

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	271	252	265	239	214
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.51	3.73	3.68	3.75	3.68
+ Non-interest Income	0.95	0.96	0.95	1.00	1.06
- Overhead Expense	2.82	2.84	2.84	2.88	2.94
- Provision for Losses	0.19	0.16	0.16	0.17	0.19
+ Securities Gains (Losses)	0.00	0.00	0.00	0.00	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.47	1.72	1.66	1.74	1.71
Net Operating Income	0.98	1.13	1.10	1.15	1.12
Net Income	0.98	1.13	1.10	1.15	1.12
Net Income (Sub S Adjusted)	1.12	1.28	1.25	1.27	1.16
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	7.30	7.00	7.07	6.21	5.56
Interest Expense	3.50	2.98	3.08	2.14	1.57
Net Interest Income (TE)	3.81	4.04	3.99	4.07	3.99
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.11	0.13	0.15	0.19
Earnings Coverage of Net Losses (X)	30.63	39.20	34.76	38.12	25.28
Ln&Ls Allowance/Total Loans & Leases	1.16	1.19	1.16	1.22	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.86	0.54	0.57	0.52	0.61
30-89 Days Past Due Loans and Leases	0.73	0.60	0.62	0.56	0.58
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	27.19	27.34	26.53	25.34	24.19
Net ST Noncore Funding Dependence	18.41	17.95	17.83	15.26	13.71
Net Loans and Leases/Total Assets	72.44	71.05	71.08	69.49	67.83
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	8.96	8.93	8.95	8.80	8.64
Equity Capital/Total Assets	8.74	8.56	8.62	8.36	8.38
Net Loans&Ls/Equity Capital (X)	8.70	8.73	8.64	8.60	8.39
Cash Dividends/Net Income	29.75	27.15	27.18	27.03	27.11
Cash Dividends/Net Income (Sub S Adjusted)	36.77	33.73	25.51	18.12	31.75
Retained Earnings/Avg Equity Cap	7.60	9.42	9.02	9.68	9.31
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.57	0.66	0.58	0.59	0.29
Long-Term Debt/Equity Capital	1.12	1.25	1.17	1.25	1.61
Equity Investment in Subs/Equity Cap	116.51	116.58	116.10	114.60	113.72
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	118.01	107.89	109.80	115.36	108.77

## PEER GROUP 03

PERCENT OF AVERAGE ASSETS	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.73	6.45	6.52	5.73	5.14
Less: Interest Expense	3.23	2.75	2.84	1.97	1.45
Equals: Net Interest Income (TE)	3.51	3.73	3.68	3.75	3.68
Plus: Non-Interest Income	0.95	0.96	0.95	1.00	1.06
Equals: Adj Operating Income (TE)	4.53	4.74	4.69	4.82	4.80
Less: Overhead Expense	2.82	2.84	2.84	2.88	2.94
Less: Provision for Loan and Lease Losses	0.19	0.16	0.16	0.17	0.19
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	0.00	0.00	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.47	1.72	1.66	1.74	1.71
Less: Applicable Income Taxes (TE)	0.45	0.55	0.52	0.56	0.56
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.98	1.13	1.10	1.15	1.12
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.98	1.13	1.10	1.15	1.12
Memo: Net Income (Last Four Qtrs)	0.99	1.14	1.10	1.16	1.11
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.67	92.66	92.67	92.56	92.68
Avg Int-Bearing Funds / Avg Assets	80.06	78.90	79.13	77.91	77.97
Int Income (TE) / Avg Earning Assets	7.30	7.00	7.07	6.21	5.56
Int Expense / Avg Earning Assets	3.50	2.98	3.08	2.14	1.57
Net Int Inc (TE) / Avg Earn Assets	3.81	4.04	3.99	4.07	3.99
YIELD OR COST:					
Total Loans and Leases (TE)	7.86	7.63	7.69	6.82	6.14
Interest-Bearing Bank Balances	5.62	4.96	5.04	3.47	1.65
Fed Funds Sold & Reverse Repos	5.17	4.74	4.88	3.19	1.33
Trading Assets	4.38	1.98	2.04	1.21	1.27
Total Earning Assets	7.21	6.91	6.98	6.11	5.47
Investment Securities (TE)	5.09	4.71	4.77	4.29	4.08
U. S. Treasury & Agency Sec (excl MBS)	4.73	4.09	4.19	3.52	3.32
Mortgage-Backed Securities	4.79	4.51	4.56	4.09	3.91
All Other Securities	6.69	6.67	6.85	6.55	6.28
Interest-Bearing Deposits	3.80	3.18	3.30	2.22	1.57
Time Deposits of \$100K or More	4.80	4.20	4.36	3.12	2.34
Time Deposits < \$100K	4.80	3.98	4.16	3.05	2.46
Other Domestic Deposits	2.73	2.22	2.29	1.43	0.86
Foreign Deposits	2.56	2.33	2.73	2.16	1.81
Fed Funds Purchased and Repos	4.40	4.11	4.19	2.73	1.34
Other Borrowed Funds & Trading Liab	4.74	4.52	4.60	3.87	3.37
All Interest-Bearing Funds	4.06	3.48	3.60	2.53	1.85

## PEER GROUP 03

09/30/2007

09/30/2006

12/31/2006

12/31/2005

12/31/2004

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	48	46	62	58	56
Avg Assets per Employee (\$000)	4,209	3,977	4,036	3,782	3,620
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.00	2.01	1.92	2.05	2.08
Overhead Exp / NII + Non-Int Income	64.31	61.99	62.46	61.27	62.28
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.82	2.84	2.84	2.88	2.94
Personnel Expense	1.59	1.60	1.59	1.60	1.61
Net Occupancy Expense	0.41	0.41	0.41	0.41	0.42
Other Operating Expenses	0.81	0.82	0.82	0.85	0.88
Overhead Less Non-Interest Income	1.83	1.86	1.86	1.84	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.11	60.83	61.30	60.08	61.13
Personnel Expense	35.40	34.15	34.28	33.25	33.48
Net Occupancy Expense	9.10	8.69	8.73	8.59	8.72
Other Operating Expenses	18.05	17.61	17.84	17.75	18.44
Total Non-Interest Income	20.76	20.15	20.11	20.43	21.98
Fiduciary Activities Income	1.45	1.34	1.35	1.39	1.58
Serv Charges on Deposit Accts - Domestic	7.43	7.55	7.41	7.69	8.37
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.68	0.56	0.56	0.57	0.58
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.21	0.24	0.22	0.24	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.72	0.65	0.60	0.53	0.55
Net Gain (Loss) - Sales Loans, OREO, Oth	1.49	1.59	1.51	1.72	1.82
Other Non-Interest Income	5.99	5.60	5.74	5.81	6.23
Overhead Less Non-Interest Income	41.49	40.05	40.71	38.84	38.82
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	25.33	27.91	27.80	28.22	28.21
Appl Inc Tax+TE/Pretax NOI+TE	32.14	32.73	32.56	33.37	33.72

