

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
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Number of BHCs in Peer Group	406	413	400	358	335
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.61	3.74	3.81	3.72	3.75
+ Non-interest Income	0.92	0.92	0.96	1.03	1.11
- Overhead Expense	3.05	3.04	3.05	3.06	3.12
- Provision for Losses	0.19	0.16	0.17	0.18	0.23
+ Securities Gains (Losses)	0.00	0.00	0.00	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.31	1.48	1.61	1.56	1.62
Net Operating Income	0.91	1.01	1.10	1.06	1.08
Net Income	0.92	1.01	1.10	1.06	1.08
Net Income (Sub S Adjusted)	0.93	0.97	1.07	1.02	1.07

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.24	7.01	6.24	5.64	5.87
Interest Expense	3.36	2.99	2.15	1.63	1.81
Net Interest Income (TE)	3.88	4.02	4.11	4.03	4.05

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.17	0.11	0.12	0.17	0.25
Earnings Coverage of Net Losses (X)	22.81	33.23	33.97	28.88	27.46
Ln&Ls Allowance/Total Loans & Leases	1.18	1.17	1.20	1.25	1.32
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.01	0.54	0.47	0.56	0.69
30-89 Days Past Due Loans and Leases	1.00	0.74	0.58	0.62	0.74

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	25.34	24.16	23.08	21.71	19.92
Net ST Noncore Funding Dependence	16.72	15.01	12.07	10.81	9.67
Net Loans and Leases/Total Assets	72.11	70.75	69.58	68.24	65.51

CAPITALIZATION:

Tier 1 Leverage Ratio	9.20	9.27	9.28	9.10	8.80
Equity Capital/Total Assets	8.78	8.72	8.55	8.68	8.62
Net Loans&Ls/Equity Capital (X)	8.58	8.51	8.49	8.17	7.91
Cash Dividends/Net Income	34.54	29.09	25.17	26.43	27.13
Cash Dividends/Net Income (Sub S Adjusted)	27.08	27.93	20.82	22.77	26.05
Retained Earnings/Avg Equity Cap	6.27	7.97	9.09	8.74	8.77

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.41	0.28	0.30	0.37	0.67
Long-Term Debt/Equity Capital	0.47	0.55	0.61	0.86	1.30
Equity Investment in Subs/Equity Cap	112.55	111.37	110.52	109.66	108.48
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	117.45	107.85	110.99	114.91	137.23

PERCENT OF AVERAGE ASSETS	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.74	6.52	5.79	5.23	5.43
Less: Interest Expense	3.13	2.79	2.00	1.51	1.68
Equals: Net Interest Income (TE)	3.61	3.74	3.81	3.72	3.75
Plus: Non-Interest Income	0.92	0.92	0.96	1.03	1.11
Equals: Adj Operating Income (TE)	4.57	4.71	4.83	4.80	4.91
Less: Overhead Expense	3.05	3.04	3.05	3.06	3.12
Less: Provision for Loan and Lease Losses	0.19	0.16	0.17	0.18	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	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.31	1.48	1.61	1.56	1.62
Less: Applicable Income Taxes (TE)	0.37	0.44	0.49	0.48	0.50
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	0.91	1.01	1.10	1.06	1.08
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.92	1.01	1.10	1.06	1.08
Memo: Net Income (Last Four Qtrs)	0.92	1.02	1.10	1.07	1.09
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.14	93.16	93.04	92.85	92.71
Avg Int-Bearing Funds / Avg Assets	80.04	79.43	78.55	78.56	79.69
Int Income (TE) / Avg Earning Assets	7.24	7.01	6.24	5.64	5.87
Int Expense / Avg Earning Assets	3.36	2.99	2.15	1.63	1.81
Net Int Inc (TE) / Avg Earn Assets	3.88	4.02	4.11	4.03	4.05
YIELD OR COST:					
Total Loans and Leases (TE)	7.83	7.66	6.89	6.27	6.63
Interest-Bearing Bank Balances	5.56	4.99	3.36	1.77	1.72
Fed Funds Sold & Reverse Repos	5.05	4.92	3.22	1.30	1.04
Trading Assets	3.87	2.38	1.61	4.69	1.65
Total Earning Assets	7.13	6.90	6.14	5.55	5.77
Investment Securities (TE)	5.05	4.65	4.17	4.05	4.19
U. S. Treasury & Agency Sec (excl MBS)	4.79	4.12	3.40	3.33	3.61
Mortgage-Backed Securities	4.72	4.51	4.08	3.93	3.68
All Other Securities	6.29	6.22	6.15	6.27	6.18
Interest-Bearing Deposits	3.69	3.24	2.27	1.66	1.89
Time Deposits of \$100K or More	4.74	4.29	3.19	2.46	2.75
Time Deposits < \$100K	4.74	4.16	3.09	2.53	2.94
Other Domestic Deposits	2.42	2.13	1.40	0.86	0.91
Foreign Deposits	2.05	3.66	1.87	0.62	0.21
Fed Funds Purchased and Repos	4.42	4.25	2.75	1.37	1.19
Other Borrowed Funds & Trading Liab	4.85	4.69	4.00	3.54	3.96
All Interest-Bearing Funds	3.91	3.50	2.55	1.92	2.11

PEER GROUP 04

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	59	57	56	53	52
Avg Assets per Employee (\$000)	3,610	3,461	3,403	3,253	3,089
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.43	2.04	1.80	1.92	1.56
Overhead Exp / NII + Non-Int Income	68.60	66.59	64.31	64.96	64.50
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	3.04	3.05	3.06	3.12
Personnel Expense	1.70	1.71	1.70	1.70	1.73
Net Occupancy Expense	0.42	0.42	0.43	0.43	0.44
Other Operating Expenses	0.91	0.89	0.89	0.90	0.93
Overhead Less Non-Interest Income	2.08	2.07	2.03	1.99	1.95
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.12	65.18	63.00	63.75	63.29
Personnel Expense	37.47	36.70	35.35	35.46	35.14
Net Occupancy Expense	9.34	9.01	8.80	8.88	8.94
Other Operating Expenses	19.97	19.15	18.49	18.90	18.82
Total Non-Interest Income	19.96	19.43	19.63	20.95	22.19
Fiduciary Activities Income	1.21	1.15	1.09	1.10	1.22
Serv Charges on Deposit Accts - Domestic	7.40	7.17	7.23	7.92	8.09
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.67	0.50	0.46	0.52	0.50
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.27	0.28	0.28	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.49	0.56	0.54	0.48	0.49
Net Gain (Loss) - Sales Loans, OREO, Oth	1.26	1.36	1.49	1.80	2.74
Other Non-Interest Income	5.97	5.59	5.57	5.79	6.15
Overhead Less Non-Interest Income	46.45	44.94	42.72	42.11	40.28
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.21	23.15	25.71	26.13	25.03
Appl Inc Tax+TE/Pretax NOI+TE	29.06	30.18	31.33	31.51	31.92

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	56.61	55.42	53.83	51.53	48.40
Commercial and Industrial Loans	9.76	9.53	9.39	9.71	9.69
Loans to Individuals	2.66	2.85	3.11	3.67	4.14
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.97	0.90	0.82	0.84	0.94
Other Loans and Leases	0.77	0.74	0.81	0.90	0.86
Net Loans and Leases	72.11	70.75	69.58	68.24	65.51
Debt Securities Over 1 Year	13.72	14.41	15.88	18.29	20.30
Mutual Funds and Equity Securities	0.20	0.19	0.18	0.28	0.26
Subtotal	86.78	86.15	86.52	87.75	86.97
Interest-Bearing Bank Balances	0.30	0.28	0.30	0.35	0.41
Federal Funds Sold & Reverse Repos	1.03	1.43	1.25	1.11	1.12
Debt Securities 1 Year or Less	2.42	2.81	2.61	1.94	2.06
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.38	91.50	91.50	91.83	91.34
Non-Int Cash and Due From Dep Inst	2.45	2.57	2.87	2.59	3.26
Other Real Estate Owned	0.13	0.06	0.06	0.08	0.09
All Other Assets	6.06	5.83	5.53	5.49	5.33
MEMORANDA:					
Short-Term Investments	4.27	5.15	4.79	3.87	4.14
U.S. Treasury Securities	0.07	0.16	0.15	0.25	0.32
U.S. Agency Securities (excl MBS)	4.97	6.34	6.86	6.96	7.52
Municipal Securities	3.29	3.06	2.99	3.09	3.50
Mortgage-Backed Securities	6.03	5.68	6.14	7.05	7.91
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.01
Other Debt Securities	0.32	0.35	0.43	0.59	0.81
RE Loans Secured by 1-4 Family	17.05	17.52	16.98	17.42	17.34
Revolving	2.61	2.67	2.76	2.94	2.67
Closed-End, Sec by First Liens	12.54	12.98	12.60	12.96	13.24
Closed-End, Sec by Junior Liens	1.52	1.49	1.22	1.13	1.10
Commercial Real Estate Loans	35.88	34.72	33.96	31.27	28.27
Construction and Land Dev	11.78	11.16	10.37	8.12	6.31
Multifamily	1.70	1.63	1.59	1.51	1.53
Nonfarm Nonresidential	20.83	20.64	20.57	20.52	19.25
RE Loans Secured by Farmland	1.59	1.35	1.21	1.19	1.20
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.22	78.17	77.46	75.60	73.87
RE Loans Secured by 1-4 Family	23.96	25.14	24.91	26.14	27.18
Revolving	3.59	3.75	3.96	4.28	4.05
Closed-End	20.08	21.05	20.61	21.59	22.96
Commercial Real Estate Loans	49.28	48.65	48.28	45.24	42.51
Construction and Land Dev	15.98	15.37	14.45	11.38	9.26
Multifamily	2.37	2.29	2.26	2.19	2.31
Nonfarm Nonresidential	28.85	29.14	29.51	29.88	29.15
RE Loans Secured by Farmland	2.22	1.91	1.73	1.72	1.78
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.59	13.46	13.55	14.09	14.68
Loans to Individuals	3.80	4.10	4.59	5.45	6.39
Credit Card Loans	0.09	0.09	0.09	0.10	0.12
Agricultural Loans	1.37	1.28	1.18	1.22	1.42
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.09	1.05	1.19	1.34	1.32

