

	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	101	128	537	508	462
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.75	3.98	3.88	3.80	3.80
+ Non-interest Income	0.87	0.92	0.83	0.92	1.02
- Overhead Expense	3.25	3.23	3.00	3.08	3.14
- Provision for Losses	0.25	0.15	0.17	0.18	0.21
+ 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)	1.19	1.53	1.56	1.49	1.53
Net Operating Income	0.86	1.10	1.09	1.04	1.05
Net Income	0.86	1.10	1.09	1.04	1.05
Net Income (Sub S Adjusted)	0.89	1.09	1.12	1.07	1.06

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	7.34	7.17	6.30	5.73	5.94
Interest Expense	3.30	2.87	2.12	1.62	1.82
Net Interest Income (TE)	4.03	4.29	4.19	4.11	4.12

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.25	0.12	0.13	0.16	0.21
Earnings Coverage of Net Losses (X)	8.73	27.26	26.71	24.16	22.37
Ln&Ls Allowance/Total Loans & Leases	1.28	1.26	1.20	1.24	1.30
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.39	0.67	0.56	0.61	0.73
30-89 Days Past Due Loans and Leases	1.40	0.92	0.73	0.72	0.87

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	21.20	20.22	21.16	20.28	18.57
Net ST Noncore Funding Dependence	14.62	12.35	10.67	9.90	8.73
Net Loans and Leases/Total Assets	70.64	69.38	69.17	67.85	65.33

CAPITALIZATION:

Tier 1 Leverage Ratio	9.70	9.75	9.15	8.99	8.84
Equity Capital/Total Assets	9.01	8.83	8.27	8.48	8.56
Net Loans&Ls/Equity Capital (X)	8.41	8.26	8.79	8.39	8.05
Cash Dividends/Net Income	40.78	35.12	27.43	28.78	28.67
Cash Dividends/Net Income (Sub S Adjusted)	45.50	46.57	25.80	22.76	29.80
Retained Earnings/Avg Equity Cap	4.77	7.55	8.90	8.10	8.18

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.29	0.33	0.26	0.18	0.30
Long-Term Debt/Equity Capital	0.51	0.65	0.90	1.31	1.39
Equity Investment in Subs/Equity Cap	113.01	113.42	113.03	110.81	109.18
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	114.91	92.73	105.05	99.88	105.09

PERCENT OF AVERAGE ASSETS	PEER GROUP 05				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	6.81	6.64	5.84	5.30	5.49
Less: Interest Expense	3.07	2.67	1.97	1.50	1.68
Equals: Net Interest Income (TE)	3.75	3.98	3.88	3.80	3.80
Plus: Non-Interest Income	0.87	0.92	0.83	0.92	1.02
Equals: Adj Operating Income (TE)	4.69	4.98	4.75	4.76	4.85
Less: Overhead Expense	3.25	3.23	3.00	3.08	3.14
Less: Provision for Loan and Lease Losses	0.25	0.15	0.17	0.18	0.21
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)	1.19	1.53	1.56	1.49	1.53
Less: Applicable Income Taxes (TE)	0.30	0.39	0.43	0.42	0.45
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	0.86	1.10	1.09	1.04	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.86	1.10	1.09	1.04	1.05
Memo: Net Income (Last Four Qtrs)	0.86	1.10	1.10	1.04	1.05
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.28	93.08	92.99	92.73	92.56
Avg Int-Bearing Funds / Avg Assets	78.41	77.19	78.36	77.87	78.58
Int Income (TE) / Avg Earning Assets	7.34	7.17	6.30	5.73	5.94
Int Expense / Avg Earning Assets	3.30	2.87	2.12	1.62	1.82
Net Int Inc (TE) / Avg Earn Assets	4.03	4.29	4.19	4.11	4.12
YIELD OR COST:					
Total Loans and Leases (TE)	8.01	7.94	7.00	6.42	6.78
Interest-Bearing Bank Balances	5.63	5.51	3.42	1.50	1.59
Fed Funds Sold & Reverse Repos	5.05	4.94	3.17	1.29	1.05
Trading Assets	2.59	0.00	2.34	1.40	3.65
Total Earning Assets	7.22	7.07	6.19	5.61	5.82
Investment Securities (TE)	4.98	4.60	4.25	4.09	4.20
U. S. Treasury & Agency Sec (excl MBS)	4.70	4.10	3.48	3.31	3.53
Mortgage-Backed Securities	4.67	4.53	4.08	3.84	3.71
All Other Securities	7.26	6.43	6.10	6.13	6.37
Interest-Bearing Deposits	3.73	3.23	2.31	1.73	1.96
Time Deposits of \$100K or More	4.70	4.22	3.14	2.46	2.75
Time Deposits < \$100K	4.85	4.16	3.06	2.52	2.92
Other Domestic Deposits	2.32	2.10	1.38	0.88	0.94
Foreign Deposits	0.00	N/A	2.66	0.00	0.00
Fed Funds Purchased and Repos	4.65	4.48	2.82	1.45	1.28
Other Borrowed Funds & Trading Liab	4.83	4.86	4.07	3.61	3.98
All Interest-Bearing Funds	3.91	3.46	2.52	1.92	2.13

PEER GROUP 05

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	59	57	54	51	49
Avg Assets per Employee (\$000)	3,375	3,270	3,343	3,126	2,959
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.00	1.80	1.92	1.95	1.45
Overhead Exp / NII + Non-Int Income	71.29	66.97	64.70	66.20	66.02
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.25	3.23	3.00	3.08	3.14
Personnel Expense	1.79	1.79	1.67	1.71	1.72
Net Occupancy Expense	0.46	0.46	0.42	0.43	0.44
Other Operating Expenses	0.98	0.96	0.90	0.93	0.95
Overhead Less Non-Interest Income	2.32	2.28	2.13	2.13	2.07
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.75	65.62	63.35	64.75	64.53
Personnel Expense	38.20	36.40	35.29	35.93	35.50
Net Occupancy Expense	9.76	9.30	8.76	8.99	8.98
Other Operating Expenses	20.97	19.55	19.04	19.57	19.62
Total Non-Interest Income	18.41	18.44	17.34	18.91	20.40
Fiduciary Activities Income	0.59	0.58	0.64	0.75	0.70
Serv Charges on Deposit Accts - Domestic	7.52	7.54	7.42	8.03	7.93
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.53	0.41	0.38	0.42	0.35
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.14	0.17	0.18	0.23	0.26
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.44	0.42	0.35	0.38	0.41
Net Gain (Loss) - Sales Loans, OREO, Oth	0.89	1.38	1.06	1.27	2.26
Other Non-Interest Income	5.42	5.47	5.07	5.24	5.56
Overhead Less Non-Interest Income	50.84	46.38	45.33	45.31	43.47
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	16.95	19.86	21.43	21.97	22.32
Appl Inc Tax+TE/Pretax NOI+TE	25.89	27.00	28.75	29.56	30.25