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	56.06	55.16	54.90	53.00	50.70
Commercial and Industrial Loans	10.02	9.74	9.90	9.94	10.39
Loans to Individuals	2.90	3.10	2.91	3.24	3.49
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.63	0.64	0.65	0.67	0.68
Other Loans and Leases	1.08	1.01	1.01	0.98	0.99
Net Loans and Leases	72.44	71.05	71.08	69.49	67.83
Debt Securities Over 1 Year	13.31	14.49	14.00	16.08	18.86
Mutual Funds and Equity Securities	0.17	0.18	0.17	0.17	0.22
Subtotal	86.67	86.39	85.85	86.52	87.66
Interest-Bearing Bank Balances	0.19	0.22	0.31	0.25	0.25
Federal Funds Sold & Reverse Repos	0.87	1.14	1.27	1.04	0.87
Debt Securities 1 Year or Less	2.59	2.67	2.70	2.27	2.00
Trading Assets	0.01	0.00	0.00	0.00	0.00
Total Earning Assets	91.26	91.23	91.02	90.86	91.49
Non-Int Cash and Due From Dep Inst	2.08	2.37	2.55	2.86	2.49
Other Real Estate Owned	0.11	0.06	0.06	0.07	0.08
All Other Assets	6.60	6.34	6.31	6.15	5.93
<b>MEMORANDA:</b>					
Short-Term Investments	4.15	4.54	4.85	4.01	3.57
U.S. Treasury Securities	0.10	0.14	0.13	0.17	0.26
U.S. Agency Securities (excl MBS)	5.09	5.87	5.59	6.31	6.22
Municipal Securities	2.38	2.76	2.85	2.89	2.63
Mortgage-Backed Securities	6.73	6.66	6.44	7.04	9.07
Asset-Backed Securities	0.02	0.01	0.01	0.00	0.00
Other Debt Securities	0.38	0.41	0.41	0.43	0.63
RE Loans Secured by 1-4 Family	15.34	15.63	15.09	15.52	15.71
Revolving	2.73	2.86	2.77	3.11	3.14
Closed-End, Sec by First Liens	10.76	11.07	10.65	10.89	10.91
Closed-End, Sec by Junior Liens	1.31	1.22	1.21	1.05	1.04
Commercial Real Estate Loans	37.80	36.67	36.96	34.60	32.22
Construction and Land Dev	13.98	12.74	13.01	10.30	8.36
Multifamily	1.85	1.88	1.88	1.91	2.03
Nonfarm Nonresidential	20.11	20.11	20.13	20.55	20.31
RE Loans Secured by Farmland	1.03	1.00	1.02	0.97	0.90
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>					
Real Estate Loans	77.13	77.37	77.10	76.14	74.90
RE Loans Secured by 1-4 Family	21.67	22.34	21.67	22.68	23.90
Revolving	3.80	4.05	3.93	4.50	4.67
Closed-End	17.48	17.90	17.33	17.74	18.55
Commercial Real Estate Loans	51.58	51.21	51.59	49.53	47.16
Construction and Land Dev	18.95	17.63	18.05	14.68	12.17
Multifamily	2.53	2.61	2.60	2.72	2.98
Nonfarm Nonresidential	27.91	28.47	28.45	29.73	30.10
RE Loans Secured by Farmland	1.43	1.41	1.45	1.39	1.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.83	13.77	14.03	14.36	15.23
Loans to Individuals	4.09	4.44	4.17	4.70	5.26
Credit Card Loans	0.06	0.06	0.06	0.07	0.09
Agricultural Loans	0.88	0.92	0.93	0.97	1.00
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.54	1.47	1.47	1.44	1.52

PERCENT OF TOTAL ASSETS	PEER GROUP 03 09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	4.15	4.54	4.85	4.01	3.57
Liquid Assets	16.00	17.59	17.59	18.94	20.63
Investment Securities	16.74	17.89	17.44	19.03	21.75
Net Loans and Leases	72.44	71.05	71.08	69.49	67.83
Net Lns, Ls & Stdby Ltrs of Credit	73.39	72.00	72.08	70.52	68.91
Core Deposits	59.81	59.70	60.14	62.23	63.60
Noncore Funding	28.19	28.56	28.07	26.35	25.28
Time Deposits of \$100K or More	14.95	16.70	16.69	14.74	12.89
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.87	2.64	2.63	2.72	2.91
Net Fed Funds Purchased (Sold)	2.03	1.56	1.50	1.71	2.05
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.61	2.60	2.48	2.59	2.61
Earning Assets Repr in 1 Year	42.19	42.59	42.68	42.26	41.72
Int-Bearing Liab Repr in 1 Year	34.66	32.98	34.18	28.37	25.74
Long-Term Debt Repr in 1 Year	0.51	0.56	0.54	0.55	0.59
Net Assets Repriceable in 1 Year	5.93	8.10	7.02	12.36	14.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.19	27.34	26.53	25.34	24.19
Net ST Noncore Funding Dependence	18.41	17.95	17.83	15.26	13.71
Short-Term Inv/ST Noncore Funding	23.81	27.28	27.95	27.64	27.43
Liq Asts- ST Noncore Fndg/Nonliq Asts	-4.73	-2.74	-2.79	2.73	7.13
Net Loans and Leases/Total Deposits	94.50	91.68	91.17	89.33	87.77
Net Loans and Leases/Core Deposits	124.36	122.10	120.86	113.79	108.03
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-0.30	-0.26	-0.38	0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.88	-1.79	-1.31	-2.38	0.55
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.15	-0.10	-0.23	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.84	8.21	9.05	8.82	10.14
Available-For-Sale Securities	92.16	91.79	90.95	90.91	89.86
U. S. Treasury Securities	0.67	0.91	0.81	1.11	1.60
U. S. Agency Securities (excl MBS)	32.33	36.19	35.54	36.12	31.79
Municipal Securities	14.91	15.91	16.85	15.72	13.05
Mortgage-Backed Securities	40.11	36.74	36.44	35.84	40.96
Asset-Backed Securities	0.10	0.06	0.05	0.02	0.02
Other Debt Securities	2.13	2.12	2.20	2.30	3.02
Mutual Funds and Equity Securities	1.08	1.05	1.02	0.95	1.15
Debt Securities 1 Year or Less	17.25	16.29	17.17	13.35	10.50
Debt Securities 1 To 5 Years	30.49	37.68	34.70	38.61	36.65
Debt Securities Over 5 Years	47.40	41.73	43.68	42.93	48.14
Pledged Securities	61.35	60.63	61.70	60.20	58.55
Structured Notes, Fair Value	1.52	1.87	1.60	1.97	2.00