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	4.27	5.15	4.79	3.87	4.14
Liquid Assets	16.11	17.82	19.18	20.39	22.92
Investment Securities	17.01	18.12	19.41	21.24	23.44
Net Loans and Leases	72.11	70.75	69.58	68.24	65.51
Net Lns, Ls & Stdby Ltrs of Credit	72.91	71.57	70.38	69.02	66.21
Core Deposits	62.03	62.36	64.09	65.72	67.31
Noncore Funding	26.71	26.50	25.11	23.34	21.99
Time Deposits of \$100K or More	14.88	16.04	14.41	12.22	11.28
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.12	1.87	1.82	2.06	2.04
Net Fed Funds Purchased (Sold)	1.14	0.43	0.61	0.96	0.94
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.19	1.98	2.10	2.13	1.92
Earning Assets Repr in 1 Year	39.91	40.51	41.58	39.72	35.57
Int-Bearing Liab Repr in 1 Year	35.08	35.52	29.69	27.52	28.44
Long-Term Debt Repr in 1 Year	0.47	0.54	0.43	0.60	0.49
Net Assets Repriceable in 1 Year	3.31	3.73	10.52	10.72	5.89
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.34	24.16	23.08	21.71	19.92
Net ST Noncore Funding Dependence	16.72	15.01	12.07	10.81	9.67
Short-Term Inv/ST Noncore Funding	26.52	32.80	37.20	38.54	43.33
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.73	0.23	5.63	9.65	14.34
Net Loans and Leases/Total Deposits	91.80	88.88	87.82	87.16	83.21
Net Loans and Leases/Core Deposits	118.09	116.08	111.20	105.85	99.15
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.08	-0.16	-0.34	0.30	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.47	-1.22	-2.29	0.64	2.61
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.14	-0.30	-0.12	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.64	6.90	7.01	7.61	7.53
Available-For-Sale Securities	94.36	93.10	92.81	92.39	92.47
U. S. Treasury Securities	0.42	0.91	0.88	1.42	1.54
U. S. Agency Securities (excl MBS)	32.87	39.89	40.85	36.70	36.08
Municipal Securities	19.39	17.39	15.78	15.25	15.99
Mortgage-Backed Securities	34.97	30.07	30.15	32.58	33.14
Asset-Backed Securities	0.00	0.00	0.01	0.00	0.02
Other Debt Securities	1.85	2.00	2.28	2.96	3.66
Mutual Funds and Equity Securities	1.29	1.15	0.96	1.33	1.17
Debt Securities 1 Year or Less	16.29	17.51	16.16	11.33	10.53
Debt Securities 1 To 5 Years	28.73	36.73	39.67	39.96	39.32
Debt Securities Over 5 Years	49.44	40.11	38.61	43.84	45.44
Pledged Securities	55.70	53.09	52.57	51.07	47.46
Structured Notes, Fair Value	1.49	2.50	2.82	2.22	1.65

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.19	0.16	0.17	0.18	0.23
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	0.22	0.24	0.26	0.34
Provision for Ln&Ls Losses/Net Losses	200.62	251.69	323.20	205.13	174.51
Ln&Ls Allowance/Total Loans & Leases	1.18	1.17	1.20	1.25	1.32
Ln&Ls Allowance/Net Ln&Ls Losses (X)	15.39	24.64	24.82	18.43	13.86
ALL/Nonaccrual Assets	297.72	637.35	783.86	552.91	472.24
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	216.86	426.13	575.22	444.81	335.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.17	0.18	0.23	0.31
Recoveries/Avg Loans and Leases	0.05	0.05	0.05	0.06	0.06
Net Losses/Avg Loans and Leases	0.17	0.11	0.12	0.17	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	38.50	36.25	31.97	27.59	26.03
Earnings Coverage of Net Losses (X)	22.81	33.23	33.97	28.88	27.46
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.04	0.03	0.05	0.07
RE Loans Secured By 1-4 Family	0.08	0.05	0.04	0.06	0.07
Revolving	0.04	0.02	0.02	0.02	0.02
Closed-End	0.08	0.05	0.04	0.06	0.08
Commercial Real Estate Loans	0.08	0.03	0.02	0.03	0.05
Construction and Land Dev	0.08	0.02	0.01	0.01	0.02
Multifamily	0.01	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.02	0.02	0.04	0.05
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.02
Commercial and Industrial Loans	0.29	0.30	0.26	0.35	0.56
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.75	0.67	0.82	0.85	0.93
Credit Card Loans	1.58	1.45	2.19	2.28	2.38
Agricultural Loans	0.00	0.00	0.00	0.04	0.07
Loans to Foreign Governments & Inst	0.00	0.00	N/A	N/A	N/A
Other Loans and Leases	0.52	0.29	0.49	0.31	0.27

PERCENT OF LOANS AND LEASES

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
30-89 Days PD Loans and Leases	1.00	0.74	0.58	0.62	0.74
90+ Days PD Loans and Leases	0.11	0.07	0.06	0.08	0.11
Nonaccrual Loans and Leases	0.83	0.45	0.37	0.44	0.56
90+ Days PD and Nonaccrual Loans and Leases	1.00	0.56	0.46	0.56	0.71
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.00	0.74	0.58	0.62	0.74
90+ Days Past Due Assets	0.11	0.07	0.06	0.08	0.11
Nonaccrual Assets	0.83	0.45	0.37	0.45	0.56
30+ Days PD & Nonaccrual Assets	2.05	1.35	1.08	1.22	1.51

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.73	0.40	0.33	0.39	0.47
90+ PD & Nonaccrual Assets + OREO	0.90	0.49	0.41	0.50	0.58

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

Total Assets	0.79	0.43	0.36	0.43	0.48
Allowance for Loan & Lease Losses	91.34	51.39	42.50	48.83	54.25
Equity Cap + ALLL	8.58	4.62	3.95	4.60	5.20
Tier 1 Cap + ALLL	8.10	4.32	3.66	4.40	5.10
Loans & Leases + RE Acquired	1.07	0.59	0.51	0.62	0.73

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	0.99	0.68	0.51	0.53	0.65
- 90+ Days Past Due	0.10	0.06	0.05	0.06	0.09
- Nonaccrual	0.90	0.45	0.32	0.43	0.51
Coml & Indl - 30-89 Days PD	0.83	0.65	0.56	0.63	0.78
- 90+ Days Past Due	0.06	0.05	0.04	0.06	0.10
- Nonaccrual	0.56	0.47	0.52	0.60	0.76
Individuals - 30-89 Days PD	1.49	1.26	1.22	1.32	1.43
- 90+ Days Past Due	0.08	0.08	0.10	0.12	0.14
- Nonaccrual	0.24	0.20	0.20	0.22	0.26
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	0.09	0.06	0.09	0.11	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.03	0.06	0.11	0.19
Foreign Govts- 30-89 Days PD	0.00	0.00	N/A	N/A	N/A
- 90+ Days Past Due	0.00	0.00	N/A	N/A	N/A
- Nonaccrual	0.00	0.00	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.30	0.33	0.30	0.29	0.23
- 90+ Days Past Due	0.02	0.01	0.01	0.02	0.01
- Nonaccrual	0.04	0.05	0.04	0.09	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.18	0.90	0.67	0.81	0.97
- 90+ Days Past Due	0.10	0.08	0.08	0.08	0.11
- Nonaccrual	0.51	0.33	0.31	0.33	0.40
Revolving - 30-89 Days PD	0.60	0.44	0.29	0.25	0.29
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.02
- Nonaccrual	0.16	0.08	0.06	0.07	0.07
Closed-End - 30-89 Days PD	1.13	0.86	0.75	0.83	1.11
- 90+ Days Past Due	0.10	0.08	0.08	0.08	0.12
- Nonaccrual	0.56	0.36	0.36	0.39	0.45
- Jr Lien 30-89 Days PD	0.07	0.06	0.05	0.06	0.08
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.05	0.03	0.03	0.04	0.06
Commercial RE - 30-89 Days PD	0.83	0.52	0.37	0.33	0.40
- 90+ Days Past Due	0.09	0.03	0.03	0.03	0.06
- Nonaccrual	1.01	0.44	0.31	0.40	0.50
Const & Dev - 30-89 Days PD	0.99	0.53	0.30	0.27	0.31
- 90+ Days Past Due	0.07	0.01	0.01	0.01	0.02
- Nonaccrual	1.50	0.30	0.14	0.16	0.20
Multifamily - 30-89 Days PD	0.27	0.14	0.07	0.08	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.20	0.05	0.03	0.03	0.08
Nonfarm Nres- 30-89 Days PD	0.62	0.44	0.34	0.30	0.36
- 90+ Days Past Due	0.07	0.03	0.03	0.04	0.05
- Nonaccrual	0.54	0.43	0.32	0.43	0.49
Farmland - 30-89 Days PD	0.36	0.28	0.12	0.22	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.03
- Nonaccrual	0.16	0.12	0.15	0.23	0.35
Credit Card - 30-89 Days PD	1.19	1.08	1.24	1.30	1.53
- 90+ Days Past Due	0.33	0.31	0.37	0.46	0.53
- Nonaccrual	0.00	0.01	0.01	0.00	0.01

CAPITAL RATIOS	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	9.20	9.27	9.28	9.10	8.80
Tier 1 RBC Ratio	11.76	12.13	12.24	12.35	12.38
Total Risk-Based Capital Ratio	13.03	13.49	13.56	13.68	13.75
Tangible Tier 1 Leverage Ratio	9.16	9.22	9.23	9.02	8.73
Tangible Common Eq Cap/Tan Assets	7.94	7.92	7.82	7.96	7.93
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.23	15.95	16.43	15.40	14.11
Standby Letters of Credit	0.70	0.73	0.71	0.65	0.59
Commercial & Similar Letters of Credit	0.03	0.03	0.03	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	0.56	0.74	0.47	0.33	0.33
Interest Rate Contracts	0.55	0.72	0.45	0.31	0.31
Interest Rate Futures & Forward Contr	0.04	0.05	0.04	0.00	0.00
Written Options Contr (Int Rate)	0.07	0.06	0.03	0.02	0.00
Purchased Options Contr (Int Rate)	0.01	0.05	0.00	0.00	0.00
Interest Rate Swaps	0.08	0.14	0.11	0.12	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.17	23.72	25.19	23.99	22.31

