90+ Days Past Due	0.08	0.06	0.08	0.08	0.08
- Nonaccrual	0.39	0.36	0.36	0.36	0.39
- Jr Lien 30-89 Days PD	0.06	0.05	0.06	0.05	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.03	0.03	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	0.64	0.44	0.52	0.37	0.33
- 90+ Days Past Due	0.05	0.03	0.03	0.03	0.03
- Nonaccrual	0.49	0.33	0.44	0.31	0.40
Const & Dev - 30-89 Days PD	0.68	0.35	0.53	0.30	0.27
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.01
- Nonaccrual	0.36	0.15	0.29	0.14	0.16
Multi family - 30-89 Days PD	0.16	0.09	0.14	0.07	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.03	0.05	0.03	0.03
Nonfarm Nres- 30-89 Days PD	0.52	0.43	0.44	0.34	0.30
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.04
- Nonaccrual	0.45	0.35	0.43	0.32	0.43
Farmland - 30-89 Days PD	0.34	0.37	0.28	0.12	0.22
- 90+ Days Past Due	0.01	0.02	0.00	0.00	0.01
- Nonaccrual	0.14	0.13	0.12	0.15	0.23
Credit Card - 30-89 Days PD	1.18	1.00	1.08	1.24	1.30
- 90+ Days Past Due	0.24	0.34	0.31	0.37	0.46
- Nonaccrual	0.00	0.01	0.01	0.01	0.00



## CAPITAL RATIOS

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Tier 1 Leverage Ratio	9.32	9.26	9.26	9.28	9.10
Tier 1 RBC Ratio	12.14	12.22	12.12	12.23	12.35
Total Risk-Based Capital Ratio	13.48	13.56	13.48	13.56	13.68
Tangible Tier 1 Leverage Ratio	9.28	9.21	9.21	9.23	9.02
Tangible Common Eq Cap/Tan Assets	8.04	7.77	7.93	7.82	7.96

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	16.08	16.70	15.95	16.43	15.40
Standby Letters of Credit	0.70	0.71	0.73	0.71	0.65
Commercial & Similar Letters of Credit	0.03	0.03	0.03	0.03	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	0.74	0.64	0.74	0.47	0.33
Interest Rate Contracts	0.72	0.62	0.72	0.45	0.31
Interest Rate Futures & Forward Contr	0.05	0.04	0.05	0.04	0.00
Written Options Contr (Int Rate)	0.08	0.06	0.06	0.03	0.02
Purchased Options Contr (Int Rate)	0.04	0.00	0.05	0.00	0.00
Interest Rate Swaps	0.10	0.11	0.14	0.11	0.12

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	22.96	24.09	23.72	25.19	23.99
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	99.16	98.77	99.15	98.68	99.19
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.84	1.23	0.85	1.32	0.81
Futures and Forwards	16.82	23.57	17.27	24.47	12.99
Written Options	35.45	32.14	31.35	31.24	32.08
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.67	29.65	30.59	28.72	29.26
Purchased Options	5.38	4.77	6.67	3.47	1.09
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.04	3.65	6.34	3.12	1.09
Swaps	29.03	34.93	31.67	36.42	45.00
Held for Trading	0.00	0.00	0.67	0.26	0.00
Interest Rate Contracts	0.00	0.00	0.67	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	100.00	100.00	99.33	99.32	100.00
Interest Rate Contracts	97.95	97.96	88.10	87.33	86.49
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.84	1.23	0.85	1.31	0.81
Deriv Contr (Excl Fut & FX LE 14 Days)	61.61	64.77	65.37	65.99	67.36
One Year or Less	17.63	27.01	26.03	27.29	13.95
Over 1 Year to 5 Years	30.00	30.66	33.24	30.62	35.44
Over 5 Years	2.08	2.37	2.03	2.46	4.45
Gross Negative Fair Value (Abs Val)	0.34	0.73	0.44	0.70	0.96
Gross Positive Fair Value	0.36	0.46	0.41	0.33	0.28
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

03/31/2007

03/31/2006

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	21.70	29.97	27.62	27.62	20.00
Ins Under Assets(L/H)/Tot Ins Und Ast	78.30	70.03	72.38	72.38	80.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.44	0.52	0.56	0.54	0.48
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	64.44	73.72	62.27	65.14	77.78
Other Prem Inc/Total Prem Inc	35.56	26.28	37.73	34.86	22.22
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)	44.02	40.46	49.29	21.96	2.77
Ins Net Inc (L/H)/Equity (L/H)	22.97	1.27	7.02	0.88	10.36
Insur Ben, Losses, Exp/Insur Premiums	42.58	109.75	93.22	63.50	70.56
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.50	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	1.51	0.00	1.68	2.57
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	8.89	9.26	7.24	6.87

## BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
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## FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.10	0.00	0.00
Cost: Interest-Bearing Deposits	3.08	3.01	3.66	1.87	0.62

## NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	0.47	2.71	1.90
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A

## GROWTH RATES:

Net Loans and Leases	11.54	2.43	-14.81	-1.43	-25.11
Total Selected Assets	14.95	-5.79	-4.96	-13.75	-28.15
Deposits	16.45	74.41	-2.22	-7.99	-33.13

