

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Number of BHCs in Peer Group	273	265	239	214	200
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.48	3.68	3.75	3.68	3.73
+ Non-interest Income	0.95	0.95	1.00	1.06	1.24
- Overhead Expense	2.87	2.84	2.88	2.94	3.07
- Provision for Losses	0.25	0.16	0.17	0.19	0.23
+ Securities Gains (Losses)	0.00	0.00	0.00	0.02	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.35	1.66	1.74	1.71	1.81
Net Operating Income	0.91	1.10	1.15	1.12	1.16
Net Income	0.91	1.10	1.15	1.12	1.17
Net Income (Sub S Adjusted)	1.02	1.25	1.27	1.16	1.22
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	7.26	7.07	6.21	5.56	5.76
Interest Expense	3.49	3.08	2.14	1.57	1.69
Net Interest Income (TE)	3.78	3.99	4.07	3.99	4.05
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.23	0.13	0.15	0.19	0.25
Earnings Coverage of Net Losses (X)	16.42	34.76	38.11	25.28	17.88
Ln&Ls Allowance/Total Loans & Leases	1.17	1.16	1.22	1.30	1.38
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.12	0.57	0.52	0.61	0.76
30-89 Days Past Due Loans and Leases	0.94	0.62	0.56	0.58	0.73
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	28.09	26.53	25.34	24.19	23.15
Net ST Noncore Funding Dependence	19.15	17.83	15.26	13.71	12.75
Net Loans and Leases/Total Assets	72.10	71.08	69.49	67.83	64.49
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.82	8.95	8.79	8.64	8.68
Equity Capital/Total Assets	8.66	8.62	8.36	8.38	8.52
Net Loans&Ls/Equity Capital (X)	8.69	8.64	8.60	8.39	7.78
Cash Dividends/Net Income	32.00	27.18	27.03	27.11	26.95
Cash Dividends/Net Income (Sub S Adjusted)	27.33	25.51	18.12	31.75	45.24
Retained Earnings/Avg Equity Cap	6.72	9.02	9.68	9.31	9.61
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.61	0.58	0.59	0.29	0.42
Long-Term Debt/Equity Capital	1.38	1.17	1.25	1.61	1.31
Equity Investment in Subs/Equity Cap	117.40	116.10	114.60	113.72	111.01
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	120.26	109.80	115.36	108.77	125.58

PERCENT OF AVERAGE ASSETS	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.70	6.52	5.73	5.14	5.31
Less: Interest Expense	3.22	2.84	1.97	1.45	1.56
Equals: Net Interest Income (TE)	3.48	3.68	3.75	3.68	3.73
Plus: Non-Interest Income	0.95	0.95	1.00	1.06	1.24
Equals: Adj Operating Income (TE)	4.50	4.69	4.82	4.80	5.04
Less: Overhead Expense	2.87	2.84	2.88	2.94	3.07
Less: Provision for Loan and Lease Losses	0.25	0.16	0.17	0.19	0.23
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	0.02	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.35	1.66	1.74	1.71	1.81
Less: Applicable Income Taxes (TE)	0.41	0.52	0.56	0.56	0.60
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	0.91	1.10	1.15	1.12	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.91	1.10	1.15	1.12	1.17
Memo: Net Income (Last Four Qtrs)	0.90	1.10	1.16	1.11	1.17
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.60	92.67	92.56	92.68	92.44
Avg Int-Bearing Funds / Avg Assets	80.18	79.14	77.91	77.97	78.45
Int Income (TE) / Avg Earning Assets	7.26	7.07	6.21	5.56	5.76
Int Expense / Avg Earning Assets	3.49	3.08	2.14	1.57	1.69
Net Int Inc (TE) / Avg Earn Assets	3.78	3.99	4.07	3.99	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.81	7.69	6.82	6.14	6.48
Interest-Bearing Bank Balances	5.31	5.04	3.47	1.65	1.59
Fed Funds Sold & Reverse Repos	5.05	4.88	3.19	1.33	1.07
Trading Assets	4.35	2.04	1.21	1.27	2.99
Total Earning Assets	7.17	6.98	6.11	5.47	5.65
Investment Securities (TE)	5.14	4.77	4.29	4.08	4.24
U.S. Treasury & Agency Sec (excl MBS)	4.84	4.19	3.52	3.32	3.47
Mortgage-Backed Securities	4.80	4.56	4.09	3.91	3.89
All Other Securities	7.03	6.86	6.55	6.28	6.67
Interest-Bearing Deposits	3.78	3.30	2.22	1.57	1.73
Time Deposits of \$100K or More	4.82	4.36	3.12	2.34	2.56
Time Deposits < \$100K	4.79	4.16	3.05	2.46	2.79
Other Domestic Deposits	2.69	2.29	1.43	0.86	0.87
Foreign Deposits	2.43	2.73	2.16	1.81	1.68
Fed Funds Purchased and Repos	4.28	4.19	2.73	1.34	1.27
Other Borrowed Funds & Trading Liab	4.74	4.60	3.87	3.37	3.76
All Interest-Bearing Funds	4.04	3.60	2.53	1.85	1.99

PEER GROUP 03

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	64	62	58	56	54
Avg Assets per Employee (\$000)	4,175	4,036	3,782	3,620	3,344
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.93	1.92	2.05	2.08	1.94
Overhead Exp / NII + Non-Int Income	65.84	62.46	61.27	62.28	62.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.87	2.84	2.88	2.94	3.07
Personnel Expense	1.60	1.59	1.60	1.61	1.67
Net Occupancy Expense	0.41	0.41	0.41	0.42	0.43
Other Operating Expenses	0.85	0.82	0.85	0.88	0.95
Overhead Less Non-Interest Income	1.88	1.86	1.84	1.83	1.79
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.64	61.29	60.08	61.13	61.07
Personnel Expense	35.72	34.28	33.25	33.48	33.14
Net Occupancy Expense	9.21	8.73	8.59	8.72	8.55
Other Operating Expenses	18.97	17.84	17.75	18.44	18.83
Total Non-Interest Income	20.80	20.11	20.43	21.98	24.10
Fiduciary Activities Income	1.48	1.35	1.39	1.58	1.46
Serv Charges on Deposit Accts - Domestic	7.51	7.41	7.69	8.37	8.45
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.66	0.56	0.57	0.58	0.59
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.22	0.22	0.24	0.27	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.66	0.60	0.53	0.55	0.53
Net Gain (Loss) - Sales Loans, OREO, Oth	1.42	1.51	1.72	1.82	2.74
Other Non-Interest Income	6.07	5.74	5.82	6.23	6.76
Overhead Less Non-Interest Income	42.82	40.71	38.83	38.82	36.52
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	24.35	27.80	28.22	28.21	28.33
Appl Inc Tax+TE/Pretax NOI+TE	31.49	32.55	33.37	33.72	34.14

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	55.91	54.90	53.00	50.70	46.66
Commercial and Industrial Loans	10.06	9.90	9.94	10.39	10.55
Loans to Individuals	2.84	2.91	3.24	3.49	4.01
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.64	0.65	0.67	0.68	0.62
Other Loans and Leases	1.15	1.01	0.98	0.99	1.13
Net Loans and Leases	72.10	71.08	69.49	67.83	64.49
Debt Securities Over 1 Year	13.46	14.00	16.08	18.86	21.02
Mutual Funds and Equity Securities	0.18	0.17	0.17	0.22	0.40
Subtotal	86.53	85.85	86.52	87.66	86.69
Interest-Bearing Bank Balances	0.22	0.31	0.25	0.25	0.31
Federal Funds Sold & Reverse Repos	0.80	1.27	1.04	0.87	0.82
Debt Securities 1 Year or Less	2.53	2.70	2.27	2.00	2.12
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	90.93	91.02	90.86	91.49	90.80
Non-Int Cash and Due From Dep Inst	2.28	2.55	2.86	2.49	3.09
Other Real Estate Owned	0.15	0.06	0.07	0.08	0.10
All Other Assets	6.67	6.31	6.15	5.93	5.95
MEMORANDA:					
Short-Term Investments	3.98	4.85	4.01	3.57	3.77
U.S. Treasury Securities	0.08	0.13	0.17	0.26	0.41
U.S. Agency Securities (excl MBS)	4.66	5.59	6.31	6.22	6.35
Municipal Securities	2.42	2.85	2.89	2.63	3.26
Mortgage-Backed Securities	7.15	6.44	7.04	9.07	10.22
Asset-Backed Securities	0.02	0.01	0.00	0.00	0.02
Other Debt Securities	0.41	0.41	0.43	0.63	0.89
RE Loans Secured by 1-4 Family	15.27	15.09	15.52	15.71	15.93
Revolving	2.63	2.77	3.11	3.14	2.84
Closed-End, Sec by First Liens	10.77	10.65	10.89	10.91	11.34
Closed-End, Sec by Junior Liens	1.32	1.21	1.05	1.04	1.19
Commercial Real Estate Loans	37.71	36.97	34.60	32.22	28.42
Construction and Land Dev	13.97	13.01	10.30	8.36	6.71
Multifamily	1.78	1.88	1.91	2.03	1.69
Nonfarm Nonresidential	20.24	20.13	20.55	20.31	19.01
RE Loans Secured by Farmland	1.09	1.02	0.97	0.90	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.11	77.10	76.14	74.90	72.41
RE Loans Secured by 1-4 Family	21.62	21.67	22.68	23.90	25.28
Revolving	3.68	3.93	4.50	4.67	4.41
Closed-End	17.58	17.33	17.74	18.55	20.29
Commercial Real Estate Loans	51.52	51.60	49.53	47.16	43.63
Construction and Land Dev	18.95	18.05	14.68	12.17	10.21
Multifamily	2.43	2.60	2.72	2.98	2.63
Nonfarm Nonresidential	28.12	28.45	29.73	30.10	29.42
RE Loans Secured by Farmland	1.53	1.45	1.39	1.32	1.21
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	13.99	14.03	14.36	15.23	16.09
Loans to Individuals	4.00	4.17	4.70	5.26	6.29
Credit Card Loans	0.06	0.06	0.07	0.09	0.11
Agricultural Loans	0.89	0.93	0.97	1.00	0.95
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.64	1.47	1.44	1.52	1.82