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	99.37	99.15	98.68	99.19	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.35	0.85	1.32	0.81	10.19
Futures and Forwards	17.66	17.27	24.47	12.99	7.48
Written Options	38.80	31.35	31.24	32.08	22.99
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	37.92	30.59	28.72	29.26	21.58
Purchased Options	4.61	6.67	3.47	1.09	1.55
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.55	6.34	3.12	1.09	1.42
Swaps	27.51	31.67	36.42	45.00	60.72
Held for Trading	1.23	0.67	0.26	0.00	0.00
Interest Rate Contracts	1.23	0.67	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	98.77	99.33	99.32	100.00	100.00
Interest Rate Contracts	87.92	88.10	87.33	86.49	89.79
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.35	0.85	1.31	0.81	10.19
Deriv Contr (Excl Fut & FX LE 14 Days)	59.30	65.37	65.99	67.36	76.25
One Year or Less	19.87	26.03	27.29	13.95	13.15
Over 1 Year to 5 Years	25.27	33.24	30.62	35.44	41.64
Over 5 Years	3.08	2.03	2.46	4.45	16.57
Gross Negative Fair Value (Abs Val)	0.46	0.44	0.70	0.96	1.54
Gross Positive Fair Value	0.40	0.41	0.33	0.28	0.50
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	21.75	27.62	27.62	20.00	16.67
Ins Under Assets(L/H)/Tot Ins Und Ast	78.25	72.38	72.38	80.00	83.33
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.49	0.56	0.54	0.48	0.49
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	62.11	62.27	65.14	77.78	63.28
Other Prem Inc/Total Prem Inc	37.89	37.73	34.86	22.22	36.72
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)	7.32	49.29	21.96	2.77	100.00
Ins Net Inc (L/H)/Equity (L/H)	10.53	7.02	0.88	10.36	28.74
Insur Ben, Losses, Exp/Insur Premiums	88.59	93.22	63.50	70.56	93.63
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.50	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	1.68	2.57	0.00
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.67	9.26	7.24	6.87	5.75
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	0.10	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	2.05	3.66	1.87	0.62	0.21
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.47	2.71	1.90	N/A
Foreign Governments and Inst	0.00	0.00	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-39.29	-14.81	-1.43	-25.11	-30.79
Total Selected Assets	-32.40	-4.96	-13.75	-28.15	-13.87
Deposits	-9.71	-2.22	-7.99	-33.13	30.40

PROFITABILITY:	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	9.83	11.29	12.29	11.83	12.09
Bank Net Inc/Avg Eq Inv in Banks	10.63	12.56	13.37	12.75	13.23
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.27	3.97	2.54	2.30	3.66
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.10	9.84	10.31	9.42	9.48
Bank Net Income/Parent Net Income	109.99	109.14	106.53	93.90	105.11
Nonbank Net Income/Parent Net Income	0.37	0.32	0.24	0.26	0.47
Sub BHCs Net Inc/Parent Net Income	87.71	87.75	87.27	81.19	71.82
LEVERAGE:					
Total Liabilities/Equity	20.26	18.45	20.10	17.60	17.69
Total Debt/Equity Capital	1.42	1.43	1.58	1.93	2.71
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.56	16.87	16.52	15.57	13.23
Tot Debt+Lns Guaranteed for Affl/Equity	1.64	1.64	1.92	2.20	3.07
Total Debt/Eq Cap - Exc Over Fair Value	1.45	1.45	1.60	1.99	2.76
Long-Term Debt/Equity Capital	0.47	0.55	0.61	0.86	1.30
Short-Term Debt/Equity Capital	0.41	0.28	0.30	0.37	0.67
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.12	0.15	0.25	0.23	0.21
Long-Term Debt/Consolidated LT Debt	1.15	1.44	1.12	1.89	3.28
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.55	111.37	110.52	109.66	108.48
Total Investment in Subs/Equity	113.23	112.21	111.33	110.67	109.74
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.93	97.98	97.38	97.30	96.97
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.43	98.59	98.02	98.03	97.92
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.20	0.94	0.78	0.74	0.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.58	3.02	2.34	2.70	2.47
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	111.26	106.73	103.82	115.54	131.48
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	117.45	107.85	110.99	114.91	137.23
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	99.34	102.79	106.51	114.68	115.53
Pretax Oper Inc + Int Exp/Int Expense	4480.05	5804.77	6328.86	4784.04	5226.22
Div + Int From Subs/Int Exp + Div	163.12	159.10	156.82	173.41	214.41
Fees+Other Inc From Subs/Sal + Oth Exp	5.15	5.54	8.03	10.35	8.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	75.63	32.40	74.60	57.44	42.35
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.17	0.07	0.18	0.02	-0.11
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	2.07	0.66	0.00	0.00	0.00
Total	2.07	0.66	0.05	0.03	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	0.30	0.36	0.40	0.69	0.88
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	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	85.98	90.77	81.66	77.83	67.64
Dividends Paid/Net Income	34.66	29.18	25.01	26.36	27.08
Net Income - Dividends/Avg Equity	6.25	7.98	9.12	8.73	8.81
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	145.11	130.16	116.87	124.17	142.97
Dividends From Nonbank Subs	0.49	0.46	0.33	0.26	0.61
Dividends From Subsidiary BHCs	1.01	0.89	1.30	2.51	3.68
Dividends From All Subsidiaries	169.84	156.93	151.96	140.56	176.64
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	49.94	39.11	33.69	35.40	40.61
Interest Income From Bank Subs	0.34	0.37	0.19	0.14	0.12
Mgt & Service Fees From Bank Subs	0.77	0.81	1.14	1.69	1.54
Other Income From Bank Subs	0.04	0.06	0.07	0.08	0.03
Operating Income From Bank Subs	60.18	44.40	38.64	41.28	50.93
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	69.90	59.89	54.68	58.27	43.55
Interest Income From Nonbank Subs	0.37	0.75	1.16	2.31	1.01
Mgt & Serv Fees From Nonbank Subs	0.09	0.34	1.02	0.25	1.34
Other Income From Nonbank Subs	0.00	0.54	0.06	0.50	0.05
Operating Inc From Nonbank Subs	81.77	89.02	83.07	79.94	52.96
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.98	31.36	24.82	25.42	28.29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.02
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.01	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	29.19	31.57	25.05	31.16	31.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	69.91	65.06	65.46	64.18	66.96
Interest Income From Bank Subs	1.68	1.95	1.16	0.57	0.44
Mgt & Serv Fees From Bank Subs	1.11	1.32	2.33	2.70	2.28
Other Income From Bank Subs	0.09	0.10	0.18	0.18	0.05
Operating Income From Bank Subs	80.65	80.29	78.01	76.88	77.51
Dividends From Nonbank Subs	0.64	0.44	0.59	0.26	0.48
Interest Income From Nonbank Subs	0.01	0.04	0.04	0.07	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.38	1.25	2.55	1.83	1.84
Dividends From Subsidiary BHCs	0.68	0.83	0.69	2.30	2.67
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.82	1.21	0.88	3.24	3.18
Loans and Adv From Subs/ST Debt	628.82	701.83	948.85	526.55	633.76
Loans and Adv From Subs/Total Debt	431.23	370.59	301.37	214.16	245.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									410
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.61	2.51	2.72	3.16	3.51	4.12	4.60	4.90	410
+ Non-interest Income	0.92	0.28	0.36	0.62	0.89	1.21	1.55	1.95	410
- Overhead Expense	3.04	1.88	2.17	2.59	3.00	3.51	3.97	4.36	410
- Provision for Losses	0.15	0.00	0.01	0.06	0.12	0.23	0.38	0.60	410
+ Securities Gains (Losses)	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.09	410
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	410
= Pretax Net Oper Income (TE)	1.36	-0.03	0.41	0.91	1.41	1.83	2.24	2.51	410
Net Operating Income	0.95	-0.11	0.29	0.61	0.95	1.28	1.63	1.89	410
Net Income	0.95	-0.08	0.29	0.61	0.95	1.28	1.63	1.89	410
Net Income (Sub S Adjusted)	0.95	0.22	0.28	0.73	0.96	1.20	1.43	1.52	89
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.25	5.99	6.23	6.70	7.22	7.78	8.34	8.64	410
Interest Expense	3.37	2.30	2.58	2.95	3.40	3.77	4.17	4.36	410
Net Interest Income (TE)	3.87	2.69	2.89	3.37	3.78	4.37	4.98	5.33	410
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.12	-0.01	-0.00	0.01	0.07	0.18	0.44	0.74	410
Earnings Coverage of Net Losses (X)	34.40	-111.12	-17.78	4.77	15.43	47.36	145.11	412.78	408
Ln&Ls Allowance/Total Loans & Leases	1.17	0.71	0.83	0.99	1.14	1.33	1.59	1.79	410
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.85	0.04	0.12	0.28	0.60	1.26	2.25	3.38	410
30-89 Days Past Due Loans and Leases	0.91	0.08	0.17	0.38	0.75	1.34	1.99	2.78	410
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	24.14	2.96	7.42	16.60	24.06	31.60	40.20	46.02	410
Net ST Noncore Funding Dependence	15.61	-2.83	2.41	9.21	15.50	21.98	28.41	32.79	410
Net Loans and Leases/Total Assets	71.82	50.60	56.56	65.33	73.03	78.71	83.79	86.75	410
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.31	6.64	7.25	8.17	9.20	10.34	11.89	13.17	410
Equity Capital/Total Assets	8.85	5.46	5.99	7.21	8.57	10.41	12.20	13.30	410
Net Loans&Ls/Equity Capital (X)	8.48	4.38	5.12	6.51	8.18	10.28	12.58	14.74	410
Cash Dividends/Net Income	30.82	0.00	0.00	7.88	32.76	49.69	73.03	95.46	387
Cash Dividends/Net Income (Sub S Adjusted)	27.85	-21.27	-6.85	1.47	29.31	42.34	74.75	101.99	89
Retained Earnings/Avg Equity Cap	6.92	-2.58	-0.10	4.15	6.82	9.87	13.11	15.46	410
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.35	0.00	0.00	0.00	0.00	0.00	2.95	8.12	410
Long-Term Debt/Equity Capital	0.41	0.00	0.00	0.00	0.00	0.00	2.89	9.87	410
Equity Investment in Subs/Equity Cap	112.14	84.24	93.42	98.38	107.54	124.70	144.38	160.46	410
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.66	5.38	20.67	69.78	100.48	136.42	222.09	357.00	397

