

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	416	413	405	413	400
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.44	3.58	3.61	3.74	3.81
+ Non-interest Income	0.88	0.90	0.92	0.92	0.96
- Overhead Expense	3.01	3.05	3.05	3.04	3.05
- Provision for Losses	0.22	0.13	0.20	0.16	0.17
+ Securities Gains (Losses)	0.03	0.00	0.00	0.00	0.00
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.16	1.36	1.31	1.48	1.61
Net Operating Income	0.82	0.94	0.91	1.01	1.10
Net Income	0.82	0.94	0.92	1.01	1.10
Net Income (Sub S Adjusted)	0.89	0.95	0.92	0.97	1.07
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.76	7.15	7.24	7.01	6.24
Interest Expense	3.06	3.31	3.36	2.99	2.15
Net Interest Income (TE)	3.71	3.85	3.88	4.02	4.11
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.08	0.17	0.11	0.12
Earnings Coverage of Net Losses (X)	20.51	42.61	22.80	33.23	33.97
Ln&Ls Allowance/Total Loans & Leases	1.19	1.18	1.18	1.17	1.20
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.32	0.59	1.01	0.54	0.47
30-89 Days Past Due Loans and Leases	1.11	0.80	1.00	0.74	0.58
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	27.42	22.77	25.37	24.16	23.08
Net ST Noncore Funding Dependence	17.63	14.13	16.73	15.01	12.07
Net Loans and Leases/Total Assets	72.09	70.73	72.17	70.75	69.58
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.10	9.32	9.20	9.27	9.28
Equity Capital/Total Assets	8.75	8.81	8.79	8.72	8.55
Net Loans&Ls/Equity Capital (X)	8.60	8.39	8.58	8.51	8.49
Cash Dividends/Net Income	30.90	27.84	34.77	29.09	25.17
Cash Dividends/Net Income (Sub S Adjusted)	21.82	17.57	27.13	27.93	20.82
Retained Earnings/Avg Equity Cap	5.68	7.01	6.24	7.97	9.09
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.56	0.37	0.41	0.28	0.30
Long-Term Debt/Equity Capital	0.52	0.53	0.44	0.55	0.61
Equity Investment in Subs/Equity Cap	113.10	110.82	112.54	111.37	110.52
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.58	101.69	117.15	107.85	110.99

PERCENT OF AVERAGE ASSETS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	6.27	6.66	6.74	6.52	5.79
Less: Interest Expense	2.84	3.08	3.13	2.79	2.00
Equals: Net Interest Income (TE)	3.44	3.58	3.61	3.74	3.81
Plus: Non-Interest Income	0.88	0.90	0.92	0.92	0.96
Equals: Adj Operating Income (TE)	4.36	4.53	4.57	4.71	4.83
Less: Overhead Expense	3.01	3.05	3.05	3.04	3.05
Less: Provision for Loan and Lease Losses	0.22	0.13	0.20	0.16	0.17
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.00	0.00	0.00	0.00
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.16	1.36	1.31	1.48	1.61
Less: Applicable Income Taxes (TE)	0.32	0.40	0.37	0.44	0.49
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.82	0.94	0.91	1.01	1.10
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.82	0.94	0.92	1.01	1.10
Memo: Net Income (Last Four Qtrs)	0.88	1.00	0.92	1.02	1.10
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.97	93.30	93.14	93.16	93.04
Avg Int-Bearing Funds / Avg Assets	80.64	79.94	80.04	79.43	78.55
Int Income (TE) / Avg Earning Assets	6.76	7.15	7.24	7.01	6.24
Int Expense / Avg Earning Assets	3.06	3.31	3.36	2.99	2.15
Net Int Inc (TE) / Avg Earn Assets	3.71	3.85	3.88	4.02	4.11
YIELD OR COST:					
Total Loans and Leases (TE)	7.21	7.76	7.83	7.66	6.89
Interest-Bearing Bank Balances	3.49	4.71	5.56	4.99	3.36
Fed Funds Sold & Reverse Repos	3.16	5.16	5.05	4.92	3.22
Trading Assets	3.87	4.75	3.87	2.38	1.61
Total Earning Assets	6.66	7.05	7.14	6.90	6.14
Investment Securities (TE)	5.16	4.92	5.05	4.65	4.17
U. S. Treasury & Agency Sec (excl MBS)	5.54	4.61	4.79	4.12	3.40
Mortgage-Backed Securities	4.68	4.71	4.72	4.51	4.08
All Other Securities	5.82	5.81	6.30	6.22	6.15
Interest-Bearing Deposits	3.36	3.62	3.69	3.24	2.27
Time Deposits of \$100K or More	4.58	4.74	4.74	4.29	3.19
Time Deposits < \$100K	4.52	4.62	4.74	4.16	3.09
Other Domestic Deposits	1.86	2.40	2.42	2.13	1.40
Foreign Deposits	2.23	3.08	2.05	3.66	1.87
Fed Funds Purchased and Repos	3.10	4.39	4.42	4.25	2.75
Other Borrowed Funds & Trading Liab	4.28	4.91	4.84	4.69	4.00
All Interest-Bearing Funds	3.51	3.85	3.91	3.50	2.55

PEER GROUP 04

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	16	15	59	57	56
Avg Assets per Employee (\$000)	3,829	3,622	3,609	3,461	3,403
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.11	2.03	2.43	2.04	1.80
Overhead Exp / NII + Non-Int Income	70.78	69.10	68.54	66.59	64.31
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.01	3.05	3.05	3.04	3.05
Personnel Expense	1.70	1.73	1.70	1.71	1.70
Net Occupancy Expense	0.43	0.43	0.42	0.42	0.43
Other Operating Expenses	0.87	0.87	0.90	0.89	0.89
Overhead Less Non-Interest Income	2.08	2.09	2.08	2.07	2.03
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.35	67.59	67.05	65.19	63.00
Personnel Expense	39.13	38.47	37.45	36.70	35.35
Net Occupancy Expense	9.86	9.51	9.34	9.01	8.80
Other Operating Expenses	20.06	19.34	19.94	19.16	18.49
Total Non-Interest Income	19.84	19.68	19.91	19.44	19.63
Fiduciary Activities Income	1.16	1.28	1.21	1.15	1.09
Serv Charges on Deposit Accts - Domestic	7.15	6.88	7.40	7.17	7.23
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.62	0.57	0.68	0.50	0.46
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.27	0.27	0.28	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.44	0.44	0.49	0.56	0.54
Net Gain (Loss) - Sales Loans, OREO, Oth	1.32	1.31	1.24	1.36	1.49
Other Non-Interest Income	6.07	5.84	5.96	5.59	5.57
Overhead Less Non-Interest Income	48.91	47.00	46.44	44.94	42.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	20.96	22.69	21.17	23.14	25.71
Appl Inc Tax+TE/Pretax NOI+TE	29.21	30.42	29.11	30.18	31.33

PERCENT OF TOTAL ASSETS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	56.80	55.47	56.67	55.42	53.83
Commercial and Industrial Loans	9.86	9.50	9.75	9.53	9.39
Loans to Individuals	2.55	2.75	2.66	2.85	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.88	0.90	0.97	0.90	0.82
Other Loans and Leases	0.74	0.72	0.78	0.74	0.81
Net Loans and Leases	72.09	70.73	72.17	70.75	69.58
Debt Securities Over 1 Year	14.03	13.96	13.67	14.41	15.88
Mutual Funds and Equity Securities	0.22	0.22	0.20	0.19	0.18
Subtotal	87.07	85.76	86.81	86.15	86.52
Interest-Bearing Bank Balances	0.49	0.34	0.30	0.28	0.30
Federal Funds Sold & Reverse Repos	1.35	1.91	1.02	1.43	1.25
Debt Securities 1 Year or Less	1.95	2.68	2.41	2.81	2.61
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.62	91.89	91.37	91.50	91.50
Non-Int Cash and Due From Dep Inst	2.25	2.24	2.45	2.57	2.87
Other Real Estate Owned	0.18	0.07	0.13	0.06	0.06
All Other Assets	6.03	5.77	6.07	5.83	5.53
MEMORANDA:					
Short-Term Investments	4.28	5.66	4.24	5.15	4.79
U.S. Treasury Securities	0.06	0.13	0.07	0.16	0.15
U.S. Agency Securities (excl MBS)	4.11	6.04	4.98	6.34	6.86
Municipal Securities	3.32	3.19	3.29	3.06	2.99
Mortgage-Backed Securities	6.79	5.54	5.98	5.68	6.14
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.32	0.34	0.32	0.35	0.43
RE Loans Secured by 1-4 Family	16.53	17.07	17.06	17.52	16.98
Revolving	2.63	2.62	2.62	2.67	2.76
Closed-End, Sec by First Liens	12.11	12.61	12.55	12.98	12.60
Closed-End, Sec by Junior Liens	1.41	1.47	1.51	1.49	1.22
Commercial Real Estate Loans	36.73	35.00	35.93	34.72	33.96
Construction and Land Dev	12.13	11.30	11.80	11.16	10.37
Multifamily	1.76	1.65	1.70	1.63	1.59
Nonfarm Nonresidential	21.14	20.70	20.86	20.64	20.57
RE Loans Secured by Farmland	1.54	1.40	1.59	1.35	1.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.34	78.32	78.26	78.17	77.46
RE Loans Secured by 1-4 Family	23.25	24.51	23.96	25.14	24.91
Revolving	3.61	3.68	3.59	3.75	3.96
Closed-End	19.36	20.51	20.09	21.05	20.61
Commercial Real Estate Loans	50.22	49.19	49.30	48.65	48.28
Construction and Land Dev	16.38	15.64	15.99	15.37	14.45
Multifamily	2.45	2.32	2.37	2.29	2.26
Nonfarm Nonresidential	29.26	29.33	28.85	29.14	29.51
RE Loans Secured by Farmland	2.17	1.98	2.22	1.91	1.73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.71	13.52	13.55	13.46	13.55
Loans to Individuals	3.68	3.97	3.80	4.10	4.59
Credit Card Loans	0.08	0.09	0.09	0.09	0.09
Agricultural Loans	1.25	1.28	1.37	1.28	1.18
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.04	1.03	1.09	1.05	1.19