ANALYSIS RATIOS	PEER GROUP 03				
	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.19	0.16	0.16	0.17	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.22	0.21	0.23	0.28
Provision for Ln&Ls Losses/Net Losses	220.08	293.92	239.35	223.47	207.65
Ln&Ls Allowance/Total Loans & Leases	1.16	1.19	1.16	1.22	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	18.41	26.97	20.67	19.77	13.23
ALL/Nonaccrual Assets	376.04	596.62	523.89	649.56	469.70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	287.85	395.46	393.96	436.27	385.28
Gross Ln&Ls Losses/Avg Loans & Leases	0.21	0.17	0.19	0.23	0.26
Recoveries/Avg Loans and Leases	0.05	0.06	0.05	0.07	0.07
Net Losses/Avg Loans and Leases	0.16	0.11	0.13	0.15	0.19
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	24.29	26.65	36.59	36.10	28.56
Earnings Coverage of Net Losses (X)	30.63	39.20	34.76	38.12	25.28
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.03	0.04	0.05	0.05
RE Loans Secured By 1-4 Family	0.07	0.05	0.07	0.06	0.06
Revolving	0.06	0.03	0.03	0.03	0.03
Closed-End	0.07	0.05	0.07	0.06	0.06
Commercial Real Estate Loans	0.06	0.02	0.03	0.04	0.04
Construction and Land Dev	0.06	0.02	0.02	0.01	0.02
Multifamily	0.00	0.00	0.01	0.01	0.00
Nonfarm Nonresidential	0.03	0.02	0.03	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	0.27	0.19	0.24	0.29	0.44
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.87	0.75	0.80	0.91	0.94
Credit Card Loans	1.20	1.77	1.70	2.55	2.45
Agricultural Loans	0.01	0.01	0.02	0.03	0.06
Loans to Foreign Governments & Inst	N/A	N/A	N/A	0.00	0.00
Other Loans and Leases	0.38	0.50	0.57	0.42	0.32

PERCENT OF LOANS AND LEASES	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
30-89 Days PD Loans and Leases	0.73	0.60	0.62	0.56	0.58
90+ Days PD Loans and Leases	0.08	0.07	0.06	0.06	0.07
Nonaccrual Loans and Leases	0.71	0.45	0.48	0.43	0.49
90+ Days PD and Nonaccrual Loans and Leases	0.83	0.55	0.56	0.52	0.57
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.73	0.60	0.62	0.56	0.58
90+ Days Past Due Assets	0.08	0.07	0.06	0.06	0.07
Nonaccrual Assets	0.71	0.45	0.48	0.43	0.49
30+ Days PD & Nonaccrual Assets	1.59	1.19	1.21	1.11	1.18
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.61	0.39	0.40	0.36	0.39
90+ PD & Nonaccrual Assets + OREO	0.75	0.49	0.49	0.46	0.51
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.67	0.41	0.42	0.39	0.46
Allowance for Loan & Lease Losses	79.93	47.16	50.20	44.92	51.45
Equity Cap + ALLL	7.33	4.33	4.53	4.29	5.02
Tier 1 Cap + ALLL	7.11	4.29	4.45	4.12	4.87
Loans & Leases + RE Acquired	0.91	0.57	0.60	0.55	0.67