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	54.22	52.85	52.68	50.76	47.53
Commercial and Industrial Loans	10.18	10.30	9.68	9.74	10.19
Loans to Individuals	2.98	2.89	3.33	3.74	4.07
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.51	1.35	1.15	1.29	1.26
Other Loans and Leases	0.89	0.72	0.67	0.73	0.79
Net Loans and Leases	70.64	69.38	69.17	67.85	65.33
Debt Securities Over 1 Year	13.97	14.12	15.86	18.35	20.02
Mutual Funds and Equity Securities	0.10	0.12	0.16	0.20	0.28
Subtotal	85.51	84.60	86.07	87.26	86.69
Interest-Bearing Bank Balances	0.30	0.29	0.42	0.42	0.46
Federal Funds Sold & Reverse Repos	1.75	2.25	1.77	1.52	1.32
Debt Securities 1 Year or Less	2.62	2.85	2.40	1.88	2.05
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.54	91.34	91.69	91.93	91.47
Non-Int Cash and Due From Dep Inst	2.61	3.01	2.92	2.74	3.34
Other Real Estate Owned	0.21	0.11	0.08	0.09	0.09
All Other Assets	5.77	5.58	5.31	5.25	5.11
MEMORANDA:					
Short-Term Investments	5.36	6.31	5.33	4.41	4.53
U.S. Treasury Securities	0.08	0.11	0.12	0.13	0.20
U.S. Agency Securities (excl MBS)	6.33	7.28	7.11	7.34	7.79
Municipal Securities	3.14	3.35	3.68	3.82	4.12
Mortgage-Backed Securities	4.83	4.40	5.59	6.78	6.82
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	0.16	0.22	0.34	0.44	0.69
RE Loans Secured by 1-4 Family	16.64	15.43	17.31	18.05	17.52
Revolving	2.18	2.23	2.44	2.59	2.33
Closed-End, Sec by First Liens	12.73	11.77	13.42	14.00	13.69
Closed-End, Sec by Junior Liens	1.14	0.96	1.01	1.01	1.10
Commercial Real Estate Loans	33.51	33.58	31.67	28.79	26.37
Construction and Land Dev	11.13	11.01	9.24	6.98	5.40
Multifamily	1.21	1.32	1.31	1.24	1.13
Nonfarm Nonresidential	19.20	19.39	19.77	19.38	18.95
RE Loans Secured by Farmland	2.04	1.80	1.56	1.64	1.47
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	75.86	75.75	76.00	74.67	72.56
RE Loans Secured by 1-4 Family	23.80	22.50	25.55	27.03	26.95
Revolving	3.00	3.17	3.50	3.77	3.52
Closed-End	20.51	19.21	21.73	22.91	23.13
Commercial Real Estate Loans	45.96	47.38	45.31	42.29	40.18
Construction and Land Dev	15.17	15.42	13.05	10.13	8.19
Multifamily	1.66	1.84	1.90	1.81	1.71
Nonfarm Nonresidential	26.93	27.99	28.51	28.52	28.83
RE Loans Secured by Farmland	3.02	2.73	2.29	2.41	2.23
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	14.22	14.84	13.97	14.43	15.53
Loans to Individuals	4.41	4.35	5.01	5.66	6.26
Credit Card Loans	0.06	0.08	0.10	0.14	0.16
Agricultural Loans	2.29	2.06	1.70	1.92	1.93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.30	1.06	1.00	1.11	1.22

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	5.36	6.31	5.33	4.41	4.53
Liquid Assets	18.19	19.69	19.82	20.73	22.67
Investment Securities	17.21	17.81	19.16	21.11	23.23
Net Loans and Leases	70.64	69.38	69.17	67.85	65.33
Net Lns, Ls & Stdby Ltrs of Credit	71.40	70.22	69.84	68.51	65.96
Core Deposits	64.43	64.68	65.38	66.90	68.40
Noncore Funding	24.10	23.89	24.05	22.53	21.08
Time Deposits of \$100K or More	14.94	15.91	14.99	13.16	12.25
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.52	1.38	1.27	1.46	1.40
Net Fed Funds Purchased (Sold)	-0.24	-0.83	-0.46	0.01	0.12
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.81	1.70	1.66	1.72	1.44
Earning Assets Repr in 1 Year	42.80	45.01	41.88	39.81	37.01
Int-Bearing Liab Repr in 1 Year	34.35	34.65	30.54	27.86	28.98
Long-Term Debt Repr in 1 Year	0.52	0.41	0.36	0.40	0.45
Net Assets Repriceable in 1 Year	6.94	9.18	9.99	10.72	6.81
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	21.20	20.22	21.16	20.28	18.57
Net ST Noncore Funding Dependence	14.62	12.35	10.67	9.90	8.73
Short-Term Inv/ST Noncore Funding	35.59	46.98	45.35	42.32	43.85
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.54	4.28	7.22	10.81	14.51
Net Loans and Leases/Total Deposits	87.60	85.45	84.99	83.99	80.50
Net Loans and Leases/Core Deposits	112.12	110.94	107.61	102.83	96.42
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.27	-0.12	-0.34	0.35	0.85
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.36	-1.32	-2.51	0.53	2.60
Struct Notes Appr(Depr)/T1 Cap	0.04	-0.17	-0.35	-0.15	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.24	5.41	8.58	7.87	7.91
Available-For-Sale Securities	92.76	94.59	91.42	92.13	92.09
U. S. Treasury Securities	0.59	0.73	0.64	0.82	1.02
U. S. Agency Securities (excl MBS)	41.75	44.03	39.64	37.45	36.16
Municipal Securities	17.81	17.96	19.35	18.43	18.43
Mortgage-Backed Securities	28.47	24.62	29.08	31.27	28.53
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00
Other Debt Securities	1.04	1.19	1.85	2.03	2.93
Mutual Funds and Equity Securities	0.61	0.88	0.92	1.05	1.27
Debt Securities 1 Year or Less	17.00	17.57	13.66	10.23	10.45
Debt Securities 1 To 5 Years	33.25	37.69	39.57	39.97	36.63
Debt Securities Over 5 Years	43.77	39.67	41.40	44.78	47.10
Pledged Securities	50.77	46.69	46.13	46.81	41.82
Structured Notes, Fair Value	1.29	2.14	3.54	3.33	2.57

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.25	0.15	0.17	0.18	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.22	0.24	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	150.23	219.91	234.35	224.62	204.41
Ln&Ls Allowance/Total Loans & Leases	1.28	1.26	1.20	1.24	1.30
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.87	28.09	20.55	16.46	12.81
ALL/Nonaccrual Assets	289.41	620.38	748.74	591.99	506.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	203.88	455.05	483.39	449.41	343.16
Gross Ln&Ls Losses/Avg Loans & Leases	0.30	0.16	0.18	0.23	0.28
Recoveries/Avg Loans and Leases	0.05	0.04	0.05	0.06	0.06
Net Losses/Avg Loans and Leases	0.25	0.12	0.13	0.16	0.21
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	58.71	35.72	32.36	26.75	27.21
Earnings Coverage of Net Losses (X)	8.73	27.26	26.71	24.16	22.37
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.15	0.05	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.10	0.06	0.04	0.05	0.07
Revolving	0.08	0.01	0.01	0.01	0.01
Closed-End	0.11	0.07	0.04	0.05	0.07
Commercial Real Estate Loans	0.15	0.04	0.02	0.03	0.05
Construction and Land Dev	0.25	0.01	0.00	0.01	0.01
Multifamily	0.00	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.04	0.03	0.02	0.03	0.05
RE Loans Secured by Farmland	0.02	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	0.45	0.16	0.28	0.39	0.47
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.83	0.65	0.74	0.78	0.86
Credit Card Loans	2.57	1.40	1.57	1.82	2.37
Agricultural Loans	0.01	0.00	0.01	0.01	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.31	0.00
Other Loans and Leases	1.31	1.03	0.41	0.18	0.22