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	4.28	5.66	4.24	5.15	4.79
Liquid Assets	16.01	17.84	16.07	17.82	19.18
Investment Securities	16.82	17.59	16.95	18.12	19.41
Net Loans and Leases	72.09	70.73	72.17	70.75	69.58
Net Lns, Ls & Stdby Ltrs of Credit	72.86	71.51	72.97	71.57	70.38
Core Deposits	60.25	63.13	62.03	62.36	64.09
Noncore Funding	28.62	25.70	26.70	26.50	25.11
Time Deposits of \$100K or More	15.33	15.52	14.90	16.04	14.41
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.07	1.77	2.10	1.87	1.82
Net Fed Funds Purchased (Sold)	0.78	-0.13	1.14	0.43	0.61
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.06	1.74	2.17	1.98	2.10
Earning Assets Repr in 1 Year	39.37	40.42	39.90	40.51	41.58
Int-Bearing Liab Repr in 1 Year	35.77	36.37	35.12	35.52	29.69
Long-Term Debt Repr in 1 Year	0.50	0.54	0.45	0.54	0.43
Net Assets Repriceable in 1 Year	2.09	2.62	3.29	3.73	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.42	22.77	25.37	24.16	23.08
Net ST Noncore Funding Dependence	17.63	14.13	16.73	15.01	12.07
Short-Term Inv/ST Noncore Funding	25.95	37.25	26.40	32.80	37.20
Liq Asts- ST Noncore Fndg/Nonliq Asts	-3.70	0.62	-2.80	0.23	5.63
Net Loans and Leases/Total Deposits	92.27	88.41	91.87	88.88	87.82
Net Loans and Leases/Core Deposits	122.39	114.20	118.22	116.08	111.20
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.34	-0.12	0.08	-0.16	-0.34
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.77	-0.73	0.47	-1.22	-2.29
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.10	0.02	-0.14	-0.30
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.58	6.43	5.65	6.90	7.01
Available-For-Sale Securities	94.42	93.57	94.35	93.10	92.81
U. S. Treasury Securities	0.35	0.69	0.42	0.91	0.88
U. S. Agency Securities (excl MBS)	28.40	38.87	33.04	39.89	40.85
Municipal Securities	19.85	18.38	19.41	17.39	15.78
Mortgage-Backed Securities	39.59	30.36	34.85	30.07	30.15
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	1.98	1.94	1.80	2.00	2.28
Mutual Funds and Equity Securities	1.47	1.36	1.29	1.15	0.96
Debt Securities 1 Year or Less	13.13	17.38	16.30	17.51	16.16
Debt Securities 1 To 5 Years	26.27	34.57	28.73	36.73	39.67
Debt Securities Over 5 Years	55.28	42.38	49.42	40.11	38.61
Pledged Securities	56.70	53.60	55.59	53.09	52.57
Structured Notes, Fair Value	0.83	2.42	1.49	2.50	2.82

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.22	0.13	0.20	0.16	0.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.30	0.17	0.27	0.22	0.24
Provision for Ln&Ls Losses/Net Losses	297.74	292.33	200.49	251.69	323.20
Ln&Ls Allowance/Total Loans & Leases	1.19	1.18	1.18	1.17	1.20
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.46	42.74	15.35	24.64	24.82
ALL/Nonaccrual Assets	289.68	592.88	298.28	637.35	783.86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	198.64	413.00	216.24	426.13	575.22
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.13	0.22	0.17	0.18
Recoveries/Avg Loans and Leases	0.04	0.05	0.05	0.05	0.05
Net Losses/Avg Loans and Leases	0.17	0.08	0.17	0.11	0.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.93	9.03	38.60	36.25	31.97
Earnings Coverage of Net Losses (X)	20.51	42.61	22.80	33.23	33.97
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.02	0.08	0.04	0.03
RE Loans Secured By 1-4 Family	0.09	0.04	0.08	0.05	0.04
Revolving	0.02	0.01	0.04	0.02	0.02
Closed-End	0.09	0.04	0.08	0.05	0.04
Commercial Real Estate Loans	0.10	0.01	0.08	0.03	0.02
Construction and Land Dev	0.14	0.01	0.08	0.02	0.01
Multifamily	0.00	0.00	0.01	0.00	0.00
Nonfarm Nonresidential	0.03	0.01	0.04	0.02	0.02
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	0.20	0.11	0.29	0.30	0.26
Loans to Depository Institutions	0.00	2.39	0.00	0.00	0.00
Loans to Individuals	0.88	0.73	0.75	0.67	0.82
Credit Card Loans	1.58	1.28	1.58	1.45	2.19
Agricultural Loans	0.00	0.00	0.00	0.00	0.00
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.47	0.32	0.53	0.29	0.49

PERCENT OF LOANS AND LEASES	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
30-89 Days PD Loans and Leases	1.11	0.80	1.00	0.74	0.58
90+ Days PD Loans and Leases	0.12	0.08	0.11	0.07	0.06
Nonaccrual Loans and Leases	1.08	0.49	0.84	0.45	0.37
90+ Days PD and Nonaccrual Loans and Leases	1.25	0.62	1.00	0.56	0.46
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	1.11	0.80	1.00	0.74	0.58
90+ Days Past Due Assets	0.12	0.08	0.11	0.07	0.06
Nonaccrual Assets	1.08	0.49	0.84	0.45	0.37
30+ Days PD & Nonaccrual Assets	2.42	1.47	2.05	1.35	1.08
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.91	0.44	0.73	0.40	0.33
90+ PD & Nonaccrual Assets + OREO	1.14	0.54	0.90	0.49	0.41
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.03	0.45	0.79	0.43	0.36
Allowance for Loan & Lease Losses	116.38	54.37	91.15	51.39	42.50
Equity Cap + ALLL	11.11	4.89	8.57	4.62	3.95
Tier 1 Cap + ALLL	10.59	4.58	8.12	4.32	3.66
Loans & Leases + RE Acquired	1.39	0.63	1.07	0.59	0.51

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

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.11	0.76	0.99	0.68	0.51
- 90+ Days Past Due	0.11	0.07	0.10	0.06	0.05
- Nonaccrual	1.22	0.48	0.90	0.45	0.32
Coml & Indl - 30-89 Days PD	0.98	0.74	0.83	0.65	0.56
- 90+ Days Past Due	0.08	0.05	0.06	0.05	0.04
- Nonaccrual	0.60	0.52	0.56	0.47	0.52
Individuals - 30-89 Days PD	1.29	1.11	1.49	1.26	1.22
- 90+ Days Past Due	0.08	0.07	0.08	0.08	0.10
- Nonaccrual	0.25	0.19	0.23	0.20	0.20
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	1.88	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.16	0.12	0.09	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.05	0.02	0.03	0.06
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.44	0.39	0.31	0.33	0.30
- 90+ Days Past Due	0.02	0.01	0.02	0.01	0.01
- Nonaccrual	0.03	0.02	0.05	0.05	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.20	0.89	1.18	0.90	0.67
- 90+ Days Past Due	0.09	0.08	0.10	0.08	0.08
- Nonaccrual	0.65	0.35	0.50	0.33	0.31
Revolving - 30-89 Days PD	0.48	0.41	0.59	0.44	0.29
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.01
- Nonaccrual	0.24	0.10	0.15	0.08	0.06
Closed-End - 30-89 Days PD	1.16	0.84	1.13	0.86	0.75
- 90+ Days Past Due	0.10	0.08	0.10	0.08	0.08
- Nonaccrual	0.70	0.39	0.55	0.36	0.36
- Jr Lien 30-89 Days PD	0.08	0.06	0.07	0.06	0.05
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.06	0.03	0.05	0.03	0.03
Commercial RE - 30-89 Days PD	1.08	0.64	0.83	0.52	0.37
- 90+ Days Past Due	0.10	0.05	0.09	0.03	0.03
- Nonaccrual	1.38	0.49	1.02	0.44	0.31
Const & Dev - 30-89 Days PD	1.23	0.68	1.00	0.53	0.30
- 90+ Days Past Due	0.08	0.02	0.07	0.01	0.01
- Nonaccrual	2.21	0.38	1.51	0.30	0.14
Multifamily - 30-89 Days PD	0.15	0.16	0.27	0.14	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.35	0.04	0.20	0.05	0.03
Nonfarm Nres- 30-89 Days PD	0.68	0.52	0.63	0.44	0.34
- 90+ Days Past Due	0.05	0.04	0.07	0.03	0.03
- Nonaccrual	0.66	0.44	0.55	0.43	0.32
Farmland - 30-89 Days PD	0.48	0.34	0.36	0.28	0.12
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.00
- Nonaccrual	0.13	0.15	0.16	0.12	0.15
Credit Card - 30-89 Days PD	1.23	1.18	1.19	1.08	1.24
- 90+ Days Past Due	0.31	0.24	0.33	0.31	0.37
- Nonaccrual	0.01	0.00	0.00	0.01	0.01