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	3.98	4.85	4.01	3.57	3.77
Liquid Assets	15.99	17.59	18.94	20.63	22.80
Investment Securities	16.87	17.44	19.03	21.75	24.25
Net Loans and Leases	72.10	71.08	69.49	67.83	64.49
Net Lns, Ls & Stdbly Ltrs of Credit	73.00	72.08	70.52	68.91	65.55
Core Deposits	59.41	60.14	62.23	63.60	64.62
Noncore Funding	28.76	28.07	26.35	25.28	24.22
Time Deposits of \$100K or More	14.43	16.69	14.74	12.89	11.13
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	3.25	2.63	2.72	2.91	3.08
Net Fed Funds Purchased (Sold)	2.52	1.50	1.71	2.05	2.31
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.81	2.48	2.59	2.61	2.45
Earning Assets Repr in 1 Year	41.83	42.68	42.26	41.72	38.38
Int-Bearing Liab Repr in 1 Year	34.31	34.18	28.37	25.74	25.85
Long-Term Debt Repr in 1 Year	0.49	0.54	0.55	0.59	0.50
Net Assets Repriceable in 1 Year	6.20	7.02	12.36	14.52	11.45
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	28.09	26.53	25.34	24.19	23.15
Net ST Noncore Funding Dependence	19.15	17.83	15.26	13.71	12.75
Short-Term Inv/ST Noncore Funding	23.36	27.95	27.64	27.43	30.27
Liq Asts- ST Noncore Fndg/Nonliq Asts	-5.09	-2.79	2.73	7.13	11.15
Net Loans and Leases/Total Deposits	94.94	91.17	89.32	87.77	84.64
Net Loans and Leases/Core Deposits	123.97	120.86	113.79	108.03	101.54
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.09	-0.26	-0.38	0.32	0.79
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.39	-1.31	-2.38	0.55	2.45
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.10	-0.23	-0.07	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.36	9.05	8.82	10.14	8.42
Available-For-Sale Securities	92.64	90.95	90.91	89.86	91.58
U. S. Treasury Securities	0.57	0.81	1.11	1.60	2.08
U. S. Agency Securities (excl MBS)	29.45	35.54	36.12	31.79	29.73
Municipal Securities	15.08	16.85	15.72	13.05	14.46
Mortgage-Backed Securities	42.37	36.44	35.84	40.96	41.01
Asset-Backed Securities	0.11	0.05	0.02	0.02	0.07
Other Debt Securities	2.40	2.20	2.30	3.02	3.73
Mutual Funds and Equity Securities	1.15	1.02	0.95	1.15	1.71
Debt Securities 1 Year or Less	16.37	17.17	13.35	10.50	9.85
Debt Securities 1 To 5 Years	28.32	34.70	38.61	36.65	31.29
Debt Securities Over 5 Years	50.32	43.68	42.93	48.14	53.47
Pledged Securities	63.66	61.70	60.20	58.55	55.08
Structured Notes, Fair Value	1.33	1.60	1.97	2.00	1.08

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.25	0.16	0.17	0.19	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.21	0.23	0.28	0.35
Provision for Ln&Ls Losses/Net Losses	174.02	239.35	223.47	207.65	154.29
Ln&Ls Allowance/Total Loans & Leases	1.17	1.16	1.22	1.30	1.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.01	20.67	19.77	13.23	9.21
ALL/Nonaccrual Assets	252.67	523.89	649.56	469.70	354.92
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	203.43	393.96	436.27	385.28	269.95
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.19	0.23	0.26	0.33
Recoveries/Avg Loans and Leases	0.05	0.05	0.07	0.07	0.08
Net Losses/Avg Loans and Leases	0.23	0.13	0.15	0.19	0.25
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	35.32	36.59	36.10	28.56	30.56
Earnings Coverage of Net Losses (X)	16.42	34.76	38.11	25.28	17.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.12	0.04	0.05	0.05	0.08
RE Loans Secured By 1-4 Family	0.11	0.07	0.06	0.06	0.07
Revolving	0.09	0.03	0.03	0.03	0.04
Closed-End	0.11	0.07	0.06	0.06	0.08
Commercial Real Estate Loans	0.12	0.03	0.04	0.04	0.07
Construction and Land Dev	0.16	0.02	0.01	0.02	0.03
Multifamily	0.01	0.01	0.01	0.00	0.02
Nonfarm Nonresidential	0.06	0.03	0.05	0.04	0.07
RE Loans Secured by Farmland	0.00	0.00	0.00	0.01	0.02
Commercial and Industrial Loans	0.39	0.25	0.29	0.44	0.51
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.94	0.80	0.91	0.94	1.02
Credit Card Loans	1.32	1.70	2.55	2.45	3.30
Agricultural Loans	0.02	0.02	0.03	0.06	0.05
Loans to Foreign Governments & Inst	0.00	N/A	0.00	0.00	0.00
Other Loans and Leases	0.51	0.57	0.42	0.32	0.39

PERCENT OF LOANS AND LEASES -----	PEER GROUP 03				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
30-89 Days PD Loans and Leases	0.94	0.62	0.56	0.58	0.73
90+ Days PD Loans and Leases	0.09	0.06	0.06	0.07	0.09
Nonaccrual Loans and Leases	0.92	0.48	0.43	0.49	0.62
90+ Days PD and Nonaccrual Loans and Leases	1.05	0.56	0.52	0.57	0.73
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.94	0.62	0.56	0.58	0.73
90+ Days Past Due Assets	0.09	0.06	0.06	0.07	0.09
Nonaccrual Assets	0.92	0.48	0.43	0.49	0.63
30+ Days PD & Nonaccrual Assets	2.03	1.21	1.11	1.18	1.50
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.77	0.40	0.36	0.39	0.48
90+ PD & Nonaccrual Assets + OREO	0.95	0.49	0.46	0.51	0.62
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.85	0.42	0.39	0.46	0.53
Allowance for Loan & Lease Losses	99.12	50.20	44.92	51.45	59.13
Equity Cap + ALLL	9.32	4.53	4.29	5.02	5.80
Tier 1 Cap + ALLL	9.24	4.45	4.12	4.87	5.74
Loans & Leases + RE Acquired	1.16	0.60	0.55	0.67	0.82