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.75	5.58	5.80	6.25	6.69	7.25	7.74	8.14	410
Less: Interest Expense	3.14	2.13	2.38	2.75	3.15	3.52	3.91	4.13	410
Equals: Net Interest Income (TE)	3.61	2.51	2.72	3.16	3.51	4.12	4.60	4.90	410
Plus: Non-Interest Income	0.92	0.28	0.36	0.62	0.89	1.21	1.55	1.95	410
Equals: Adj Operating Income (TE)	4.58	3.01	3.43	3.97	4.54	5.14	5.91	6.59	410
Less: Overhead Expense	3.04	1.88	2.17	2.59	3.00	3.51	3.97	4.36	410
Less: Provision for Loan and Lease Losses	0.15	0.00	0.01	0.06	0.12	0.23	0.38	0.60	410
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Plus: Realized G/L on AFS Sec	0.00	-0.05	-0.00	0.00	0.00	0.00	0.02	0.08	410
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.04	410
Equals: Pretax Net Oper Inc (TE)	1.36	-0.03	0.41	0.91	1.41	1.83	2.24	2.51	410
Less: Applicable Income Taxes (TE)	0.38	-0.00	0.02	0.15	0.39	0.59	0.81	0.92	410
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	410
Equals: Net Operating Income	0.95	-0.11	0.29	0.61	0.95	1.28	1.63	1.89	410
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Equals: Net Income	0.95	-0.08	0.29	0.61	0.95	1.28	1.63	1.89	410
Memo: Net Income (Last Four Qtrs)	0.96	0.05	0.33	0.65	0.97	1.27	1.59	1.92	384
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.23	88.59	89.89	91.62	93.37	94.89	96.29	96.95	410
Avg Int-Bearing Funds / Avg Assets	80.05	67.49	70.32	75.82	80.96	84.29	87.01	88.39	410
Int Income (TE) / Avg Earning Assets	7.25	5.99	6.23	6.70	7.22	7.78	8.34	8.64	410
Int Expense / Avg Earning Assets	3.37	2.30	2.58	2.95	3.40	3.77	4.17	4.36	410
Net Int Inc (TE) / Avg Earn Assets	3.87	2.69	2.89	3.37	3.78	4.37	4.98	5.33	410
YIELD OR COST:									
Total Loans and Leases (TE)	7.85	6.46	6.89	7.30	7.85	8.38	8.89	9.48	410
Interest-Bearing Bank Balances	5.48	0.00	1.53	3.30	4.88	6.54	11.81	22.90	376
Fed Funds Sold & Reverse Repos	5.17	4.24	4.77	5.10	5.19	5.27	5.50	5.77	372
Trading Assets	3.64	0.00	0.00	0.02	4.76	6.34	7.26	7.45	23
Total Earning Assets	7.14	5.95	6.13	6.57	7.08	7.69	8.28	8.56	410
Investment Securities (TE)	5.02	4.31	4.42	4.71	5.01	5.30	5.75	6.18	410
U.S. Treasury & Agency Sec (excl MBS)	4.69	3.55	3.89	4.32	4.72	5.04	5.39	5.80	398
Mortgage-Backed Securities	4.74	3.66	3.99	4.39	4.73	5.04	5.49	6.02	391
All Other Securities	6.23	3.74	4.20	5.24	6.03	6.93	8.70	12.52	393
Interest-Bearing Deposits	3.70	2.63	2.84	3.28	3.69	4.13	4.55	4.77	410
Time Deposits of \$100K or More	4.77	3.62	4.02	4.49	4.82	5.05	5.31	5.89	410
Time Deposits < \$100K	4.72	3.57	4.07	4.43	4.70	5.00	5.38	5.77	410
Other Domestic Deposits	2.46	1.23	1.48	1.82	2.39	3.04	3.59	4.07	410
Foreign Deposits	2.07	0.00	0.00	0.00	0.66	2.21	3.82	4.36	3
Fed Funds Purchased and Repos	4.55	2.49	3.15	3.97	4.59	5.26	5.57	6.06	376
Other Borrowed Funds & Trading Liab	4.89	3.04	3.60	4.48	4.95	5.28	5.97	6.81	394
All Interest-Bearing Funds	3.92	2.91	3.20	3.54	3.94	4.27	4.65	4.89	410

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	44.56	32.12	34.50	38.16	43.61	50.07	59.22	65.79	410
Avg Assets per Employee (\$000)	3602.86	2239.35	2495.96	2906.87	3415.26	4156.99	5360.47	6304.55	410

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.27	0.00	0.00	0.00	1.10	4.74	8.29	11.58	410
Overhead Exp / NII + Non-Int Income	68.49	48.62	54.60	61.09	67.71	75.91	84.93	92.89	410

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.88	2.17	2.59	3.00	3.51	3.97	4.36	410
Personnel Expense	1.70	1.08	1.19	1.43	1.67	1.97	2.27	2.46	410
Net Occupancy Expense	0.42	0.21	0.24	0.33	0.42	0.50	0.62	0.76	410
Other Operating Expenses	0.89	0.51	0.58	0.73	0.87	1.02	1.25	1.50	410
Overhead Less Non-Interest Income	2.07	1.28	1.41	1.75	2.03	2.36	2.80	3.06	410

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.01	47.42	52.63	59.75	66.24	74.35	83.41	91.23	410
Personnel Expense	37.57	26.27	29.08	33.30	37.21	41.52	46.84	51.15	410
Net Occupancy Expense	9.38	5.04	5.95	7.64	9.24	11.01	13.31	15.10	410
Other Operating Expenses	19.73	12.43	13.86	16.25	19.31	22.62	26.86	30.82	410
Total Non-Interest Income	20.05	7.37	9.71	14.37	20.05	25.22	30.85	36.35	410
Fiduciary Activities Income	1.19	0.00	0.00	0.00	0.00	2.29	5.98	9.67	410
Serv Charges on Deposit Accts - Domestic	7.31	1.80	2.62	4.50	6.92	9.76	13.14	15.20	410
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Investment Banking Fees & Commissions	0.65	0.00	0.00	0.00	0.40	1.28	2.23	3.63	410
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Net Servicing Fees	0.29	0.00	0.00	0.00	0.00	0.47	1.46	2.38	410
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Insurance Activities Revenue	0.46	0.00	0.00	0.00	0.05	0.43	2.10	6.85	410
Net Gain (Loss) - Sales Loans, OREO, Oth	1.35	-0.30	-0.04	0.00	0.55	2.30	5.45	8.14	410
Other Non-Interest Income	5.96	1.71	2.71	3.83	5.62	7.51	10.55	14.94	410
Overhead Less Non-Interest Income	46.13	26.95	31.73	37.68	45.34	53.08	64.42	73.04	410

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.79	0.00	0.00	10.91	25.18	32.36	36.26	37.49	388
Appl Inc Tax+TE/Pretax NOI+TE	29.02	0.87	5.27	22.52	33.40	36.91	38.99	41.60	388

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	56.29	32.09	38.95	47.41	57.23	65.10	71.34	76.42	410
Commercial and Industrial Loans	9.56	2.34	3.53	5.44	8.97	12.92	17.44	20.14	410
Loans to Individuals	2.72	0.22	0.40	0.94	2.11	4.17	6.70	9.76	410
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Agricultural Loans	1.06	0.00	0.00	0.00	0.12	1.66	5.23	10.03	410
Other Loans and Leases	0.77	0.00	0.00	0.10	0.43	1.26	2.43	3.64	410
Net Loans and Leases	71.82	50.60	56.56	65.33	73.03	78.71	83.79	86.75	410
Debt Securities Over 1 Year	14.02	1.62	3.91	8.16	13.05	19.88	27.00	32.67	410
Mutual Funds and Equity Securities	0.20	0.00	0.00	0.00	0.00	0.26	1.16	2.29	410
Subtotal	86.74	76.61	79.98	84.19	87.34	89.73	91.88	92.66	410
Interest-Bearing Bank Balances	0.28	0.00	0.00	0.01	0.06	0.32	1.57	2.88	410
Federal Funds Sold & Reverse Repos	1.17	0.00	0.00	0.00	0.56	2.05	4.70	6.13	410
Debt Securities 1 Year or Less	2.59	0.09	0.24	0.90	2.11	3.95	6.65	8.52	410
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Total Earning Assets	91.69	87.65	88.58	90.18	91.90	93.22	94.21	94.84	410
Non-Int Cash and Due From Dep Inst	2.17	0.95	1.14	1.60	2.08	2.75	3.33	3.87	410
Other Real Estate Owned	0.10	0.00	0.00	0.00	0.05	0.16	0.37	0.69	410
All Other Assets	6.03	3.40	3.71	4.63	5.81	7.36	8.82	9.60	410
MEMORANDA:									
Short-Term Investments	4.62	0.47	0.91	1.96	3.92	6.85	10.57	13.26	410
U.S. Treasury Securities	0.07	0.00	0.00	0.00	0.00	0.00	0.56	1.20	410
U.S. Agency Securities (excl MBS)	5.67	0.01	0.50	2.29	4.78	8.61	12.76	15.96	410
Municipal Securities	3.31	0.00	0.00	0.67	2.91	5.64	9.11	11.16	410
Mortgage-Backed Securities	5.63	0.00	0.11	1.21	4.26	9.41	15.16	20.65	410
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	410
Other Debt Securities	0.34	0.00	0.00	0.00	0.00	0.56	1.77	3.23	410
RE Loans Secured by 1-4 Family	17.04	3.52	5.91	9.39	16.08	24.41	31.17	36.19	410
Revolving	2.53	0.02	0.24	0.95	2.35	3.87	5.57	6.88	410
Closed-End, Sec by First Liens	12.58	2.07	3.06	5.54	11.80	19.08	25.25	30.30	410
Closed-End, Sec by Junior Liens	1.53	0.05	0.21	0.58	1.22	2.21	3.90	5.11	410
Commercial Real Estate Loans	35.62	14.80	17.84	25.02	35.45	46.16	54.86	61.21	410
Construction and Land Dev	11.67	1.86	2.93	5.09	9.32	16.73	27.20	34.65	410
Multifamily	1.69	0.06	0.24	0.67	1.30	2.53	4.18	5.87	410
Nonfarm Nonresidential	20.71	8.43	11.29	15.25	19.83	25.58	32.85	37.04	410
RE Loans Secured by Farmland	1.60	0.00	0.00	0.05	0.61	3.07	6.45	8.98	410
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.15	54.90	61.24	69.83	79.16	86.28	92.11	94.30	410
RE Loans Secured by 1-4 Family	24.03	5.57	7.69	13.19	22.71	33.68	43.98	54.91	410
Revolving	3.50	0.04	0.37	1.36	3.19	5.33	7.98	9.23	410
Closed-End	20.23	3.34	5.38	9.87	18.73	28.90	40.08	49.03	410
Commercial Real Estate Loans	49.22	22.81	28.12	37.57	48.49	61.67	70.83	75.46	410
Construction and Land Dev	15.96	2.63	4.34	7.41	13.74	22.41	35.87	44.58	410
Multifamily	2.35	0.09	0.41	0.93	1.76	3.44	5.82	8.59	410
Nonfarm Nonresidential	28.86	13.17	17.02	22.26	28.14	35.34	43.28	47.84	410
RE Loans Secured by Farmland	2.23	0.00	0.00	0.06	0.92	4.28	8.94	12.90	410
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Commercial and Industrial Loans	13.40	3.34	5.28	7.91	12.76	18.16	23.70	29.18	410
Loans to Individuals	3.89	0.32	0.51	1.31	3.07	5.93	10.36	15.33	410
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.13	0.46	0.71	410
Agricultural Loans	1.48	0.00	0.00	0.00	0.18	2.29	7.28	14.71	410
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Other Loans and Leases	1.08	0.00	0.01	0.14	0.61	1.81	3.40	5.06	410