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

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.69	0.53	0.60	0.50	0.51
- 90+ Days Past Due	0.08	0.06	0.05	0.05	0.05
- Nonaccrual	0.73	0.42	0.45	0.39	0.44
Coml & Indl - 30-89 Days PD	0.68	0.66	0.49	0.56	0.55
- 90+ Days Past Due	0.07	0.07	0.06	0.06	0.07
- Nonaccrual	0.58	0.51	0.51	0.58	0.68
Individuals - 30-89 Days PD	1.05	1.02	1.12	1.12	1.07
- 90+ Days Past Due	0.05	0.07	0.05	0.07	0.09
- Nonaccrual	0.22	0.20	0.20	0.22	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.10	0.12	0.15	0.10	0.15
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.05	0.14	0.11	0.13	0.23
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	0.00	0.00
- 90+ Days Past Due	N/A	N/A	N/A	0.00	0.00
- Nonaccrual	N/A	N/A	N/A	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.41	0.44	0.45	0.41	0.45
- 90+ Days Past Due	0.03	0.03	0.02	0.01	0.01
- Nonaccrual	0.06	0.10	0.06	0.08	0.12
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.79	0.71	0.77	0.71	0.73
- 90+ Days Past Due	0.08	0.07	0.06	0.06	0.08
- Nonaccrual	0.49	0.38	0.40	0.38	0.42
Revolving - 30-89 Days PD	0.44	0.34	0.38	0.27	0.22
- 90+ Days Past Due	0.03	0.01	0.02	0.01	0.02
- Nonaccrual	0.21	0.13	0.17	0.12	0.10
Closed-End - 30-89 Days PD	0.86	0.80	0.76	0.71	0.77
- 90+ Days Past Due	0.08	0.08	0.07	0.07	0.09
- Nonaccrual	0.54	0.42	0.43	0.43	0.49
- Jr Lien 30-89 Days PD	0.06	0.06	0.07	0.06	0.06
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.05	0.05	0.04	0.04	0.05
Commercial RE - 30-89 Days PD	0.66	0.48	0.52	0.37	0.38
- 90+ Days Past Due	0.06	0.04	0.04	0.04	0.03
- Nonaccrual	0.80	0.40	0.45	0.36	0.39
Const & Dev - 30-89 Days PD	0.89	0.47	0.41	0.38	0.33
- 90+ Days Past Due	0.06	0.04	0.03	0.02	0.01
- Nonaccrual	1.10	0.26	0.40	0.17	0.19
Multifamily - 30-89 Days PD	0.20	0.18	0.23	0.13	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.17	0.12	0.06	0.09	0.08
Nonfarm Nres- 30-89 Days PD	0.41	0.39	0.42	0.34	0.37
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.03
- Nonaccrual	0.47	0.40	0.40	0.38	0.46
Farmland - 30-89 Days PD	0.18	0.19	0.24	0.21	0.18
- 90+ Days Past Due	0.01	0.01	0.00	0.00	0.01
- Nonaccrual	0.16	0.17	0.18	0.19	0.24
Credit Card - 30-89 Days PD	0.89	1.17	0.82	1.14	1.03
- 90+ Days Past Due	0.18	0.35	0.26	0.22	0.36
- Nonaccrual	0.02	0.03	0.02	0.02	0.02



CAPITAL RATIOS	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	8.96	8.93	8.95	8.80	8.64
Tier 1 RBC Ratio	11.00	11.21	11.20	11.32	11.44
Total Risk-Based Capital Ratio	12.41	12.65	12.62	12.75	12.95
Tangible Tier 1 Leverage Ratio	8.90	8.88	8.91	8.74	8.59
Tangible Common Eq Cap/Tan Assets	7.27	7.17	7.19	7.12	7.28
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	18.46	18.37	18.12	18.23	17.05
Standby Letters of Credit	0.83	0.88	0.88	0.90	0.96
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.02	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.81	0.98	0.91	0.85	0.99
Interest Rate Contracts	0.78	0.95	0.88	0.84	0.97
Interest Rate Futures & Forward Contr	0.06	0.08	0.07	0.05	0.04
Written Options Contr (Int Rate)	0.09	0.10	0.08	0.07	0.04
Purchased Options Contr (Int Rate)	0.06	0.01	0.01	0.00	0.00
Interest Rate Swaps	0.23	0.27	0.24	0.30	0.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	26.38	27.12	27.14	28.23	27.20

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03				
	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	97.84	98.65	97.65	99.28	99.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.63	0.99	0.95	0.27	0.33
Futures and Forwards	25.06	19.80	21.10	20.03	20.83
Written Options	28.27	27.78	19.90	20.80	24.75
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	28.27	20.02	19.72	20.25	23.66
Purchased Options	5.93	3.05	3.79	3.64	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	5.93	3.01	3.79	3.12	0.76
Swaps	32.43	37.70	35.89	40.19	51.32
Held for Trading	0.68	0.00	0.00	0.31	0.45
Interest Rate Contracts	0.68	0.00	0.00	0.31	0.45
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.32	100.00	100.00	99.69	99.55
Interest Rate Contracts	85.57	98.08	96.98	86.54	87.02
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	1.63	0.99	0.95	0.27	0.33
Deriv Contr (Excl Fut & FX LE 14 Days)	67.02	74.42	68.37	75.67	73.47
One Year or Less	29.28	25.46	25.51	33.49	26.74
Over 1 Year to 5 Years	27.49	26.92	26.08	26.13	32.03
Over 5 Years	6.11	7.12	6.55	5.52	9.74
Gross Negative Fair Value (Abs Val)	0.42	0.54	0.56	0.55	0.67
Gross Positive Fair Value	0.85	0.55	0.45	0.44	0.55
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	46.31	19.44	26.76	19.48	29.59
Ins Under Assets(L/H)/Tot Ins Und Ast	53.69	80.56	73.24	80.52	70.41
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	12.50
Ins Activities Revenue/Adj Oper Inc	0.72	0.65	0.60	0.53	0.55
Premium Inc/Ins Activities Revenue	0.06	0.05	0.16	0.05	0.17
Credit Rel Prem Inc/Tot Prem Inc	56.25	63.62	50.29	55.56	65.56
Other Prem Inc/Total Prem Inc	43.75	36.38	49.71	44.44	34.44
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	40.05	12.67	23.45	18.20	77.70
Ins Net Inc (L/H)/Equity (L/H)	37.22	20.77	18.88	21.16	5.35
Insur Ben, Losses, Exp/Insur Premiums	1632.38	817.32	822.48	327.39	206.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	14.67	51.63	34.46	51.65	0.03
Reinsurance Recov(L/H)/Tot Assets(L/H)	11.84	11.97	12.12	12.37	0.17
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.78	9.68	10.00	8.17	7.72
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	0.00	0.23	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.56	2.33	2.73	2.16	1.81
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	N/A	N/A	0.45	N/A	N/A
Commercial and Industrial Loans	0.45	3.15	N/A	N/A	1.64
Foreign Governments and Inst	N/A	N/A	N/A	0.00	0.00
<b>GROWTH RATES:</b>					
Net Loans and Leases	-18.57	-34.93	-22.66	12.59	-9.49
Total Selected Assets	-17.76	-26.01	-3.49	-5.91	-3.69
Deposits	-0.28	-5.14	32.03	145.46	42.08