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

1.40

0.92

0.73

0.72

0.87

90+ Days PD Loans and Leases

0.15

0.11

0.09

0.09

0.12

Nonaccrual Loans and Leases

1.12

0.44

0.42

0.46

0.59

90+ Days PD and Nonaccrual Loans and Leases

1.34

0.66

0.53

0.59

0.75

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

0.01

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

1.40

0.92

0.73

0.72

0.87

90+ Days Past Due Assets

0.15

0.11

0.09

0.09

0.12

Nonaccrual Assets

1.12

0.45

0.42

0.46

0.59

30+ Days PD & Nonaccrual Assets

2.89

1.64

1.31

1.37

1.69

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

0.95

0.46

0.37

0.39

0.49

90+ PD & Nonaccrual Assets + OREO

1.25

0.62

0.48

0.52

0.62

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

1.07

0.53

0.42

0.45

0.52

Allowance for Loan & Lease Losses

116.75

58.78

51.97

53.91

61.45

Equity Cap + ALLL

11.65

5.43

4.76

4.91

5.75

Tier 1 Cap + ALLL

10.50

4.96

4.35

4.65

5.57

Loans & Leases + RE Acquired

1.50

0.75

0.62

0.67

0.80

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	1.40	0.92	0.68	0.67	0.78
- 90+ Days Past Due	0.15	0.09	0.07	0.08	0.10
- Nonaccrual	1.14	0.43	0.34	0.37	0.48
Coml & Indl - 30-89 Days PD	1.07	0.61	0.69	0.71	1.00
- 90+ Days Past Due	0.08	0.09	0.07	0.07	0.10
- Nonaccrual	0.65	0.44	0.49	0.56	0.72
Individuals - 30-89 Days PD	1.44	1.25	1.31	1.38	1.67
- 90+ Days Past Due	0.11	0.07	0.11	0.12	0.14
- Nonaccrual	0.23	0.19	0.23	0.25	0.28
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	0.20	0.05	0.11	0.10	0.14
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.01
- Nonaccrual	0.02	0.04	0.07	0.07	0.13
Foreign Govts- 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
Other Lns&Ls - 30-89 Days PD	0.29	0.41	0.32	0.37	0.34
- 90+ Days Past Due	0.03	0.03	0.01	0.01	0.02
- Nonaccrual	0.08	0.01	0.01	0.04	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.63	1.13	0.88	0.80	1.02
- 90+ Days Past Due	0.14	0.08	0.09	0.09	0.12
- Nonaccrual	0.83	0.37	0.33	0.35	0.39
Revolving - 30-89 Days PD	0.51	0.46	0.29	0.24	0.30
- 90+ Days Past Due	0.03	0.01	0.01	0.01	0.01
- Nonaccrual	0.24	0.10	0.05	0.04	0.04
Closed-End - 30-89 Days PD	1.50	1.21	0.95	0.87	1.11
- 90+ Days Past Due	0.14	0.10	0.10	0.09	0.12
- Nonaccrual	0.81	0.39	0.37	0.38	0.43
- Jr Lien 30-89 Days PD	0.05	0.04	0.05	0.05	0.07
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.02	0.01	0.03	0.03	0.04
Commercial RE - 30-89 Days PD	1.04	0.67	0.44	0.47	0.50
- 90+ Days Past Due	0.12	0.08	0.04	0.04	0.06
- Nonaccrual	1.38	0.42	0.31	0.35	0.49
Const & Dev - 30-89 Days PD	1.25	0.66	0.32	0.26	0.41
- 90+ Days Past Due	0.13	0.05	0.01	0.01	0.02
- Nonaccrual	2.39	0.22	0.12	0.07	0.20
Multifamily - 30-89 Days PD	0.60	0.01	0.03	0.02	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.17	0.00	0.00	0.00	0.00
Nonfarm Nres- 30-89 Days PD	0.62	0.49	0.42	0.45	0.48
- 90+ Days Past Due	0.05	0.04	0.03	0.03	0.05
- Nonaccrual	0.54	0.36	0.32	0.35	0.49
Farmland - 30-89 Days PD	0.59	0.18	0.14	0.18	0.26
- 90+ Days Past Due	0.03	0.00	0.00	0.02	0.02
- Nonaccrual	0.16	0.08	0.21	0.24	0.32
Credit Card - 30-89 Days PD	3.02	1.27	1.20	1.29	1.57
- 90+ Days Past Due	0.75	0.32	0.30	0.42	0.50
- Nonaccrual	0.03	0.00	0.01	0.00	0.00

CAPITAL RATIOS	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	9.70	9.75	9.15	8.99	8.84
Tier 1 RBC Ratio	12.89	12.92	12.41	12.45	12.58
Total Risk-Based Capital Ratio	14.28	14.48	13.84	13.88	14.01
Tangible Tier 1 Leverage Ratio	9.68	9.73	9.12	8.95	8.80
Tangible Common Eq Cap/Tan Assets	8.50	8.26	7.79	7.97	8.08
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.02	14.56	14.37	13.25	12.61
Standby Letters of Credit	0.68	0.70	0.60	0.56	0.53
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
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	0.06	0.12	0.14	0.11	0.10
Interest Rate Contracts	0.06	0.10	0.12	0.09	0.07
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.01	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.03	0.02	0.00
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	18.65	22.11	22.04	21.01	20.18

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05				
	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	86.67	86.96	88.00	83.34	84.41
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.33	13.04	12.00	15.44	14.10
Futures and Forwards	16.18	12.35	19.21	16.18	16.97
Written Options	32.11	42.53	27.93	24.08	27.23
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	32.11	42.53	26.81	24.00	24.25
Purchased Options	30.14	26.09	15.06	2.19	13.35
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	30.14	26.09	14.34	2.16	13.35
Swaps	21.57	15.22	37.81	49.20	42.45
Held for Trading	6.67	0.00	1.34	1.04	1.25
Interest Rate Contracts	6.67	0.00	0.71	1.04	1.25
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	93.33	100.00	98.66	98.96	98.75
Interest Rate Contracts	80.00	82.61	81.33	76.27	78.74
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	13.33	13.04	11.40	15.44	14.10
Deriv Contr (Excl Fut & FX LE 14 Days)	67.89	54.05	67.61	75.85	72.77
One Year or Less	24.36	4.99	21.50	24.51	24.20
Over 1 Year to 5 Years	33.47	37.24	36.21	39.01	41.85
Over 5 Years	10.06	4.25	5.16	5.40	0.79
Gross Negative Fair Value (Abs Val)	1.66	0.48	0.48	0.94	1.12
Gross Positive Fair Value	2.32	0.58	0.85	0.92	0.92
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	50.00	25.52	11.04	15.84	29.22
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	74.48	88.96	84.16	70.78
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.44	0.42	0.35	0.38	0.41
Premium Inc/Ins Activities Revenue	0.00	0.54	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	50.00	60.00	92.66	77.49	81.81
Other Prem Inc/Total Prem Inc	50.00	40.00	7.34	22.51	18.19
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)	36.07	8.20	9.11	35.48	82.08
Ins Net Inc (L/H)/Equity (L/H)	4.68	6.45	16.96	10.89	10.99
Insur Ben, Losses, Exp/Insur Premiums	58.67	148.29	63.16	66.19	317.14
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	1.08	0.60
Reinsurance Recov(L/H)/Tot Assets(L/H)	5.84	2.13	1.15	0.32	5.12
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	8.13	8.04	6.86	6.28	5.96
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.00	N/A	2.66	0.00	0.00
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	N/A	3.47	N/A	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.31	0.00
GROWTH RATES:					
Net Loans and Leases	-64.16	-78.43	-34.05	-21.12	-29.44
Total Selected Assets	234.03	-42.89	-10.77	-14.45	-18.73
Deposits	N/A	N/A	-18.21	38.10	-27.59

PROFITABILITY:	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	8.53	11.42	12.13	11.38	11.55
Bank Net Inc/Avg Eq Inv in Banks	9.94	12.96	13.11	12.30	12.31
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.78	4.84	3.26	2.44	4.99
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	16.20	11.00	11.36	9.52	8.35
Bank Net Income/Parent Net Income	115.65	109.28	107.44	106.03	105.22
Nonbank Net Income/Parent Net Income	0.92	0.62	0.15	0.17	0.23
Sub BHCs Net Inc/Parent Net Income	84.44	188.60	97.99	87.15	85.78
LEVERAGE:					
Total Liabilities/Equity	20.57	19.81	19.96	17.62	15.74
Total Debt/Equity Capital	1.24	1.46	1.76	2.06	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.37	18.20	18.31	15.92	13.12
Tot Debt+Lns Guaranteed for Affl/Equity	1.53	1.77	1.80	2.24	2.62
Total Debt/Equ Cap - Exc Over Fair Value	1.25	1.47	1.78	2.09	2.48
Long-Term Debt/Equity Capital	0.51	0.65	0.90	1.31	1.39
Short-Term Debt/Equity Capital	0.29	0.33	0.26	0.18	0.30
Current Portion of LT Debt/Equity	0.00	0.01	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.27	0.31	0.18	0.23	0.26
Long-Term Debt/Consolidated LT Debt	2.56	1.77	1.78	4.67	3.53
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.01	113.42	113.03	110.81	109.18
Total Investment in Subs/Equity	113.37	113.81	113.79	111.68	109.78
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.15	98.90	99.13	98.77	97.84
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.49	99.25	99.75	99.44	98.38
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.62	1.08	1.01	0.93	0.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.52	2.96	3.01	3.38	2.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	105.78	89.84	98.98	97.78	102.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	114.91	92.73	105.05	99.88	105.09
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.72	93.99	114.67	121.29	110.69
Pretax Oper Inc + Int Exp/Int Expense	2585.67	2618.34	4769.88	5281.50	3286.52
Div + Int From Subs/Int Exp + Div	158.83	137.70	133.51	140.54	145.26
Fees+Other Inc From Subs/Sal + Oth Exp	6.50	6.10	2.21	2.90	5.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	39.46	62.18	46.08	41.65	74.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.15	0.16	-0.10	0.05	-0.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.19
Total	0.00	0.00	0.00	0.00	0.25
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	0.45	0.37	0.31	0.54	0.62
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 05