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.93	0.60	0.50	0.51	0.64
- 90+ Days Past Due	0.09	0.05	0.05	0.05	0.08
- Nonaccrual	0.99	0.45	0.39	0.44	0.53
Coml & Indl - 30-89 Days PD	0.75	0.49	0.56	0.55	0.74
- 90+ Days Past Due	0.06	0.06	0.06	0.07	0.10
- Nonaccrual	0.62	0.51	0.58	0.68	0.87
Individuals - 30-89 Days PD	1.15	1.12	1.12	1.07	1.36
- 90+ Days Past Due	0.08	0.05	0.07	0.09	0.12
- Nonaccrual	0.21	0.20	0.22	0.23	0.25
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.14	0.15	0.10	0.15	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	0.07	0.11	0.13	0.23	0.44
Foreign Govts- 30-89 Days PD	0.00	N/A	0.00	0.00	0.00
- 90+ Days Past Due	0.00	N/A	0.00	0.00	0.00
- Nonaccrual	0.00	N/A	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.34	0.45	0.41	0.45	0.52
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.05
- Nonaccrual	0.05	0.06	0.08	0.12	0.28
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.13	0.77	0.71	0.73	0.91
- 90+ Days Past Due	0.10	0.06	0.06	0.08	0.11
- Nonaccrual	0.57	0.40	0.38	0.42	0.48
Revolving - 30-89 Days PD	0.51	0.38	0.27	0.22	0.26
- 90+ Days Past Due	0.04	0.02	0.01	0.02	0.02
- Nonaccrual	0.23	0.17	0.12	0.10	0.10
Closed-End - 30-89 Days PD	1.25	0.75	0.71	0.77	1.06
- 90+ Days Past Due	0.11	0.07	0.07	0.09	0.13
- Nonaccrual	0.63	0.43	0.43	0.49	0.50
- Jr Lien 30-89 Days PD	0.08	0.07	0.06	0.06	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.04	0.04	0.05	0.06
Commercial RE - 30-89 Days PD	0.86	0.52	0.37	0.38	0.43
- 90+ Days Past Due	0.07	0.04	0.04	0.03	0.04
- Nonaccrual	1.19	0.45	0.36	0.39	0.50
Const & Dev - 30-89 Days PD	1.14	0.41	0.38	0.33	0.40
- 90+ Days Past Due	0.07	0.03	0.02	0.01	0.01
- Nonaccrual	1.72	0.40	0.17	0.19	0.34
Multi family - 30-89 Days PD	0.24	0.23	0.13	0.11	0.13
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.36	0.06	0.09	0.08	0.20
Nonfarm Nres- 30-89 Days PD	0.53	0.42	0.34	0.37	0.42
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.03
- Nonaccrual	0.55	0.40	0.38	0.46	0.50
Farmland - 30-89 Days PD	0.21	0.24	0.21	0.18	0.34
- 90+ Days Past Due	0.01	0.00	0.00	0.01	0.06
- Nonaccrual	0.16	0.18	0.19	0.24	0.43
Credit Card - 30-89 Days PD	0.94	0.82	1.14	1.03	1.28
- 90+ Days Past Due	0.30	0.26	0.22	0.36	0.59
- Nonaccrual	0.02	0.02	0.02	0.02	0.02

CAPITAL RATIOS	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	8.82	8.95	8.79	8.64	8.68
Tier 1 RBC Ratio	10.85	11.20	11.32	11.44	11.83
Total Risk-Based Capital Ratio	12.28	12.62	12.75	12.95	13.36
Tangible Tier 1 Leverage Ratio	8.78	8.91	8.74	8.59	8.62
Tangible Common Eq Cap/Tan Assets	7.19	7.19	7.12	7.28	7.41
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	17.57	18.12	18.23	17.05	15.63
Standby Letters of Credit	0.81	0.88	0.90	0.96	0.91
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	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	0.76	0.91	0.85	0.99	1.37
Interest Rate Contracts	0.73	0.88	0.84	0.97	1.20
Interest Rate Futures & Forward Contr	0.06	0.07	0.05	0.04	0.05
Written Options Contr (Int Rate)	0.08	0.08	0.07	0.04	0.02
Purchased Options Contr (Int Rate)	0.06	0.01	0.00	0.00	0.00
Interest Rate Swaps	0.21	0.24	0.30	0.52	0.62
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	25.59	27.14	28.23	27.20	25.69

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	96.83	97.65	99.28	99.52	98.20
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	1.48
Equity, Comm, & Other Contracts	1.59	0.95	0.27	0.33	0.11
Futures and Forwards	18.91	21.10	20.03	20.83	14.25
Written Options	27.43	19.90	20.80	24.75	9.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	27.43	19.72	20.25	23.66	9.55
Purchased Options	6.43	3.79	3.64	0.82	1.63
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	6.43	3.79	3.12	0.76	1.51
Swaps	32.04	35.89	40.19	51.32	57.39
Held for Trading	1.32	0.00	0.31	0.45	0.00
Interest Rate Contracts	1.32	0.00	0.31	0.45	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	98.68	100.00	99.69	99.55	100.00
Interest Rate Contracts	85.58	96.98	86.54	87.02	87.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.84
Equity, Comm, & Other Contracts	1.59	0.95	0.27	0.33	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	67.64	68.37	75.67	73.47	85.25
One Year or Less	30.54	25.51	33.49	26.74	17.14
Over 1 Year to 5 Years	26.54	26.08	26.13	32.03	39.02
Over 5 Years	6.49	6.55	5.52	9.74	10.74
Gross Negative Fair Value (Abs Val)	0.47	0.56	0.54	0.67	0.74
Gross Positive Fair Value	0.91	0.45	0.44	0.55	0.57
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	42.47	26.76	19.48	29.59	17.74
Ins Under Assets(L/H)/Tot Ins Und Ast	57.53	73.24	80.52	70.41	82.26
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	12.50	10.00
Ins Activities Revenue/Adj Oper Inc	0.66	0.60	0.53	0.55	0.53
Premium Inc/Ins Activities Revenue	0.07	0.16	0.05	0.17	0.40
Credit Rel Prem Inc/Tot Prem Inc	57.14	50.29	55.56	65.56	76.91
Other Prem Inc/Total Prem Inc	42.86	49.71	44.44	34.44	23.09
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)	23.71	23.45	18.20	77.70	12.54
Ins Net Inc (L/H)/Equity (L/H)	30.04	18.88	21.16	5.35	7.19
Insur Ben, Losses, Exp/Insur Premiums	2434.79	822.48	327.39	206.13	468.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	17.33	34.46	51.65	0.03	0.08
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.88	12.12	12.37	0.17	0.27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.11	10.00	8.17	7.72	7.18
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	0.00	0.25
Cost: Interest-Bearing Deposits	2.43	2.73	2.16	1.81	1.68
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	0.45	N/A	N/A	N/A
Commercial and Industrial Loans	0.36	N/A	N/A	1.64	1.58
Foreign Governments and Inst	0.00	N/A	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-22.43	-22.66	12.59	-9.49	-29.90
Total Selected Assets	-15.44	-3.49	-5.91	-3.69	-24.29
Deposits	36.83	32.03	145.46	42.08	10.83

PROFITABILITY:	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	10.00	12.62	13.33	13.11	13.46
Bank Net Inc/Avg Eq Inv in Banks	10.63	13.21	13.74	13.28	13.74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.88	5.39	4.04	3.64	4.70
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.27	9.50	10.93	11.02	11.70
Bank Net Income/Parent Net Income	112.32	108.14	94.48	105.97	103.68
Nonbank Net Income/Parent Net Income	1.12	0.95	0.81	0.93	1.11
Sub BHCs Net Inc/Parent Net Income	83.98	80.22	76.15	86.96	79.83
LEVERAGE:					
Total Liabilities/Equity	25.48	25.44	24.96	24.11	21.50
Total Debt/Equity Capital	2.66	2.54	2.65	2.63	2.50
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.74	21.59	21.16	20.50	16.46
Tot Debt+Lns Guaranteed for Affl/Equity	3.00	3.11	3.01	3.10	3.25
Total Debt/Equ Cap - Exc Over Fair Value	2.73	2.64	2.67	2.67	2.56
Long-Term Debt/Equity Capital	1.38	1.17	1.25	1.61	1.31
Short-Term Debt/Equity Capital	0.61	0.58	0.59	0.29	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.36	0.14	0.15	0.23	0.32
Long-Term Debt/Consolidated LT Debt	1.98	1.70	1.89	4.13	2.69
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	117.40	116.10	114.60	113.72	111.01
Total Investment in Subs/Equity	118.67	117.43	116.62	115.68	112.80
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.97	98.78	98.01	98.73	96.06
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	101.01	99.93	99.44	100.08	97.43
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.74	1.26	1.07	1.09	0.90
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.69	2.89	2.49	2.44	2.11
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	114.17	106.62	112.54	109.43	125.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	120.26	109.80	115.36	108.77	125.58
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	99.32	104.82	108.68	100.94	117.39
Pretax Oper Inc + Int Exp/Int Expense	2573.36	2565.72	7524.55	4553.68	11012.5
Div + Int From Subs/Int Exp + Div	202.49	180.91	170.21	165.86	187.00
Fees+Other Inc From Subs/Sal + Oth Exp	8.41	7.84	9.90	12.10	11.56
Net Inc/Curr Port of LT Debt+Pfd Div(X)	57.08	83.82	75.57	53.47	172.89
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.21	0.45	0.37	0.82	0.73
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.66	0.00	0.00	0.00	8.00
Total	0.66	0.00	0.00	0.00	8.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.51	0.47	0.55	0.99	1.34
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

PEER GROUP 03

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	76.31	83.83	85.63	90.65	84.27
Dividends Paid/Net Income	32.10	27.12	27.16	27.09	26.95
Net Income - Dividends/Avg Equity	6.71	9.08	9.68	9.24	9.61

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	155.22	143.33	131.99	137.39	151.35
Dividends From Nonbank Subs	1.28	1.04	0.67	0.94	1.64
Dividends From Subsidiary BHCs	3.40	4.85	4.29	3.07	1.65
Dividends From All Subsidiaries	185.04	176.99	158.03	172.45	189.43