CAPITAL RATIOS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	9.10	9.32	9.20	9.27	9.28
Tier 1 RBC Ratio	11.58	12.14	11.75	12.13	12.24
Total Risk-Based Capital Ratio	12.86	13.48	13.02	13.49	13.56
Tangible Tier 1 Leverage Ratio	9.06	9.28	9.15	9.22	9.23
Tangible Common Eq Cap/Tan Assets	7.92	8.04	7.94	7.92	7.82
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.09	16.08	15.21	15.95	16.43
Standby Letters of Credit	0.68	0.70	0.70	0.73	0.71
Commercial & Similar Letters of Credit	0.02	0.03	0.03	0.03	0.03
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	0.60	0.74	0.55	0.74	0.47
Interest Rate Contracts	0.58	0.72	0.54	0.72	0.45
Interest Rate Futures & Forward Contr	0.06	0.05	0.04	0.05	0.04
Written Options Contr (Int Rate)	0.11	0.08	0.07	0.06	0.03
Purchased Options Contr (Int Rate)	0.00	0.04	0.01	0.05	0.00
Interest Rate Swaps	0.10	0.10	0.08	0.14	0.11
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	21.24	22.94	22.11	23.72	25.19

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	99.44	99.16	99.37	99.15	98.68
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.28	0.84	0.35	0.85	1.32
Futures and Forwards	17.31	16.79	17.40	17.27	24.47
Written Options	38.51	35.45	38.77	31.35	31.24
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	37.01	34.67	37.89	30.59	28.72
Purchased Options	3.63	5.38	4.64	6.67	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	3.61	5.04	4.58	6.34	3.12
Swaps	29.33	29.05	27.68	31.67	36.42
Held for Trading	1.21	0.00	1.24	0.67	0.26
Interest Rate Contracts	1.21	0.00	1.24	0.67	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	98.79	100.00	98.76	99.33	99.32
Interest Rate Contracts	96.58	97.95	87.84	88.10	87.33
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.28	0.84	0.35	0.85	1.31
Deriv Contr (Excl Fut & FX LE 14 Days)	58.88	61.60	59.31	65.37	65.99
One Year or Less	21.15	17.60	19.62	26.03	27.29
Over 1 Year to 5 Years	21.36	30.03	25.43	33.24	30.62
Over 5 Years	3.90	2.08	3.10	2.03	2.46
Gross Negative Fair Value (Abs Val)	0.78	0.34	0.46	0.44	0.70
Gross Positive Fair Value	0.57	0.36	0.40	0.41	0.33
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	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	20.20	21.70	21.75	27.62	27.62
Ins Under Assets(L/H)/Tot Ins Und Ast	79.80	78.30	78.25	72.38	72.38
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	0.44	0.49	0.56	0.54
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	62.08	64.44	62.11	62.27	65.14
Other Prem Inc/Total Prem Inc	37.92	35.56	37.89	37.73	34.86
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)	132.29	44.02	7.32	49.29	21.96
Ins Net Inc (L/H)/Equity (L/H)	29.09	22.97	10.53	7.02	0.88
Insur Ben, Losses, Exp/Insur Premiums	77.38	42.58	88.59	93.22	63.50
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.50
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	1.68
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.69	9.26	9.63	9.26	7.24
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.10	0.00
Cost: Interest-Bearing Deposits	2.23	3.08	2.05	3.66	1.87
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	0.78	N/A	N/A	0.47	2.71
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-29.97	11.54	-39.29	-14.81	-1.43
Total Selected Assets	-22.41	14.95	-33.06	-4.96	-13.75
Deposits	-25.07	16.45	-9.71	-2.22	-7.99

PROFITABILITY:	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	8.65	10.10	9.81	11.29	12.29
Bank Net Inc/Avg Eq Inv in Banks	9.54	11.10	10.65	12.56	13.37
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.93	4.75	4.27	3.97	2.54
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.01	10.30	11.10	9.84	10.31
Bank Net Income/Parent Net Income	112.26	108.88	110.01	109.14	106.53
Nonbank Net Income/Parent Net Income	0.45	0.37	0.39	0.32	0.24
Sub BHCs Net Inc/Parent Net Income	97.92	91.05	87.79	87.75	87.27
LEVERAGE:					
Total Liabilities/Equity	18.02	19.42	20.28	18.45	20.10
Total Debt/Equity Capital	1.72	1.48	1.38	1.43	1.58
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.78	16.02	16.57	16.87	16.52
Tot Debt+Lns Guaranteed for Affl/Equity	1.91	1.69	1.59	1.64	1.92
Total Debt/Equ Cap - Exc Over Fair Value	1.74	1.50	1.41	1.45	1.60
Long-Term Debt/Equity Capital	0.52	0.53	0.44	0.55	0.61
Short-Term Debt/Equity Capital	0.56	0.37	0.41	0.28	0.30
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.12	0.11	0.12	0.15	0.25
Long-Term Debt/Consolidated LT Debt	0.93	1.42	1.09	1.44	1.12
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.10	110.82	112.54	111.37	110.52
Total Investment in Subs/Equity	113.70	111.59	113.23	112.21	111.33
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.46	98.13	98.87	97.98	97.38
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.87	98.66	99.36	98.59	98.02
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.43	0.98	1.19	0.94	0.78
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	5.33	3.20	3.65	3.02	2.34
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	105.96	97.61	111.44	106.73	103.82
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.58	101.69	117.15	107.85	110.99
Adj Cash Fl /Op Exp+Repaid LT Debt+Div	79.32	95.02	98.99	102.79	106.51
Pretax Oper Inc + Int Exp/Int Expense	3032.97	2524.79	4446.30	5804.77	6328.86
Div + Int From Subs/Int Exp + Div	164.27	143.46	164.11	159.10	156.82
Fees+Other Inc From Subs/Sal + Oth Exp	3.89	5.27	5.16	5.54	8.03
Net Inc/Curr Port of LT Debt+Pfd Div(X)	33.77	30.14	75.63	32.40	74.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.55	-0.28	-0.17	0.07	0.18
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.57	1.75	2.07	0.66	0.00
Total	0.57	1.75	2.07	0.66	0.05
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	0.24	0.32	0.30	0.36	0.40
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				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	68.00	77.18	85.98	90.77	81.66
Dividends Paid/Net Income	30.98	27.81	34.99	29.18	25.01
Net Income - Dividends/Avg Equity	5.69	7.04	6.21	7.98	9.12
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	116.25	102.99	145.60	130.16	116.87
Dividends From Nonbank Subs	0.30	0.29	0.49	0.46	0.33
Dividends From Subsidiary BHCs	0.00	0.52	1.01	0.89	1.30
Dividends From All Subsidiaries	124.15	114.80	169.78	156.93	151.96
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	40.65	31.93	50.48	39.11	33.69
Interest Income From Bank Subs	0.14	0.36	0.34	0.37	0.19
Mgt & Service Fees From Bank Subs	0.64	0.64	0.77	0.81	1.14
Other Income From Bank Subs	0.03	0.05	0.04	0.06	0.07
Operating Income From Bank Subs	45.01	37.34	60.83	44.40	38.64
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	61.77	53.73	69.90	59.89	54.68
Interest Income From Nonbank Subs	0.00	0.82	0.37	0.75	1.16
Mgt & Serv Fees From Nonbank Subs	0.00	0.22	0.09	0.34	1.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.54	0.06
Operating Inc From Nonbank Subs	64.49	64.01	81.77	89.02	83.07
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	31.21	19.34	27.98	31.36	24.82
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	31.22	20.38	29.19	31.57	25.05
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	60.38	56.86	70.09	65.06	65.46
Interest Income From Bank Subs	2.07	4.23	1.52	1.95	1.16
Mgt & Serv Fees From Bank Subs	1.38	1.75	1.11	1.32	2.33
Other Income From Bank Subs	0.07	0.23	0.08	0.10	0.18
Operating Income From Bank Subs	73.62	72.67	80.60	80.29	78.01
Dividends From Nonbank Subs	1.78	1.05	0.64	0.44	0.59
Interest Income From Nonbank Subs	0.02	0.03	0.01	0.04	0.04
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	3.17	4.16	1.39	1.25	2.55
Dividends From Subsidiary BHCs	0.03	0.20	0.68	0.83	0.69
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	0.03	0.44	0.82	1.21	0.88
Loans and Adv From Subs/ST Debt	512.53	645.17	628.82	701.83	948.85
Loans and Adv From Subs/Total Debt	407.63	450.71	462.16	370.59	301.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									416
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.43	2.44	2.62	3.04	3.40	3.86	4.31	4.57	416
+ Non-interest Income	0.88	0.21	0.32	0.55	0.82	1.17	1.61	2.06	416
- Overhead Expense	3.01	1.85	2.19	2.58	2.96	3.42	3.94	4.31	416
- Provision for Losses	0.21	0.00	0.03	0.08	0.17	0.30	0.53	0.78	416
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.03	0.13	0.22	416
+ Other Tax Equiv Adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.04	416
= Pretax Net Oper Income (TE)	1.16	-0.11	0.21	0.68	1.18	1.63	2.04	2.32	416
Net Operating Income	0.81	-0.12	0.12	0.48	0.79	1.13	1.47	1.81	416
Net Income	0.81	-0.12	0.12	0.48	0.79	1.13	1.50	1.84	416
Net Income (Sub S Adjusted)	0.88	-0.05	0.32	0.62	0.86	1.20	1.39	1.51	91
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.75	5.83	6.07	6.38	6.74	7.08	7.50	7.92	416
Interest Expense	3.05	1.95	2.19	2.64	3.06	3.45	3.83	4.03	416
Net Interest Income (TE)	3.70	2.56	2.77	3.27	3.66	4.13	4.69	5.00	416
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.16	-0.01	-0.00	0.01	0.08	0.23	0.56	1.03	416
Earnings Coverage of Net Losses (X)	20.51	-253.76	-21.54	2.56	11.57	32.32	106.44	258.72	401
Ln&Ls Allowance/Total Loans & Leases	1.19	0.71	0.82	0.98	1.15	1.37	1.66	1.98	416
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.32	0.06	0.19	0.42	0.95	1.94	3.64	5.24	416
30-89 Days Past Due Loans and Leases	1.11	0.11	0.21	0.46	0.90	1.53	2.79	3.91	416
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	27.41	4.37	9.57	18.43	26.97	36.13	45.66	52.87	416
Net ST Noncore Funding Dependence	17.62	-0.23	4.28	10.19	16.94	25.00	32.44	40.29	416
Net Loans and Leases/Total Assets	72.09	50.13	55.81	65.82	72.71	80.05	85.05	87.50	416
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.09	6.31	6.95	7.97	8.90	10.17	11.56	12.98	416
Equity Capital/Total Assets	8.75	5.26	5.84	7.22	8.50	10.27	11.97	13.35	416
Net Loans&Ls/Equity Capital (X)	8.60	4.54	5.34	6.48	8.29	10.36	12.97	14.95	416
Cash Dividends/Net Income	30.89	0.00	0.00	0.00	29.75	55.76	90.22	115.09	393
Cash Dividends/Net Income (Sub S Adjusted)	21.81	-47.36	-32.08	0.00	8.17	48.52	101.00	143.12	91
Retained Earnings/Avg Equity Cap	5.68	-4.74	-1.26	2.59	5.38	9.02	12.34	14.97	416
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.56	0.00	0.00	0.00	0.00	0.00	4.17	11.81	416
Long-Term Debt/Equity Capital	0.51	0.00	0.00	0.00	0.00	0.00	3.07	11.73	416
Equity Investment in Subs/Equity Cap	113.09	89.57	94.28	98.82	108.58	124.77	146.24	161.52	416
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.57	-52.15	-4.73	25.89	96.49	123.53	266.74	464.05	403