PROFITABILITY:	PEER GROUP 04				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	10.14	12.10	11.36	12.29	11.83
Bank Net Inc/Avg Eq Inv in Banks	11.07	13.34	12.60	13.37	12.75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.75	3.46	3.86	2.48	2.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.27	10.54	9.85	10.31	9.42
Bank Net Income/Parent Net Income	108.60	108.19	109.22	106.53	93.90
Nonbank Net Income/Parent Net Income	0.37	0.33	0.32	0.23	0.26
Sub BHCs Net Inc/Parent Net Income	91.24	96.75	87.83	87.27	81.19
LEVERAGE:					
Total Liabilities/Equity	19.42	18.45	18.45	20.10	17.60
Total Debt/Equity Capital	1.48	1.67	1.44	1.58	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.02	17.03	16.89	16.54	15.57
Tot Debt+Lns Guaranteed for Affl/Equity	1.69	1.95	1.65	1.92	2.20
Total Debt/Eq Cap - Exc Over Fair Value	1.50	1.69	1.46	1.60	1.99
Long-Term Debt/Equity Capital	0.53	0.73	0.55	0.61	0.86
Short-Term Debt/Equity Capital	0.37	0.28	0.28	0.30	0.37
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.11	0.19	0.15	0.25	0.23
Long-Term Debt/Consolidated LT Debt	1.42	1.25	1.45	1.12	1.89
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.82	111.50	111.36	110.52	109.66
Total Investment in Subs/Equity	111.59	112.32	112.21	111.33	110.67
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.11	97.90	97.95	97.39	97.30
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.64	98.58	98.58	98.04	98.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.97	0.86	0.95	0.78	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.20	2.45	3.04	2.34	2.70
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	97.66	100.62	106.04	103.82	115.54
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	101.73	100.10	107.46	110.99	114.91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.02	96.48	102.52	106.51	114.68
Pretax Oper Inc + Int Exp/Int Expense	2524.79	2221.31	5762.27	6328.86	4784.04
Div + Int From Subs/Int Exp + Div	143.43	153.18	158.13	156.79	173.41
Fees+Other Inc From Subs/Sal + Oth Exp	5.45	6.11	5.56	8.03	10.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	30.14	27.13	32.40	74.60	57.44
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.28	-0.29	0.07	0.18	0.02
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.71	0.00	0.08	0.00	0.00
Total	0.71	0.00	0.08	0.05	0.03
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	0.33	0.40	0.39	0.41	0.69
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				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	77.18	74.96	90.98	81.66	77.83
Dividends Paid/Net Income	27.65	22.58	29.09	25.01	26.36
Net Income - Dividends/Avg Equity	7.06	9.46	8.05	9.12	8.73
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	102.99	105.23	129.12	116.87	124.17
Dividends From Nonbank Subs	0.29	0.19	0.40	0.30	0.26
Dividends From Subsidiary BHCs	0.52	0.08	0.90	1.30	2.51
Dividends From All Subsidiaries	114.80	116.36	156.32	151.92	140.56
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.70	29.69	38.96	33.69	35.40
Interest Income From Bank Subs	0.35	0.24	0.38	0.19	0.14
Mgt & Service Fees From Bank Subs	0.64	0.80	0.79	1.14	1.69
Other Income From Bank Subs	0.05	0.04	0.06	0.07	0.08
Operating Income From Bank Subs	37.63	34.88	44.21	38.64	41.28
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	53.37	47.90	59.72	53.99	58.27
Interest Income From Nonbank Subs	0.83	0.92	1.02	1.17	2.31
Mgt & Serv Fees From Nonbank Subs	0.22	0.06	0.51	1.03	0.25
Other Income From Nonbank Subs	0.00	0.02	1.57	0.06	0.50
Operating Inc From Nonbank Subs	63.73	62.50	95.65	82.61	79.94
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	18.80	35.50	31.55	24.82	25.42
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	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	19.82	35.79	31.76	25.05	31.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.49	58.63	68.17	65.46	64.18
Interest Income From Bank Subs	3.99	3.06	1.95	1.16	0.57
Mgt & Serv Fees From Bank Subs	1.75	1.85	1.32	2.33	2.70
Other Income From Bank Subs	0.27	0.24	0.10	0.18	0.18
Operating Income From Bank Subs	72.31	74.25	80.01	78.01	76.88
Dividends From Nonbank Subs	1.05	0.34	0.42	0.59	0.26
Interest Income From Nonbank Subs	0.03	0.06	0.04	0.04	0.07
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	4.16	3.17	1.24	2.54	1.83
Dividends From Subsidiary BHCs	0.20	0.13	0.83	0.69	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	0.61	0.38	1.21	0.88	3.24
Loans and Adv From Subs/ST Debt	645.17	980.00	701.83	948.85	526.55
Loans and Adv From Subs/Total Debt	450.71	319.69	370.21	301.37	214.16

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									413
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.58	2.46	2.69	3.10	3.50	4.09	4.58	4.87	413
+ Non-interest Income	0.90	0.25	0.34	0.55	0.86	1.19	1.57	1.95	413
- Overhead Expense	3.05	1.88	2.15	2.61	3.02	3.51	3.99	4.52	413
- Provision for Losses	0.12	0.00	0.00	0.04	0.10	0.19	0.33	0.49	413
+ Securities Gains (Losses)	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.08	413
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.06	413
= Pretax Net Oper Income (TE)	1.36	0.22	0.48	0.93	1.38	1.79	2.20	2.48	413
Net Operating Income	0.93	0.09	0.32	0.61	0.92	1.21	1.62	1.96	413
Net Income	0.93	0.09	0.32	0.61	0.92	1.21	1.62	1.96	413
Net Income (Sub S Adjusted)	0.95	0.24	0.39	0.69	0.92	1.22	1.48	1.72	81
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	7.15	5.87	6.13	6.59	7.11	7.66	8.25	8.62	413
Interest Expense	3.30	2.23	2.50	2.89	3.34	3.68	4.03	4.20	413
Net Interest Income (TE)	3.84	2.61	2.85	3.33	3.78	4.36	4.89	5.39	413
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.07	-0.07	-0.02	0.00	0.03	0.11	0.31	0.58	413
Earnings Coverage of Net Losses (X)	41.28	-293.36	-89.49	2.10	15.34	68.47	213.90	599.29	395
Ln&Ls Allowance/Total Loans & Leases	1.18	0.72	0.85	1.01	1.16	1.36	1.56	1.72	413
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.02	0.05	0.20	0.44	0.90	1.60	2.37	413
30-89 Days Past Due Loans and Leases	0.80	0.09	0.13	0.30	0.63	1.16	2.07	2.68	413
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	23.19	-1.82	4.98	14.80	23.03	31.87	41.24	48.80	413
Net ST Noncore Funding Dependence	14.33	-6.47	0.49	6.99	14.57	21.18	27.90	33.00	413
Net Loans and Leases/Total Assets	70.73	46.04	54.38	63.85	72.02	77.75	82.28	86.63	413
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.31	6.63	7.23	8.15	9.16	10.37	11.87	13.01	413
Equity Capital/Total Assets	8.81	5.20	5.95	7.29	8.48	10.38	12.25	13.09	413
Net Loans&Ls/Equity Capital (X)	8.38	4.26	5.04	6.50	8.03	10.20	12.39	14.14	413
Cash Dividends/Net Income	27.67	0.00	0.00	0.00	28.36	49.67	75.24	98.83	396
Cash Dividends/Net Income (Sub S Adjusted)	17.32	-47.78	-29.65	-4.59	2.27	37.57	97.59	119.62	81
Retained Earnings/Avg Equity Cap	7.05	-4.35	0.45	3.59	6.67	10.51	14.82	17.36	413
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.36	0.00	0.00	0.00	0.00	0.00	2.83	8.93	413
Long-Term Debt/Equity Capital	0.52	0.00	0.00	0.00	0.00	0.00	3.32	11.99	413
Equity Investment in Subs/Equity Cap	110.81	83.06	91.65	97.94	107.16	123.39	141.81	156.26	413
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	101.73	-32.54	0.00	41.96	97.11	127.26	249.31	460.42	393