	12/31/2007	12/31/2006	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	82.55	105.61	85.53	92.75	91.09
Dividends Paid/Net Income	40.62	35.09	27.42	28.97	28.71
Net Income - Dividends/Avg Equity	4.84	7.60	8.90	8.09	8.16

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	120.73	104.57	116.84	112.36	117.10
Dividends From Nonbank Subs	0.65	0.65	0.20	0.11	0.12
Dividends From Subsidiary BHCs	1.25	0.38	0.18	0.08	0.01
Dividends From All Subsidiaries	134.59	128.57	137.54	121.30	126.58

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	50.24	38.80	34.63	33.61	34.44
Interest Income From Bank Subs	0.29	0.27	0.14	0.12	0.11
Mgt & Service Fees From Bank Subs	0.81	0.53	0.07	0.16	0.41
Other Income From Bank Subs	0.20	0.10	0.01	0.01	0.02
Operating Income From Bank Subs	54.38	42.32	36.75	35.81	37.59

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	59.71	67.54	66.25	49.59	36.51
Interest Income From Nonbank Subs	4.85	3.50	1.44	0.90	0.29
Mgt & Serv Fees From Nonbank Subs	1.04	0.15	0.00	0.35	0.18
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	96.21	84.10	77.97	61.02	43.11

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	52.71	34.44	26.82	29.28	27.93
Interest Inc From Subsidiary BHCs	0.01	0.03	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.06	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	52.78	34.47	26.92	29.54	27.98

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	73.91	70.53	72.02	72.38	70.20
Interest Income From Bank Subs	1.24	1.15	0.97	0.71	0.89
Mgt & Serv Fees From Bank Subs	0.88	0.71	0.13	0.38	0.76
Other Income From Bank Subs	0.19	0.18	0.05	0.04	0.06
Operating Income From Bank Subs	84.00	80.75	80.91	81.11	80.78

Dividends From Nonbank Subs	0.45	1.42	0.30	0.11	0.10
Interest Income From Nonbank Subs	0.15	0.03	0.02	0.01	0.00
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	1.14	3.86	1.21	0.66	0.44

Dividends From Subsidiary BHCs	0.21	0.05	0.15	0.05	0.00
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	0.21	0.05	0.15	0.08	0.23

Loans and Adv From Subs/ST Debt	768.42	584.60	752.96	1009.65	536.99
Loans and Adv From Subs/Total Debt	496.21	471.92	485.36	329.37	166.44

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 5

SUMMARY RATIOS

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									110
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.79	2.73	2.98	3.28	3.70	4.27	4.74	5.06	110
+ Non-interest Income	0.88	0.18	0.34	0.54	0.76	1.14	1.62	2.67	110
- Overhead Expense	3.22	2.01	2.50	2.77	3.15	3.60	4.08	4.59	110
- Provision for Losses	0.14	0.00	0.00	0.02	0.11	0.21	0.32	0.67	110
+ Securities Gains (Losses)	-0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.01	110
+ Other Tax Equiv Adjustments	-0.00	-0.07	-0.02	0.00	0.00	0.00	0.00	0.06	110
= Pretax Net Oper Income (TE)	1.40	0.06	0.24	0.89	1.42	1.87	2.30	2.70	110
Net Operating Income	1.02	0.04	0.18	0.61	0.94	1.40	1.85	2.27	110
Net Income	1.03	0.04	0.18	0.61	0.95	1.43	1.85	2.27	110
Net Income (Sub S Adjusted)	1.04	0.15	0.26	0.66	1.10	1.30	1.49	1.76	31
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	7.38	6.04	6.35	6.84	7.36	7.90	8.41	8.65	110
Interest Expense	3.29	2.19	2.36	2.78	3.28	3.73	4.15	4.25	110
Net Interest Income (TE)	4.08	2.93	3.17	3.48	4.08	4.60	5.19	5.49	110
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.13	-0.13	-0.05	0.00	0.09	0.21	0.48	0.83	110
Earnings Coverage of Net Losses (X)	-8.67	-876.91	-133.81	0.37	10.08	25.79	71.15	185.18	109
Ln&Ls Allowance/Total Loans & Leases	1.21	0.67	0.81	0.98	1.15	1.36	1.89	2.06	110
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.05	0.01	0.10	0.26	0.62	1.51	3.19	4.69	110
30-89 Days Past Due Loans and Leases	0.89	0.00	0.05	0.30	0.65	1.37	1.98	3.54	110
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	20.42	-4.89	1.20	14.35	20.88	29.42	36.23	42.56	110
Net ST Noncore Funding Dependence	13.67	-7.48	-0.45	6.34	12.85	20.73	29.04	33.90	110
Net Loans and Leases/Total Assets	70.66	49.10	52.93	60.16	72.95	78.61	84.41	86.45	110
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.71	6.70	7.54	8.32	9.44	10.99	12.44	13.25	110
Equity Capital/Total Assets	9.00	5.28	6.07	7.00	8.91	10.59	12.79	13.21	110
Net Loans&Ls/Equity Capital (X)	8.37	4.16	4.60	6.17	8.17	10.53	12.54	13.75	110
Cash Dividends/Net Income	37.25	0.00	0.00	15.87	31.78	59.22	99.37	117.34	106
Cash Dividends/Net Income (Sub S Adjusted)	50.42	-19.36	-11.03	13.51	38.74	75.27	118.73	133.08	31
Retained Earnings/Avg Equity Cap	6.46	-6.08	-2.01	3.21	6.31	10.05	13.41	16.04	110
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.25	0.00	0.00	0.00	0.00	0.00	1.98	5.43	110
Long-Term Debt/Equity Capital	0.42	0.00	0.00	0.00	0.00	0.00	2.07	9.79	110
Equity Investment in Subs/Equity Cap	113.53	90.29	93.54	99.28	106.98	126.88	141.57	164.32	110
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.72	0.88	28.18	68.68	100.76	129.87	195.97	249.46	108