PROFITABILITY:	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	10.95	13.10	12.62	13.33	13.11
Bank Net Inc/Avg Eq Inv in Banks	11.46	13.63	13.21	13.74	13.28
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.33	5.43	5.39	4.04	3.64
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	9.24	11.56	9.50	10.93	11.02
Bank Net Income/Parent Net Income	109.88	107.09	108.14	94.48	105.97
Nonbank Net Income/Parent Net Income	1.10	1.01	0.95	0.81	0.93
Sub BHCs Net Inc/Parent Net Income	86.34	80.15	80.22	76.15	86.96
LEVERAGE:					
Total Liabilities/Equity	25.16	26.44	25.44	24.96	24.11
Total Debt/Equity Capital	2.44	2.71	2.54	2.65	2.63
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.60	22.74	21.59	21.16	20.50
Tot Debt+Lns Guaranteed for Affl/Equity	2.82	3.29	3.11	3.01	3.10
Total Debt/Eq Cap - Exc Over Fair Value	2.53	2.76	2.64	2.67	2.67
Long-Term Debt/Equity Capital	1.12	1.25	1.17	1.25	1.61
Short-Term Debt/Equity Capital	0.57	0.66	0.58	0.59	0.29
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.30	0.14	0.14	0.15	0.23
Long-Term Debt/Consolidated LT Debt	1.59	1.92	1.70	1.89	4.13
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	116.51	116.58	116.10	114.60	113.72
Total Investment in Subs/Equity	117.83	118.24	117.43	116.62	115.68
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.23	99.06	98.86	98.00	98.73
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.27	100.37	100.03	99.43	100.08
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.45	1.17	1.26	1.07	1.09
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.28	2.71	2.89	2.49	2.44
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	112.08	103.32	106.62	112.54	109.43
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	118.01	107.89	109.80	115.36	108.77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	103.84	99.64	104.82	108.68	100.94
Pretax Oper Inc + Int Exp/Int Expense	1924.32	2826.26	2565.72	7524.55	4553.68
Div + Int From Subs/Int Exp + Div	194.33	173.87	180.91	170.21	165.86
Fees+Other Inc From Subs/Sal + Oth Exp	8.38	8.74	7.84	9.90	12.10
Net Inc/Curr Port of LT Debt+Pfd Div(X)	40.97	58.32	83.82	75.57	53.47
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.37	0.06	0.45	0.37	0.82
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.71	0.46	0.00	0.00	0.00
Total	0.71	0.46	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.49	0.54	0.47	0.55	0.99
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

## PAYOUT RATIOS - PARENT

## PEER GROUP 03

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	80.81	90.21	83.83	85.63	90.65
Dividends Paid/Net Income	29.75	27.13	27.12	27.16	27.09
Net Income - Dividends/Avg Equity	7.62	9.46	9.08	9.68	9.24

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	146.51	133.70	143.33	131.99	137.39
Dividends From Nonbank Subs	1.13	0.71	1.04	0.67	0.94
Dividends From Subsidiary BHCs	4.21	5.93	4.85	4.29	3.07
Dividends From All Subsidiaries	182.84	165.48	176.99	158.03	172.45

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	44.59	37.19	40.03	37.90	37.86
Interest Income From Bank Subs	0.42	0.35	0.30	0.27	0.22
Mgt & Service Fees From Bank Subs	3.25	3.39	2.95	4.07	4.44
Other Income From Bank Subs	0.02	0.02	0.02	0.03	0.05
Operating Income From Bank Subs	53.48	45.15	52.70	49.97	46.45

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	63.25	52.03	57.83	49.65	42.04
Interest Income From Nonbank Subs	0.53	0.95	1.78	2.20	5.88
Mgt & Serv Fees From Nonbank Subs	2.05	2.00	0.90	3.08	1.07
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	84.58	71.11	73.79	72.06	67.26

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	28.63	25.80	28.35	32.45	35.78
Interest Inc From Subsidiary BHCs	0.50	0.14	0.16	0.08	0.07
Mgt & Serv Fees From Sub BHCs	0.19	0.09	0.04	1.26	0.15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	32.74	29.44	30.44	37.32	36.54

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	65.82	60.17	63.34	62.93	60.42
Interest Income From Bank Subs	1.27	1.92	1.95	1.37	0.87
Mgt & Serv Fees From Bank Subs	3.49	4.10	3.62	4.71	5.90
Other Income From Bank Subs	0.04	0.02	0.03	0.03	0.07
Operating Income From Bank Subs	79.65	77.37	79.81	79.06	78.07

Dividends From Nonbank Subs	0.89	1.06	0.77	0.80	0.97
Interest Income From Nonbank Subs	0.04	0.05	0.05	0.02	0.04
Mgt & Serv Fees From Nonbank Subs	0.03	0.03	0.02	0.03	0.06
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.81	2.09	1.58	1.82	2.20

Dividends From Subsidiary BHCs	1.99	3.46	3.26	4.10	2.30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.32	4.00	3.77	4.66	2.94