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.62	0.47	0.91	1.96	3.92	6.85	10.57	13.26	410
Liquid Assets	16.40	5.37	7.23	11.06	15.38	21.14	28.88	35.40	410
Investment Securities	17.46	3.39	6.08	10.68	16.30	23.93	32.25	38.64	410
Net Loans and Leases	71.82	50.60	56.56	65.33	73.03	78.71	83.79	86.75	410
Net Lns, Ls & Stdbly Ltrs of Credit	72.60	50.89	56.99	65.53	73.66	79.68	85.04	87.61	410
Core Deposits	62.73	43.56	49.08	56.89	63.11	69.09	73.61	77.17	410
Noncore Funding	25.93	10.77	13.84	19.45	25.72	31.62	39.76	44.97	410
Time Deposits of \$100K or More	14.76	6.00	7.48	10.33	14.05	19.26	23.75	27.13	410
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Fed Funds Purchased and Repos	2.00	0.00	0.00	0.00	1.46	3.45	6.75	8.71	410
Net Fed Funds Purchased (Sold)	0.87	-5.03	-3.64	-0.87	0.58	2.60	5.68	7.86	410
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Oth Borrowings W/Rem Mat 1 Yr or Less	2.09	0.00	0.00	0.37	1.44	3.67	6.51	8.87	410
Earning Assets Repr in 1 Year	39.62	15.14	19.32	28.94	38.97	48.69	60.41	66.17	410
Int-Bearing Liab Repr in 1 Year	35.95	10.37	16.03	25.25	33.84	46.08	60.95	66.20	410
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.46	3.49	6.54	410
Net Assets Repriceable in 1 Year	2.46	-29.60	-24.21	-7.52	3.10	12.76	26.47	34.09	410
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	24.14	2.96	7.42	16.60	24.06	31.60	40.20	46.02	410
Net ST Noncore Funding Dependence	15.61	-2.83	2.41	9.21	15.50	21.98	28.41	32.79	410
Short-Term Inv/ST Noncore Funding	29.30	2.09	3.79	9.77	21.53	42.92	79.92	117.84	410
Liq Asts-ST Noncore Fndg/Nonliq Asts	-1.60	-23.12	-18.78	-10.70	-2.43	6.70	19.23	29.46	410
Net Loans and Leases/Total Deposits	90.77	63.75	70.73	81.69	91.34	99.97	109.75	114.46	410
Net Loans and Leases/Core Deposits	115.91	74.11	85.11	98.04	113.88	131.67	153.59	177.80	410
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.12	-1.63	-1.02	-0.12	0.00	0.04	0.23	0.43	193
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.66	-4.66	-3.30	-1.55	-0.45	0.15	1.08	3.54	407
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.36	-0.21	-0.06	-0.00	0.00	0.03	0.09	179
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.83	0.00	0.00	0.00	0.00	7.28	33.27	59.55	410
Available-For-Sale Securities	94.16	39.64	66.54	92.26	100.00	100.00	100.00	100.00	410
U.S. Treasury Securities	0.45	0.00	0.00	0.00	0.00	0.02	2.80	8.95	410
U.S. Agency Securities (excl MBS)	36.23	0.08	4.22	17.94	31.80	52.66	74.67	88.04	410
Municipal Securities	19.12	0.00	0.00	5.52	20.11	31.64	43.97	55.41	410
Mortgage-Backed Securities	31.67	0.00	0.94	11.06	30.84	50.06	66.75	77.56	410
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	410
Other Debt Securities	1.91	0.00	0.00	0.00	0.00	3.26	9.34	16.73	410
Mutual Funds and Equity Securities	1.33	0.00	0.00	0.00	0.02	1.65	7.43	14.85	410
Debt Securities 1 Year or Less	17.18	0.47	2.17	6.82	14.69	25.48	41.19	56.34	410
Debt Securities 1 To 5 Years	31.36	2.91	7.78	17.42	30.65	44.50	57.46	66.37	410
Debt Securities Over 5 Years	46.02	2.41	9.65	25.88	45.21	66.07	83.10	90.28	410
Plledged Securities	53.90	7.31	14.88	34.38	54.89	74.66	88.89	93.78	410
Structured Notes, Fair Value	1.92	0.00	0.00	0.00	0.00	3.45	9.62	14.99	410

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	0.00	0.01	0.06	0.12	0.23	0.38	0.60	410
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.00	0.02	0.08	0.16	0.29	0.51	0.81	410
Provision for Ln&Ls Losses/Net Losses	241.37	-512.00	-37.85	78.12	146.55	340.40	801.90	2158.82	408
Ln&Ls Allowance/Total Loans & Leases	1.17	0.71	0.83	0.99	1.14	1.33	1.59	1.79	410
Ln&Ls Allowance/Net Ln&Ls Losses (X)	26.30	1.52	2.55	5.40	11.86	28.86	91.80	253.75	364
ALLL/Nonaccrual Assets	357.12	40.79	57.74	105.37	214.52	496.93	1133.00	2122.64	400
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	263.72	35.17	48.15	93.85	172.56	361.24	758.76	1579.90	407
Gross Ln&Ls Losses/Avg Loans & Leases	0.17	0.00	0.01	0.05	0.12	0.25	0.51	0.84	410
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.14	0.21	410
Net Losses/Avg Loans and Leases	0.12	-0.01	-0.00	0.01	0.07	0.18	0.44	0.74	410
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Recoveries/Prior Year-End Losses	28.25	1.23	4.44	10.96	20.48	39.87	75.10	140.22	377
Earnings Coverage of Net Losses (X)	34.40	-111.12	-17.78	4.77	15.43	47.36	145.11	412.78	408
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.01	-0.00	0.00	0.01	0.08	0.19	0.32	410
RE Loans Secured By 1-4 Family	0.05	-0.02	-0.00	0.00	0.01	0.09	0.22	0.38	410
Revolving	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.39	394
Closed-End	0.05	-0.03	-0.00	0.00	0.00	0.09	0.22	0.42	410
Commercial Real Estate Loans	0.04	-0.01	-0.00	0.00	0.00	0.06	0.25	0.46	410
Construction and Land Dev	0.03	-0.00	0.00	0.00	0.00	0.01	0.21	0.40	410
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
Nonfarm Nonresidential	0.03	-0.02	-0.00	0.00	0.00	0.03	0.20	0.42	410
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	334
Commercial and Industrial Loans	0.24	-0.25	-0.08	0.00	0.09	0.44	1.04	1.65	410
Loans to Depository Institutions	2.80	-0.25	-0.07	0.00	0.00	0.00	0.00	7.19	17
Loans to Individuals	0.70	0.06	0.12	0.24	0.51	1.10	1.80	2.79	351
Credit Card Loans	1.48	-0.48	0.00	0.00	1.04	2.21	4.46	7.75	158
Agricultural Loans	-0.00	-0.08	-0.02	0.00	0.00	0.00	0.00	0.10	280
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.52	-0.21	0.00	0.00	0.00	0.13	3.16	8.60	384

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.91	0.08	0.17	0.38	0.75	1.34	1.99	2.78	410
90+ Days PD Loans and Leases	0.10	0.00	0.00	0.00	0.03	0.16	0.51	0.83	410
Nonaccrual Loans and Leases	0.70	0.03	0.07	0.20	0.50	1.08	1.86	2.95	410
90+ Days PD and Nonaccrual Loans and Leases	0.87	0.04	0.12	0.29	0.67	1.23	2.42	3.52	410
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	410
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.91	0.08	0.17	0.38	0.75	1.34	1.99	2.78	410
90+ Days Past Due Assets	0.10	0.00	0.00	0.00	0.03	0.16	0.51	0.83	410
Nonaccrual Assets	0.70	0.03	0.07	0.20	0.50	1.08	1.86	2.95	410
30+ Days PD & Nonaccrual Assets	1.84	0.33	0.51	0.87	1.52	2.58	4.23	5.72	410
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.63	0.03	0.09	0.21	0.46	0.90	1.74	2.60	410
90+ PD & Nonaccrual Assets + OREO	0.76	0.05	0.12	0.27	0.58	1.05	2.24	3.32	410
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.65	0.04	0.09	0.22	0.49	0.97	1.76	2.60	410
Allowance for Loan & Lease Losses	77.84	5.28	11.54	29.03	60.96	108.31	198.71	265.94	410
Equity Cap + ALLL	6.98	0.42	0.81	2.12	5.23	10.19	18.56	30.46	410
Tier 1 Cap + ALLL	6.63	0.39	0.88	2.14	5.14	9.69	17.64	27.68	410
Loans & Leases + RE Acquired	0.90	0.06	0.13	0.31	0.69	1.32	2.28	3.39	410