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.83	5.69	5.82	6.36	6.79	7.31	7.83	8.13	110
Less: Interest Expense	3.05	2.00	2.21	2.63	3.03	3.41	3.86	4.05	110
Equals: Net Interest Income (TE)	3.79	2.73	2.98	3.28	3.70	4.27	4.74	5.06	110
Plus: Non-Interest Income	0.88	0.18	0.34	0.54	0.76	1.14	1.62	2.67	110
Equals: Adj Operating Income (TE)	4.75	3.33	3.52	4.09	4.66	5.32	5.85	7.39	110
Less: Overhead Expense	3.22	2.01	2.50	2.77	3.15	3.60	4.08	4.59	110
Less: Provision for Loan and Lease Losses	0.14	0.00	0.00	0.02	0.11	0.21	0.32	0.67	110
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Plus: Realized G/L on AFS Sec	-0.00	-0.05	-0.01	0.00	0.00	0.00	0.00	0.01	110
Plus: Other Tax Equiv Adjustments	-0.00	-0.07	-0.02	0.00	0.00	0.00	0.00	0.06	110
Equals: Pretax Net Oper Inc (TE)	1.40	0.06	0.24	0.89	1.42	1.87	2.30	2.70	110
Less: Applicable Income Taxes (TE)	0.35	-0.00	0.00	0.06	0.37	0.57	0.73	0.90	110
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	110
Equals: Net Operating Income	1.02	0.04	0.18	0.61	0.94	1.40	1.85	2.27	110
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Equals: Net Income	1.03	0.04	0.18	0.61	0.95	1.43	1.85	2.27	110
Memo: Net Income (Last Four Qtrs)	1.02	-0.16	0.23	0.63	1.00	1.37	1.83	2.13	109
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.07	86.92	89.38	91.21	93.39	95.10	96.32	96.67	110
Avg Int-Bearing Funds / Avg Assets	78.19	64.58	69.35	74.60	79.04	82.29	84.78	85.57	110
Int Income (TE) / Avg Earning Assets	7.38	6.04	6.35	6.84	7.36	7.90	8.41	8.65	110
Int Expense / Avg Earning Assets	3.29	2.19	2.36	2.78	3.28	3.73	4.15	4.25	110
Net Int Inc (TE) / Avg Earn Assets	4.08	2.93	3.17	3.48	4.08	4.60	5.19	5.49	110
YIELD OR COST:									
Total Loans and Leases (TE)	8.09	6.69	6.98	7.48	8.02	8.71	9.20	9.63	110
Interest-Bearing Bank Balances	5.27	0.00	0.00	3.84	5.05	6.23	12.34	16.95	98
Fed Funds Sold & Reverse Repos	5.18	4.81	4.95	5.12	5.19	5.25	5.34	5.44	104
Trading Assets	4.24	0.00	0.00	0.00	3.00	6.18	6.51	6.62	3
Total Earning Assets	7.29	5.87	6.22	6.80	7.24	7.84	8.33	8.64	110
Investment Securities (TE)	4.94	4.18	4.32	4.55	4.91	5.26	5.62	6.04	110
U.S. Treasury & Agency Sec (excl MBS)	4.62	3.60	3.89	4.25	4.61	4.96	5.32	5.47	106
Mortgage-Backed Securities	4.76	3.57	3.97	4.32	4.56	5.16	5.97	6.40	95
All Other Securities	6.52	2.52	3.49	5.01	6.12	7.51	10.39	13.39	98
Interest-Bearing Deposits	3.74	2.50	2.85	3.37	3.71	4.12	4.63	4.70	110
Time Deposits of \$100K or More	4.67	3.27	3.84	4.26	4.71	5.10	5.34	5.58	110
Time Deposits < \$100K	4.85	3.86	4.10	4.51	4.71	5.26	5.81	5.94	110
Other Domestic Deposits	2.35	0.93	1.21	1.54	2.20	3.02	3.69	4.25	110
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Fed Funds Purchased and Repos	4.53	0.21	2.35	3.69	4.60	5.53	6.25	7.36	94
Other Borrowed Funds & Trading Liab	4.93	2.77	3.76	4.45	5.07	5.46	5.99	6.21	99
All Interest-Bearing Funds	3.91	2.72	3.12	3.55	3.85	4.32	4.71	4.87	110

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	44.36	29.29	32.40	36.53	44.09	49.63	57.89	66.82	110
Avg Assets per Employee (\$000)	3343.46	2187.01	2489.50	2776.97	3174.93	3717.38	4782.92	5544.26	110

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.49	0.00	0.00	0.00	0.00	5.48	10.72	12.46	109
Overhead Exp / NII + Non-Int Income	69.51	50.62	54.60	61.85	67.89	76.62	89.08	92.69	110

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.22	2.01	2.50	2.77	3.15	3.60	4.08	4.59	110
Personnel Expense	1.79	1.14	1.37	1.53	1.72	2.05	2.34	2.47	110
Net Occupancy Expense	0.45	0.25	0.30	0.36	0.45	0.53	0.63	0.69	110
Other Operating Expenses	0.94	0.56	0.65	0.76	0.91	1.08	1.33	1.55	110
Overhead Less Non-Interest Income	2.28	1.10	1.60	1.97	2.33	2.59	2.94	3.07	110

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	68.19	49.16	54.08	60.66	66.74	75.40	87.47	90.41	110
Personnel Expense	38.07	27.29	29.53	33.08	37.89	42.01	47.67	52.23	110
Net Occupancy Expense	9.56	5.37	6.12	7.63	9.56	10.95	13.00	14.55	110
Other Operating Expenses	19.99	12.68	13.70	16.46	19.80	23.01	26.82	30.21	110
Total Non-Interest Income	18.33	4.16	6.93	12.31	17.98	23.95	29.63	38.11	110
Fiduciary Activities Income	0.69	0.00	0.00	0.00	0.00	1.01	3.99	6.69	110
Serv Charges on Deposit Accts - Domestic	7.36	0.70	2.35	4.33	7.46	9.62	12.15	14.70	110
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Investment Banking Fees & Commissions	0.57	0.00	0.00	0.00	0.13	1.28	1.97	2.87	110
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Net Servicing Fees	0.13	0.00	0.00	0.00	0.00	0.01	0.82	1.45	110
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Insurance Activities Revenue	0.46	0.00	0.00	0.00	0.02	0.52	2.33	5.49	110
Net Gain (Loss) - Sales Loans, OREO, Oth	0.99	-1.67	-0.27	0.00	0.15	1.54	4.19	7.80	110
Other Non-Interest Income	5.62	1.13	1.52	2.90	5.03	7.51	11.79	17.68	110
Overhead Less Non-Interest Income	49.13	23.50	32.41	41.23	49.05	56.72	63.30	69.71	110

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	19.12	-7.15	0.00	0.42	21.87	33.13	36.43	37.75	106
Appl Inc Tax+TE/Pretax NOI+TE	26.61	0.00	0.00	9.95	33.97	37.34	40.88	43.19	106

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	54.12	24.85	35.41	42.80	54.46	65.46	72.51	74.18	110
Commercial and Industrial Loans	10.32	2.22	3.36	5.74	8.71	14.80	20.29	22.79	110
Loans to Individuals	3.03	0.34	0.55	1.21	2.29	3.75	7.22	10.90	110
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Agricultural Loans	1.54	0.00	0.00	0.00	0.14	1.83	8.30	11.66	110
Other Loans and Leases	0.87	0.00	0.01	0.13	0.71	1.28	2.21	2.90	110
Net Loans and Leases	70.66	49.10	52.93	60.16	72.95	78.61	84.41	86.45	110
Debt Securities Over 1 Year	13.87	1.50	3.15	6.60	11.90	20.94	28.26	32.17	110
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.00	0.08	0.72	1.59	110
Subtotal	85.59	67.21	76.79	82.80	86.19	88.71	91.66	93.21	110
Interest-Bearing Bank Balances	0.33	0.00	0.00	0.00	0.06	0.41	1.74	2.61	110
Federal Funds Sold & Reverse Repos	1.88	0.00	0.00	0.04	0.93	3.09	7.12	10.47	110
Debt Securities 1 Year or Less	2.69	0.04	0.17	0.69	2.13	3.96	7.11	9.66	110
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Total Earning Assets	91.73	86.35	88.05	90.02	91.81	93.44	95.06	95.66	110
Non-Int Cash and Due From Dep Inst	2.42	0.75	1.26	1.84	2.33	3.04	3.54	4.49	110
Other Real Estate Owned	0.17	0.00	0.00	0.00	0.05	0.27	0.70	0.97	110
All Other Assets	5.77	2.53	2.91	4.17	5.62	7.00	8.65	10.34	110
MEMORANDA:									
Short-Term Investments	5.57	0.48	1.00	2.87	4.76	7.93	10.99	17.17	110
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.79	1.43	110
U.S. Agency Securities (excl MBS)	6.93	0.00	0.35	2.64	5.48	10.19	16.40	23.94	110
Municipal Securities	3.12	0.00	0.00	0.10	2.48	5.75	9.31	10.83	110
Mortgage-Backed Securities	4.41	0.00	0.00	0.35	2.66	8.53	13.01	17.50	110
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Other Debt Securities	0.19	0.00	0.00	0.00	0.00	0.20	1.22	2.00	110
RE Loans Secured by 1-4 Family	16.40	3.20	4.40	8.78	15.23	22.50	31.54	36.34	110
Revolving	2.27	0.00	0.01	0.56	1.77	3.54	5.73	6.49	110
Closed-End, Sec by First Liens	12.50	1.50	3.09	5.45	10.90	18.00	25.67	29.40	110
Closed-End, Sec by Junior Liens	1.08	0.00	0.05	0.29	0.86	1.62	2.85	3.77	110
Commercial Real Estate Loans	33.62	8.90	10.92	18.93	33.00	49.86	59.09	63.68	110
Construction and Land Dev	11.40	0.43	1.77	3.97	9.78	16.90	24.26	37.21	110
Multifamily	1.24	0.00	0.00	0.24	0.97	2.08	3.50	5.26	110
Nonfarm Nonresidential	19.07	5.57	6.84	11.68	18.19	24.86	33.09	44.14	110
RE Loans Secured by Farmland	2.09	0.00	0.00	0.10	1.03	3.65	7.49	10.26	110
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	75.79	47.35	55.08	66.32	76.63	85.24	92.06	93.71	110
RE Loans Secured by 1-4 Family	23.41	4.68	6.98	11.96	20.95	33.22	44.86	50.89	110
Revolving	3.13	0.00	0.01	0.78	2.32	4.95	7.37	9.29	110
Closed-End	20.07	2.45	5.81	8.68	17.46	30.73	41.33	44.36	110
Commercial Real Estate Loans	46.30	14.15	18.18	29.26	46.77	60.99	72.93	78.54	110
Construction and Land Dev	15.61	0.79	2.33	6.26	13.30	23.28	32.98	44.96	110
Multifamily	1.70	0.00	0.00	0.34	1.32	2.79	4.71	6.65	110
Nonfarm Nonresidential	26.82	7.90	11.03	18.18	26.22	34.70	43.71	52.45	110
RE Loans Secured by Farmland	3.06	0.00	0.00	0.15	1.46	5.18	10.54	14.43	110
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Commercial and Industrial Loans	14.42	3.92	5.26	8.74	13.28	19.54	27.44	30.84	110
Loans to Individuals	4.45	0.39	0.76	1.56	3.32	6.22	12.01	15.79	110
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.14	0.36	0.49	110
Agricultural Loans	2.30	0.00	0.00	0.00	0.30	2.63	12.60	17.54	110
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Other Loans and Leases	1.27	0.00	0.01	0.20	1.09	1.99	3.35	4.29	110