Loans and Adv From Subs/ST Debt	2095.13	1502.40	738.63	1124.41	4174.58
Loans and Adv From Subs/Total Debt	474.16	430.21	408.54	466.11	524.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									271
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
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
<b>PERCENT OF AVG EARNING ASSETS:</b>									
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
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
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
<b>LIQUIDITY AND FUNDING:</b>									
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
<b>CAPITALIZATION:</b>									
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
<b>PARENT COMPANY RATIOS:</b>									
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
<b>MARGIN ANALYSIS:</b>									
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
<b>YIELD OR COST:</b>									
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
<b>OTHER LIQUIDITY AND FUNDING RATIOS:</b>									
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
<b>PERCENT OF INVESTMENT SECURITIES:</b>									
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
<b>ANALYSIS RATIOS:</b>									
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
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	271
<b>FOREIGN ACTIVITIES</b>									
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
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
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
<b>GROWTH RATES:</b>									
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
<b>PERCENT OF DIVIDENDS PAID:</b>									
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
<b>PAYOUT RATIOS - SUBSIDIARIES:</b>									
<b>PERCENT OF BANK NET INCOME:</b>									
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
<b>PERCENT OF NONBANK NET INCOME:</b>									
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
<b>PERCENT OF SUB BHCs' NET INCOME:</b>									
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
<b>DEPENDENCE ON SUBSIDIARIES:</b>									
<b>PERCENT OF TOTAL OPERATING INCOME:</b>									
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 09/30/2007  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2007 and Other Notes
3357394	1, 679, 656		, ZZ	Name change from WAUWATOSA HOLDINGS, INC.
1117464	1, 006, 210	ACNB CORPORATION	GETTYSBURG, PA	
3283402	1, 192, 561	AFFINITY BANK HOLDINGS, INC.	VENTURA, CA	
3047154	1, 024, 822	ALLIANCE BANCSHARES CALIFORNIA	CULVER CITY, CA	Moved from Peer 4
1140510	1, 293, 559	ALLIANCE FINANCIAL CORPORATION	SYRACUSE, NY	
1061679	2, 272, 704	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
1107205	2, 520, 347	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	2, 749, 308	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1401109	2, 674, 939	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1059715	1, 683, 261	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1, 995, 946	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1031627	2, 083, 526	AMERICANWEST BANCORPORATION	SPOKANE, WA	
1082067	2, 103, 139	AMERIS BANCORP	MOULTRIE, GA	
2366821	1, 930, 621	ANB BANCSHARES, INC	ROGERS, AR	
2326629	1, 505, 127	ANB CORPORATION, THE	TERRELL, TX	
1126475	1, 143, 598	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	1, 577, 049	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2066868	1, 182, 012	BANC ED CORP., THE	EDWARDSVILLE, IL	
2896458	1, 492, 821	BANCORP RHODE ISLAND, INC.	PROVIDENCE, RI	
2858951	1, 508, 187	BANCORP, INC., THE	WILMINGTON, DE	
1097306	2, 013, 943	BANPLUS CORPORATION	RIDGELAND, MS	
1138012	1, 331, 299	BANCTRUST FINANCIAL GROUP, INC	MOBILE, AL	
3547999	2, 186, 533	BANGOR BANCORP, MHC	BANGOR, ME	
3229473	1, 139, 585	BANK OF CHOICE HOLDING COMPANY	GREELEY, CO	
2796624	1, 323, 415	BANK OF FLORIDA CORPORATION	NAPLES, FL	
1143481	1, 217, 405	BANK OF GRANITE CORPORATION	GRANITE FALLS, NC	
1205398	1, 155, 059	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1, 154, 181	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
1097089	2, 651, 929	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
3434624	1, 721, 125	BANORTE USA CORPORATION	NEW YORK, NY	
1202708	1, 090, 767	BAYLAKE CORP.	STURGEON BAY, WI	
2388878	1, 121, 651	BEACON BANCORP	TAUNTON, MA	
2728157	1, 066, 098	BERKSHIRE BANCORP INC.	NEW YORK, NY	Moved from Peer 4
3312227	1, 584, 592	BEVERLY HILLS BANCORP INC.	CALABASAS, CA	
1919770	1, 191, 245	BIG SANDY HOLDING COMPANY	LIMON, CO	
3141650	1, 098, 263	BNC BANCORP	THOMASVILLE, NC	
2835514	1, 178, 597	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
1209145	1, 392, 171	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
3595422	1, 065, 162	BROADWAY BANCORP, INC.	CHICAGO, IL	
1106879	1, 745, 653	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1201671	2, 326, 504	BTC FINANCIAL CORPORATION	DES MOINES, IA	
1100037	1, 966, 092	CADENCE FINANCIAL CORPORATION	STARKVILLE, MS	
2687795	2, 034, 247	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1251256	1, 050, 185	CAMCO FINANCIAL CORPORATION	CAMBRI DGE, OH	
1130249	1, 747, 826	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1, 248, 475	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
2741156	1, 491, 400	CAPITAL BANK CORPORATION	RALEIGH, NC	
1085509	2, 430, 121	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2332750	1, 947, 515	CAPITAL CORP OF THE WEST	MERCED, CA	
2682996	1, 677, 600	CARDINAL FINANCIAL CORPORATION	MCLEAN, VA	
1848003	2, 401, 890	CASCADE BANCORP	BEND, OR	

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2568362	1,380,249	CASCADE FINANCIAL CORPORATION	EVERETT, WA	
1493654	1,294,885	CBS BANC-CORP.	RUSSELLVILLE, AL	
3254952	2,615,462	CENTENNIAL BANK HOLDINGS, INC.	DENVER, CO	
3003178	2,005,970	CENTER FINANCIAL CORPORATION	LOS ANGELES, CA	
2868129	1,225,586	CENTERSTATE BANKS OF FLORIDA,	WINTER HAVEN, FL	
2856498	1,060,665	CENTRA FINANCIAL HOLDINGS, INC	MORGANTOWN, WV	Moved from Peer 4
2158156	1,811,205	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1206591	1,363,246	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
1111088	1,542,793	CENTURY BANCORP, INC.	MEDFORD, MA	
1109946	1,327,221	CENTURY BANCSHARES, INC.	DALLAS, TX	
1486517	2,389,878	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,195,031	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,098,569	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1076262	2,491,819	CITY HOLDING COMPANY	CHARLESTON, WV	
1142448	2,682,177	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
2705943	1,344,522	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,277,123	COBIZ FINANCIAL INC.	DENVER, CO	
1085170	1,213,270	COLONY BANKCORP, INC.	FITZGERALD, GA	
2378440	1,035,111	COLUMBIA BANCORP	THE DALLES, OR	
1057588	1,186,900	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	Name change from COMMERCE FINANCIAL CORPORATION
3124381	1,677,859	COMMUNITY BANCORP	LAS VEGAS, NV	
1080595	2,089,819	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1081873	1,234,870	COMMUNITY BANKSHARES, INC.	CORNELIA, GA	
1427501	1,751,522	COMMUNITY BANKSHARES, INC.	GREENWOOD VILLAGE, CO	
1140659	1,072,845	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1070644	2,929,142	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	Moved from Peer 2
1081239	1,068,912	CREWS BANKING CORPORATION	WAUCHULA, FL	
1102581	1,192,191	CU BANK SHARES, INC.	FARMERS BRANCH, TX	
1121229	1,356,915	DACOTAH BANKS, INC.	ABERDEEN, SD	
2704562	1,322,671	DANVERS BANCORP, INC.	DANVERS, MA	
2193906	1,052,623	DEARBORN BANCORP, INC.	DEARBORN, MI	
1058398	1,750,864	DURANT BANCORP, INC.	DURANT, OK	
1135824	1,075,847	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
3555341	1,383,607	ENCORE BANCSHARES, INC.	HOUSTON, TX	
2461016	1,033,173	ENTERPRISE BANCORP, INC.	LOWELL, MA	
2303910	1,828,259	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3106864	2,560,628	EUROBANCSHARES, INC.	HATO REY, PR	
1104923	1,045,675	EXTRACO CORPORATION	WACO, TX	
1055315	1,229,719	F & M BANCORPORATION INC.	TULSA, OK	
2781910	1,491,005	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	1,574,154	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,882,462	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1249002	1,500,325	FIDELITY BANCSHARES (N.C.), IN	FUQUAY-VARINA, NC	
1081118	1,661,842	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	1,902,985	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,686,691	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	2,288,041	FIRST BANCORP	TROY, NC	
1204560	1,713,951	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,372,881	FIRST BANK CORP	FORT SMITH, AR	
1031681	1,091,696	FIRST CALIFORNIA FINANCIAL GRO	LOS ANGELES, CA	
2585761	1,072,383	FIRST CHICAGO BANCORP	ITASCA, IL	