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.66	5.44	5.71	6.14	6.59	7.20	7.64	8.03	413
Less: Interest Expense	3.07	2.04	2.31	2.69	3.11	3.46	3.79	3.94	413
Equals: Net Interest Income (TE)	3.58	2.46	2.69	3.10	3.50	4.09	4.58	4.87	413
Plus: Non-Interest Income	0.90	0.25	0.34	0.55	0.86	1.19	1.57	1.95	413
Equals: Adj Operating Income (TE)	4.53	3.01	3.34	3.88	4.48	5.14	5.89	6.70	413
Less: Overhead Expense	3.05	1.88	2.15	2.61	3.02	3.51	3.99	4.52	413
Less: Provision for Loan and Lease Losses	0.12	0.00	0.00	0.04	0.10	0.19	0.33	0.49	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	-0.01	-0.00	0.00	0.00	0.00	0.02	0.08	413
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.02	0.06	413
Equals: Pretax Net Oper Inc (TE)	1.36	0.22	0.48	0.93	1.38	1.79	2.20	2.48	413
Less: Applicable Income Taxes (TE)	0.40	0.00	0.03	0.18	0.40	0.61	0.77	0.94	413
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	413
Equals: Net Operating Income	0.93	0.09	0.32	0.61	0.92	1.21	1.62	1.96	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	0.93	0.09	0.32	0.61	0.92	1.21	1.62	1.96	413
Memo: Net Income (Last Four Qtrs)	1.00	0.19	0.41	0.67	0.99	1.31	1.64	1.96	393
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	93.26	88.41	89.80	91.59	93.47	94.88	96.12	97.11	413
Avg Int-Bearing Funds / Avg Assets	79.89	66.67	69.97	75.84	80.60	84.04	87.11	88.63	413
Int Income (TE) / Avg Earning Assets	7.15	5.87	6.13	6.59	7.11	7.66	8.25	8.62	413
Int Expense / Avg Earning Assets	3.30	2.23	2.50	2.89	3.34	3.68	4.03	4.20	413
Net Int Inc (TE) / Avg Earn Assets	3.84	2.61	2.85	3.33	3.78	4.36	4.89	5.39	413
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.76	6.50	6.80	7.19	7.77	8.25	8.85	9.34	413
Interest-Bearing Bank Balances	4.75	0.00	0.00	2.61	4.39	6.15	12.04	20.15	372
Fed Funds Sold & Reverse Repos	5.16	3.89	4.77	5.05	5.17	5.30	5.57	5.81	362
Trading Assets	5.23	0.00	0.00	0.00	7.25	9.29	9.82	10.27	22
Total Earning Assets	7.04	5.80	6.02	6.46	6.99	7.57	8.18	8.51	413
Investment Securities (TE)	4.90	4.09	4.26	4.57	4.87	5.22	5.55	6.04	413
U.S. Treasury & Agency Sec (excl MBS)	4.61	3.47	3.83	4.19	4.58	5.00	5.46	5.99	398
Mortgage-Backed Securities	4.71	3.29	3.95	4.35	4.68	5.10	5.49	6.01	386
All Other Securities	5.78	3.47	3.86	4.84	5.69	6.51	8.06	10.46	394
Interest-Bearing Deposits	3.62	2.61	2.76	3.20	3.61	4.04	4.45	4.63	413
Time Deposits of \$100K or More	4.74	3.86	4.16	4.50	4.78	5.00	5.21	5.36	413
Time Deposits < \$100K	4.61	3.77	4.06	4.32	4.58	4.88	5.19	5.72	413
Other Domestic Deposits	2.39	1.16	1.42	1.73	2.36	3.00	3.52	3.96	413
Foreign Deposits	3.07	1.26	1.26	1.26	1.26	3.07	4.16	4.52	2
Fed Funds Purchased and Repos	4.39	1.39	2.67	3.86	4.52	5.09	5.53	5.84	347
Other Borrowed Funds & Trading Liab	4.92	3.02	3.66	4.40	4.91	5.33	6.14	7.49	387
All Interest-Bearing Funds	3.85	2.84	3.11	3.47	3.87	4.20	4.57	4.74	413

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.18	10.91	11.67	12.82	14.86	17.31	20.04	21.61	413
Avg Assets per Employee (\$000)	3623.24	2267.60	2489.84	2932.02	3391.03	4259.68	5585.09	6454.28	413

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.01	0.00	0.00	0.00	0.69	4.14	7.68	10.10	412
Overhead Exp / NII + Non-Int Income	69.08	49.90	55.43	61.69	68.52	75.83	84.36	90.41	413

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.05	1.88	2.15	2.61	3.02	3.51	3.99	4.52	413
Personnel Expense	1.73	1.07	1.19	1.44	1.70	2.00	2.31	2.55	413
Net Occupancy Expense	0.42	0.21	0.25	0.33	0.42	0.50	0.62	0.69	413
Other Operating Expenses	0.87	0.47	0.55	0.69	0.84	1.02	1.26	1.49	413
Overhead Less Non-Interest Income	2.09	1.23	1.41	1.74	2.08	2.45	2.85	3.07	413

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.58	48.73	52.95	59.99	67.21	75.02	83.46	90.29	413
Personnel Expense	38.46	26.61	29.74	34.29	38.08	42.53	47.53	51.87	413
Net Occupancy Expense	9.50	5.30	6.12	7.63	9.22	11.42	13.37	15.13	413
Other Operating Expenses	19.35	11.93	13.34	15.77	18.72	22.64	26.78	30.17	413
Total Non-Interest Income	19.63	7.04	9.11	13.32	19.29	25.46	31.40	36.92	413
Fiduciary Activities Income	1.28	0.00	0.00	0.00	0.00	2.34	5.99	10.20	413
Serv Charges on Deposit Accts - Domestic	6.87	1.72	2.50	4.10	6.51	9.46	12.53	13.88	413
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Investment Banking Fees & Commissions	0.56	0.00	0.00	0.00	0.30	1.08	1.94	3.38	413
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Net Servicing Fees	0.26	0.00	0.00	0.00	0.00	0.49	1.34	2.52	413
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Insurance Activities Revenue	0.43	0.00	0.00	0.00	0.02	0.29	2.18	6.64	413
Net Gain (Loss) - Sales Loans, OREO, Oth	1.27	-0.23	-0.01	0.00	0.41	1.98	4.71	9.91	413
Other Non-Interest Income	5.79	1.58	2.42	3.66	5.50	7.29	10.52	14.77	413
Overhead Less Non-Interest Income	47.05	27.09	31.35	38.10	47.14	55.46	65.10	73.80	413

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.55	0.00	0.16	14.01	26.16	33.16	36.61	38.47	400
Appl Inc Tax+TE/Pretax NOI+TE	30.45	0.03	5.89	27.56	33.94	37.21	39.92	43.64	400