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.27	5.39	5.62	5.91	6.28	6.59	6.97	7.33	416
Less: Interest Expense	2.83	1.83	2.03	2.44	2.84	3.23	3.58	3.78	416
Equals: Net Interest Income (TE)	3.43	2.44	2.62	3.04	3.40	3.86	4.31	4.57	416
Plus: Non-Interest Income	0.88	0.21	0.32	0.55	0.82	1.17	1.61	2.06	416
Equals: Adj Operating Income (TE)	4.36	2.81	3.20	3.74	4.31	4.90	5.58	6.28	416
Less: Overhead Expense	3.01	1.85	2.19	2.58	2.96	3.42	3.94	4.31	416
Less: Provision for Loan and Lease Losses	0.21	0.00	0.03	0.08	0.17	0.30	0.53	0.78	416
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.03	0.13	0.22	416
Plus: Other Tax Equiv Adjustments	0.00	-0.02	0.00	0.00	0.00	0.00	0.02	0.04	416
Equals: Pretax Net Oper Inc (TE)	1.16	-0.11	0.21	0.68	1.18	1.63	2.04	2.32	416
Less: Applicable Income Taxes (TE)	0.32	0.00	0.01	0.11	0.29	0.52	0.68	0.81	416
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equals: Net Operating Income	0.81	-0.12	0.12	0.48	0.79	1.13	1.47	1.81	416
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equals: Net Income	0.81	-0.12	0.12	0.48	0.79	1.13	1.50	1.84	416
Memo: Net Income (Last Four Qtrs)	0.88	-0.13	0.15	0.53	0.94	1.20	1.45	1.77	380
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.97	88.06	89.57	91.18	93.13	94.79	95.96	96.71	416
Avg Int-Bearing Funds / Avg Assets	80.63	68.80	70.65	76.23	81.06	85.31	88.30	90.11	416
Int Income (TE) / Avg Earning Assets	6.75	5.83	6.07	6.38	6.74	7.08	7.50	7.92	416
Int Expense / Avg Earning Assets	3.05	1.95	2.19	2.64	3.06	3.45	3.83	4.03	416
Net Int Inc (TE) / Avg Earn Assets	3.70	2.56	2.77	3.27	3.66	4.13	4.69	5.00	416
YIELD OR COST:									
Total Loans and Leases (TE)	7.21	6.29	6.54	6.82	7.18	7.56	7.99	8.34	416
Interest-Bearing Bank Balances	3.48	0.00	0.00	1.67	3.29	5.01	8.68	16.85	378
Fed Funds Sold & Reverse Repos	3.16	2.23	2.63	2.89	3.12	3.35	3.82	4.25	369
Trading Assets	3.87	0.00	0.00	0.29	4.04	4.95	5.39	7.04	17
Total Earning Assets	6.65	5.77	6.00	6.27	6.64	6.98	7.41	7.74	416
Investment Securities (TE)	5.16	4.27	4.45	4.78	5.15	5.48	5.84	6.48	416
U. S. Treasury & Agency Sec (excl MBS)	5.54	3.42	3.93	4.53	5.35	6.25	7.69	10.53	387
Mortgage-Backed Securities	4.67	3.07	3.55	4.16	4.67	5.19	5.68	6.21	394
All Other Securities	5.81	2.91	3.79	4.87	5.80	6.48	8.03	10.95	399
Interest-Bearing Deposits	3.35	2.16	2.41	2.95	3.34	3.78	4.24	4.40	416
Time Deposits of \$100K or More	4.57	3.64	3.89	4.30	4.59	4.85	5.15	5.51	416
Time Deposits < \$100K	4.52	3.27	3.89	4.28	4.53	4.79	5.08	5.31	416
Other Domestic Deposits	1.85	1.05	1.16	1.44	1.81	2.26	2.68	2.94	416
Foreign Deposits	2.23	1.46	1.46	1.46	1.46	2.23	2.69	2.84	2
Fed Funds Purchased and Repos	3.09	1.17	1.99	2.53	3.08	3.63	4.26	4.91	365
Other Borrowed Funds & Trading Liab	4.27	2.74	3.22	3.78	4.30	4.71	5.42	6.20	390
All Interest-Bearing Funds	3.50	2.53	2.74	3.12	3.52	3.88	4.22	4.39	416

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	15.65	11.35	12.07	13.29	15.14	17.31	21.16	23.10	416
Avg Assets per Employee (\$000)	3829.16	2323.18	2592.51	3049.81	3576.37	4464.33	5802.98	7017.33	416

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.10	0.00	0.00	0.00	0.65	4.26	8.21	11.30	413
Overhead Exp / NII + Non-Int Income	70.77	51.21	56.07	62.68	69.78	78.35	87.38	93.07	416

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.01	1.85	2.19	2.58	2.96	3.42	3.94	4.31	416
Personnel Expense	1.69	1.05	1.20	1.41	1.67	1.93	2.25	2.45	416
Net Occupancy Expense	0.42	0.20	0.25	0.34	0.42	0.50	0.61	0.75	416
Other Operating Expenses	0.86	0.51	0.58	0.70	0.84	1.02	1.21	1.36	416
Overhead Less Non-Interest Income	2.08	1.25	1.44	1.73	2.05	2.38	2.78	3.08	416

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.34	49.43	53.96	61.37	68.80	76.85	86.58	92.16	416
Personnel Expense	39.12	27.46	29.82	34.38	38.99	43.50	49.66	52.18	416
Net Occupancy Expense	9.86	5.34	6.21	7.90	9.65	11.49	14.31	17.05	416
Other Operating Expenses	20.05	12.61	14.13	16.88	19.63	22.78	27.00	30.91	416
Total Non-Interest Income	19.83	6.45	9.30	13.99	19.13	25.61	30.94	37.15	416
Fiduciary Activities Income	1.16	0.00	0.00	0.00	0.00	2.15	5.74	9.36	415
Serv Charges on Deposit Accts - Domestic	7.15	1.72	2.67	4.44	6.70	9.60	12.86	14.30	415
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Investment Banking Fees & Commissions	0.61	0.00	0.00	0.00	0.32	1.16	2.26	3.33	415
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Net Servicing Fees	0.26	0.00	0.00	0.00	0.00	0.37	1.39	2.43	415
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	415
Insurance Activities Revenue	0.44	0.00	0.00	0.00	0.01	0.29	2.24	7.76	415
Net Gain (Loss) - Sales Loans, OREO, Oth	1.31	-0.81	-0.16	0.00	0.50	2.33	5.29	7.86	415
Other Non-Interest Income	6.06	1.49	2.66	3.96	5.70	7.79	11.11	14.67	415
Overhead Less Non-Interest Income	48.91	26.03	32.12	39.32	47.66	57.58	69.48	76.85	416