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.57	0.48	1.00	2.87	4.76	7.93	10.99	17.17	110
Liquid Assets	18.29	6.01	7.26	11.32	15.74	25.31	33.67	39.04	110
Investment Securities	17.31	3.79	4.89	8.96	15.92	24.59	33.09	38.01	110
Net Loans and Leases	70.66	49.10	52.93	60.16	72.95	78.61	84.41	86.45	110
Net Lns, Ls & Stdbly Ltrs of Credit	71.43	49.61	52.93	60.31	74.44	79.45	85.66	86.95	110
Core Deposits	64.81	48.61	51.61	58.72	65.30	71.10	76.58	77.90	110
Noncore Funding	23.60	8.29	10.75	17.92	23.94	29.94	35.01	38.75	110
Time Deposits of \$100K or More	14.86	5.76	7.84	10.27	13.05	19.65	24.00	26.12	110
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Fed Funds Purchased and Repos	1.37	0.00	0.00	0.00	0.35	2.37	5.57	7.83	110
Net Fed Funds Purchased (Sold)	-0.51	-10.52	-6.56	-2.86	-0.06	1.63	5.25	6.95	110
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Oth Borrowings W/Rem Mat 1 Yr or Less	1.56	0.00	0.00	0.00	0.70	2.62	6.30	7.68	110
Earning Assets Repr in 1 Year	44.02	16.64	24.70	32.31	44.19	54.15	64.17	68.29	110
Int-Bearing Liab Repr in 1 Year	35.70	0.65	15.02	27.16	34.11	43.50	60.62	64.63	110
Long-Term Debt Repr in 1 Year	0.53	0.00	0.00	0.00	0.00	0.25	3.51	5.89	110
Net Assets Repriceable in 1 Year	7.23	-22.83	-12.56	-5.70	5.44	19.11	32.95	41.41	110
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	20.42	-4.89	1.20	14.35	20.88	29.42	36.23	42.56	110
Net ST Noncore Funding Dependence	13.67	-7.48	-0.45	6.34	12.85	20.73	29.04	33.90	110
Short-Term Inv/ST Noncore Funding	39.78	1.94	5.33	14.98	30.16	57.36	102.19	181.94	110
Liq Asts-ST Noncore Fndg/Nonliq Asts	2.18	-25.48	-18.01	-7.57	0.31	11.73	27.71	40.47	110
Net Loans and Leases/Total Deposits	86.90	59.33	63.16	77.06	88.39	97.59	105.64	110.09	110
Net Loans and Leases/Core Deposits	110.94	70.69	77.36	91.68	108.72	127.94	144.92	167.56	110
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.02	-1.89	-0.70	-0.15	0.00	0.05	0.49	0.78	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.76	-5.53	-2.77	-1.74	-0.57	0.15	0.93	1.28	107
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.63	-0.22	-0.06	-0.01	0.00	0.04	0.12	39
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.91	0.00	0.00	0.00	0.00	3.55	41.71	71.05	110
Available-For-Sale Securities	93.08	12.60	56.07	95.35	100.00	100.00	100.00	100.00	110
U.S. Treasury Securities	0.56	0.00	0.00	0.00	0.00	0.00	4.26	8.76	110
U.S. Agency Securities (excl MBS)	44.01	0.00	4.48	18.58	37.34	63.25	90.03	96.59	110
Municipal Securities	17.14	0.00	0.00	1.75	15.51	31.77	43.71	48.00	110
Mortgage-Backed Securities	25.75	0.00	0.00	2.58	22.19	46.82	70.47	86.00	110
Asset-Backed Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Other Debt Securities	1.21	0.00	0.00	0.00	0.00	1.36	6.24	12.41	110
Mutual Funds and Equity Securities	0.83	0.00	0.00	0.00	0.00	0.56	3.53	14.73	110
Debt Securities 1 Year or Less	17.56	0.41	0.99	5.76	15.13	25.54	45.50	54.36	110
Debt Securities 1 To 5 Years	36.13	6.34	11.02	21.04	35.00	48.93	68.08	80.10	110
Debt Securities Over 5 Years	40.06	0.00	2.71	15.72	39.45	63.21	75.13	84.77	110
Plledged Securities	50.07	0.26	4.34	27.31	50.70	72.18	89.85	96.49	110
Structured Notes, Fair Value	1.78	0.00	0.00	0.00	0.00	2.65	9.89	17.20	110

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	0.00	0.00	0.02	0.11	0.21	0.32	0.67	110
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.00	0.00	0.04	0.16	0.27	0.45	0.94	110
Provision for Ln&Ls Losses/Net Losses	94.67	-71.25	-130.36	1.20	111.44	197.21	600.71	1296.82	109
Ln&Ls Allowance/Total Loans & Leases	1.21	0.67	0.81	0.98	1.15	1.36	1.89	2.06	110
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.77	1.15	2.02	4.20	8.60	19.36	61.58	128.44	86
ALLL/Nonaccrual Assets	391.25	35.54	58.70	86.09	183.98	522.27	1288.68	2111.78	103
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	236.36	30.24	47.77	71.31	150.00	340.20	670.09	1197.94	105
Gross Ln&Ls Losses/Avg Loans & Leases	0.19	0.00	0.00	0.04	0.13	0.29	0.52	1.06	110
Recoveries/Avg Loans and Leases	0.04	0.00	0.00	0.01	0.03	0.07	0.12	0.27	110
Net Losses/Avg Loans and Leases	0.13	-0.13	-0.05	0.00	0.09	0.21	0.48	0.83	110
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Recoveries/Prior Year-End Losses	40.52	1.51	5.17	12.32	22.90	48.26	121.66	300.81	105
Earnings Coverage of Net Losses (X)	-8.67	-876.91	-133.81	0.37	10.08	25.79	71.15	185.18	109
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.06	-0.07	-0.01	0.00	0.00	0.08	0.25	0.74	110
RE Loans Secured By 1-4 Family	0.04	-0.09	-0.02	0.00	0.00	0.07	0.22	0.39	110
Revolving	0.02	-0.01	0.00	0.00	0.00	0.00	0.19	0.59	103
Closed-End	0.05	-0.09	-0.03	0.00	0.00	0.08	0.24	0.41	110
Commercial Real Estate Loans	0.05	-0.11	-0.00	0.00	0.00	0.05	0.36	0.80	110
Construction and Land Dev	0.09	0.00	0.00	0.00	0.00	0.00	0.58	1.47	109
Multifamily	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Nonfarm Nonresidential	0.01	-0.02	-0.00	0.00	0.00	0.00	0.11	0.25	110
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	92
Commercial and Industrial Loans	0.28	-0.93	-0.11	-0.02	0.04	0.49	1.04	2.70	109
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	0.67	0.04	0.05	0.23	0.52	1.02	1.55	2.05	82
Credit Card Loans	1.60	-0.30	-0.03	0.00	0.61	1.64	3.63	13.48	38
Agricultural Loans	0.00	-0.07	0.00	0.00	0.00	0.00	0.02	0.16	71
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.91	-0.01	0.00	0.00	0.00	0.12	5.31	17.92	102