PEER GROUP 4

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.87	0.01	0.11	0.33	0.69	1.38	2.07	2.78	410
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.14	0.49	0.80	410
- Nonaccrual	0.73	0.00	0.04	0.17	0.49	1.11	2.19	3.20	410
Coml & Indl - 30-89 Days PD	0.88	0.00	0.00	0.16	0.59	1.41	2.49	3.03	410
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.41	0.70	410
- Nonaccrual	0.57	0.00	0.00	0.04	0.27	1.03	2.18	3.50	410
Individuals - 30-89 Days PD	1.29	0.00	0.06	0.42	1.08	1.97	2.99	4.14	410
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.16	0.40	0.65	410
- Nonaccrual	0.21	0.00	0.00	0.00	0.10	0.37	0.82	1.33	410
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.01	0.36	1.17	280
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	280
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.36	0.88	280
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.30	2.27	6.76	384
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.87	384
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.22	1.02	384
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.98	0.00	0.02	0.31	0.74	1.42	2.28	3.37	410
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.14	0.43	0.66	410
- Nonaccrual	0.47	0.00	0.00	0.10	0.33	0.79	1.54	2.66	410
Revolving - 30-89 Days PD	0.43	0.00	0.00	0.00	0.22	0.70	1.71	2.38	394
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.42	394
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.23	0.66	1.18	394
Closed-End - 30-89 Days PD	0.95	0.00	0.00	0.29	0.82	1.63	2.54	3.59	410
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.14	0.50	0.72	410
- Nonaccrual	0.52	0.00	0.00	0.06	0.37	0.86	1.77	2.82	410
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.02	0.13	0.27	0.41	410
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	410
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.06	0.25	0.57	410
Commercial RE - 30-89 Days PD	0.78	0.00	0.00	0.16	0.52	1.37	2.64	3.26	410
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.10	0.64	1.07	410
- Nonaccrual	0.80	0.00	0.00	0.10	0.47	1.35	2.96	4.31	410
Const & Dev - 30-89 Days PD	0.95	0.00	0.00	0.00	0.42	1.47	3.96	6.87	410
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.57	1.12	410
- Nonaccrual	0.90	0.00	0.00	0.00	0.14	1.36	4.38	8.60	410
Multifamily - 30-89 Days PD	0.25	0.00	0.00	0.00	0.00	0.00	1.62	5.06	396
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	396
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	1.10	5.11	396
Nonfarm Nres- 30-89 Days PD	0.56	0.00	0.00	0.03	0.33	0.95	2.08	2.92	410
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.01	0.35	0.88	410
- Nonaccrual	0.52	0.00	0.00	0.00	0.27	1.03	1.87	2.99	410
Farmland - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.26	1.42	3.19	334
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.39	334
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.01	1.28	2.56	334
Credit Card - 30-89 Days PD	1.29	0.00	0.00	0.00	0.89	1.98	4.42	6.82	158
- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.00	0.62	1.55	4.58	158
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	158

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.31	6.64	7.25	8.17	9.20	10.34	11.89	13.17	410
Tier 1 RBC Ratio	12.00	8.12	8.90	10.13	11.57	13.66	16.26	17.93	410
Total Risk-Based Capital Ratio	13.31	10.23	10.54	11.43	12.65	14.82	17.66	19.40	410
Tangible Tier 1 Leverage Ratio	9.27	6.60	7.23	8.11	9.13	10.27	11.84	13.17	410
Tangible Common Eq Cap/Tan Assets	8.02	4.56	5.21	6.53	7.82	9.42	11.21	12.80	410
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.69	6.92	8.34	11.74	14.76	19.57	25.74	29.13	410
Standby Letters of Credit	0.69	0.00	0.00	0.18	0.53	1.04	1.77	2.48	410
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.64	410
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.62	0.00	0.00	0.00	0.00	0.73	3.46	8.07	410
Interest Rate Contracts	0.60	0.00	0.00	0.00	0.00	0.67	3.46	8.07	410
Interest Rate Futures & Forward Contr	0.04	0.00	0.00	0.00	0.00	0.00	0.31	1.05	410
Written Options Contr (Int Rate)	0.07	0.00	0.00	0.00	0.00	0.00	0.54	1.44	410
Purchased Options Contr (Int Rate)	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.70	410
Interest Rate Swaps	0.07	0.00	0.00	0.00	0.00	0.00	0.47	2.14	410
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.62	10.76	13.16	16.78	21.63	27.93	34.49	41.01	410

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	410
Ins Under Assets(P/C)/Tot Ins Und Ast	20.10	0.00	0.00	0.00	0.00	1.71	87.71	100.00	13
Ins Under Assets(L/H)/Tot Ins Und Ast	79.89	0.00	0.00	55.14	100.00	100.00	100.00	100.00	13
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Ins Activities Revenue/Adj Oper Inc	0.46	0.00	0.00	0.00	0.05	0.43	2.10	6.85	410
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258
Credit Rel Prem Inc/Tot Prem Inc	58.96	0.00	0.00	0.00	100.00	100.00	100.00	100.00	12
Other Prem Inc/Total Prem Inc	41.03	0.00	0.00	0.00	0.00	100.00	100.00	100.00	12
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
Ins Net Inc (P/C)/Equity (P/C)	12.90	-88.88	-88.88	-88.88	14.22	17.95	72.18	90.25	4
Ins Net Inc (L/H)/Equity (L/H)	11.56	-1.43	-1.43	0.80	2.86	5.73	10.98	47.15	10
Insur Ben, Losses, Exp/Insur Premi ums	89.61	-46.66	-37.33	0.00	59.25	77.50	255.57	299.16	12
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410
CSV Life Insurance/Tier 1 Cap + ALLL	9.49	0.00	0.00	0.33	10.61	17.10	21.83	24.89	410
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	410
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Cost: Interest-Bearing Deposits	2.07	0.00	0.00	0.00	0.66	2.21	3.82	4.36	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
GROWTH RATES:									
Net Loans and Leases	-50.09	-100.00	-100.00	-100.00	-52.06	-2.31	24.48	45.27	41
Total Selected Assets	-37.93	-100.00	-100.00	-100.00	-17.29	0.00	28.30	46.95	59
Deposits	-6.48	-16.44	-16.44	-16.44	-16.44	-6.48	-0.49	1.49	2

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	79.18	0.00	0.00	47.19	89.78	106.55	152.20	230.14	311
Dividends Paid/Net Income	30.93	0.00	0.00	8.55	32.85	49.73	73.09	95.53	386
Net Income - Dividends/Avg Equity	6.89	-2.58	-0.10	4.14	6.82	9.81	13.04	15.45	410
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	141.01	0.00	0.00	94.91	115.49	200.28	364.77	565.80	314
Dividends From Nonbank Subs	0.41	0.00	0.00	0.00	0.00	0.43	2.48	6.04	314
Dividends From Subsidiary BHCs	0.77	0.00	0.00	0.00	0.00	0.00	0.00	89.37	314
Dividends From All Subsidiaries	164.05	0.00	34.75	100.00	122.87	207.04	380.31	587.38	314
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.02	0.00	0.00	12.14	42.57	70.14	110.69	146.35	369
Interest Income From Bank Subs	0.35	0.00	0.00	0.00	0.00	0.24	2.34	5.70	369
Mgt & Service Fees From Bank Subs	0.80	0.00	0.00	0.00	0.00	0.00	5.63	21.84	369
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.06	1.91	369
Operating Income From Bank Subs	47.87	0.00	0.00	18.38	45.60	73.78	116.76	167.77	369
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.21	0.00	0.00	0.00	100.00	100.00	100.00	119.20	151
Interest Income From Nonbank Subs	0.69	0.00	0.00	0.00	0.00	0.00	0.00	30.88	151
Mgt & Serv Fees From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	5.11	151
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151
Operating Inc From Nonbank Subs	79.96	0.00	0.00	13.89	100.00	100.00	160.03	329.64	151
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	23.42	0.00	0.00	0.00	12.00	47.00	71.89	96.95	41
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	41
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Operating Income From Sub BHCs	25.69	0.00	0.00	0.00	18.57	48.30	81.32	97.11	41
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	67.95	0.00	0.00	34.21	91.02	99.11	100.00	100.00	388
Interest Income From Bank Subs	1.65	0.00	0.00	0.00	0.00	0.45	7.28	57.11	388
Mgt & Serv Fees From Bank Subs	1.24	0.00	0.00	0.00	0.00	0.00	10.07	33.26	388
Other Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.38	6.13	388
Operating Income From Bank Subs	79.41	0.00	0.00	83.61	98.14	99.98	100.00	100.00	388
Dividends From Nonbank Subs	0.72	0.00	0.00	0.00	0.00	0.42	3.20	22.23	388
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.78	388
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	388
Operating Inc From Nonbank Subs	1.88	0.00	0.00	0.00	0.00	0.93	8.89	44.83	388
Dividends From Subsidiary BHCs	0.31	0.00	0.00	0.00	0.00	0.00	0.00	51.63	388
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388
Operating Income From Sub BHCs	0.39	0.00	0.00	0.00	0.00	0.00	0.00	51.63	388
Loans and Adv From Subs/ST Debt	592.22	0.00	0.00	0.00	205.54	818.25	2718.02	3559.80	64
Loans and Adv From Subs/Total Debt	472.16	0.00	0.00	0.00	164.96	725.59	1938.20	2912.50	118