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	20.96	0.00	0.00	7.04	24.47	32.48	36.26	38.39	393
Appl Inc Tax+TE/Pretax NOI+TE	29.20	0.65	5.86	23.14	33.35	37.09	39.98	42.83	393

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	56.80	32.60	38.55	47.26	57.33	65.93	73.24	76.86	416
Commercial and Industrial Loans	9.86	2.64	3.72	5.82	9.23	13.52	18.08	21.30	416
Loans to Individuals	2.55	0.17	0.35	0.94	2.00	3.87	6.39	9.78	416
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Agricultural Loans	0.87	0.00	0.00	0.00	0.08	1.41	4.33	8.24	416
Other Loans and Leases	0.73	0.00	0.00	0.10	0.43	1.16	2.12	3.15	416
Net Loans and Leases	72.09	50.13	55.81	65.82	72.71	80.05	85.05	87.50	416
Debt Securities Over 1 Year	14.02	1.57	3.50	8.02	12.88	19.07	28.15	33.41	416
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.00	0.01	0.27	1.14	2.19	416
Subtotal	87.07	78.45	80.07	84.49	87.30	90.03	92.04	93.25	416
Interest-Bearing Bank Balances	0.48	0.00	0.00	0.01	0.10	0.66	2.33	3.52	416
Federal Funds Sold & Reverse Repos	1.34	0.00	0.00	0.00	0.83	2.62	4.42	6.40	416
Debt Securities 1 Year or Less	1.95	0.03	0.11	0.52	1.40	3.24	5.08	7.08	416
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Total Earning Assets	91.61	87.23	88.28	90.10	91.72	93.32	94.46	94.92	416
Non-Int Cash and Due From Dep Inst	2.25	0.92	1.13	1.62	2.22	2.82	3.53	4.28	416
Other Real Estate Owned	0.18	0.00	0.00	0.01	0.09	0.29	0.72	1.13	416
All Other Assets	6.03	3.32	3.64	4.57	5.77	7.44	8.95	9.88	416
MEMORANDA:									
Short-Term Investments	4.28	0.35	0.66	1.69	3.56	6.61	9.73	11.85	416
U.S. Treasury Securities	0.05	0.00	0.00	0.00	0.00	0.00	0.37	1.11	416
U.S. Agency Securities (excl MBS)	4.10	0.00	0.05	0.99	3.18	6.33	10.28	12.85	416
Municipal Securities	3.32	0.00	0.00	0.59	2.90	5.90	9.07	10.86	416
Mortgage-Backed Securities	6.79	0.00	0.11	1.60	5.92	10.52	17.49	22.31	416
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	416
Other Debt Securities	0.32	0.00	0.00	0.00	0.00	0.47	1.56	3.39	416
RE Loans Secured by 1-4 Family	16.52	3.49	5.82	9.11	15.87	23.32	30.90	35.10	416
Revolving	2.63	0.00	0.20	1.08	2.37	4.02	5.83	6.58	416
Closed-End, Sec by First Liens	12.11	1.99	3.08	5.77	11.24	17.67	23.99	28.55	416
Closed-End, Sec by Junior Liens	1.41	0.05	0.20	0.56	1.11	2.04	3.44	4.71	416
Commercial Real Estate Loans	36.72	14.67	18.07	25.84	35.89	46.75	57.68	63.13	416
Construction and Land Dev	12.12	1.92	2.86	5.24	10.05	17.82	27.96	34.10	416
Multifamily	1.75	0.10	0.30	0.68	1.48	2.63	4.35	6.35	416
Nonfarm Nonresidential	21.13	8.45	10.74	15.84	20.32	26.26	33.48	37.36	416
RE Loans Secured by Farmland	1.54	0.00	0.00	0.03	0.57	2.82	6.12	8.22	416
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.33	54.45	61.92	70.20	79.48	87.02	91.24	94.12	416
RE Loans Secured by 1-4 Family	23.25	5.08	7.46	13.17	21.52	32.38	44.40	53.54	416
Revolving	3.61	0.00	0.32	1.50	3.31	5.43	7.99	8.99	416
Closed-End	19.36	3.39	5.16	9.44	17.92	27.97	38.92	47.59	416
Commercial Real Estate Loans	50.22	23.28	28.38	38.27	50.31	62.57	71.21	75.85	416
Construction and Land Dev	16.38	2.86	4.31	7.62	14.39	23.39	35.54	42.85	416
Multifamily	2.45	0.16	0.44	0.95	1.96	3.62	6.06	8.57	416
Nonfarm Nonresidential	29.26	12.09	16.96	22.47	28.68	35.64	43.07	48.68	416
RE Loans Secured by Farmland	2.16	0.00	0.00	0.03	0.87	4.11	8.38	12.56	416
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commercial and Industrial Loans	13.70	3.78	5.25	8.45	13.06	18.47	23.78	28.95	416
Loans to Individuals	3.68	0.23	0.50	1.21	2.82	5.47	9.69	15.20	416
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.12	0.40	0.67	416
Agricultural Loans	1.25	0.00	0.00	0.00	0.13	1.94	6.07	12.31	416
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Other Loans and Leases	1.04	0.00	0.00	0.15	0.66	1.60	3.02	4.64	416

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.28	0.35	0.66	1.69	3.56	6.61	9.73	11.85	416
Liquid Assets	16.01	4.95	6.34	10.22	14.85	21.15	27.72	36.31	416
Investment Securities	16.81	2.69	5.44	9.95	15.83	23.03	32.07	37.00	416
Net Loans and Leases	72.09	50.13	55.81	65.82	72.71	80.05	85.05	87.50	416
Net Lns, Ls & Stdbly Ltrs of Credit	72.86	50.84	56.38	66.33	73.64	80.58	86.01	88.55	416
Core Deposits	60.24	38.95	45.77	53.35	61.36	67.42	72.34	76.56	416
Noncore Funding	28.61	12.08	15.43	21.17	27.50	35.73	43.55	50.72	416
Time Deposits of \$100K or More	15.32	5.97	8.25	10.95	14.46	19.40	24.64	29.27	416
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Fed Funds Purchased and Repos	2.07	0.00	0.00	0.00	1.51	3.87	6.49	7.67	416
Net Fed Funds Purchased (Sold)	0.78	-6.12	-3.50	-1.24	0.42	2.58	5.76	7.24	416
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Oth Borrowings W/Rem Mat 1 Yr or Less	2.06	0.00	0.00	0.14	1.27	3.56	6.98	9.81	416
Earning Assets Repr in 1 Year	39.36	15.78	20.98	29.67	38.84	48.25	59.10	66.10	416
Int-Bearing Liab Repr in 1 Year	35.77	11.04	16.14	25.21	33.11	45.69	62.44	66.13	416
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.54	3.02	6.08	416
Net Assets Repriceable in 1 Year	2.08	-30.20	-21.65	-8.08	2.25	12.80	26.15	36.58	416
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.41	4.37	9.57	18.43	26.97	36.13	45.66	52.87	416
Net ST Noncore Funding Dependence	17.62	-0.23	4.28	10.19	16.94	25.00	32.44	40.29	416
Short-Term Inv/ST Noncore Funding	25.95	1.33	2.87	7.52	19.32	42.23	67.82	98.66	416
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.70	-31.26	-23.28	-14.24	-4.84	6.02	17.37	30.71	416
Net Loans and Leases/Total Deposits	92.26	61.28	71.03	82.58	92.99	102.33	111.65	116.32	416
Net Loans and Leases/Core Deposits	122.38	75.65	84.20	100.70	118.16	142.80	170.98	201.38	416
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.33	-0.22	-0.01	0.00	0.07	0.45	1.41	2.84	193
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.77	-4.55	-1.34	0.36	1.59	3.18	5.35	6.69	412
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.08	-0.02	0.00	0.02	0.07	0.15	0.22	147
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.58	0.00	0.00	0.00	0.00	6.88	30.82	59.06	416
Available-For-Sale Securities	94.41	37.00	68.11	92.97	100.00	100.00	100.00	100.00	416
U.S. Treasury Securities	0.34	0.00	0.00	0.00	0.00	0.00	2.18	7.42	416
U.S. Agency Securities (excl MBS)	28.40	0.00	0.35	8.43	22.32	43.36	69.56	85.14	416
Municipal Securities	19.85	0.00	0.00	5.97	20.63	32.07	46.46	57.41	416
Mortgage-Backed Securities	39.58	0.00	1.39	15.75	41.11	60.56	73.19	84.90	416
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	416
Other Debt Securities	1.97	0.00	0.00	0.00	0.00	3.07	9.17	18.12	416
Mutual Funds and Equity Securities	1.46	0.00	0.00	0.00	0.10	1.78	8.25	13.02	416
Debt Securities 1 Year or Less	13.13	0.18	1.07	4.39	10.14	20.33	33.65	45.22	416
Debt Securities 1 To 5 Years	26.27	1.17	4.00	11.47	24.87	39.51	55.67	63.82	416
Debt Securities Over 5 Years	55.28	5.14	15.68	36.98	57.38	74.83	89.51	94.42	416
Plledged Securities	56.69	8.29	16.52	37.54	57.53	77.38	89.91	95.65	416
Structured Notes, Fair Value	0.83	0.00	0.00	0.00	0.00	1.34	4.48	7.69	416