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	48.27	40.03	37.90	37.86	40.41
Interest Income From Bank Subs	0.35	0.30	0.27	0.22	0.17
Mgt & Service Fees From Bank Subs	3.16	2.95	4.07	4.44	4.22
Other Income From Bank Subs	0.02	0.02	0.03	0.05	0.02
Operating Income From Bank Subs	57.49	52.70	49.97	46.45	49.57

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	68.21	57.83	49.65	42.04	57.13
Interest Income From Nonbank Subs	0.66	1.78	2.20	5.88	17.90
Mgt & Serv Fees From Nonbank Subs	2.46	0.90	3.08	1.07	0.71
Other Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	95.32	73.79	72.06	67.26	105.74

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	30.53	28.35	32.45	35.78	41.89
Interest Inc From Subsidiary BHCs	0.62	0.16	0.08	0.07	0.00
Mgt & Serv Fees From Sub BHCs	3.32	0.04	1.26	0.15	1.57
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	39.00	30.44	37.32	36.54	51.53

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	66.35	63.34	62.93	60.42	66.69
Interest Income From Bank Subs	0.86	1.95	1.37	0.87	0.78
Mgt & Serv Fees From Bank Subs	3.35	3.62	4.71	5.90	5.19
Other Income From Bank Subs	0.04	0.03	0.03	0.07	0.07
Operating Income From Bank Subs	78.84	79.81	79.06	78.07	90.31

Dividends From Nonbank Subs	1.05	0.77	0.80	0.97	1.26
Interest Income From Nonbank Subs	0.04	0.05	0.02	0.04	0.07
Mgt & Serv Fees From Nonbank Subs	0.02	0.02	0.03	0.06	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.11	1.58	1.82	2.20	2.22

Dividends From Subsidiary BHCs	1.47	3.26	4.10	2.30	1.68
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	2.88	3.77	4.66	2.94	1.76

Loans and Adv From Subs/ST Debt	961.97	738.63	1124.41	4174.58	670.73
Loans and Adv From Subs/Total Debt	418.55	408.54	466.11	524.87	500.55

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									271
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.50	2.40	2.64	3.06	3.53	3.94	4.42	4.73	271
+ Non-interest Income	0.95	0.15	0.31	0.59	0.93	1.24	1.69	2.04	271
- Overhead Expense	2.82	1.66	1.90	2.37	2.84	3.22	3.79	4.22	271
- Provision for Losses	0.18	0.00	0.02	0.07	0.15	0.25	0.46	0.77	271
+ Securities Gains (Losses)	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.05	271
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.03	271
= Pretax Net Oper Income (TE)	1.47	0.35	0.69	1.02	1.48	1.86	2.28	2.75	271
Net Operating Income	0.98	0.24	0.44	0.69	0.96	1.23	1.64	1.87	271
Net Income	0.98	0.24	0.44	0.69	0.96	1.23	1.64	1.87	271
Net Income (Sub S Adjusted)	1.11	0.32	0.65	0.78	1.07	1.36	1.70	1.80	37
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.29	5.97	6.31	6.87	7.28	7.76	8.30	8.50	271
Interest Expense	3.50	2.44	2.76	3.05	3.55	3.90	4.20	4.38	271
Net Interest Income (TE)	3.80	2.55	2.83	3.32	3.80	4.25	4.82	5.21	271
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.00	0.00	0.03	0.11	0.24	0.46	0.60	271
Earnings Coverage of Net Losses (X)	30.62	-60.43	2.26	6.59	14.75	35.62	120.42	219.15	267
Ln&Ls Allowance/Total Loans & Leases	1.16	0.75	0.82	0.98	1.12	1.31	1.57	1.80	271
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.86	0.05	0.10	0.27	0.67	1.27	2.22	3.26	271
30-89 Days Past Due Loans and Leases	0.73	0.08	0.16	0.34	0.64	1.04	1.63	1.96	271
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	27.19	6.13	10.91	18.73	26.27	35.77	44.11	51.13	271
Net ST Noncore Funding Dependence	18.41	1.85	5.42	11.30	18.00	25.47	32.37	37.28	271
Net Loans and Leases/Total Assets	72.44	49.28	59.41	66.51	73.31	79.05	83.76	85.76	271
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.95	6.44	6.94	7.91	8.78	9.93	11.35	12.99	271
Equity Capital/Total Assets	8.74	5.32	5.97	7.09	8.49	10.07	12.03	13.92	271
Net Loans&Ls/Equity Capital (X)	8.69	4.47	5.30	6.70	8.65	10.31	12.64	13.90	271
Cash Dividends/Net Income	29.74	0.00	0.00	7.78	29.43	47.56	71.72	98.61	268
Cash Dividends/Net Income (Sub S Adjusted)	36.76	-43.00	-11.45	11.58	30.24	45.04	66.27	166.50	37
Retained Earnings/Avg Equity Cap	7.59	-0.79	1.54	4.64	7.73	10.50	13.54	15.39	271
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.57	0.00	0.00	0.00	0.00	0.00	4.34	9.62	271
Long-Term Debt/Equity Capital	1.11	0.00	0.00	0.00	0.00	0.00	8.48	14.32	271
Equity Investment in Subs/Equity Cap	116.50	89.54	95.18	99.98	114.14	129.67	147.51	159.24	271
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	118.00	0.03	35.06	80.37	107.00	153.34	220.73	339.38	265

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.73	5.57	5.83	6.30	6.71	7.14	7.63	7.97	271
Less: Interest Expense	3.23	2.25	2.50	2.79	3.27	3.63	3.95	4.18	271
Equals: Net Interest Income (TE)	3.50	2.40	2.64	3.06	3.53	3.94	4.42	4.73	271
Plus: Non-Interest Income	0.95	0.15	0.31	0.59	0.93	1.24	1.69	2.04	271
Equals: Adj Operating Income (TE)	4.52	2.92	3.46	3.94	4.48	5.06	5.82	6.16	271
Less: Overhead Expense	2.82	1.66	1.90	2.37	2.84	3.22	3.79	4.22	271
Less: Provision for Loan and Lease Losses	0.18	0.00	0.02	0.07	0.15	0.25	0.46	0.77	271
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Plus: Realized G/L on AFS Sec	0.00	-0.02	-0.00	0.00	0.00	0.00	0.02	0.05	271
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.03	271
Equals: Pretax Net Oper Inc (TE)	1.47	0.35	0.69	1.02	1.48	1.86	2.28	2.75	271
Less: Applicable Income Taxes (TE)	0.45	0.00	0.04	0.25	0.47	0.63	0.81	0.99	271
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Equals: Net Operating Income	0.98	0.24	0.44	0.69	0.96	1.23	1.64	1.87	271
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Equals: Net Income	0.98	0.24	0.44	0.69	0.96	1.23	1.64	1.87	271
Memo: Net Income (Last Four Qtrs)	0.98	0.22	0.42	0.69	0.97	1.23	1.69	1.92	267
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.67	87.35	88.90	90.77	92.98	94.46	95.83	96.53	271
Avg Int-Bearing Funds / Avg Assets	80.05	67.38	70.59	75.40	80.35	84.63	87.58	89.50	271
Int Income (TE) / Avg Earning Assets	7.29	5.97	6.31	6.87	7.28	7.76	8.30	8.50	271
Int Expense / Avg Earning Assets	3.50	2.44	2.76	3.05	3.55	3.90	4.20	4.38	271
Net Int Inc (TE) / Avg Earn Assets	3.80	2.55	2.83	3.32	3.80	4.25	4.82	5.21	271
YIELD OR COST:									
Total Loans and Leases (TE)	7.86	6.61	6.85	7.40	7.83	8.31	8.77	9.11	271
Interest-Bearing Bank Balances	5.62	0.00	1.31	3.34	5.02	6.94	11.91	19.55	258
Fed Funds Sold & Reverse Repos	5.16	3.68	4.74	5.09	5.20	5.28	5.44	5.68	251
Trading Assets	4.37	0.00	0.00	2.61	5.10	6.57	6.99	7.34	26
Total Earning Assets	7.20	5.88	6.22	6.72	7.21	7.63	8.28	8.47	271
Investment Securities (TE)	5.09	4.29	4.49	4.79	5.03	5.35	5.86	6.21	271
U.S. Treasury & Agency Sec (excl MBS)	4.73	3.71	3.97	4.33	4.71	5.09	5.47	5.80	264
Mortgage-Backed Securities	4.79	3.68	4.10	4.43	4.81	5.08	5.56	5.83	263
All Other Securities	6.68	3.67	4.30	5.35	6.27	7.48	9.93	16.13	265
Interest-Bearing Deposits	3.80	2.75	2.91	3.38	3.79	4.26	4.67	4.87	271
Time Deposits of \$100K or More	4.80	3.29	3.89	4.52	4.88	5.11	5.41	5.85	271
Time Deposits < \$100K	4.79	3.61	4.06	4.42	4.76	5.12	5.60	6.45	271
Other Domestic Deposits	2.72	1.39	1.70	2.11	2.67	3.30	3.87	4.21	271
Foreign Deposits	2.55	0.00	0.00	0.29	2.12	3.93	4.27	4.29	5
Fed Funds Purchased and Repos	4.40	2.77	3.03	3.85	4.46	4.97	5.32	5.54	252
Other Borrowed Funds & Trading Liab	4.73	3.25	3.54	4.19	4.73	5.32	5.63	6.40	266
All Interest-Bearing Funds	4.05	3.07	3.30	3.67	4.04	4.44	4.80	4.95	271