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	55.46	32.07	37.43	47.26	56.04	64.49	70.55	74.56	413
Commercial and Industrial Loans	9.50	2.24	3.50	5.51	8.97	12.88	17.77	20.47	413
Loans to Individuals	2.74	0.24	0.36	0.96	2.18	4.16	6.66	10.68	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	0.10	1.38	4.35	8.96	413
Other Loans and Leases	0.72	0.00	0.00	0.08	0.39	1.18	2.33	3.35	413
Net Loans and Leases	70.73	46.04	54.38	63.85	72.02	77.75	82.28	86.63	413
Debt Securities Over 1 Year	13.93	1.89	4.07	7.84	12.86	19.77	27.22	31.90	413
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.00	0.00	0.26	1.11	2.76	413
Subtotal	85.74	71.76	78.32	82.65	86.03	89.24	91.61	92.81	413
Interest-Bearing Bank Balances	0.33	0.00	0.00	0.01	0.06	0.40	1.93	3.09	413
Federal Funds Sold & Reverse Repos	1.90	0.00	0.00	0.10	1.29	3.37	6.16	8.44	413
Debt Securities 1 Year or Less	2.67	0.07	0.19	0.79	2.15	4.10	6.81	9.72	413
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	413
Total Earning Assets	91.88	87.73	88.86	90.30	91.98	93.45	94.48	95.09	413
Non-Int Cash and Due From Dep Inst	2.24	1.08	1.30	1.69	2.16	2.72	3.51	4.27	413
Other Real Estate Owned	0.06	0.00	0.00	0.00	0.02	0.12	0.28	0.45	413
All Other Assets	5.76	3.06	3.55	4.37	5.56	7.08	8.54	9.48	413
MEMORANDA:									
Short-Term Investments	5.65	0.56	1.14	2.64	4.96	8.07	12.69	15.90	413
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.06	0.81	2.00	413
U.S. Agency Securities (excl MBS)	6.04	0.00	0.52	2.31	5.32	9.57	13.48	16.14	413
Municipal Securities	3.17	0.00	0.00	0.61	2.81	5.41	9.10	11.28	413
Mortgage-Backed Securities	5.53	0.00	0.03	1.05	3.98	8.82	15.44	20.54	413
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	413
Other Debt Securities	0.33	0.00	0.00	0.00	0.00	0.50	1.57	3.31	413
RE Loans Secured by 1-4 Family	17.07	3.62	5.55	9.31	16.51	24.05	31.09	36.44	413
Revolving	2.61	0.03	0.33	0.98	2.44	3.98	5.51	6.75	413
Closed-End, Sec by First Liens	12.60	1.63	3.02	5.54	12.02	18.39	25.03	30.69	413
Closed-End, Sec by Junior Liens	1.47	0.07	0.20	0.51	1.17	2.06	3.85	4.90	413
Commercial Real Estate Loans	35.00	14.38	17.21	23.87	34.33	45.43	53.83	59.84	413
Construction and Land Dev	11.29	1.59	2.72	5.02	9.13	16.27	25.90	31.76	413
Multifamily	1.65	0.03	0.19	0.57	1.25	2.54	4.40	6.41	413
Nonfarm Nonresidential	20.69	8.55	11.02	15.26	19.83	25.89	31.69	37.18	413
RE Loans Secured by Farmland	1.40	0.00	0.00	0.01	0.48	2.56	6.15	8.02	413
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.31	55.11	61.70	70.07	79.65	86.61	91.58	94.20	413
RE Loans Secured by 1-4 Family	24.51	5.24	7.58	13.56	23.50	34.17	44.88	55.73	413
Revolving	3.68	0.05	0.49	1.38	3.29	5.62	8.00	9.36	413
Closed-End	20.51	2.48	5.11	10.03	19.15	30.19	40.81	49.93	413
Commercial Real Estate Loans	49.19	22.48	28.21	37.75	48.06	62.06	70.32	75.15	413
Construction and Land Dev	15.63	2.35	3.81	7.54	13.05	22.52	33.70	40.84	413
Multifamily	2.31	0.03	0.30	0.86	1.78	3.40	5.99	8.82	413
Nonfarm Nonresidential	29.32	13.61	16.75	22.41	28.79	35.92	44.64	48.57	413
RE Loans Secured by Farmland	1.98	0.00	0.00	0.02	0.66	3.67	8.28	11.89	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	13.52	3.25	5.26	8.00	12.76	18.57	24.93	27.75	413
Loans to Individuals	3.96	0.33	0.53	1.35	3.07	5.87	9.67	15.69	413
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.15	0.44	0.77	413
Agricultural Loans	1.27	0.00	0.00	0.00	0.15	1.92	6.17	11.86	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	1.03	0.00	0.01	0.11	0.60	1.68	3.18	4.70	413

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.65	0.56	1.14	2.64	4.96	8.07	12.69	15.90	413
Liquid Assets	17.85	5.99	8.28	11.62	16.75	22.58	31.62	39.15	413
Investment Securities	17.56	3.47	6.21	10.89	16.15	24.01	32.19	40.24	413
Net Loans and Leases	70.73	46.04	54.38	63.85	72.02	77.75	82.28	86.63	413
Net Lns, Ls & Stdbly Ltrs of Credit	71.51	46.49	55.22	65.02	72.74	78.82	83.51	87.18	413
Core Deposits	62.75	41.64	48.84	56.61	63.76	69.34	74.28	78.25	413
Noncore Funding	26.07	11.15	14.19	20.16	24.71	32.13	40.37	47.08	413
Time Deposits of \$100K or More	15.84	6.23	7.49	10.74	15.04	20.64	25.97	31.73	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	1.77	0.00	0.00	0.00	1.13	3.23	6.21	7.67	413
Net Fed Funds Purchased (Sold)	-0.13	-7.94	-5.16	-2.03	-0.12	2.14	4.59	7.07	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	1.75	0.00	0.00	0.13	1.27	2.86	6.02	9.21	413
Earning Assets Repr in 1 Year	40.41	15.36	20.88	29.95	39.83	50.45	60.05	66.68	413
Int-Bearing Liab Repr in 1 Year	36.36	11.36	16.24	25.69	33.81	46.71	61.21	66.95	413
Long-Term Debt Repr in 1 Year	0.53	0.00	0.00	0.00	0.00	0.73	3.01	6.03	413
Net Assets Repriceable in 1 Year	2.61	-29.88	-22.57	-8.19	3.32	13.20	25.20	34.46	413
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.19	-1.82	4.98	14.80	23.03	31.87	41.24	48.80	413
Net ST Noncore Funding Dependence	14.33	-6.47	0.49	6.99	14.57	21.18	27.90	33.00	413
Short-Term Inv/ST Noncore Funding	37.05	2.25	5.19	12.76	29.62	53.38	94.77	137.37	413
Liq Asts-ST Noncore Fndg/Nonliq Asts	0.45	-24.30	-19.24	-9.91	-0.53	9.80	23.35	34.06	413
Net Loans and Leases/Total Deposits	88.41	60.07	67.04	79.62	88.95	98.02	106.11	110.94	413
Net Loans and Leases/Core Deposits	115.08	70.39	78.74	95.65	113.20	132.59	157.24	182.84	413
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.11	-1.86	-1.00	-0.17	0.00	0.04	0.23	0.45	207
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.72	-4.44	-3.00	-1.69	-0.54	0.00	1.26	3.39	408
Struct Notes Appr(Depr)/T1 Cap	-0.09	-0.75	-0.40	-0.16	-0.03	-0.00	0.01	0.03	184
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.46	0.00	0.00	0.00	0.00	9.41	34.16	60.72	412
Available-For-Sale Securities	93.53	37.53	65.63	90.54	99.98	100.00	100.00	100.00	412
U.S. Treasury Securities	0.69	0.00	0.00	0.00	0.00	0.43	5.01	11.71	412
U.S. Agency Securities (excl MBS)	38.96	0.00	4.28	18.62	35.45	57.69	78.55	88.59	412
Municipal Securities	18.32	0.00	0.00	4.78	19.05	29.62	44.01	53.12	412
Mortgage-Backed Securities	30.33	0.00	0.26	10.02	29.27	47.77	64.92	75.16	412
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	412
Other Debt Securities	1.94	0.00	0.00	0.00	0.00	3.33	9.64	16.53	412
Mutual Funds and Equity Securities	1.35	0.00	0.00	0.00	0.01	1.68	7.54	14.04	412
Debt Securities 1 Year or Less	17.38	0.46	1.46	6.81	14.79	25.17	42.97	58.75	412
Debt Securities 1 To 5 Years	34.54	3.80	9.42	19.90	35.17	47.81	59.81	69.56	412
Debt Securities Over 5 Years	42.43	2.21	6.25	22.01	42.66	61.53	79.06	89.24	412
Pledged Securities	53.61	6.98	14.72	33.45	54.33	74.13	88.91	92.90	412
Structured Notes, Fair Value	2.42	0.00	0.00	0.00	0.00	4.43	11.27	18.46	412