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.21	0.00	0.03	0.08	0.17	0.30	0.53	0.78	416
Provision for Ln&Ls Losses/Avg Lns&Ls	0.29	0.00	0.05	0.12	0.24	0.39	0.68	1.22	416
Provision for Ln&Ls Losses/Net Losses	297.73	-152.08	-46.85	60.22	142.61	431.52	1332.35	2725.90	401
Ln&Ls Allowance/Total Loans & Leases	1.19	0.71	0.82	0.98	1.15	1.37	1.66	1.98	416
Ln&Ls Allowance/Net Ln&Ls Losses (X)	21.46	1.00	1.68	4.07	8.46	29.73	83.58	155.86	353
ALLL/Nonaccrual Assets	289.67	30.61	42.66	70.08	148.68	345.42	997.69	2403.87	412
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	198.63	27.53	38.06	63.43	121.30	291.08	564.03	1302.34	416
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.00	0.00	0.04	0.14	0.29	0.59	1.12	416
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.00	0.02	0.05	0.12	0.20	416
Net Losses/Avg Loans and Leases	0.16	-0.01	-0.00	0.01	0.08	0.23	0.56	1.03	416
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Recoveries/Prior Year-End Losses	5.92	0.00	0.13	1.28	4.17	9.12	16.36	21.13	386
Earnings Coverage of Net Losses (X)	20.51	-253.76	-21.54	2.56	11.57	32.32	106.44	258.72	401
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.10	-0.01	-0.00	0.00	0.02	0.18	0.43	0.84	415
RE Loans Secured By 1-4 Family	0.09	-0.01	-0.00	0.00	0.00	0.13	0.44	0.74	415
Revolving	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.47	396
Closed-End	0.09	-0.02	-0.00	0.00	0.00	0.12	0.50	0.89	415
Commercial Real Estate Loans	0.09	-0.01	-0.00	0.00	0.00	0.17	0.45	0.95	415
Construction and Land Dev	0.13	-0.00	0.00	0.00	0.00	0.10	0.66	2.35	414
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	404
Nonfarm Nonresidential	0.02	-0.02	-0.00	0.00	0.00	0.00	0.20	0.44	415
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	336
Commercial and Industrial Loans	0.19	-0.26	-0.09	-0.00	0.00	0.33	1.00	1.72	415
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Loans to Individuals	0.87	0.05	0.10	0.29	0.60	1.23	2.43	3.38	292
Credit Card Loans	1.58	-0.64	0.00	0.00	0.60	2.28	6.00	9.40	155
Agricultural Loans	-0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.00	278
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	0.47	-0.06	0.00	0.00	0.00	0.02	2.77	10.00	384

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.11	0.11	0.21	0.46	0.90	1.53	2.79	3.91	416
90+ Days PD Loans and Leases	0.11	0.00	0.00	0.00	0.03	0.18	0.57	0.79	416
Nonaccrual Loans and Leases	1.08	0.03	0.10	0.31	0.76	1.64	3.06	4.63	416
90+ Days PD and Nonaccrual Loans and Leases	1.24	0.07	0.18	0.39	0.94	1.77	3.27	4.96	416
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.10	416
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.11	0.11	0.21	0.46	0.90	1.53	2.79	3.91	416
90+ Days Past Due Assets	0.11	0.00	0.00	0.00	0.03	0.18	0.57	0.79	416
Nonaccrual Assets	1.08	0.03	0.10	0.31	0.76	1.64	3.06	4.63	416
30+ Days PD & Nonaccrual Assets	2.41	0.37	0.55	1.06	2.05	3.33	5.44	8.15	416
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.91	0.05	0.13	0.27	0.68	1.31	2.61	3.85	416
90+ PD & Nonaccrual Assets + OREO	1.13	0.10	0.18	0.37	0.85	1.60	3.16	4.68	416
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.02	0.04	0.14	0.32	0.72	1.48	2.95	4.44	416
Allowance for Loan & Lease Losses	116.38	6.29	19.05	40.73	88.44	175.39	297.96	380.32	416
Equity Cap + ALLL	11.11	0.46	1.35	3.36	7.54	15.75	32.64	50.85	416
Tier 1 Cap + ALLL	10.58	0.44	1.51	3.32	7.44	14.55	30.30	45.02	416
Loans & Leases + RE Acquired	1.39	0.06	0.23	0.44	1.03	2.02	3.83	5.45	416

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	1.10	0.07	0.14	0.42	0.87	1.55	2.95	4.03	415
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.01	0.16	0.57	0.81	415
	- Nonaccrual	1.21	0.01	0.04	0.29	0.85	1.79	3.60	5.31	415
Coml & Indl	- 30-89 Days PD	0.98	0.00	0.01	0.19	0.70	1.47	2.69	4.05	415
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.09	0.45	0.80	415
	- Nonaccrual	0.59	0.00	0.00	0.03	0.33	0.90	2.39	4.09	415
Individuals	- 30-89 Days PD	1.29	0.00	0.03	0.37	1.05	1.96	2.97	3.69	415
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.14	0.36	0.52	415
	- Nonaccrual	0.25	0.00	0.00	0.00	0.10	0.46	0.94	1.55	415
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.89	19
Agricultural	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.12	1.02	2.08	278
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	278
	- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.18	0.51	278
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	0.43	0.00	0.00	0.00	0.00	0.19	3.05	7.77	384
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.89	384
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.10	1.37	384
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.19	0.00	0.05	0.37	0.94	1.77	2.96	3.91	415
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.43	0.69	415
	- Nonaccrual	0.64	0.00	0.00	0.10	0.43	1.09	2.11	3.29	415
Revolving	- 30-89 Days PD	0.48	0.00	0.00	0.00	0.27	0.86	1.85	2.65	396
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.49	396
	- Nonaccrual	0.24	0.00	0.00	0.00	0.00	0.41	1.23	2.26	396
Closed-End	- 30-89 Days PD	1.16	0.00	0.00	0.30	0.95	1.92	3.28	4.36	415
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.17	0.50	0.83	415
	- Nonaccrual	0.69	0.00	0.00	0.07	0.42	1.19	2.38	4.06	415
	- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.03	0.13	0.34	0.50	415
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	415
	- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.07	0.26	0.61	415
Commercial RE	- 30-89 Days PD	1.08	0.00	0.00	0.20	0.73	1.55	3.18	4.08	415
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.10	0.66	0.91	415
	- Nonaccrual	1.37	0.00	0.00	0.24	0.94	2.36	4.52	6.50	415
Const & Dev	- 30-89 Days PD	1.22	0.00	0.00	0.00	0.58	2.23	4.83	6.70	414
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.00	0.63	1.33	414
	- Nonaccrual	2.21	0.00	0.00	0.00	0.73	4.07	9.57	12.00	414
Multifamily	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.00	1.23	4.33	404
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	404
	- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.00	1.97	10.31	404
Nonfarm Nres-	- 30-89 Days PD	0.67	0.00	0.00	0.09	0.42	1.27	2.21	3.14	415
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.32	0.83	415
	- Nonaccrual	0.65	0.00	0.00	0.01	0.38	1.16	2.34	3.28	415
Farmland	- 30-89 Days PD	0.47	0.00	0.00	0.00	0.00	0.65	2.62	4.84	336
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	336
	- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.00	0.87	2.22	336
Credit Card	- 30-89 Days PD	1.23	0.00	0.00	0.00	0.83	2.11	4.06	6.10	155
	- 90+ Days Past Due	0.30	0.00	0.00	0.00	0.00	0.50	1.36	3.46	155
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	155

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.09	6.31	6.95	7.97	8.90	10.17	11.56	12.98	416
Tier 1 RBC Ratio	11.57	7.97	8.53	9.88	11.08	12.99	15.73	17.62	416
Total Risk-Based Capital Ratio	12.86	9.84	10.41	11.12	12.25	14.19	16.96	18.87	416
Tangible Tier 1 Leverage Ratio	9.05	6.31	6.94	7.95	8.87	10.08	11.51	12.97	416
Tangible Common Eq Cap/Tan Assets	7.92	4.35	5.08	6.51	7.77	9.34	11.07	12.49	416
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.09	6.67	7.97	10.99	14.46	18.90	23.97	28.97	416
Standby Letters of Credit	0.68	0.00	0.02	0.21	0.49	0.99	1.85	2.29	416
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.48	416
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.59	0.00	0.00	0.00	0.00	0.94	3.02	6.79	416
Interest Rate Contracts	0.58	0.00	0.00	0.00	0.00	0.83	3.00	6.79	416
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.47	1.01	416
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.82	1.52	416
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Interest Rate Swaps	0.09	0.00	0.00	0.00	0.00	0.00	0.58	2.31	416
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.23	9.81	11.90	15.65	20.47	26.05	32.82	39.23	416