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.89	0.00	0.05	0.30	0.65	1.37	1.98	3.54	110
90+ Days PD Loans and Leases	0.12	0.00	0.00	0.00	0.02	0.21	0.63	0.86	110
Nonaccrual Loans and Leases	0.79	0.00	0.04	0.16	0.49	1.18	2.29	3.43	110
90+ Days PD and Nonaccrual Loans and Leases	0.99	0.02	0.09	0.29	0.70	1.47	2.58	3.95	110
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.25	110
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.89	0.00	0.05	0.30	0.65	1.37	1.98	3.54	110
90+ Days Past Due Assets	0.12	0.00	0.00	0.00	0.02	0.21	0.63	0.86	110
Nonaccrual Assets	0.79	0.00	0.04	0.16	0.49	1.18	2.29	3.43	110
30+ Days PD & Nonaccrual Assets	2.06	0.06	0.34	0.78	1.61	2.75	4.12	8.65	110
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.71	0.01	0.05	0.20	0.47	1.11	1.98	2.63	110
90+ PD & Nonaccrual Assets + OREO	0.93	0.04	0.12	0.27	0.58	1.42	2.49	3.87	110
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.80	0.01	0.11	0.19	0.46	1.14	2.41	3.52	110
Allowance for Loan & Lease Losses	92.87	3.44	11.06	25.99	59.69	136.55	264.90	412.74	110
Equity Cap + ALLL	8.70	0.21	0.92	1.71	4.80	13.96	26.16	41.01	110
Tier 1 Cap + ALLL	7.75	0.19	0.93	1.67	5.11	11.63	22.82	35.50	110
Loans & Leases + RE Acquired	1.14	0.02	0.15	0.27	0.63	1.69	3.21	5.28	110

PEER GROUP 5

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	0.78	0.00	0.00	0.26	0.61	1.24	2.14	3.69	110
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.01	0.17	0.69	1.17	110
- Nonaccrual	0.78	0.00	0.00	0.12	0.52	1.34	2.48	3.60	110
Coml & Indl - 30-89 Days PD	0.86	0.00	0.00	0.11	0.60	1.38	2.72	4.35	109
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.10	0.39	0.65	109
- Nonaccrual	0.57	0.00	0.00	0.00	0.35	0.94	1.94	3.42	109
Individuals - 30-89 Days PD	1.27	0.00	0.00	0.29	1.19	2.06	3.22	4.70	110
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.16	0.50	0.74	110
- Nonaccrual	0.29	0.00	0.00	0.00	0.06	0.45	1.30	2.13	110
Dep Inst Lns - 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
Agricultural - 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.10	1.22	1.56	71
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.28	71
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.11	0.66	71
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.00	0.48	3.00	102
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	102
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.67	102
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.11	0.00	0.00	0.26	0.77	1.81	3.45	4.34	110
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.17	0.74	1.86	110
- Nonaccrual	0.55	0.00	0.00	0.00	0.22	0.75	2.70	3.71	110
Revolving - 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.78	1.58	2.35	103
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.27	1.09	103
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.56	1.86	103
Closed-End - 30-89 Days PD	1.17	0.00	0.00	0.16	0.75	1.90	3.70	4.94	110
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.15	0.75	1.64	110
- Nonaccrual	0.57	0.00	0.00	0.00	0.19	0.82	2.77	3.81	110
- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.06	0.26	0.43	110
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	110
- Jr Lien Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.19	110
Commercial RE - 30-89 Days PD	0.62	0.00	0.00	0.04	0.33	1.01	1.95	3.97	110
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.04	0.45	1.06	110
- Nonaccrual	0.93	0.00	0.00	0.00	0.56	1.58	3.67	4.60	110
Const & Dev - 30-89 Days PD	0.75	0.00	0.00	0.00	0.04	1.50	3.27	5.33	109
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.38	1.08	109
- Nonaccrual	1.04	0.00	0.00	0.00	0.00	1.80	5.10	11.53	109
Multifamily - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.90	97
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.25	3.64	97
Nonfarm Nres- 30-89 Days PD	0.43	0.00	0.00	0.00	0.18	0.77	1.64	2.85	110
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.58	110
- Nonaccrual	0.54	0.00	0.00	0.00	0.15	0.94	1.99	3.31	110
Farmland - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.15	1.44	2.56	92
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.76	92
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.13	1.04	2.40	92
Credit Card - 30-89 Days PD	2.46	0.00	0.00	0.03	1.11	3.09	7.79	13.36	38
- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.00	0.64	1.52	2.11	38
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.08	0.67	38

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.71	6.70	7.54	8.32	9.44	10.99	12.44	13.25	110
Tier 1 RBC Ratio	12.89	8.64	8.97	10.22	12.28	15.43	18.20	19.70	110
Total Risk-Based Capital Ratio	14.33	10.35	11.03	12.04	13.58	16.72	19.47	21.20	110
Tangible Tier 1 Leverage Ratio	9.73	6.70	7.53	8.32	9.44	10.99	12.44	13.24	110
Tangible Common Eq Cap/Tan Assets	8.49	4.78	5.44	6.60	8.36	9.91	12.08	12.87	110
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.41	4.28	5.84	9.75	13.24	19.09	23.18	28.88	110
Standby Letters of Credit	0.68	0.00	0.06	0.23	0.56	0.97	1.73	2.23	110
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	110
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.63	5.83	110
Interest Rate Contracts	0.18	0.00	0.00	0.00	0.00	0.00	0.63	5.83	110
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	110
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.51	110
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	110
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	20.48	6.79	7.85	14.55	19.55	25.32	32.62	41.19	110