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.12	0.00	0.00	0.04	0.10	0.19	0.33	0.49	413
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.00	0.00	0.05	0.14	0.24	0.44	0.71	413
Provision for Ln&Ls Losses/Net Losses	289.92	-629.44	-339.28	0.00	118.44	379.39	1282.25	4080.00	395
Ln&Ls Allowance/Total Loans & Leases	1.18	0.72	0.85	1.01	1.16	1.36	1.56	1.72	413
Ln&Ls Allowance/Net Ln&Ls Losses (X)	42.18	1.62	2.65	7.27	16.02	48.92	162.24	356.29	315
ALLL/Nonaccrual Assets	593.12	59.18	77.16	161.98	304.84	725.86	2222.35	3650.49	401
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	412.86	50.30	69.97	123.67	244.55	522.97	1301.60	2530.31	407
Gross Ln&Ls Losses/Avg Loans & Leases	0.13	0.00	0.00	0.02	0.08	0.18	0.38	0.65	413
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.07	0.13	0.23	413
Net Losses/Avg Loans and Leases	0.07	-0.07	-0.02	0.00	0.03	0.11	0.31	0.58	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	9.09	0.00	0.51	2.67	6.41	12.42	24.51	53.94	394
Earnings Coverage of Net Losses (X)	41.28	-293.36	-89.49	2.10	15.34	68.47	213.90	599.29	395
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.02	-0.03	-0.01	0.00	0.00	0.03	0.12	0.24	413
RE Loans Secured By 1-4 Family	0.04	-0.02	-0.00	0.00	0.00	0.05	0.24	0.40	413
Revolving	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.32	399
Closed-End	0.04	-0.02	-0.00	0.00	0.00	0.04	0.25	0.44	412
Commercial Real Estate Loans	0.01	-0.02	-0.00	0.00	0.00	0.00	0.11	0.23	413
Construction and Land Dev	0.00	-0.01	0.00	0.00	0.00	0.00	0.02	0.20	413
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
Nonfarm Nonresidential	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.24	413
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	327
Commercial and Industrial Loans	0.10	-0.40	-0.12	-0.01	0.00	0.17	0.58	1.47	413
Loans to Depository Institutions	2.38	0.00	0.00	0.00	0.00	0.00	0.00	6.09	17
Loans to Individuals	0.74	0.05	0.09	0.25	0.54	1.00	2.13	2.81	287
Credit Card Loans	1.28	-1.25	-0.31	0.00	0.64	2.28	4.57	6.76	161
Agricultural Loans	-0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.05	284
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.30	-0.09	0.00	0.00	0.00	0.00	2.10	7.63	387

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.80	0.09	0.13	0.30	0.63	1.16	2.07	2.68	413
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.02	0.14	0.36	0.67	413
Nonaccrual Loans and Leases	0.48	0.01	0.03	0.14	0.35	0.67	1.48	2.19	413
90+ Days PD and Nonaccrual Loans and Leases	0.61	0.03	0.06	0.21	0.44	0.92	1.70	2.37	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	0.03	413
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	0.80	0.09	0.13	0.30	0.63	1.16	2.07	2.68	413
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.02	0.14	0.36	0.67	413
Nonaccrual Assets	0.48	0.01	0.03	0.14	0.35	0.67	1.48	2.19	413
30+ Days PD & Nonaccrual Assets	1.46	0.22	0.32	0.63	1.23	2.13	3.27	4.49	413
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.44	0.01	0.04	0.14	0.32	0.63	1.30	1.73	413
90+ PD & Nonaccrual Assets + OREO	0.53	0.02	0.06	0.18	0.42	0.74	1.49	1.97	413
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.44	0.01	0.04	0.14	0.34	0.68	1.22	1.80	413
Allowance for Loan & Lease Losses	54.31	2.92	5.65	17.82	41.74	83.91	139.68	185.37	413
Equity Cap + ALLL	4.89	0.17	0.45	1.45	3.66	7.15	13.94	20.57	413
Tier 1 Cap + ALLL	4.58	0.20	0.49	1.45	3.39	6.84	13.43	18.31	413
Loans & Leases + RE Acquired	0.62	0.03	0.06	0.21	0.48	0.99	1.62	2.44	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	0.75	0.02	0.09	0.25	0.57	1.12	2.08	2.85	413
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.12	0.33	0.65	413
	- Nonaccrual	0.48	0.00	0.01	0.08	0.32	0.70	1.46	2.18	413
Coml & Indl	- 30-89 Days PD	0.74	0.00	0.00	0.13	0.59	1.27	2.24	3.49	413
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.27	0.62	413
	- Nonaccrual	0.52	0.00	0.00	0.02	0.25	0.85	1.95	3.47	413
Individuals	- 30-89 Days PD	1.11	0.00	0.05	0.33	0.94	1.65	2.53	3.16	413
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.12	0.34	0.57	413
	- Nonaccrual	0.19	0.00	0.00	0.00	0.08	0.33	0.70	1.36	413
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
	- Nonaccrual	1.87	0.00	0.00	0.00	0.00	0.00	0.00	4.79	17
Agricultural	- 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.02	0.77	1.52	284
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	284
	- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.31	1.14	284
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.00	0.12	2.75	6.94	387
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.41	387
	- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.82	387
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.88	0.00	0.05	0.27	0.75	1.33	2.03	2.82	413
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.13	0.37	0.63	413
	- Nonaccrual	0.34	0.00	0.00	0.04	0.24	0.59	1.07	1.95	413
Revolving	- 30-89 Days PD	0.41	0.00	0.00	0.00	0.20	0.75	1.57	2.67	399
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.34	399
	- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.18	0.49	0.89	399
Closed-End	- 30-89 Days PD	0.83	0.00	0.00	0.22	0.72	1.43	2.21	2.96	412
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.14	0.39	0.63	412
	- Nonaccrual	0.39	0.00	0.00	0.01	0.26	0.65	1.25	2.38	412
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.02	0.10	0.23	0.37	412
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	412
	- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.05	0.17	0.37	412
Commercial RE	- 30-89 Days PD	0.64	0.00	0.00	0.09	0.39	1.08	2.21	3.32	413
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.32	0.77	413
	- Nonaccrual	0.48	0.00	0.00	0.02	0.28	0.80	1.86	2.79	413
Const & Dev	- 30-89 Days PD	0.68	0.00	0.00	0.00	0.19	1.18	3.05	4.91	413
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.57	413
	- Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.48	2.10	3.51	413
Multifamily	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.00	0.88	4.42	393
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	393
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.18	1.31	393
Nonfarm Nres-	- 30-89 Days PD	0.52	0.00	0.00	0.01	0.29	0.88	2.02	2.84	413
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.34	0.53	413
	- Nonaccrual	0.44	0.00	0.00	0.00	0.15	0.77	1.89	2.62	413
Farmland	- 30-89 Days PD	0.33	0.00	0.00	0.00	0.00	0.48	1.82	3.72	327
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.33	327
	- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.90	2.54	327
Credit Card	- 30-89 Days PD	1.17	0.00	0.00	0.00	0.74	1.73	4.63	10.15	161
	- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.00	0.47	1.06	2.07	161
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	161