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	416
Ins Under Assets(P/C)/Tot Ins Und Ast	20.19	0.00	0.00	0.00	0.00	2.23	87.87	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	79.80	0.00	0.00	54.56	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	11
Ins Activities Revenue/Adj Oper Inc	0.44	0.00	0.00	0.00	0.01	0.28	2.23	7.76	416
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	227
Credit Rel Prem Inc/Tot Prem Inc	62.08	0.00	0.00	0.00	100.00	100.00	100.00	100.00	13
Other Prem Inc/Total Prem Inc	37.91	0.00	0.00	0.00	0.00	98.23	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	416
Ins Net Inc (P/C)/Equity (P/C)	132.28	16.75	16.75	16.75	41.56	108.33	260.83	311.66	4
Ins Net Inc (L/H)/Equity (L/H)	29.08	-3.64	-3.64	0.42	3.99	8.78	12.92	131.46	10
Insur Ben, Losses, Exp/Insur Premi ums	77.37	0.00	0.00	1.66	77.36	96.87	169.17	182.52	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	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	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	416
CSV Life Insurance/Tier 1 Cap + ALLL	9.69	0.00	0.00	0.27	10.77	17.68	22.61	25.84	416
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	416
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47
Cost: Interest-Bearing Deposits	2.23	1.46	1.46	1.46	1.46	2.23	2.69	2.84	2
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	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-29.96	-100.00	-100.00	-100.00	-30.36	6.55	60.68	115.47	38
Total Selected Assets	-22.40	-100.00	-100.00	-79.02	-15.39	6.52	54.78	197.46	51
Deposits	-25.06	-27.67	-27.67	-27.67	-27.67	-25.06	-23.50	-22.98	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.00	0.00	0.00	22.01	83.83	103.49	132.35	214.59	263
Dividends Paid/Net Income	30.97	0.00	0.00	0.00	29.79	56.04	90.30	115.19	392
Net Income - Dividends/Avg Equity	5.69	-4.74	-1.26	2.59	5.40	9.02	12.34	14.97	416
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	116.25	0.00	0.00	58.30	108.86	162.00	303.01	426.04	265
Dividends From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.31	1.82	3.99	265
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265
Dividends From All Subsidiaries	124.15	0.00	0.00	96.37	111.41	173.56	306.99	444.77	265
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	40.64	0.00	0.00	0.00	37.60	70.93	119.30	200.22	368
Interest Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.08	0.89	2.42	368
Mgt & Service Fees From Bank Subs	0.64	0.00	0.00	0.00	0.00	0.00	3.69	21.87	368
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.76	368
Operating Income From Bank Subs	45.00	0.00	0.00	0.73	39.58	75.11	136.06	233.88	368
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	61.77	0.00	0.00	0.00	100.00	100.00	100.00	100.00	139
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.69	139
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Operating Inc From Nonbank Subs	64.49	0.00	0.00	2.54	100.00	100.00	100.00	120.50	139
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	31.21	0.00	0.00	0.00	1.31	54.60	84.98	176.52	37
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	37
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37
Operating Income From Sub BHCs	31.22	0.00	0.00	0.00	1.31	54.60	85.04	176.52	37
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.37	0.00	0.00	0.00	89.90	99.24	100.00	100.00	373
Interest Income From Bank Subs	2.07	0.00	0.00	0.00	0.00	0.18	8.02	59.24	373
Mgt & Serv Fees From Bank Subs	1.37	0.00	0.00	0.00	0.00	0.00	8.01	45.87	373
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	4.04	373
Operating Income From Bank Subs	73.61	0.00	0.00	52.42	98.03	100.00	100.00	100.00	373
Dividends From Nonbank Subs	1.78	0.00	0.00	0.00	0.00	0.40	8.82	53.66	373
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.44	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	0.00	373
Operating Inc From Nonbank Subs	3.16	0.00	0.00	0.00	0.00	1.01	34.45	100.00	373
Dividends From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	3.84	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	0.03	0.00	0.00	0.00	0.00	0.00	0.00	4.34	373
Loans and Adv From Subs/ST Debt	512.52	0.00	0.00	0.00	202.86	679.27	1928.40	4801.32	67
Loans and Adv From Subs/Total Debt	407.63	0.00	0.00	0.00	167.11	606.76	1845.34	2589.99	124

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
3109904	627, 201	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	924, 584	ACNB CORPORATION	GETTYSBURG, PA	
1208933	513, 038	ALBANK CORPORATION	CHICAGO, IL	
2067007	720, 141	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	960, 070	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	555, 600	ALI KAT INVESTMENTS, INC.	GURNEE, IL	
3123638	554, 367	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	653, 438	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	866, 524	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	766, 162	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	665, 034	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	664, 613	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
1133781	557, 935	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	615, 336	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	599, 078	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	869, 751	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	501, 531	AMERICAN BANK INCORPORATED	ALLEN TOWN, PA	
2900784	524, 231	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	
3035049	570, 293	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	New Y-9C/BHCPR reporter
3416376	563, 936	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	785, 049	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	587, 946	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	691, 579	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	918, 017	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	902, 242	AMES NATIONAL CORPORATION	AMES, IA	
2710796	599, 898	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
3196584	611, 428	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	959, 005	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	968, 178	ATBANCORP	DUBUQUE, IA	
3264812	891, 915	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	729, 261	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	994, 770	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1081613	572, 629	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	777, 983	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	585, 683	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1135002	667, 832	BANCTENN CORP.	KINGSPORT, TN	
3192997	633, 365	BANK HOLDINGS, THE	RENO, NV	
1202762	798, 355	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1030040	651, 237	BANK OF COMMERCE HOLDINGS	REDDING, CA	
3590388	919, 843	BANK OF MARIN BANCORP	NOVATO, CA	
1139215	590, 799	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	642, 883	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	671, 445	BANKFIVE, MHC	FALL RIVER, MA	
1201363	768, 940	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	611, 795	BANKSHARES, INC., THE	MELBOURNE, FL	
3178366	716, 472	BANKVEST, INC.	CASTLE ROCK, CO	New Y-9C/BHCPR reporter
1115385	910, 894	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	772, 710	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	875, 178	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	841, 322	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	661, 433	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
2391243	638, 807	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	
2333654	958, 605	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
1823345	788, 846	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	509, 592	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	768, 085	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	765, 434	BNCCORP, INC.	BISMARCK, ND	
2935142	699, 707	BOU BANCORP, INC.	OGDEN, UT	
1416523	654, 613	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	785, 112	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	553, 729	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	944, 482	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	
2595939	529, 262	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	Moved from Peer 5
2183493	793, 600	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	865, 095	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	585, 035	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1925968	757, 368	CAPITALSOUTH BANCORP	BIRMINGHAM, AL	New Y-9C/BHCPR reporter
1127294	609, 671	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
3327025	916, 792	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1860863	698, 229	CBX CORPORATION	CARROLLTON, IL	
1053496	683, 435	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	995, 167	CENTER BANCORP, INC.	UNION, NJ	Moved from Peer 3
1250035	841, 806	CENTRAL BANCORP, INC.	GARLAND, TX	New Y-9C/BHCPR reporter
2746049	571, 299	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	616, 561	CENTRAL BANCORPORATION	PROVO, UT	
1203899	612, 936	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	951, 280	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	525, 985	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	875, 718	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	614, 605	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	760, 489	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	831, 536	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	631, 530	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1131077	511, 648	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	Moved from Peer 5
1207132	549, 912	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	539, 327	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	600, 367	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	709, 471	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1071623	553, 340	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	749, 167	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	925, 147	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	811, 787	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	714, 790	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	854, 987	CNB CORPORATION	CONWAY, SC	
1118340	889, 944	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
3444801	555, 353	COASTAL AFFILIATES, MHC	YARMOUTH PORT, MA	New Y-9C/BHCPR reporter
2809560	652, 262	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	609, 617	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	662, 977	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	833, 174	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1118229	565, 608	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
1838974	565, 267	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1099382	574, 270	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	739, 951	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	884, 118	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	583, 972	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1070765	653, 228	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	514, 673	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2356073	823, 185	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	584, 613	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	810, 714	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	546, 735	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1099766	901, 543	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3108194	635, 967	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	539, 453	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	579, 111	COMMUNITY VALLEY BANCORP	CHICO, CA	
2626299	628, 807	COMMUNITY WEST BANCSHARES	GOLETA, CA	New Y-9C/BHCPR reporter
3449431	678, 894	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2241937	959, 179	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1958827	954, 074	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	881, 300	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1885307	877, 064	CTB FINANCIAL CORPORATION	RUSTON, LA	
1201112	936, 614	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	Moved from Peer 9
2242523	754, 746	D. L. EVANS BANCORP	BURLEY, ID	
1493720	770, 032	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	719, 169	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	849, 183	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
3243358	502, 676	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	Moved from Peer 5
2294812	605, 095	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	610, 905	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	541, 892	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	744, 354	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	899, 467	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	517, 819	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	766, 651	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2686659	714, 562	ECB BANCORP, INC.	ENGELHARD, NC	
1076619	632, 431	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	652, 347	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	872, 052	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	792, 005	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	621, 143	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	831, 512	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	511, 273	FARMERS STATE CORPORATION	MANKATO, MN	
3104860	724, 636	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	610, 114	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	715, 697	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	738, 794	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	624, 764	FIDELITY COMPANY	DUBUQUE, IA	
2858773	588, 191	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1108967	533, 346	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	New Y-9C/BHCPR reporter
1988646	943, 422	FIRST BANCORP, INC.	LEBANON, VA	
1206715	903, 566	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	628, 817	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1247428	958,459	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1098796	894,717	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1250473	961,853	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1983977	574,035	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	
2337401	590,310	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
1404687	695,932	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	862,265	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	596,115	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	587,116	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	881,942	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	789,918	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1134078	946,233	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
3393178	565,789	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	New Y-9C/BHCPR reporter
1118265	681,636	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	534,028	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	
1208009	729,175	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2859565	848,348	FIRST NATIONAL BANCSHARES, INC	SPARTANBURG, SC	New Y-9C/BHCPR reporter
1076123	535,535	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	823,530	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
2880626	680,589	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	569,263	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	549,508	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	New Y-9C/BHCPR reporter
3070312	597,593	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	924,826	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	762,653	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	622,236	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	950,821	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	740,490	FIRST STATE FINANCIAL CORPORAT	ST CLAIR SHORES, MI	
1100813	783,229	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	875,880	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	666,495	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1050646	676,833	FIRST YORK BAN CORP.	YORK, NE	
1108707	668,825	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3557626	800,319	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3223828	819,808	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	New Y-9C/BHCPR reporter
3100358	945,537	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	649,544	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	619,831	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	708,770	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	534,397	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	770,921	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	830,809	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3444717	773,776	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	682,970	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	998,078	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	557,132	GSB, MHC	GREENFIELD, MA	
1862036	625,039	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2618940	631,944	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	New Y-9C/BHCPR reporter
3001156	534,094	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	521,640	HABERSHAM BANCORP	CORNELIA, GA	
3228702	524,360	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	