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	48.01	32.87	35.93	39.80	45.96	55.80	64.38	72.76	271
Avg Assets per Employee (\$000)	4209.11	2382.09	2736.90	3165.65	3858.93	5044.19	6688.74	8184.30	271

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.99	0.00	0.00	0.00	0.60	3.96	7.88	9.49	271
Overhead Exp / NII + Non-Int Income	64.31	44.04	48.06	56.45	65.94	71.64	77.65	81.40	271

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.82	1.66	1.90	2.37	2.84	3.22	3.79	4.22	271
Personnel Expense	1.58	0.88	1.05	1.32	1.57	1.81	2.21	2.45	271
Net Occupancy Expense	0.40	0.20	0.24	0.31	0.40	0.49	0.60	0.66	271
Other Operating Expenses	0.81	0.40	0.51	0.63	0.80	0.96	1.14	1.27	271
Overhead Less Non-Interest Income	1.83	0.93	1.23	1.47	1.81	2.16	2.50	2.67	271

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.10	43.66	47.70	55.03	64.44	70.42	76.58	80.73	271
Personnel Expense	35.39	23.22	26.64	30.89	35.87	39.71	43.98	47.61	271
Net Occupancy Expense	9.09	4.87	5.74	7.36	9.04	10.71	12.50	14.39	271
Other Operating Expenses	18.05	10.32	12.14	15.07	17.95	21.17	23.61	26.01	271
Total Non-Interest Income	20.76	4.69	8.39	13.92	20.82	27.38	32.96	36.54	271
Fiduciary Activities Income	1.45	0.00	0.00	0.00	0.31	2.98	5.84	7.81	271
Serv Charges on Deposit Accts - Domestic	7.42	0.76	1.70	3.80	7.27	10.55	14.02	14.99	271
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Investment Banking Fees & Commissions	0.68	0.00	0.00	0.00	0.40	1.28	2.30	3.35	271
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Net Servicing Fees	0.21	0.00	0.00	0.00	0.02	0.31	1.00	1.63	271
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Insurance Activities Revenue	0.72	0.00	0.00	0.00	0.06	0.65	4.78	8.60	271
Net Gain (Loss) - Sales Loans, OREO, Oth	1.48	-0.23	0.00	0.07	0.81	2.66	5.03	7.55	271
Other Non-Interest Income	5.98	1.48	1.90	3.76	5.53	7.77	11.56	13.48	271
Overhead Less Non-Interest Income	41.49	21.34	26.67	34.34	40.72	48.65	56.81	62.00	271

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.33	0.00	0.70	20.44	29.79	33.60	37.34	39.34	266
Appl Inc Tax+TE/Pretax NOI+TE	32.13	0.86	6.52	30.46	35.10	37.65	40.83	42.19	266

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	56.05	34.43	38.61	46.75	56.86	63.75	72.56	75.97	271
Commercial and Industrial Loans	10.01	2.24	3.38	6.07	9.11	13.74	18.05	22.68	271
Loans to Individuals	2.90	0.09	0.24	0.69	1.90	4.64	8.10	12.75	271
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	271
Agricultural Loans	0.62	0.00	0.00	0.00	0.08	0.78	3.54	6.66	271
Other Loans and Leases	1.07	0.00	0.02	0.15	0.58	1.60	3.98	5.52	271
Net Loans and Leases	72.44	49.28	59.41	66.51	73.31	79.05	83.76	85.76	271
Debt Securities Over 1 Year	13.31	1.90	3.79	7.76	12.81	18.22	24.92	30.89	271
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.02	0.22	0.71	1.62	271
Subtotal	86.66	75.02	79.76	84.01	86.95	89.60	92.03	92.72	271
Interest-Bearing Bank Balances	0.19	0.00	0.00	0.00	0.05	0.23	0.92	1.62	271
Federal Funds Sold & Reverse Repos	0.86	0.00	0.00	0.00	0.34	1.53	3.35	6.00	271
Debt Securities 1 Year or Less	2.59	0.06	0.25	0.83	2.14	3.72	6.99	9.25	271
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.47	271
Total Earning Assets	91.25	85.88	87.82	89.49	91.39	93.18	94.23	95.59	271
Non-Int Cash and Due From Dep Inst	2.07	0.75	1.03	1.46	2.06	2.68	3.09	3.47	271
Other Real Estate Owned	0.11	0.00	0.00	0.00	0.06	0.19	0.43	0.62	271
All Other Assets	6.60	2.96	3.68	5.03	6.41	8.13	9.79	11.12	271
MEMORANDA:									
Short-Term Investments	4.14	0.38	0.85	1.76	3.33	6.18	9.73	13.81	271
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.07	0.65	1.74	271
U.S. Agency Securities (excl MBS)	5.09	0.00	0.29	1.62	4.23	7.43	12.19	15.56	271
Municipal Securities	2.38	0.00	0.00	0.42	1.72	4.35	6.70	9.06	271
Mortgage-Backed Securities	6.73	0.01	0.15	1.83	6.04	10.80	16.17	20.79	271
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.53	271
Other Debt Securities	0.37	0.00	0.00	0.00	0.07	0.61	1.74	3.28	271
RE Loans Secured by 1-4 Family	15.33	2.44	4.09	8.17	14.13	21.94	30.58	34.37	271
Revolving	2.72	0.00	0.28	1.12	2.32	4.29	6.14	7.32	271
Closed-End, Sec by First Liens	10.76	1.10	2.09	5.31	9.71	15.41	21.94	27.29	271
Closed-End, Sec by Junior Liens	1.30	0.05	0.14	0.49	1.06	1.98	3.01	4.46	271
Commercial Real Estate Loans	37.79	15.65	19.19	26.28	36.08	47.61	61.80	68.57	271
Construction and Land Dev	13.97	1.87	3.19	6.28	12.21	20.68	28.59	37.36	271
Multifamily	1.85	0.12	0.32	0.73	1.40	2.67	4.61	7.68	271
Nonfarm Nonresidential	20.10	9.20	11.33	15.01	19.68	24.10	31.34	37.47	271
RE Loans Secured by Farmland	1.02	0.00	0.00	0.03	0.46	1.96	3.68	5.54	271
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.12	51.22	58.10	70.05	78.76	85.15	91.53	95.70	271
RE Loans Secured by 1-4 Family	21.66	3.20	5.61	11.26	20.04	31.27	41.94	51.70	271
Revolving	3.80	0.02	0.38	1.51	3.15	6.10	8.50	10.00	271
Closed-End	17.48	1.99	3.67	8.80	16.30	25.61	35.12	44.79	271
Commercial Real Estate Loans	51.58	24.81	30.21	38.67	50.55	63.72	75.86	84.66	271
Construction and Land Dev	18.94	2.90	4.95	8.78	17.00	26.91	37.75	47.10	271
Multifamily	2.52	0.21	0.44	1.04	1.90	3.64	6.56	10.43	271
Nonfarm Nonresidential	27.90	13.37	16.88	21.42	27.57	33.19	40.92	47.29	271
RE Loans Secured by Farmland	1.43	0.00	0.00	0.04	0.64	2.68	5.09	7.69	271
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	271
Commercial and Industrial Loans	13.83	3.06	4.52	8.54	13.15	18.90	24.41	29.56	271
Loans to Individuals	4.08	0.13	0.33	0.94	2.72	6.45	11.51	19.35	271
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.05	0.35	0.65	271
Agricultural Loans	0.87	0.00	0.00	0.00	0.10	1.08	4.96	8.81	271
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Other Loans and Leases	1.54	0.00	0.03	0.20	0.79	2.41	5.67	8.11	271