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
3109904	622, 376	ACCESS NATIONAL CORPORATION	RESTON, VA	
1117464	926, 665	ACNB CORPORATION	GETTYSBURG, PA	Moved from Peer 3
1208933	507, 855	ALBANK CORPORATION	CHICAGO, IL	Moved from Peer 5
2067007	706, 843	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
2757531	935, 494	ALIAN T FINANCIAL CORPORATION	ALEXANDER CITY, AL	
2533100	567, 872	ALI KAT INVESTMENTS, INC.	GURNEE, IL	
3123638	541, 262	ALLIANCE BANKSHARES CORPORATIO	CHANTILLY, VA	
1127146	642, 380	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1130098	850, 480	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1020676	788, 498	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	641, 855	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
1138610	660, 455	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
1133781	545, 782	AMERICAN BANCOR, LTD.	DICKINSON, ND	
2173720	647, 171	AMERICAN BANCORPORATION	SAINT PAUL, MN	
1052220	570, 502	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	864, 239	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
3008753	503, 983	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
2900784	505, 498	AMERICAN COMMUNITY BANCSHARES,	CHARLOTTE, NC	Moved from Peer 5
3416376	590, 210	AMERICAN FOUNDERS BANCORP, INC	FRANKFORT, KY	
1076691	772, 288	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
2312837	573, 685	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1107193	649, 596	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	904, 878	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	862, 734	AMES NATIONAL CORPORATION	AMES, IA	
2710796	599, 142	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2468293	971, 200	APPALACHIAN BANCSHARES, INC.	ELLIJAY, GA	
3196584	596, 642	ARTHUR FINANCIAL CORPORATION	UNION, SC	
2465528	949, 975	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	939, 773	ATBANCORP	DUBUQUE, IA	
3264812	852, 479	ATLANTIC SOUTHERN FINANCIAL GR	MACON, GA	
1129533	688, 765	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
1108350	811, 935	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
1081613	547, 402	B. P. C. CORPORATION	COOKEVILLE, TN	
1082209	744, 864	BANCINDEPENDENT INCORPORATED	SHEFFIELD, AL	
1126028	573, 656	BANCMIDWEST CORPORATION	SAINT PAUL, MN	
1135002	622, 324	BANCTENN CORP.	KINGSPORT, TN	
3192997	626, 328	BANK HOLDINGS, THE	RENO, NV	
1202762	759, 050	BANK IOWA CORPORATION	WEST DES MOINES, IA	
1030040	618, 327	BANK OF COMMERCE HOLDINGS	REDDING, CA	
3590388	933, 989	BANK OF MARIN BANCORP	NOVATO, CA	
1139215	540, 046	BANKERS' BANCORP, INC.	SPRINGFIELD, IL	
1247455	585, 618	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	668, 392	BANKFIVE, MHC	FALL RIVER, MA	
1201363	832, 597	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	600, 223	BANKSHARES, INC., THE	MELBOURNE, FL	
1115385	889, 472	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1209248	774, 693	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
2325891	879, 693	BARNES BANCORPORATION	KAYSVILLE, UT	
2848710	878, 118	BCP HOLDINGS (USA), INC.	NEWARK, NJ	
3274996	729, 424	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
2391243	605, 988	BEACH FIRST NATIONAL BANCSHARE	MYRTLE BEACH, SC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
2333654	903, 278	BENJAMIN FRANKLIN BANCORP, INC	FRANKLIN, MA	
1823345	799, 832	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
1083680	533, 011	BLOSSMAN BANCSHARES, INC.	LACOMBE, LA	
1471849	736, 213	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	699, 591	BNCCORP, INC.	BISMARCK, ND	
2935142	696, 225	BOU BANCORP, INC.	OGDEN, UT	
1416523	607, 424	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	774, 986	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1471960	543, 787	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
2640585	898, 945	BUCKHEAD COMMUNITY BANCORP, IN	ATLANTA, GA	New Y-9C/BHCPR reporter
2183493	784, 164	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	849, 588	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
1083336	617, 457	CAMERON BANCSHARES, INC.	LAKE CHARLES, LA	
1127294	602, 284	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2507790	978, 554	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
3327025	893, 387	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
1860863	676, 594	CBX CORPORATION	CARROLLTON, IL	
1053496	645, 585	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
2746049	554, 671	CENTRAL BANCORP, INC.	SOMERVILLE, MA	
1025662	596, 051	CENTRAL BANCORPORATION	PROVO, UT	
1203899	600, 025	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1832048	978, 479	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2910055	503, 506	CENTRAL JERSEY BANCORP	LONG BRANCH, NJ	
1064429	883, 921	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1209042	609, 570	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1141487	774, 450	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
1133594	788, 910	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
2244545	613, 838	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1207132	546, 637	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	515, 423	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
1118368	591, 029	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	680, 904	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1071623	548, 830	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	923, 567	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1055007	958, 888	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	782, 495	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	717, 651	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	866, 780	CNB CORPORATION	CONWAY, SC	
1118340	858, 525	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2809560	638, 565	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
1142475	594, 607	CODORUS VALLEY BANCORP, INC.	YORK, PA	
2146359	599, 859	COLOEAST BANKSHARES, INC.	LAMAR, CO	
1132122	824, 149	COLUMBIAN FINANCIAL CORPORATIO	OVERLAND PARK, KS	
1118229	548, 987	COMM BANCORP, INC.	CLARKS SUMMIT, PA	
2467689	999, 907	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1838974	504, 771	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	Moved from Peer 5
1099382	541, 136	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	709, 026	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1250606	843, 138	COMMONWEALTH BANKSHARES, INC.	NORFOLK, VA	
1125843	565, 592	COMMUNITY BANC- CORP OF SHEBOYG	SHEBOYGAN, WI	
1070765	625, 360	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
1084511	507, 527	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	Moved from Peer 5
2356073	823, 591	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
2074407	576, 554	COMMUNITY BANKSHARES, INC.	ORANGEBURG, SC	
1398937	800, 936	COMMUNITY CAPITAL CORPORATION	GREENWOOD, SC	
2443526	520, 305	COMMUNITY CENTRAL BANK CORPORA	MOUNT CLEMENS, MI	
1099766	871, 399	COMMUNITY FIRST FINANCIAL GROU	CORYDON, IN	
3108194	638, 932	COMMUNITY FIRST, INC.	COLUMBIA, TN	New Y-9C/BHCPR reporter
3395668	525, 101	COMMUNITY PARTNERS BANCORP	MIDDLETOWN, NJ	
3108091	580, 960	COMMUNITY VALLEY BANCORP	CHICO, CA	
3449431	684, 387	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2241937	926, 823	COOPERATIVE BANKSHARES, INC.	WILMINGTON, NC	
1058594	988, 987	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1958827	920, 269	CRESCENT BANKING COMPANY	JASPER, GA	
3027709	835, 873	CRESCENT FINANCIAL CORPORATION	CARY, NC	
1885307	869, 220	CTB FINANCIAL CORPORATION	RUSTON, LA	
2242523	764, 299	D. L. EVANS BANCORP	BURLEY, ID	
1493720	753, 002	DBT HOLDING COMPANY	VIDALIA, GA	
2497462	680, 016	DCB FINANCIAL CORP	LEWIS CENTER, OH	
1094613	860, 817	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
2294812	619, 223	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	593, 036	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
1117455	546, 115	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	731, 891	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
2652104	846, 400	EAGLE BANCORP, INC.	BETHESDA, MD	
1951770	507, 551	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
3023466	740, 826	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
2626691	927, 473	EASTERN VIRGINIA BANCSHARES	TAPPAHANNOCK, VA	
2686659	643, 889	ECB BANCORP, INC.	ENGELHARD, NC	
1076619	634, 144	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1138450	625, 570	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	814, 960	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	803, 974	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1055155	602, 050	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1071191	798, 395	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1123885	523, 516	FARMERS STATE CORPORATION	MANKATO, MN	
3104860	717, 683	FCB FLORIDA BANCORPORATION, IN	ORLANDO, FL	
1248818	628, 212	FENTURA FINANCIAL, INC.	FENTON, MI	
3287996	684, 634	FGBC BANCSHARES, INC.	FRANKLIN, GA	
2121552	724, 480	FIDELITY BANCORP, INC.	PITTSBURGH, PA	
1203778	635, 255	FIDELITY COMPANY	DUBUQUE, IA	
2858773	587, 398	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
1838590	515, 457	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
1988646	937, 511	FIRST BANCORP, INC.	LEBANON, VA	
1206715	864, 832	FIRST BANKING CENTER, INC.	BURLINGTON, WI	
1119404	592, 902	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
1247428	918, 438	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1118425	914, 781	FIRST CHESTER COUNTY CORPORATI	WEST CHESTER, PA	
1098796	876, 156	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1250473	966, 857	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	948, 537	FIRST COMMUNITY BANCSHARES, IN	HOUSTON, TX	
1983977	572, 090	FIRST COMMUNITY BANCSHARES, IN	OVERLAND PARK, KS	

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2337401	565,952	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3407598	949,960	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	696,465	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
1083783	823,046	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	606,687	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
2568102	578,849	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3150997	873,001	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3589560	807,237	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1134078	965,181	FIRST INDEPENDENT INVESTMENT	VANCOUVER, WA	
1118265	681,207	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1363757	507,599	FIRST LITCHFIELD FINANCIAL COR	LITCHFIELD, CT	Moved from Peer 5
1208009	720,503	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2624398	919,522	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1076123	541,498	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	801,332	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
2880626	709,895	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
1119383	557,622	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
3070312	591,704	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
2521509	918,277	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	775,852	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
2161165	566,659	FIRST STAR BANCORP, INC.	BETHLEHEM, PA	
1099917	933,839	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
1204177	748,025	FIRST STATE FINANCIAL CORPORAT	ST CLAIR SHORES, MI	
1100813	775,962	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
2127657	865,127	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	662,226	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
1122123	926,869	FIRST WESTERN BANCORP, INC.	HURON, SD	
1050646	640,796	FIRST YORK BAN CORP.	YORK, NE	
1108707	660,366	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3367106	976,915	FLORENCE BANCORP, MHC	FLORENCE, MA	
3557626	809,149	FLORIDA BANK GROUP, INC.	TAMPA, FL	
3100358	946,571	FLORIDA COMMUNITY BANKS, INC.	IMMOKALEE, FL	
3047743	644,465	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	596,818	FNB BANCORP, INC.	NEWTOWN, PA	
1137453	695,504	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2938349	526,418	FOSTER BANKSHARES, INC.	CHICAGO, IL	
2557405	708,303	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
1118238	824,300	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
3444717	767,290	GORHAM BANCORP, MHC	GORHAM, ME	
3180640	897,948	GREAT LAKES BANCORP, INC.	BUFFALO, NY	
1206733	708,921	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1134023	975,990	GREATER COMMUNITY BANCORP	TOTOWA, NJ	
3309889	552,436	GSB, MHC	GREENFIELD, MA	
1862036	589,367	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
3001156	546,188	GULFSTREAM BANCSHARES, INC.	STUART, FL	
1086766	514,218	HABERSHAM BANCORP	CORNELIA, GA	
3228702	528,649	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
3012554	563,828	HAMPTON ROADS BANKSHARES, INC.	NORFOLK, VA	
1843062	619,163	HAPPY BANCSHARES, INC.	CANYON, TX	
2861492	791,986	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
1917600	708,906	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	