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1478017	2, 174, 645	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1064728	1, 051, 033	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1102312	2, 894, 491	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2, 218, 683	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3104280	1, 118, 964	FIRST FINANCIAL HOLDINGS, MHC	RENTON, WA	
1145506	2, 104, 173	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1, 623, 682	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1, 246, 934	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1, 020, 608	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	Moved from Peer 4
1492219	1, 355, 932	FIRST MUTUAL BANCORP OF ILLINO	HARVEY, IL	
2833604	1, 017, 321	FIRST MUTUAL BANCSHARES, INC.	BELLEVUE, WA	
2560263	1, 295, 277	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1133932	1, 202, 579	FIRST NATIONAL LINCOLN CORPORA	DAMARISCOTTA, ME	
1048894	1, 010, 179	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	Moved from Peer 4
1063262	1, 532, 537	FIRST OLATHE BANCSHARES, INC.	OVERLAND PARK, KS	
1029428	2, 111, 687	FIRST REGIONAL BANCORP	LOS ANGELES, CA	
1096505	2, 296, 146	FIRST SECURITY BANCORP	SEARCY, AR	
2836801	1, 198, 465	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	1, 889, 147	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1132672	1, 458, 646	FIRST UNITED CORPORATION	OAKLAND, MD	
1134322	1, 363, 776	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1, 388, 029	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
2432614	1, 515, 714	FNB CORPORATION	CHRISTIANSBURG, VA	
1133473	1, 893, 546	FNB UNITED CORP.	ASHEBORO, NC	
1143762	1, 217, 673	FOUNDERS GROUP, INC.	WORTH, IL	
1128358	1, 124, 066	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
1026801	2, 142, 276	FREMONT BANCORPORATION	FREMONT, CA	
3200463	1, 001, 990	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
2697347	1, 254, 541	FVNB CORP.	VICTORIA, TX	
2973591	1, 737, 077	GATEWAY FINANCIAL HOLDINGS, IN	VIRGINIA BEACH, VA	
2670573	1, 963, 916	GB&T BANCSHARES, INC.	GAINESVILLE, GA	
3030950	2, 027, 725	GEORGIAN BANCORPORATION, INC.	ATLANTA, GA	
1098620	1, 135, 592	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
2339133	2, 397, 124	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1133277	2, 955, 747	GREEN BANKSHARES, INC.	GREENEVILLE, TN	
2038409	1, 185, 615	HAWTHORN BANCSHARES, INC	LEES SUMMIT, MO	
1208120	1, 530, 949	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
2634874	1, 326, 419	HERITAGE COMMERCE CORP	SAN JOSE, CA	
1067804	1, 725, 804	HILLCREST BANCSHARES, INC.	OVERLAND PARK, KS	
1245291	1, 612, 313	HILLS BANCORPORATION	HILLS, IA	
1491409	2, 267, 672	HOME BANCSHARES, INC.	CONWAY, AR	
2592714	1, 439, 774	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
1209136	1, 194, 246	HORIZON BANCORP	MICHIGAN CITY, IN	
2343662	1, 346, 131	HORIZON FINANCIAL CORP.	BELLINGHAM, WA	
1048803	2, 244, 150	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1136803	2, 675, 623	INDEPENDENT BANK CORP.	ROCKLAND, MA	
2944144	1, 090, 313	INLAND BANCORP HOLDING COMPANY	OAK BROOK, IL	Moved from Peer 4
2924360	1, 301, 475	INTEGRITY BANCSHARES, INC.	ALPHARETTA, GA	
2634490	1, 043, 608	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	Moved from Peer 4
2049302	2, 033, 662	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1, 338, 479	INWOOD BANCSHARES, INC.	DALLAS, TX	