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3012554	583, 268	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	708, 541	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	811, 942	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	754, 914	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
1084623	705, 382	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	889, 531	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	761, 205	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	800, 853	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
1124659	638, 156	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	Moved from Peer 5
2391270	663, 311	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	822, 410	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	920, 121	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	720, 952	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	634, 307	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	824, 323	IBT BANCORP, INC.	IRWIN, PA	
1118854	684, 531	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	869, 848	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	610, 551	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	578, 207	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	771, 153	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1137958	839, 408	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	767, 411	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1109290	660, 256	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	632, 967	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	676, 234	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	633, 301	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	833, 752	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	904, 459	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	608, 710	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	604, 936	LCNB CORP.	LEBANON, OH	
2352226	804, 510	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	959, 514	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	665, 873	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	863, 803	LINCOLN BANCORP	PLAINFIELD, IN	
1097173	648, 056	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3019674	675, 564	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	871, 313	LSB FINANCIAL	LACONIA, NH	
2052777	610, 522	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	860, 090	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	611, 381	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
1139363	648, 630	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	821, 449	MARATHON BANKING CORPORATIION	ASTORIA, NY	
1823608	632, 255	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	800, 390	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
1095254	564, 775	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	800, 076	MASSBANK CORP.	READING, MA	
1128769	909, 198	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
3405521	577, 646	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	724, 138	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	542, 100	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	536, 318	MID PENN BANCORP, INC.	MILLERSBURG, PA	

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1133455	756, 134	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	923, 241	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	564, 539	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1086654	937, 030	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	993, 548	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	Moved from Peer 3
1210299	776, 786	MONROE BANCORP	BLOOMINGTON, IN	
1138919	785, 690	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	965, 587	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	766, 469	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	641, 447	MORRILL BANCSHARES, INC.	MERRIAM, KS	
3114748	575, 324	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	New Y-9C/BHCPR reporter
2256539	841, 632	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	901, 998	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	572, 498	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	634, 589	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	653, 272	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1947045	624, 736	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1139925	911, 721	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	529, 286	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	529, 080	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	603, 402	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	581, 320	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	766, 589	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	505, 512	NEXTIER INCORPORATED	BUTLER, PA	
1827893	558, 390	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	663, 226	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	649, 654	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	571, 883	NORTH STATE BANCORP	RALEIGH, NC	New Y-9C/BHCPR reporter
2962737	668, 175	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
1029334	945, 481	NORTH VALLEY BANCORP	REDDING, CA	
2324111	586, 483	NORTHEAST BANCORP	LEWISTON, ME	
1210589	644, 834	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	557, 428	NORTHFIELD MHC	NORTHFIELD, VT	
1109898	592, 985	NORTHSTAR FINANCIAL CORPORATIO	DENTON, TX	New Y-9C/BHCPR reporter
2582827	683, 881	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	641, 720	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	878, 278	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	561, 026	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	764, 608	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	572, 353	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	519, 553	OGDEN BANCSHARES, INC.	BOONE, IA	
2012436	792, 014	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	694, 824	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	841, 877	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	796, 000	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	771, 776	OMNI BANCSHARES, INC.	METAIRIE, LA	
1083729	680, 422	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	743, 528	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	917, 559	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1248032	527, 933	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2762973	998, 926	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	

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2560236	575, 926	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	770, 339	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	
1117213	568, 840	PALM BANCORP	PALMERTON, PA	
1205932	537, 796	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3247468	762, 975	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	680, 438	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	506, 158	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	813, 669	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	885, 653	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	631, 016	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	618, 089	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	890, 524	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	949, 557	PEOPLES BANCORP	LYNDEN, WA	
2818245	911, 130	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1974443	565, 418	PEOPLES BANCORPORATION, INC.	EASLEY, SC	New Y-9C/BHCPR reporter
1133174	897, 404	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1081314	562, 645	PERSONS BANKING CO., INC.	LITHONIA, GA	
3145966	550, 744	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	760, 699	PLAINS BANCORP, INC.	DIMMITT, TX	
1096484	523, 159	PLANTERS HOLDING COMPANY	INDIANOLA, MS	New Y-9C/BHCPR reporter
2511014	504, 965	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	Moved from Peer 5
3223855	866, 148	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	563, 768	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2321419	532, 229	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	617, 873	QNB CORP.	QUAKERTOWN, PA	
1130904	816, 478	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	879, 631	RAINIERS PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	834, 165	RCB CORPORATION	SACRAMENTO, CA	
2743235	647, 526	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	578, 181	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	New Y-9C/BHCPR reporter
1201194	823, 311	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
1398807	999, 504	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 3
2114938	860, 603	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	894, 510	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	540, 210	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	571, 733	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	640, 577	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	606, 893	SABINE BANCSHARES, INC.	MANY, LA	
2603928	861, 281	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	824, 688	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	909, 017	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	945, 637	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	960, 136	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	589, 279	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	563, 295	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1200348	939, 531	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	960, 261	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
3438097	578, 722	SKAGIT STATE BANCORP	BURLINGTON, WA	
2810285	872, 960	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	681, 809	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	947, 568	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
2640615	603,442	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	619,075	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	572,900	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
2849799	684,281	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
2169871	599,683	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	520,176	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
3269602	632,610	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
3345430	999,023	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	New Y-9C/BHCPR reporter
1126729	582,184	STARION BANCORPORATION	BISMARCK, ND	New Y-9C/BHCPR reporter
1097771	963,624	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2360454	518,940	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2796286	642,210	STRATEGIC CAPITAL BANCORP, INC	CHAMPAIGN, IL	New Y-9C/BHCPR reporter
2327541	640,179	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	910,394	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
2526764	621,718	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	907,819	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	847,522	TEAM FINANCIAL, INC.	PAOLA, KS	
1140341	570,225	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	New Y-9C/BHCPR reporter
2916169	964,435	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1142242	656,592	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	637,997	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	654,513	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	566,179	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	691,207	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	827,465	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	574,993	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	768,777	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	633,656	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
3174911	624,990	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	503,877	TRUMAN BANCORP, INC.	CLAYTON, MD	
1080139	760,290	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	679,150	UFS BANCORP	WHITINSVILLE, MA	
1135516	797,874	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	688,392	UNITED BANCORPORATION	OSSEO, WI	
1136009	573,847	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	656,836	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	590,045	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	760,420	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	673,279	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	807,902	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	613,614	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	912,282	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2721596	550,660	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	587,109	WARREN BANCORP, INC.	WARREN, MI	
2406174	893,449	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	669,296	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	875,542	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	645,237	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
1085255	517,818	WEST ALABAMA CAPITAL CORP.	REFORM, AL	Moved from Peer 5
3122051	701,178	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	884,051	WGNB CORP.	CARROLLTON, GA	

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1051979	532,006	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	590,584	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	852,672	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	599,891	WINTER TRUST OF 12/3/74	OTTAWA, KS	
1399671	794,363	WNB BANCSHARES, INC.	ODESSA, TX	
2847357	715,873	1ST CENTENNIAL BANCORP	REDLANDS, CA	New Y-9C/BHCPR reporter
2860431	580,128	1ST UNITED BANCORP, INC.	BOCA RATON, FL	New Y-9C/BHCPR reporter
1035157	745,848	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 416 bank holding companies.