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1084623	718,996	HENRY COUNTY BANCSHARES, INC.	STOCKBRIDGE, GA	
2166124	886,055	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
2253529	745,554	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
1472220	757,276	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	662,778	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
1052378	820,897	HNB CORPORATION	ARKANSAS CITY, KS	
3059504	908,806	HOME FEDERAL BANCORP	COLUMBUS, IN	
1209181	730,616	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
2482196	623,171	HOMETOWN BANC CORP	GRAND ISLAND, NE	
1141674	787,186	IBT BANCORP, INC.	IRWIN, PA	
1401118	957,282	IBT BANCORP, INC.	MOUNT PLEASANT, MI	
1205183	985,132	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	659,162	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
2734064	846,682	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	588,821	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
1100000	601,210	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
2112439	731,136	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
1137958	874,481	INTERNATIONAL BANCORP OF MIAMI	CORAL GABLES, FL	
3488485	740,822	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1245228	701,982	ISB FINANCIAL CORP.	IOWA CITY, IA	
1109290	684,191	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
2040288	584,506	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
2472928	685,454	K CAPITAL CORPORATION	OWINGS MILLS, MD	
1070831	631,107	KENTUCKY BANCSHARES, INC.	PARIS, KY	
2721112	803,640	LAKE MICHIGAN FINANCIAL CORP	HOLLAND, MI	
2128917	873,105	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3030307	607,237	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	604,058	LCNB CORP.	LEBANON, OH	
2352226	796,565	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3143784	943,769	LIBERTY FINANCIAL GROUP, INC.	EUGENE, OR	
1086748	634,801	LIBERTY SHARES, INC.	HINESVILLE, GA	
3313354	888,960	LINCOLN BANCORP	PLAINFIELD, IN	
1097173	606,469	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
1103766	982,130	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
3019674	621,651	LSB CORPORATION	NORTH ANDOVER, MA	
2545831	845,735	LSB FINANCIAL	LACONIA, NH	
2052777	596,188	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	849,001	MACHIAS BANCORP, MHC	MACHIAS, ME	
1135413	608,959	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	New Y-9C/BHCPR reporter
1139363	678,536	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
2514239	821,014	MARATHON BANKING CORPORATION	ASTORIA, NY	
1823608	626,634	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	759,580	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
3077236	536,501	MARSHALL BANKFIRST CORPORATION	MINNEAPOLIS, MN	
1095254	554,912	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1966783	801,799	MASSBANK CORP.	READING, MA	
1128769	925,901	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
3405521	575,343	MERRIMACK BANCORP MHC	CONCORD, NH	
2217503	692,276	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
1208513	516,220	MID ILLINOIS BANCORP, INC.	PEORIA, IL	Moved from Peer 5
1944204	509,757	MID PENN BANCORP, INC.	MILLERSBURG, PA	

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1133455	787,397	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
2176413	841,400	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	508,496	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 5
1086654	854,056	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
1054091	502,458	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 5
1205053	786,987	MIDWESTONE FINANCIAL GROUP, IN	OSKALOOSA, IA	
1210299	778,080	MONROE BANCORP	BLOOMINGTON, IN	
1138919	777,194	MONTECITO BANCORP	SANTA BARBARA, CA	
1119495	965,145	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1107522	829,677	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	615,285	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	809,680	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	874,093	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	568,838	MSB MUTUAL HOLDING COMPANY	MANASQUAN, NJ	
1086001	613,447	N W SERVICES CORPORATION	RINGGOLD, GA	
2623430	610,397	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
1947045	620,405	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	Moved from Peer 5
1139925	887,647	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
1070756	519,154	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	528,669	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	591,025	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	586,317	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	767,623	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
1070569	506,841	NEXTIER INCORPORATED	BUTLER, PA	
1827893	556,190	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	561,670	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	622,658	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
1029334	949,019	NORTH VALLEY BANCORP	REDDING, CA	
2324111	588,436	NORTHEAST BANCORP	LEWISTON, ME	
1210589	638,156	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
2934305	562,854	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	688,773	NORTHWAY FINANCIAL, INC.	BERLIN, NH	
2237118	628,907	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
2835475	868,631	NORWAY BANCORP, MHC	NORWAY, ME	
2460569	541,155	NVE BANCORP, MHC	ENGLEWOOD, NJ	
1406999	743,446	O. A. K. FINANCIAL CORPORATION	BYRON CENTER, MI	
2320618	571,387	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2321428	537,402	OGDEN BANCSHARES, INC.	AMES, IA	
2012436	783,418	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	672,036	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	822,557	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	771,086	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
2485807	758,153	OMNI BANCSHARES, INC.	METAIRIE, LA	
2868071	923,732	OMNI FINANCIAL SERVICES, INC.	ATLANTA, GA	
1083729	705,802	ONE AMERICAN CORP.	VACHERIE, LA	
1028533	712,705	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248153	884,979	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
1248032	526,044	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
2762973	950,804	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2560236	564,169	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
3489594	763,420	PACIFIC PREMIER BANCORP, INC.	COSTA MESA, CA	

BHCPR Reporters for Quarter Ending 12/31/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
1117213	540,324	PALM BANCORP	PALMERTON, PA	
1205932	558,659	PALOS BANCSHARES, INC.	PALOS HEIGHTS, IL	
3021800	990,063	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
3247468	765,250	PARISH NATIONAL CORPORATION	COVINGTON, LA	
1209716	675,002	PARK BANCORPORATION, INC.	MADISON, WI	
2337081	502,968	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3390430	842,866	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2840479	807,530	PATRIOT NATIONAL BANCORP, INC.	STAMFORD, CT	
1117688	628,138	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	580,793	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	877,021	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	929,174	PEOPLES BANCORP	LYNDEN, WA	
2818245	907,262	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1133174	927,357	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1081314	574,434	PERSONS BANKING CO., INC.	LITHONIA, GA	
3145966	533,504	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
1108163	740,634	PLAINS BANCORP, INC.	DIMMITT, TX	
3223855	844,965	PONKAPOAG BANCORP, MHC	CANTON, MA	
2007647	549,255	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2321419	534,185	PSB HOLDINGS, INC.	WAUSAU, WI	
1118434	609,813	QNB CORP.	QUAKERTOWN, PA	
1130904	778,875	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
3201518	878,793	RAINIER PACIFIC FINANCIAL GROU	TACOMA, WA	
1029482	819,770	RCB CORPORATION	SACRAMENTO, CA	
2743235	589,126	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1201194	815,010	REPUBLIC BANCORP CO.	ORLAND PARK, IL	
2114938	832,429	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	856,258	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2616085	559,612	RIVERSIDE GULF COAST BANKING	CAPE CORAL, FL	
1071454	561,214	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	644,637	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	609,286	SABINE BANCSHARES, INC.	MANY, LA	
2603928	823,637	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	835,914	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
3184787	868,728	SAN JOAQUIN BANCORP	BAKERSFIELD, CA	
1493560	932,459	SAVANNAH BANCORP, INC., THE	SAVANNAH, GA	
1204814	935,760	SBC, INCORPORATED	COUNTRYSIDE, IL	
1107308	594,834	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	573,109	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1200348	925,181	SECURITY NATIONAL CORPORATION	SIOUX CITY, IA	
3635319	838,099	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	956,911	SHORE BANCSHARES, INC.	EASTON, MD	
3438097	592,652	SKAGIT STATE BANCORP	BURLINGTON, WA	
1820700	610,169	SLADE'S FERRY BANCORP	SOMERSET, MA	
2810285	837,962	SOUTH CENTRAL BANCSHARES OF KE	HORSE CAVE, KY	
1124060	676,306	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	940,444	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2640615	605,597	SOUTH VALLEY BANCORP, INC.	KLAMATH FALLS, OR	
2497202	606,359	SOUTHCREST FINANCIAL GROUP, IN	FAYETTEVILLE, GA	
1248939	545,336	SOUTHERN BANCORP, INC	ARCADELPHIA, AR	
2849799	628,519	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 12/31/2007
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
2169871	582, 886	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	509, 747	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	Moved from Peer 5
1097771	970, 649	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2360454	517, 900	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	641, 065	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
2618388	907, 786	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
2526764	578, 703	SUN AMERICAN BANCORP	BOCA RATON, FL	
1246467	868, 702	TAMPA BANKING COMPANY, THE	TAMPA, FL	
1138795	826, 843	TEAM FINANCIAL, INC.	PAOLA, KS	
2916169	900, 014	TENNESSEE COMMERCE BANCORP, IN	FRANKLIN, TN	
1142242	643, 015	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	610, 048	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2621548	646, 594	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1118292	561, 640	TOWER BANCORP INC.	GREENCASTLE, PA	
2745604	706, 493	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1070420	827, 742	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
2857691	567, 875	TRANSATLANTIC HOLDING CORP.	MIAMI, FL	
1203974	791, 114	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
2523389	598, 406	TRI - COUNTY FINANCIAL CORPORATI	WALDORF, MD	
3174911	602, 420	TRIANGLE FINANCIAL GROUP, INC.	LOGANVILLE, GA	
2246053	558, 986	TRUMAN BANCORP, INC.	CLAYTON, MD	
1080139	715, 484	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
2465519	659, 228	UFS BANCORP	WHITINSVILLE, MA	
1115424	546, 917	UNION BANKSHARES COMPANY	ELLSWORTH, ME	
1141106	501, 776	UNION NATIONAL FINANCIAL CORPO	LANCASTER, PA	Moved from Peer 5
1135516	795, 687	UNITED BANCORP, INC.	TECUMSEH, MI	
2235598	681, 838	UNITED BANCORPORATION	OSSEO, WI	
1136009	547, 975	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
1082777	643, 112	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	612, 171	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3015975	769, 820	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	659, 896	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	752, 210	UNITY BANCORP, INC.	CLINTON, NJ	
2314327	600, 967	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	914, 285	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
2721596	552, 275	VOYAGER FINANCIAL SERVICES COR	EDEN PRAIRIE, MN	
2685054	626, 618	WARREN BANCORP, INC.	WARREN, MI	
2406174	882, 289	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3021659	653, 445	WASHINGTON FIRST FINANCIAL GRO	SEATTLE, WA	
1135048	865, 822	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1204104	509, 850	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3122051	667, 423	WEST FINANCIAL, INC.	EL PASO, TX	
1134911	886, 354	WGNB CORP.	CARROLLTON, GA	
1051979	514, 695	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
2142445	604, 480	WHITMAN BANCORPORATION, INC.	COLFAX, WA	
1048670	793, 678	WILBER CORPORATION, THE	ONEONTA, NY	
1995103	589, 526	WINTER TRUST OF 12/3/74	OTTAWA, KS	New Y-9C/BHCPR reporter
1399671	770, 737	WNB BANCSHARES, INC.	ODESSA, TX	
1035157	717, 524	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 4 has 406 bank holding companies.