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.14	0.38	0.85	1.76	3.33	6.18	9.73	13.81	271
Liquid Assets	15.99	5.43	7.87	11.07	15.07	20.17	27.28	31.95	271
Investment Securities	16.74	3.61	5.96	10.57	15.82	22.34	29.36	36.58	271
Net Loans and Leases	72.44	49.28	59.41	66.51	73.31	79.05	83.76	85.76	271
Net Lns, Ls & Stdbly Ltrs of Credit	73.38	49.69	60.52	66.97	74.22	79.89	84.82	87.40	271
Core Deposits	59.81	38.59	44.56	53.07	59.99	67.02	71.00	74.96	271
Noncore Funding	28.18	13.06	15.99	20.77	27.70	34.80	42.96	49.48	271
Time Deposits of \$100K or More	14.95	5.40	7.61	9.92	13.84	19.27	24.90	31.48	271
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Fed Funds Purchased and Repos	2.86	0.00	0.00	0.62	2.66	4.96	7.77	10.06	271
Net Fed Funds Purchased (Sold)	2.03	-3.28	-1.67	-0.11	1.64	3.73	7.23	9.44	271
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Oth Borrowings W/Rem Mat 1 Yr or Less	2.60	0.00	0.00	0.49	1.97	4.55	7.31	10.89	271
Earning Assets Repr in 1 Year	42.19	18.51	23.79	33.52	42.00	50.49	60.23	66.96	271
Int-Bearing Liab Repr in 1 Year	34.65	11.77	19.20	24.01	32.02	44.67	60.81	65.28	271
Long-Term Debt Repr in 1 Year	0.51	0.00	0.00	0.00	0.00	0.65	3.11	5.13	271
Net Assets Repriceable in 1 Year	5.93	-25.29	-19.19	-5.05	5.11	16.15	31.83	39.92	271
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.19	6.13	10.91	18.73	26.27	35.77	44.11	51.13	271
Net ST Noncore Funding Dependence	18.41	1.85	5.42	11.30	18.00	25.47	32.37	37.28	271
Short-Term Inv/ST Noncore Funding	23.80	1.80	2.99	8.07	18.05	35.76	63.34	88.67	271
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.73	-26.29	-22.64	-13.95	-5.54	3.26	15.14	21.50	271
Net Loans and Leases/Total Deposits	94.49	66.87	76.38	86.12	94.67	102.53	112.63	116.49	271
Net Loans and Leases/Core Deposits	124.35	77.36	89.85	105.28	121.40	140.71	171.37	197.65	271
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-1.72	-0.95	-0.22	0.00	0.02	0.18	0.45	162
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.88	-4.79	-3.40	-1.89	-0.55	0.01	0.72	1.30	267
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.39	-0.18	-0.06	-0.00	0.00	0.02	0.08	132
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.84	0.00	0.00	0.00	0.58	8.72	44.83	68.56	271
Available-For-Sale Securities	92.15	23.48	54.57	91.14	99.38	100.00	100.00	100.00	271
U.S. Treasury Securities	0.67	0.00	0.00	0.00	0.00	0.60	3.63	12.33	271
U.S. Agency Securities (excl MBS)	32.32	0.00	2.02	11.11	28.46	51.71	73.08	81.41	271
Municipal Securities	14.90	0.00	0.00	4.31	13.12	26.87	35.63	44.52	271
Mortgage-Backed Securities	40.11	0.24	1.55	17.89	42.00	60.88	77.99	86.51	271
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.42	3.35	271
Other Debt Securities	2.12	0.00	0.00	0.00	0.50	3.50	9.37	17.59	271
Mutual Funds and Equity Securities	1.07	0.00	0.00	0.00	0.16	1.51	4.89	10.91	271
Debt Securities 1 Year or Less	17.24	0.72	2.44	6.31	14.36	25.64	39.86	60.02	271
Debt Securities 1 To 5 Years	30.49	3.03	8.61	16.75	27.01	44.05	59.14	66.41	271
Debt Securities Over 5 Years	47.40	3.93	8.64	27.39	47.40	68.01	83.48	89.22	271
Plledged Securities	61.35	9.49	19.65	42.38	64.32	81.37	92.38	96.39	271
Structured Notes, Fair Value	1.51	0.00	0.00	0.00	0.00	2.56	7.31	13.42	271

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.18	0.00	0.02	0.07	0.15	0.25	0.46	0.77	271
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.00	0.04	0.11	0.20	0.34	0.60	0.96	271
Provision for Ln&Ls Losses/Net Losses	220.07	-151.52	2.10	91.32	156.98	280.02	693.97	1111.36	267
Ln&Ls Allowance/Total Loans & Leases	1.16	0.75	0.82	0.98	1.12	1.31	1.57	1.80	271
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.40	1.92	2.39	4.65	9.04	23.34	65.78	133.25	251
ALLL/Nonaccrual Assets	376.03	46.63	59.06	111.03	209.18	482.81	1457.28	2268.65	269
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	287.84	39.99	50.72	97.38	177.24	397.53	906.21	1716.87	271
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.00	0.02	0.06	0.17	0.31	0.54	0.70	271
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.12	0.15	271
Net Losses/Avg Loans and Leases	0.15	-0.00	0.00	0.03	0.11	0.24	0.46	0.60	271
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Recoveries/Prior Year-End Losses	24.28	3.44	5.24	11.38	21.00	34.95	53.83	80.44	261
Earnings Coverage of Net Losses (X)	30.62	-60.43	2.26	6.59	14.75	35.62	120.42	219.15	267
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.06	-0.01	-0.00	0.00	0.02	0.09	0.26	0.46	271
RE Loans Secured By 1-4 Family	0.07	-0.02	-0.00	0.00	0.01	0.11	0.28	0.50	271
Revolving	0.06	-0.01	0.00	0.00	0.00	0.09	0.27	0.66	258
Closed-End	0.06	-0.03	-0.00	0.00	0.01	0.09	0.27	0.56	271
Commercial Real Estate Loans	0.06	-0.01	-0.00	0.00	0.00	0.07	0.32	0.50	271
Construction and Land Dev	0.06	-0.00	0.00	0.00	0.00	0.05	0.38	0.72	271
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	269
Nonfarm Nonresidential	0.03	-0.02	-0.00	0.00	0.00	0.05	0.15	0.33	271
RE Loans Secured by Farmland	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.06	221
Commercial and Industrial Loans	0.27	-0.17	-0.04	0.00	0.13	0.45	1.01	1.49	270
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.86	0.06	0.12	0.28	0.59	1.27	2.45	3.34	239
Credit Card Loans	1.19	-0.58	0.00	0.00	1.03	2.09	3.06	4.29	89
Agricultural Loans	0.01	-0.26	-0.04	0.00	0.00	0.00	0.09	0.50	181
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.38	-0.04	-0.00	0.00	0.00	0.38	2.35	4.32	261

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

30-89 Days PD Loans and Leases	0.73	0.08	0.16	0.34	0.64	1.04	1.63	1.96	271
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.02	0.12	0.33	0.52	271
Nonaccrual Loans and Leases	0.71	0.02	0.07	0.21	0.53	1.01	1.91	2.79	271
90+ Days PD and Nonaccrual Loans and Leases	0.82	0.06	0.11	0.26	0.62	1.22	2.25	3.01	271
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	271
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.73	0.08	0.16	0.34	0.64	1.04	1.63	1.96	271
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.02	0.12	0.33	0.52	271
Nonaccrual Assets	0.71	0.02	0.07	0.21	0.53	1.01	1.91	2.79	271
30+ Days PD & Nonaccrual Assets	1.58	0.25	0.44	0.80	1.35	2.22	3.28	4.57	271
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.60	0.04	0.08	0.19	0.45	0.87	1.70	2.34	271
90+ PD & Nonaccrual Assets + OREO	0.75	0.06	0.10	0.23	0.60	1.08	2.07	2.73	271
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.67	0.04	0.08	0.20	0.50	1.01	1.73	2.50	271
Allowance for Loan & Lease Losses	79.93	5.69	10.68	26.53	59.84	118.50	219.89	272.97	271
Equity Cap + ALLL	7.33	0.44	0.84	2.22	5.39	10.51	21.59	29.38	271
Tier 1 Cap + ALLL	7.11	0.43	0.83	2.28	5.29	10.08	20.92	26.53	271
Loans & Leases + RE Acquired	0.91	0.06	0.12	0.28	0.69	1.34	2.45	3.52	271

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.95	6.44	6.94	7.91	8.78	9.93	11.35	12.99	271
Tier 1 RBC Ratio	10.99	7.86	8.47	9.60	10.52	12.26	14.80	17.05	271
Total Risk-Based Capital Ratio	12.41	10.09	10.43	10.99	11.85	13.50	16.10	18.08	271
Tangible Tier 1 Leverage Ratio	8.89	6.36	6.87	7.83	8.71	9.92	11.27	12.98	271
Tangible Common Eq Cap/Tan Assets	7.26	4.25	4.95	5.85	7.15	8.53	10.21	11.91	271
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	18.45	7.11	9.10	13.14	17.75	23.75	29.59	34.11	271
Standby Letters of Credit	0.83	0.04	0.16	0.37	0.68	1.21	1.85	2.54	271
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.36	271
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.81	0.00	0.00	0.00	0.00	1.20	4.02	7.70	271
Interest Rate Contracts	0.78	0.00	0.00	0.00	0.00	1.17	3.99	7.70	271
Interest Rate Futures & Forward Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.45	0.97	271
Written Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.57	1.19	271
Purchased Options Contr (Int Rate)	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.59	271
Interest Rate Swaps	0.22	0.00	0.00	0.00	0.00	0.00	2.01	3.92	271
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	26.37	10.79	14.22	19.31	24.93	32.75	41.39	46.44	271