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.31	6.63	7.23	8.15	9.16	10.37	11.87	13.01	413
Tier 1 RBC Ratio	12.14	8.08	8.97	10.14	11.66	13.73	16.93	18.61	413
Total Risk-Based Capital Ratio	13.47	10.30	10.56	11.46	12.81	15.06	18.13	19.80	413
Tangible Tier 1 Leverage Ratio	9.27	6.62	7.23	8.12	9.11	10.31	11.84	13.01	413
Tangible Common Eq Cap/Tan Assets	8.04	4.48	5.32	6.53	7.86	9.56	11.45	12.68	413
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	16.08	6.72	9.00	11.90	15.14	19.80	25.88	29.98	413
Standby Letters of Credit	0.70	0.00	0.00	0.17	0.51	1.08	1.78	2.36	413
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.64	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	0.79	4.24	10.07	413
Interest Rate Contracts	0.72	0.00	0.00	0.00	0.00	0.70	4.24	10.07	413
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.92	413
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.59	1.44	413
Purchased Options Contr (Int Rate)	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.93	413
Interest Rate Swaps	0.10	0.00	0.00	0.00	0.00	0.00	0.54	3.44	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	22.95	10.82	13.71	17.09	21.66	28.22	35.84	42.20	413



INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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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	21.69	0.00	0.00	0.00	0.00	4.22	91.22	100.00	12
Ins Under Assets(L/H)/Tot Ins Und Ast	78.30	0.00	0.00	43.87	100.00	100.00	100.00	100.00	12
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	0.43	0.00	0.00	0.00	0.02	0.29	2.18	6.64	413
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	228
Credit Rel Prem Inc/Tot Prem Inc	64.44	0.00	0.00	0.00	100.00	100.00	100.00	100.00	11
Other Prem Inc/Total Prem Inc	35.55	0.00	0.00	0.00	0.00	93.36	100.00	100.00	11
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)	44.02	14.03	14.03	14.03	15.27	39.08	80.24	93.97	4
Ins Net Inc (L/H)/Equity (L/H)	22.97	2.09	2.09	3.09	4.88	6.25	30.11	95.05	9
Insur Ben, Losses, Exp/Insur Premiums	42.58	-400.00	-360.00	0.00	63.56	128.75	163.63	181.44	11
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
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	0.21	10.04	16.89	21.61	24.09	413
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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
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FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Cost: Interest-Bearing Deposits	3.07	1.26	1.26	1.26	1.26	3.07	4.16	4.52	2
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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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
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GROWTH RATES:									
Net Loans and Leases	11.54	-100.00	-100.00	-100.00	-13.55	18.37	239.84	422.38	34
Total Selected Assets	14.94	-100.00	-100.00	-40.00	0.00	20.38	221.36	484.21	48
Deposits	16.44	-32.83	-32.83	-32.83	-32.83	16.44	46.01	55.86	2





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.17	0.00	0.00	40.71	90.18	104.65	150.12	296.07	255
Dividends Paid/Net Income	27.64	0.00	0.00	0.00	28.36	49.69	75.24	98.83	396
Net Income - Dividends/Avg Equity	7.06	-4.35	0.45	3.63	6.67	10.51	14.82	17.36	413
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	102.98	0.00	0.00	40.72	100.05	150.82	248.61	392.66	267
Dividends From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.00	1.94	4.31	267
Dividends From Subsidiary BHCs	0.52	0.00	0.00	0.00	0.00	0.00	0.00	68.65	267
Dividends From All Subsidiaries	114.80	0.00	0.00	81.07	104.25	156.60	276.11	418.54	267
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.69	0.00	0.00	0.00	28.34	58.77	86.83	147.61	371
Interest Income From Bank Subs	0.34	0.00	0.00	0.00	0.00	0.18	2.36	5.93	371
Mgt & Service Fees From Bank Subs	0.63	0.00	0.00	0.00	0.00	0.00	3.90	20.18	371
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.08	2.49	371
Operating Income From Bank Subs	37.62	0.00	0.00	0.64	34.52	67.22	102.10	174.17	371
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	53.37	0.00	0.00	0.00	100.00	100.00	100.00	137.59	135
Interest Income From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.00	0.00	37.80	135
Mgt & Serv Fees From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	0.00	9.12	135
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	135
Operating Inc From Nonbank Subs	63.73	0.00	0.00	0.00	100.00	100.00	127.04	215.82	135
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	18.80	0.00	0.00	0.00	0.00	39.48	65.56	101.91	43
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Operating Income From Sub BHCs	19.82	0.00	0.00	0.00	0.91	39.76	65.56	101.91	43
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.49	0.00	0.00	0.00	85.13	99.01	100.00	100.00	373
Interest Income From Bank Subs	3.99	0.00	0.00	0.00	0.00	0.50	26.81	79.34	373
Mgt & Serv Fees From Bank Subs	1.75	0.00	0.00	0.00	0.00	0.00	9.59	43.38	373
Other Income From Bank Subs	0.26	0.00	0.00	0.00	0.00	0.00	0.69	10.30	373
Operating Income From Bank Subs	72.30	0.00	0.00	42.51	97.48	100.00	100.00	100.00	373
Dividends From Nonbank Subs	1.04	0.00	0.00	0.00	0.00	0.10	3.25	40.75	373
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	2.15	373
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	373
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	373
Operating Inc From Nonbank Subs	4.15	0.00	0.00	0.00	0.00	1.11	25.75	97.57	373
Dividends From Subsidiary BHCs	0.19	0.00	0.00	0.00	0.00	0.00	0.00	31.97	373
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	373
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	373
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	373
Operating Income From Sub BHCs	0.60	0.00	0.00	0.00	0.00	0.00	0.00	58.53	373
Loans and Adv From Subs/ST Debt	645.16	0.00	0.00	0.00	206.20	629.38	1662.40	6185.64	58
Loans and Adv From Subs/Total Debt	450.70	0.00	0.00	0.00	154.65	606.25	1610.86	4780.23	116

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2351993	951, 179	ABINGTON MUTUAL HOLDING COMPAN	JENKINTOWN, PA	
3109904	667, 204	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	962, 042	ACNB CORPORATION	GETTYSBURG, PA	
1208933	509, 107	ALBANK CORPORATION	CHICAGO, IL	
2067007	751, 033	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	906, 481	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	630, 721	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3047154	950, 430	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
3123638	629, 881	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	575, 806	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	803, 688	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	666, 078	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	608, 341	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	600, 480	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
2772990	919, 135	AMERI - NATIONAL CORPORATION	OVERLAND PARK, KS	
3192773	583, 155	AMERICA BANCSHARES, INC.	SANTA ANA, CA	Moved from Peer 5
1133781	531, 581	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	680, 408	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	546, 239	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	815, 410	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	504, 571	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
3416376	661, 359	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	787, 544	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	574, 648	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	607, 911	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	891, 559	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	859, 428	AMES NATIONAL CORPORATION	AMES, IA	
2710796	560, 245	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	827, 088	APPALACHIAN BANCSHARES, INC.	ELLI JAY, GA	
3196584	587, 177	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	661, 840	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	903, 511	ATBANCORP	DUBUQUE, IA	
3264812	781, 078	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	643, 622	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	797, 185	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1082209	719, 784	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1135002	595, 271	BANCTENN CORP.	KINGSPORT, TN	
3192997	647, 418	BANK HOLDINGS, THE	RENO, NV	New Y-9C/BHCPR reporter
1202762	714, 024	BANK IOWA CORPORATION	WEST DES MOINES, IA	
3229473	995, 032	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
1030040	579, 106	BANK OF COMMERCE HOLDINGS	REDDING, CA	
2796624	938, 739	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1247455	538, 696	BANKFIRST CAPITAL CORPORATION	MACON, MS	New Y-9C/BHCPR reporter
3320978	601, 862	BANKFIVE, MHC	FALL RIVER, MA	
1201363	795, 302	BANKMANAGERS CORP.	MILWAUKEE, WI	
3202832	953, 766	BANTERRA CORP	ELDORADO, IL	
1115385	827, 266	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	740, 695	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
2325891	828, 899	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	851, 164	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	626, 488	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	