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	93.65	0.00	19.60	52.07	93.34	103.82	148.37	233.76	78
Dividends Paid/Net Income	37.16	0.00	0.00	15.87	31.78	59.22	99.34	117.34	106
Net Income - Dividends/Avg Equity	6.48	-6.08	-2.01	3.21	6.34	10.05	13.41	16.04	110
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	107.47	0.00	0.00	38.61	105.84	146.22	271.90	397.98	90
Dividends From Nonbank Subs	0.53	0.00	0.00	0.00	0.00	0.51	3.23	6.41	90
Dividends From Subsidiary BHCs	2.30	0.00	0.00	0.00	0.00	0.00	0.00	90.77	90
Dividends From All Subsidiaries	119.04	0.00	0.00	86.73	108.76	150.21	280.53	417.26	90
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	39.12	0.00	0.00	13.52	35.77	67.79	93.86	107.30	100
Interest Income From Bank Subs	0.24	0.00	0.00	0.00	0.00	0.19	1.68	3.47	100
Mgt & Service Fees From Bank Subs	0.54	0.00	0.00	0.00	0.00	0.00	3.69	13.53	100
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.12	3.95	100
Operating Income From Bank Subs	42.66	0.00	0.00	18.18	39.03	69.83	101.40	117.96	100
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	53.16	0.00	0.00	0.00	58.23	100.00	100.00	117.70	35
Interest Income From Nonbank Subs	1.89	0.00	0.00	0.00	0.00	0.00	0.00	16.07	35
Mgt & Serv Fees From Nonbank Subs	0.94	0.00	0.00	0.00	0.00	0.00	0.00	10.85	35
Other Income From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	0.00	1.78	35
Operating Inc From Nonbank Subs	60.61	0.00	0.00	0.00	73.80	100.00	107.63	146.08	35
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	40.90	0.00	0.00	16.57	22.95	65.67	85.86	91.03	8
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	8
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8
Operating Income From Sub BHCs	40.90	0.00	0.00	16.57	22.95	65.67	85.89	91.04	8
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	71.61	0.00	0.00	60.20	93.01	99.80	100.00	100.00	105
Interest Income From Bank Subs	1.60	0.00	0.00	0.00	0.00	0.38	5.59	45.01	105
Mgt & Serv Fees From Bank Subs	0.65	0.00	0.00	0.00	0.00	0.00	2.90	16.01	105
Other Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.10	5.21	105
Operating Income From Bank Subs	82.82	0.00	0.00	89.25	99.20	100.00	100.00	100.00	105
Dividends From Nonbank Subs	0.42	0.00	0.00	0.00	0.00	0.25	2.80	5.91	105
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	105
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Operating Inc From Nonbank Subs	1.12	0.00	0.00	0.00	0.00	0.57	4.89	28.03	105
Dividends From Subsidiary BHCs	0.27	0.00	0.00	0.00	0.00	0.00	0.00	13.67	105
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Operating Income From Sub BHCs	0.27	0.00	0.00	0.00	0.00	0.00	0.00	13.67	105
Loans and Adv From Subs/ST Debt	823.17	0.00	0.00	0.00	369.97	1099.66	1421.02	2583.42	14
Loans and Adv From Subs/Total Debt	444.71	0.00	0.00	0.00	0.00	519.77	1218.78	3134.47	31

BHCPR Reporters for Quarter Ending 12/31/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
3017326	427, 200	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	425, 654	AMERICA BANCSHARES, INC.	SANTA ANA, CA	
3232512	267, 829	AMERICAN COMMUNITY BANCORP, IN	EVANSVILLE, IN	
2454380	475, 554	ARBOR BANCORP, INC.	ANN ARBOR, MI	
2297701	225, 434	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
1891317	494, 816	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2905734	302, 375	BOE FINANCIAL SERVICES OF VIRG	TAPPAHANNOCK, VA	
1082375	457, 595	BRANNEN BANKS OF FLORIDA, INC.	INVERNESS, FL	
1084212	368, 502	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	492, 891	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	272, 586	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	167, 355	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1051465	477, 163	CENTRAL SERVICE CORPORATION	ENID, OK	
1140239	418, 750	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1131077	499, 303	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	Moved from Peer 4
1129065	200, 376	CITIZENS BANCSHARES OF WOODVIL	HUDSON, WI	
1117772	314, 974	COLUMBIA FINANCIAL CORPORATION	BLOOMSBURG, PA	
2775142	223, 495	COMMUNITY CAPITAL BANCSHARES,	ALBANY, GA	
2937100	482, 369	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
1131497	444, 372	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1130931	492, 694	CORTLAND BANCORP	CORTLAND, OH	
1207543	477, 478	CRETE BANCORPORATION, INC.	CRETE, IL	
1249918	339, 128	DELMAR BANCORP	DELMAR, MD	
1209789	409, 934	DENMARK BANCSHARES, INC.	DENMARK, WI	
3243358	497, 034	DESERT HILLS CAPITAL CORP.	PHOENIX, AZ	
1122851	374, 386	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2721895	178, 941	EQUITABLE FINANCIAL GROUP, INC	FORT LAUDERDALE, FL	
3001129	422, 884	EVERGREENBANCORP, INC.	SEATTLE, WA	
3343351	95, 277	EVOLVE FINANCIAL GROUP, INC.	CORDOVA, TN	
1076495	386, 727	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	421, 959	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1247615	349, 255	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
1076600	489, 618	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3362923	364, 146	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
2349468	438, 779	FIRST BANKSHARES, INC.	WINTER PARK, FL	
2508117	295, 979	FIRST GEORGIA COMMUNITY CORP.	JACKSON, GA	
1086449	327, 390	FIRST MCMNNVILLE CORPORATION	MCMNNVILLE, TN	
1065378	374, 878	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	292, 135	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
1085572	324, 790	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
2349486	360, 128	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
2621267	474, 888	FIRST STATE FINANCIAL CORPORAT	SARASOTA, FL	
1135404	257, 838	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1109834	454, 135	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1398795	432, 895	FNBH BANCORP, INC.	HOWELL, MI	
3157071	475, 508	FRONTENAC BANCSHARES, INC.	EARTH CITY, MO	
3019339	362, 494	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1203714	493, 341	GOODENOW BANCORPORATION	OKOBOJI, IA	
1121993	482, 005	GUARANTY DEVELOPMENT COMPANY	LIVINGSTON, MI	
1109496	338, 349	HERRING BANCORP, INC.	AMARILLO, TX	
1202986	475, 530	HERSHENHORN BANCORPORATION, IN	PALATINE, IL	

BHCPR Reporters for Quarter Ending 12/31/2007
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2007 and Other Notes
1124659	473, 582	HIGHLAND BANCSHARES, INC.	SAINT MICHAEL, MN	
1131750	380, 836	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1245385	408, 202	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	195, 126	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	392, 365	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	476, 094	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
1140127	427, 530	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1210169	443, 467	LINCOLN BANCORP	REINBECK, IA	
1201103	212, 122	LINCOLNWOOD BANCORP INC.	LINCOLNWOOD, IL	
1995523	72, 238	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1123933	408, 880	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2067959	227, 253	MAINLINE BANCORP, INC.	EBENSBURG, PA	
1082469	347, 605	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
2521899	383, 613	METROBANK FINANCIAL SERVICES,	MIAMI, FL	
1081136	412, 157	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	480, 359	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054840	412, 740	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1491351	382, 586	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1064652	343, 757	MIDWEST BANC HOLDING CO.	PIERCE, NE	
2107789	258, 839	MYERS BANCSHARES, INC.	ALVA, OK	
2088329	343, 716	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	463, 828	OXFORD BANK CORPORATION	OXFORD, MI	
3444847	361, 264	PEDCOR CAPITAL, LLC	CARMEL, IN	
1202799	472, 161	PEOTONE BANCORP, INC.	PEOTONE, IL	
2453114	247, 496	PIERCE COUNTY BANCORP	TACOMA, WA	
2511014	499, 321	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	453, 115	PLUMAS BANCORP	QUINCY, CA	
3176607	492, 271	PSB GROUP, INC.	MADISON HEIGHTS, MI	Moved from Peer 4
1246252	477, 145	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
2891006	310, 401	REGENT BANCORP, INC.	DAVIE, FL	
2352280	412, 708	ROCKHOLD BANCORP	KIRKSVILLE, MO	
1121733	405, 197	S&C BANCO, INC.	NEW RICHMOND, WI	
1417203	216, 344	SAINT LANDRY BANCSHARES, INC.	OPELOUSAS, LA	
1135374	349, 692	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	254, 588	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1129823	380, 395	SOUTHERN NATIONAL BANKS, INC.	FORT WALTON BEACH, FL	
3073779	458, 431	SOUTHWEST FLORIDA COMMUNITY BA	FORT MYERS, FL	
1081538	271, 653	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1082852	389, 052	THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE, GA	
3191712	208, 775	TOLLESON WEALTH MANAGEMENT, IN	DALLAS, TX	
1208531	368, 061	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	341, 257	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3030688	291, 659	TRAFALGAR HOLDINGS, LLC	VANCOUVER, WA	
1085358	338, 120	UNION BANCSHARES, INC.	PELL CITY, AL	
1207392	425, 756	UNITED COMMUNITY FINANCIAL COR	GRAND RAPIDS, MI	
1084155	465, 940	WAKULLA BANCORP	CRAWFORDVILLE, FL	
1085255	478, 708	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1097249	486, 173	WEST TENNESSEE BANCSHARES, INC	BARTLETT, TN	
2484202	352, 707	1ST INDEPENDENCE FINANCIAL GRO	LOUISVILLE, KY	
1247576	371, 646	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 5 has 101 bank holding companies.