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1123915	1,348,035	KLEIN FINANCIAL, INC.	CHASKA, MN	
3199567	2,876,255	KNBT BANCORP INC.	BETHLEHEM, PA	
1404799	2,445,813	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,884,693	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1054514	1,249,501	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,288,767	LAURITZEN CORPORATION	OMAHA, NE	
1136139	1,091,787	LEESPORT FINANCIAL CORP.	WYOMISSING, PA	
2345068	1,372,840	LEGACYTEXAS GROUP, INC.	PLANO, TX	
3101784	2,359,537	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,019,332	LNB BANCORP INC.	LORAIN, OH	
2325350	1,611,079	LONE STAR NATIONAL BANCSHARES-	PHARR, TX	
2634696	2,104,299	MACATAWA BANK CORPORATION	HOLLAND, MI	
2427665	1,042,275	MACON BANCORP	FRANKLIN, NC	
1209109	2,513,930	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	2,939,210	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,622,812	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,560,234	MBT FINANCIAL CORP.	MONROE, MI	
1099328	1,618,506	MERCANTILE BANCORP, INC.	QUINCY, IL	
2608763	2,106,427	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
1208308	1,475,558	MERCHANTS & MANUFACTURERS BANC	NEW BERLIN, WI	
1023239	1,116,284	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
2344799	1,414,806	METROCORP BANCSHARES, INC.	HOUSTON, TX	
3445424	1,090,818	MID-AMERICA BANCSHARES, INC.	NASHVILLE, TN	
3142349	2,311,995	MIDAMERICA FINANCIAL CORPORATI	DES MOINES, IA	
1126354	1,043,757	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	Moved from Peer 4
1141348	1,413,874	MINNWEST CORPORATION	MINNETONKA, MN	
2961879	2,344,499	NARA BANCORP, INC.	LOS ANGELES, CA	
2149622	1,099,497	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1202052	1,253,619	NEB CORPORATION	FOND DU LAC, WI	
3047109	1,760,316	NEW FRONTIER BANCORP	GREELEY, CO	
1076002	2,038,981	NEWBRIDGE BANCORP	GREENSBORO, NC	Name change from LSB BANCSHARES, INC.
1109991	1,671,858	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
2244910	1,576,869	NSB HOLDING CORP.	STATEN ISLAND, NY	
1070747	1,274,855	OAK HILL FINANCIAL, INC.	JACKSON, OH	
3297481	1,051,063	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1206911	2,631,556	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	1,224,428	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
1117259	1,783,761	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
1249598	2,629,668	ORION BANCORP, INC.	NAPLES, FL	
1083934	1,195,680	PAB BANCSHARES, INC.	VALDOSTA, GA	
2869733	1,128,281	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1075984	1,189,636	PALMETTO BANCSHARES, INC.	LAURENS, SC	
1200692	1,943,120	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2651590	1,334,953	PEAPACK-GLADSTONE FINANCIAL CO	GLADSTONE, NJ	
2807614	2,015,883	PENNSYLVANIA COMMERCE BANCORP,	HARRISBURG, PA	
1070578	1,888,428	PEOPLES BANCORP INC.	MARIETTA, OH	
3186585	1,418,256	PEOPLESBANCORP, MHC	HOLYOKE, MA	
2925657	2,368,079	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
1249712	1,255,080	PORTER BANCORP, INC.	LOUISVILLE, KY	
2306649	1,561,084	PREMIER BANCSHARES, INC.	JEFFERSON CITY, MO	
2867542	1,114,688	PREMIERWEST BANCORP	MEDFORD, OR	

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1207600	1,062,092	PRINCETON NATIONAL BANCORP, IN	PRINCETON, IL	
2293329	1,173,943	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2125813	1,414,268	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	1,113,016	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2787118	1,066,020	RELIANCE BANCSHARES, INC.	DES PERES, MO	Moved from Peer 4
1398807	1,040,460	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
2509413	1,335,837	ROCKVILLE FINANCIAL MHC, INC.	ROCKVILLE, CT	
2066886	1,832,460	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
2324429	1,300,594	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1249730	1,410,866	S. Y. BANCORP, INC.	LOUISVILLE, KY	
3365858	2,588,093	SALEM FIVE BANCORP	SALEM, MA	
1248304	2,965,492	SANDY SPRING BANCORP, INC.	OLNEY, MD	Moved from Peer 2
1133437	2,267,243	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1085013	2,316,779	SEACOAST BANKING CORPORATION	STUART, FL	
2244358	2,723,986	SECURITY BANK CORPORATION	MACON, GA	
1199992	2,356,809	SHOREBANK CORPORATION, THE	CHICAGO, IL	
2976396	1,208,077	SIERRA BANCORP	PORTERVILLE, CA	
2777614	1,674,009	SILVER STATE BANCORP	HENDERSON, NV	
1094828	2,721,687	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	2,058,708	SINOPAC BANCORP	LOS ANGELES, CA	
1048997	1,095,488	SMTHTOWN BANCORP, INC.	HAUPPAUGE, NY	
2033226	1,515,312	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,188,539	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1075694	1,238,366	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
2981831	1,544,923	SOUTHERN COMMUNITY FINANCIAL	WINSTON-SALEM, NC	
1245068	1,904,029	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	2,386,788	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1062135	1,117,996	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1245590	2,130,587	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,515,883	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,635,346	STARK BANK GROUP, LTD.	FORT DODGE, IA	
1138861	1,674,707	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1417333	1,711,023	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,587,358	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	1,980,739	STERLING BANCORP	NEW YORK, NY	
3063622	1,517,826	STIFEL FINANCIAL CORP.	SAINT LOUIS, MO	
1126046	1,333,389	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,155,691	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,427,093	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,340,418	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,457,060	SUNFLOWER BANKS, INC.	SALINA, KS	
3102585	1,304,878	TEMECULA VALLEY BANCORP INC.	TEMECULA, CA	
2457943	1,394,955	TIB FINANCIAL CORP.	NAPLES, FL	
2367921	2,316,862	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
3183771	1,483,561	TOTAL BANCSHARES CORP.	MIAMI, FL	
1030170	1,953,523	TRICO BANCSHARES	CHICO, CA	
1056161	1,427,517	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
1971693	2,219,032	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1062649	1,663,965	UNITED BANCORPORATION OF WYOMI	JACKSON, WY	
1116609	1,952,375	UNIVEST CORPORATION OF PENNSYLV	SOUDERTON, PA	
1050712	2,741,887	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	

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1032099	1,139,779	VENTURE FINANCIAL GROUP, INC.	LACEY, WA	
2012315	1,030,989	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	Moved from Peer 4
1364110	2,475,049	VINEYARD NATIONAL BANCORP	CORONA, CA	
2856377	2,228,309	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
2502049	1,587,761	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1115349	2,432,254	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1210066	1,297,228	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,647,611	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,857,247	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,634,212	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,100,802	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,334,622	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1137770	2,482,704	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3432965	1,144,647	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
1138517	2,587,479	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,954,452	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 271 bank holding companies.