

BankSouth

December 27, 2007

Office of Thrift Supervision
Attn: Regulatory Comments
1700 G Street, NW
Washington, DC 20552

To Whom It May Concern;

BankSouth, with offices in Greensboro and Savannah Georgia, is very much in favor of converting from the TFR to the standard bank call report. There are many benefits including 1) better automated call report preparation tools from our operating platform provider, 2) greater access to Asset/Liability Reports from outside vendors utilizing call report data, and 3) inclusion in bank performance reports and peer group comparisons to other institutions that report via call reports.

We applaud the decision to consider the switch and voice our support of the conversion.

Sincerely,



David S. Cowles
Senior Vice President
Chief Operating Officer