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2391243	552, 807	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2333654	891, 595	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
2728157	991, 407	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1823345	709, 905	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	610, 010	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	739, 864	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3141650	984, 801	BNC BANCORP	THOMASVILLE, NC	
1248162	701, 248	BNCCORP, INC.	BISMARCK, ND	
2935142	726, 634	BOU BANCORP, INC.	OGDEN, UT	
3244113	866, 412	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	590, 071	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	731, 260	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	502, 451	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	Moved from Peer 5
1140994	810, 922	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
2183493	729, 365	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	793, 510	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	570, 749	CAMERON BANCSHARES, INC.	CAMERON, LA	
3019964	588, 499	CAPITAL BANCORP, INC.	NASHVILLE, TN	
1127294	569, 761	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	836, 296	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	826, 328	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1860863	662, 412	CBX CORPORATION	CARROLLTON, IL	
1053496	602, 048	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2856498	925, 969	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2746049	565, 767	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	563, 633	CENTRAL BANCORPORATION	PROVO, UT	
1203899	627, 272	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	868, 476	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	522, 444	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	812, 584	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	593, 421	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	836, 052	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	750, 171	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1139532	990, 408	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
2244545	601, 389	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1050909	975, 420	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1207132	527, 239	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	508, 947	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	Moved from Peer 5
1118368	566, 368	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	643, 606	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1097566	708, 111	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1081079	875, 587	CITRUS & CHEMICAL BANCORPORATI	BARTOW, FL	
1055007	887, 953	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
1493832	893, 172	CIVITAS BANKGROUP, INC.	FRANKLIN, TN	
3153242	688, 732	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	631, 089	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	833, 098	CNB CORPORATION	CONWAY, SC	
1118340	792, 104	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3155769	834, 054	COAST FINANCIAL HOLDINGS, INC	BRADENTON, FL	
2809560	653, 105	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	572, 702	CODORUS VALLEY BANCORP, INC.	YORK, PA	

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2146359	545, 992	COLOEAST BANKSHARES, INC.	LAMAR, CO	New Y-9C/BHCPR reporter
1118229	561, 295	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
2467689	955, 158	COMMERCE BANCSHARES CORP.	WORCESTER, MA	Moved from Peer 3
1099382	509, 565	COMMERCIAL HOLDING COMPANY	PARIS, TN	Moved from Peer 5
1118948	647, 294	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	751, 342	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	532, 691	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1070765	590, 268	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	811, 118	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	567, 532	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	740, 949	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	520, 922	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1099766	765, 661	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3395668	552, 094	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	571, 808	COMMUNITY VALLEY BANCORP	CHICO, CA	
2241937	865, 225	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	897, 506	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	805, 429	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	751, 561	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1885307	728, 279	CTB FINANCIAL CORPORATION	RUSTON, LA	
2242523	692, 199	D. L. EVANS BANCORP	BURLEY, ID	
1493720	663, 369	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	689, 283	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	822, 031	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	553, 827	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	588, 957	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1127913	667, 316	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	776, 188	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	510, 020	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	632, 409	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2626691	860, 988	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
2686659	615, 935	ECB BANCORP, INC.	ENGELHARD, NC	
2461016	994, 954	ENTERPRISE BANCORP, INC.	LOWELL, MA	
1125777	658, 946	EXCEL BANK CORPORATION	MINNEAPOLIS, MN	
1076619	556, 078	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	558, 544	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	681, 414	FALCON BANCSHARES INCORPORATED	LAREDO, TX	New Y-9C/BHCPR reporter
1134630	731, 535	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	535, 354	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	803, 303	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1076600	508, 392	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3104860	684, 859	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	625, 386	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	602, 946	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	727, 679	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	520, 742	FIDELITY COMPANY	DUBUQUE, IA	
2858773	564, 241	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1201859	610, 892	FINA BANCORP, INC.	VALPARAISO, IN	
1988646	866, 320	FIRST BANCORP, INC.	LEBANON, VA	
1206715	743, 272	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	612, 550	FIRST BRECKENRIDGE BANCSHARES,	IRVINGTON, KY	

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1247428	800, 962	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	903, 814	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1246533	753, 430	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	850, 763	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	947, 890	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	981, 031	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	949, 935	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1983977	544, 794	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2337401	550, 438	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3407598	903, 293	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3446346	837, 225	FIRST CORBIN BANCORP, INC.	CORBIN, KY	New Y-9C/BHCPR reporter
1404687	650, 977	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	794, 051	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	559, 484	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	544, 668	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	842, 386	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1134078	968, 852	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	523, 800	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	673, 426	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	975, 377	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2624398	739, 661	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1076123	524, 219	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	846, 695	FIRST NATIONAL SECURITY COMPAN	DEQUEEN, AR	
2880626	693, 973	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1048894	973, 489	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1119383	513, 127	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
2521509	919, 916	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	728, 909	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	560, 963	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	705, 710	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	756, 779	FIRST STATE FINANCIAL CORPORAT	EASTPOINTE, MI	
1100813	760, 917	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	760, 415	FIRST TRUST CORPORATION	NEW ORLEANS, LA	Name change from FIRSTRUST CORPORATION
1081716	543, 390	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	877, 000	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	592, 650	FIRST YORK BAN CORP.	YORK, NE	
1108707	638, 768	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3367106	949, 312	FLORENCE BANCORP, MHC	FLORENCE, MA	
3053146	557, 258	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3047743	614, 987	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	613, 786	FNB BANCORP, INC.	NEWTOWN, PA	
1130696	997, 621	FNB FINANCIAL SERVICES CORPORA	GREENSBORO, NC	Moved from Peer 3
1137453	662, 831	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	637, 358	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	797, 649	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3444717	740, 763	GORHAM BANCORP, MHC	GORHAM, ME	
3180640	904, 829	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	736, 702	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	975, 890	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
2849799	557, 360	GREENVILLE FIRST BANCSHARES	GREENVILLE, SC	
3309889	533, 186	GSB, MHC	GREENFIELD, MA	