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.84	0.00	90.15	100.00	100.00	100.00	100.00	100.00	136
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Equity, Comm, & Other Contracts	1.62	0.00	0.00	0.00	0.00	0.00	0.00	95.17	136
Futures and Forwards	25.06	0.00	0.00	0.00	0.00	50.00	81.77	100.00	136
Written Options	28.27	0.00	0.00	0.00	7.17	50.00	100.00	100.00	136
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Over-The-Counter	28.27	0.00	0.00	0.00	7.17	50.00	100.00	100.00	136
Purchased Options	5.93	0.00	0.00	0.00	0.00	0.00	72.23	100.00	136
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Over-The-Counter	5.93	0.00	0.00	0.00	0.00	0.00	72.23	100.00	136
Swaps	32.43	0.00	0.00	0.00	0.00	85.65	100.00	100.00	136
Held for Trading	0.67	0.00	0.00	0.00	0.00	0.00	0.00	100.00	136
Interest Rate Contracts	0.67	0.00	0.00	0.00	0.00	0.00	0.00	100.00	136
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Non-Traded	99.32	0.00	100.00	100.00	100.00	100.00	100.00	100.00	136
Interest Rate Contracts	85.56	0.00	0.00	100.00	100.00	100.00	100.00	100.00	136
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Equity, Comm, & Other Contracts	1.62	0.00	0.00	0.00	0.00	0.00	0.00	95.17	136
Deriv Contr (Excl Fut & FX LE 14 Days)	67.02	0.00	0.00	45.12	76.70	100.00	100.00	100.00	136
One Year or Less	29.27	0.00	0.00	0.00	6.06	55.17	100.00	100.00	136
Over 1 Year to 5 Years	27.49	0.00	0.00	0.00	0.00	50.00	100.00	100.00	136
Over 5 Years	6.10	0.00	0.00	0.00	0.00	0.00	46.53	82.75	136
Gross Negative Fair Value (Abs Val)	0.41	0.00	0.00	0.00	0.03	0.56	1.91	4.97	136
Gross Positive Fair Value	0.84	0.00	0.00	0.00	0.23	0.94	2.77	11.34	136
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	271

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	271
Ins Under Assets(P/C)/Tot Ins Und Ast	46.31	0.00	0.00	0.00	0.00	100.00	100.00	100.00	15
Ins Under Assets(L/H)/Tot Ins Und Ast	53.68	0.00	0.00	0.00	52.64	100.00	100.00	100.00	15
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9
Ins Activities Revenue/Adj Oper Inc	0.72	0.00	0.00	0.00	0.06	0.65	4.78	8.60	271
Premium Inc/Ins Activities Revenue	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.48	187
Credit Rel Prem Inc/Tot Prem Inc	56.25	0.00	0.00	0.00	100.00	100.00	100.00	100.00	16
Other Prem Inc/Total Prem Inc	43.75	0.00	0.00	0.00	0.00	100.00	100.00	100.00	16
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
Ins Net Inc (P/C)/Equity (P/C)	40.04	-0.73	-0.73	5.62	28.03	60.42	77.37	82.80	7
Ins Net Inc (L/H)/Equity (L/H)	37.22	0.90	0.90	1.42	4.13	14.73	133.33	133.33	8
Insur Ben, Losses, Exp/Insur Premi ums	1632.38	0.00	0.00	0.00	50.51	107.77	551.64	5524.82	16
Reinsurance Recov(P/C)/Tot Assets(P/C)	14.66	0.00	0.00	0.00	0.00	0.66	31.87	65.93	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.83	0.00	0.00	0.00	0.00	0.00	15.89	57.94	9
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
CSV Life Insurance/Tier 1 Cap + ALLL	9.77	0.00	0.00	1.11	10.40	18.32	22.96	25.14	271
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	271
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	39
Cost: Interest-Bearing Deposits	2.55	0.00	0.00	0.29	2.12	3.93	4.27	4.29	5
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	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	-18.56	-100.00	-100.00	-72.47	-14.81	5.25	30.79	204.10	21
Total Selected Assets	-17.75	-100.00	-90.72	-41.10	-0.99	0.40	17.65	34.02	38
Deposits	-0.27	-81.02	-81.02	-81.02	-28.81	31.75	46.78	51.79	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	80.80	0.00	0.00	39.42	76.09	104.60	219.88	348.45	208
Dividends Paid/Net Income	29.74	0.00	0.00	7.78	29.43	47.56	71.72	98.63	268
Net Income - Dividends/Avg Equity	7.62	-0.79	1.54	4.64	7.73	10.59	13.74	15.57	271
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	146.50	0.00	0.00	55.61	133.33	216.35	401.16	656.03	214
Dividends From Nonbank Subs	1.13	0.00	0.00	0.00	0.00	1.35	5.59	13.96	214
Dividends From Subsidiary BHCs	4.21	0.00	0.00	0.00	0.00	0.00	0.00	113.61	214
Dividends From All Subsidiaries	182.83	0.00	2.54	98.58	146.73	220.82	442.63	760.79	214
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	44.58	0.00	0.00	12.37	43.65	70.51	109.73	155.43	246
Interest Income From Bank Subs	0.42	0.00	0.00	0.00	0.00	0.18	2.24	7.39	246
Mgt & Service Fees From Bank Subs	3.25	0.00	0.00	0.00	0.00	0.00	17.75	59.20	246
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.10	246
Operating Income From Bank Subs	53.47	0.00	0.00	19.13	47.74	87.61	141.48	178.99	246
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.25	0.00	0.00	0.00	98.86	100.00	143.94	216.55	139
Interest Income From Nonbank Subs	0.52	0.00	0.00	0.00	0.00	0.00	2.28	20.93	139
Mgt & Serv Fees From Nonbank Subs	2.05	0.00	0.00	0.00	0.00	0.00	12.86	52.61	139
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.31	139
Operating Inc From Nonbank Subs	84.58	0.00	0.00	22.41	100.00	100.00	234.59	412.64	139
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	28.62	0.00	0.00	0.00	21.43	49.92	85.38	98.84	36
Interest Inc From Subsidiary BHCs	0.50	0.00	0.00	0.00	0.00	0.00	0.67	5.39	36
Mgt & Serv Fees From Sub BHCs	0.18	0.00	0.00	0.00	0.00	0.00	0.06	1.66	36
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Operating Income From Sub BHCs	32.74	0.00	0.00	0.00	28.92	51.54	92.80	106.00	36
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	65.81	0.00	0.00	21.36	87.93	98.74	99.93	100.00	257
Interest Income From Bank Subs	1.26	0.00	0.00	0.00	0.00	0.43	5.00	34.49	257
Mgt & Serv Fees From Bank Subs	3.49	0.00	0.00	0.00	0.00	0.00	28.36	50.30	257
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.43	257
Operating Income From Bank Subs	79.64	0.00	0.00	83.27	97.04	99.70	100.00	100.00	257
Dividends From Nonbank Subs	0.89	0.00	0.00	0.00	0.00	0.83	4.21	13.86	257
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.01	2.18	257
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.16	257
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	257
Operating Inc From Nonbank Subs	1.80	0.00	0.00	0.00	0.23	1.57	8.31	25.92	257
Dividends From Subsidiary BHCs	1.98	0.00	0.00	0.00	0.00	0.00	0.00	92.20	257
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	257
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	257
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	257
Operating Income From Sub BHCs	3.32	0.00	0.00	0.00	0.00	0.00	0.00	95.52	257
Loans and Adv From Subs/ST Debt	2095.13	0.00	0.00	113.72	396.10	1272.36	6151.30	25336.4	55
Loans and Adv From Subs/Total Debt	474.15	0.00	0.00	93.66	300.00	660.58	1665.89	2405.53	100