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1862036	590, 609	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3001156	502, 608	GULFSTREAM BANCSHARES, INC.	STUART, FL	Moved from Peer 5
2860057	686, 437	GWINNETT COMMERCIAL GROUP, INC	LAWRENCEVILLE, GA	
3228702	511, 024	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	Name change from HAMPDEN BANCORP, MHC
3012554	501, 735	HAMPTON ROADS BANCSHARES, INC.	NORFOLK, VA	Moved from Peer 5
1843062	526, 426	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	763, 728	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	730, 754	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	721, 412	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	864, 812	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	578, 934	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	733, 661	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	648, 669	HIGHLANDS BANCSHARES, INC.	ABINGDON, VA	
1052378	870, 674	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	865, 110	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	702, 283	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	554, 960	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	741, 483	IBT BANCORP, INC.	IRWIN, PA	
1401118	928, 039	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	898, 649	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	633, 261	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	861, 661	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	528, 502	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	New Y-9C/BHCPR reporter
1100000	573, 886	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2944144	780, 000	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	
2634490	931, 795	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
1137958	835, 234	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	688, 673	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1245228	672, 125	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	618, 937	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	598, 698	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	692, 711	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	641, 899	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	660, 727	LAKE MICHIGAN FINANCIAL CORP	HOLLAND, MI	
2128917	867, 067	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	606, 420	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	541, 081	LCNB CORP.	LEBANON, OH	
2352226	707, 556	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	908, 248	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	593, 123	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	890, 497	LINCOLN BANCORP	PLAINFIELD, IN	
1097173	595, 834	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1071669	852, 841	LNB BANCORP INC.	LORAIN, OH	
1103766	927, 602	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
1076002	985, 483	LSB BANCSHARES, INC.	LEXINGTON, NC	
3019674	559, 808	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	831, 137	LSB FINANCIAL	LACONIA, NH	
2052777	572, 017	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	757, 000	MACHIAS BANCORP, MHC	MACHIAS, ME	
1139363	596, 029	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	800, 464	MARATHON BANKING CORPORATION	ASTORIA, NY	

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1823608	634, 169	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	666, 599	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	721, 814	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	551, 578	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	828, 181	MASSBANK CORP.	READING, MA	
1128769	748, 038	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	908, 848	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2217503	538, 514	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1133455	845, 777	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	787, 767	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1086654	814, 660	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	517, 403	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
2803719	985, 518	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	Moved from Peer 3
1205053	747, 399	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1126354	966, 164	MINNEHAHA BANSHARES, INC.	SI OUX FALLS, SD	Moved from Peer 3
1210299	751, 621	MONROE BANCORP	BLOOMINGTON, IN	
1138919	725, 454	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	918, 392	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	931, 267	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	888, 400	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	725, 371	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	643, 872	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	561, 742	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	570, 755	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	598, 197	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1139925	881, 915	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	547, 362	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
3207659	582, 216	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	549, 315	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	661, 125	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1827893	544, 610	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	500, 988	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	594, 968	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
2845175	660, 027	NORTH BAY BANCORP	NAPA, CA	
1029334	906, 744	NORTH VALLEY BANCORP	REDDING, CA	
2324111	562, 194	NORTHEAST BANCORP	LEWISTON, ME	
1210589	688, 303	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	556, 806	NORTHFIELD MHC	NORTHFIELD, VT	
3025385	911, 165	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
2582827	678, 729	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	613, 217	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2578718	531, 384	NORTHWEST SUBURBAN BANCORP, IN	MOUNT PROSPECT, IL	
2835475	820, 752	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	575, 131	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	688, 634	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	512, 651	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	769, 331	OHIO VALLEY BANC CORP.	GALLIPOLIS, OH	
1200311	650, 898	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	843, 252	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	756, 667	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	727, 481	OMNI BANCSHARES, INC.	METAIRIE, LA	



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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
2868071	770, 799	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	688, 690	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	678, 614	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	821, 998	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1249383	511, 972	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	561, 752	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2762973	890, 076	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	563, 495	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	732, 030	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	New Y-9C/BHCPR reporter
1117213	552, 684	PALM BANCORP	PALMERTON, PA	
1205932	505, 760	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	New Y-9C/BHCPR reporter
3021800	756, 673	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
3247468	790, 374	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	643, 415	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	510, 986	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	615, 444	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	724, 149	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	New Y-9C/BHCPR reporter
1117688	586, 591	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	582, 722	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	844, 249	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	878, 312	PEOPLES BANCORP	LYNDEN, WA	
2818245	837, 754	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1132298	923, 802	PEOPLES BANCTRUST COMPANY, INC	SELMA, AL	
1133174	986, 763	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1057702	590, 238	PEOPLES, INC.	COLORADO SPRINGS, CO	
1081314	585, 777	PERSONS BANKING CO., INC.	LITHONIA, GA	
1108163	659, 361	PLAINS BANCORP, INC.	DIMMITT, TX	
2511014	557, 944	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3223855	779, 876	PONKAPOAG BANCORP, MHC	CANTON, MA	
2291389	542, 785	PRAIRIE FINANCIAL CORPORATION	BRIDGEVIEW, IL	
1826047	915, 796	PREMIER COMMUNITY BANKSHARES,	WINCHESTER, VA	
2007647	550, 525	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2625489	562, 283	PSB BANCORP, INC.	PHILADELPHIA, PA	
3176607	504, 808	PSB GROUP, INC.	MADISON HEIGHTS, MI	Moved from Peer 5
1118434	618, 905	QNB CORP.	QUAKERTOWN, PA	
1130904	667, 967	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	907, 354	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	813, 549	RCB CORPORATION	SACRAMENTO, CA	
2743235	546, 443	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
2787118	958, 563	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	795, 521	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
2114938	782, 266	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	778, 856	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	599, 212	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	548, 886	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	629, 276	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	580, 212	SABINE BANCSHARES, INC.	MANY, LA	New Y-9C/BHCPR reporter
2603928	676, 980	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	878, 606	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	760, 609	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	848, 292	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
1107308	559,918	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	538,098	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1200348	868,062	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
3438079	595,611	SEE TRUST	MIAMI, FL	
2429838	960,350	SHORE BANCSHARES, INC.	EASTON, MD	
3438097	551,084	SKAGIT STATE BANCORP	BURLINGTON, WA	
1820700	608,969	SLADE'S FERRY BANCORP	SOMERSET, MA	
2810285	795,381	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	586,362	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	909,641	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	578,348	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	540,220	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	537,425	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2169871	556,017	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
3073779	502,049	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	Moved from Peer 5
1063552	523,744	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1097771	824,028	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2327541	642,447	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	809,047	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
2526764	608,595	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	810,311	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	759,493	TEAM FINANCIAL, INC.	PAOLA, KS	
2916169	669,174	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1142242	587,637	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	613,042	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	617,801	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	571,434	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	683,032	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	783,329	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	744,541	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	583,448	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1080139	664,253	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	667,962	UFS BANCORP	WHITINSVILLE, MA	
1115424	553,111	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1135516	760,473	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	628,979	UNITED BANCORPORATION	OSSEO, WI	New Y-9C/BHCPR reporter
1136009	553,781	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	639,442	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	605,995	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3125098	793,515	UNITED HERITAGE BANKSHARES OF	ORLANDO, FL	
3015975	760,860	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	660,672	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	681,606	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	577,057	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	830,892	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2012315	945,000	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2721596	548,117	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	637,586	WARREN BANCORP, INC.	WARREN, MI	
2406174	816,630	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	614,331	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	846,834	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	

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3122051	638,704	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	607,953	WGNB CORP.	CARROLLTON, GA	
1048670	764,003	WILBER CORPORATION, THE	ONEONTA, NY	
1399671	748,412	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	696,998	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 413 bank holding companies.