BHCPR Reporters for Quarter Ending 12/31/2007
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
3283402	1, 184, 006	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
3047154	1, 066, 600	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	
1140510	1, 307, 938	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 394, 384	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 635, 996	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 662, 172	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
2772990	1, 082, 382	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	Moved from Peer 4
1401109	2, 708, 548	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 635, 054	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	2, 076, 375	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	2, 120, 245	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 109, 801	AMERIS BANCORP	MOULTRIE, GA	
2366821	1, 989, 775	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1, 775, 269	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 167, 384	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 584, 846	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 153, 560	BANC ED CORP. , THE	EDWARDSVILLE, IL	
2896458	1, 477, 084	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 568, 382	BANCORP, INC. , THE	WILMINGTON, DE	
1097306	2, 026, 678	BANCPLUS CORPORATION	RIDGELAND, MS	
1138012	2, 238, 270	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 278, 403	BANGOR BANCORP, MHC	BANGOR, ME	
3229473	1, 156, 680	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 310, 488	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1205398	1, 151, 813	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 232, 724	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1097089	2, 711, 398	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
3434624	1, 804, 556	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1, 030, 017	BANTERRA CORP	ELDORADO, IL	Moved from Peer 4
1202708	1, 109, 256	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 132, 696	BEACON BANCORP	TAUNTON, MA	
2728157	1, 120, 518	BERKSHIRE BANCORP INC.	NEW YORK, NY	
3312227	1, 509, 482	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1, 214, 405	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 128, 181	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 176, 793	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1, 004, 521	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	Moved from Peer 4
1209145	1, 414, 195	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 094, 432	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	1, 792, 132	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	1, 002, 096	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	Moved from Peer 4
1201671	2, 436, 302	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 984, 155	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 070, 348	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 024, 890	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1130249	1, 716, 788	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 256, 349	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
2741156	1, 518, 530	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 606, 255	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	2, 127, 773	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 690, 031	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
1848003	2,394,566	CASCADE BANCORP	BEND, OR	
2568362	1,417,588	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	1,305,641	CBS BANC-CORP.	RUSSELLVILLE, AL	
3254952	2,373,394	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
1048764	1,017,645	CENTER BANCORP, INC.	UNION, NJ	Moved from Peer 4
3003178	2,077,586	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,217,430	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2856498	1,085,188	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	
2158156	1,853,502	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1206591	1,364,999	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
1111088	1,680,281	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1,337,003	CENTURY BANCSHARES, INC.	DALLAS, TX	
1486517	2,572,377	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1139532	1,008,620	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	Moved from Peer 4
1143623	1,283,746	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
1050909	1,055,526	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	Moved from Peer 4
3186576	1,102,997	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,482,704	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,761,338	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
2705943	1,395,305	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,391,012	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,208,776	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	1,043,354	COLUMBIA BANCORP	THE DALLES, OR	
1057588	1,233,542	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
3124381	1,693,521	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2,129,647	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1,310,094	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	1,872,870	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,123,172	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1070644	2,902,684	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1081239	1,101,588	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1,355,247	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1121229	1,391,776	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,446,749	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1,046,981	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	1,843,073	DURANT BANCORP, INC.	DURANT, OK	
1135824	1,170,104	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,401,197	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,057,666	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	1,999,119	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2,751,399	EUROBANCSHARES, INC.	SAN JUAN, PR	
1104923	1,016,174	EXTRACO CORPORATION	WACO, TX	
1055315	1,250,726	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,521,549	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1,731,968	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	2,068,247	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,469,275	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,687,430	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1,857,876	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,603,524	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2,320,516	FIRST BANCORP	TROY, NC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
1204560	1,786,230	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,380,051	FIRST BANK CORP	FORT SMITH, AR	
1031681	1,109,736	FIRST CALIFORNIA FINANCIAL GRO	LOS ANGELES, CA	
2585761	1,132,417	FIRST CHICAGO BANCORP	ITASCA, IL	
1246533	1,119,036	FIRST CITIZENS BANC CORP	SANDUSKY, OH	Moved from Peer 4
1203509	1,017,637	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	Moved from Peer 4
1478017	2,149,836	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1064728	1,056,410	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,231,868	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1095982	1,653,751	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,248,097	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,016,338	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1492219	1,524,484	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2833604	1,028,375	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1,296,203	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1,223,250	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1048894	1,069,019	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1063262	1,623,187	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2,172,724	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2,343,605	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1,211,955	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1,927,297	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1,478,909	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1,369,045	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,430,256	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2432614	1,505,989	FNB CORPORATION	CHRISTIANSBURG, VA	
1133473	1,906,506	FNB UNITED CORP.	ASHEBORO, NC	
3446346	1,025,319	FORCHT BANCORP, INC.	CORBIN, KY	Moved from Peer 4; Name change from FIRST CORBIN BANCORP,
1143762	1,206,157	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1,164,035	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2,128,804	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1,021,140	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1,322,440	FVNB CORP.	VICTORIA, TX	
2973591	1,868,186	GATEWAY FINANCIAL HOLDINGS, IN	VIRGINIA BEACH, VA	
2670573	1,939,012	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	2,042,824	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1,131,710	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2,437,146	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1133277	2,947,741	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
2038409	1,195,804	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1,482,490	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1,347,472	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1,781,178	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1,661,098	HILLS BANCORPORATION	HILLS, IA	
1491409	2,291,630	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1,514,760	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1,258,874	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1,391,315	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2,330,712	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	2,768,413	INDEPENDENT BANK CORP.	ROCKLAND, MA	
2944144	1,162,791	INLAND BANCORP, INC.	OAK BROOK, IL	Name change from INLAND BANCORP HOLDING COMPANY

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2924360	1, 213, 974	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2634490	1, 049, 022	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2049302	2, 021, 392	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 368, 505	INWOOD BANCSHARES, INC.	DALLAS, TX	
1123915	1, 369, 962	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2, 892, 329	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2, 513, 991	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1, 988, 984	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1, 281, 161	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1, 309, 043	LAURITZEN CORPORATION	OMAHA, NE	
1136139	1, 124, 951	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	1, 475, 014	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2, 400, 566	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1, 056, 780	LNB BANCORP INC.	LORAIN, OH	
2325350	1, 579, 005	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	2, 133, 134	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1, 049, 408	MACON BANCORP	FRANKLIN, NC	
1209109	2, 536, 437	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2, 828, 648	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1, 652, 244	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1, 559, 351	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1, 639, 520	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2, 121, 404	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1, 381, 689	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1, 170, 211	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1902651	1, 005, 007	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	Moved from Peer 4
2344799	1, 461, 024	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3142349	2, 420, 320	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
2803719	1, 002, 545	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	Moved from Peer 4
1126354	1, 152, 072	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1, 466, 015	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2, 423, 410	NARA BANCORP, INC.	LOS ANGELES, CA	
2947882	1, 016, 955	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	Moved from Peer 4
2149622	1, 163, 130	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1, 291, 710	NEB CORPORATION	FOND DU LAC, WI	
3047109	1, 979, 445	NEW FRONTIER BANCORP	GREELEY, CO	
1076002	2, 057, 358	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1, 688, 626	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3025385	1, 014, 714	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	Moved from Peer 4
3297481	1, 071, 629	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2, 658, 576	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1, 657, 865	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1117259	1, 790, 332	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	2, 682, 330	ORION BANCORP, INC.	NAPLES, FL	
1083934	1, 198, 671	PAB BANKSHARES, INC.	VALDOSTA, GA	
2869733	1, 077, 883	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1, 248, 287	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	2, 031, 286	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1, 346, 976	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	1, 979, 468	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1, 886, 068	PEOPLES BANCORP INC.	MARIETTA, OH	

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3186585	1, 421, 354	PEOPLESBANCORP, MHC	HOLYOKE, MA	
1249712	1, 456, 020	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1, 590, 419	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1, 157, 945	PREMIERWEST BANCORP	MEDFORD, OR	
1207600	1, 080, 702	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1, 103, 763	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1, 476, 564	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1, 160, 118	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1, 136, 152	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1398807	1, 019, 172	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2509413	1, 327, 007	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1, 867, 569	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1, 281, 556	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1, 482, 519	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2, 681, 539	SALEM FIVE BANCORP	SALEM, MA	
1133437	2, 597, 848	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2, 419, 874	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2, 833, 071	SECURITY BANK CORPORATION	MACON, GA	
1199992	2, 378, 786	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1, 233, 735	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1, 763, 954	SILVER STATE BANCORP	HENDERSON, NV	
1094828	2, 692, 447	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	2, 045, 586	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1, 121, 149	SMITHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1, 591, 432	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1, 213, 600	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1, 233, 926	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1, 569, 182	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	2, 196, 325	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2, 563, 786	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1, 146, 967	SPIRIT BANCORP, INC.	BRISTOW, OK	
1245590	2, 172, 042	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1, 597, 790	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1, 712, 261	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1, 628, 014	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1, 822, 894	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1, 412, 493	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2, 012, 453	STERLING BANCORP	NEW YORK, NY	
3063622	1, 490, 571	STIFEL FINANCIAL CORP.	SAINT LOUIS, MO	
1126046	1, 487, 312	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2, 191, 602	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1, 469, 419	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1, 435, 305	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1, 578, 734	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1, 319, 110	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2457943	1, 443, 957	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2, 359, 459	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1030170	1, 980, 621	TRICO BANCSHARES	CHICO, CA	
1056161	1, 379, 723	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1048652	2, 853, 737	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
1971693	2, 301, 037	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	Moved from Peer 2

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1062649	1,697,872	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1,972,505	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
1050712	2,822,501	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
1032099	1,184,218	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	1,041,736	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
1364110	2,498,782	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2,339,697	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1,595,624	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1115349	2,541,128	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,339,968	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,646,614	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,850,311	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,682,446	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,196,700	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,334,245	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,526,114	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,211,322	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1399765	1,870,663	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 273 bank holding companies.